INTERNATIONAL STUDENT HEALTH INSURANCE

PRODUCT HIGHLIGHTS



GREAT COVERAGE THAT LETS YOU FOCUS ON YOUR FUTURE

Citizenship and Immigration Canada recommends that international students who are not eligible for a government health insurance plan in Canada subscribe to an insurance plan as soon as they arrive in the country.

BENEFIT SUMMARY*

Lifetime maximum: \$1 million

- Hospital Accommodation: up to 60 days per sickness or injury / semi-private room / outpatient consultations
- Psychiatric Treatment: up to \$10,000 when admitted to hospital and/or outpatient consultations
- Physician Charges
- Annual Medical Examination: one examination and related laboratory tests
- Diagnostic Services: laboratory tests and X-rays
- Maternity: as long as the pregnancy starts after the effective date
- Eye Examination: one examination by an optometrist or an ophthalmologist
- Psychologist: up to \$500
- Paramedical Services: physiotherapist, chiropractor, osteopath, chiropodist or podiatrist, up to \$500 per profession
- **Prescription Drugs:** up to \$10,000
- Private Duty Nursing: up to 60 days per sickness or injury
- Medical Appliances: crutches, casts, splints, canes, and others
- Treatment of Dental Accident: up to \$1,000
- Emergency Treatment Outside the Province:
 14 days in the United States / 90 days in the country of origin or in another country for a training program / 14 days outside of the province of residence
- Ambulance Services: when medically necessary
- Emergency Air Transportation: when medically necessary
- Preparation and Return of Remains: up to \$10,000
- Accidental Dismemberment or Total Permanent Loss of Use of Limb or Sight: up to \$10,000
- Accidental Death: \$10,000

ELIGIBILITY

Eligibility for coverage under this plan is dependent on:

- · being 65 years old or less; and
- · not being eligible for a provincial or territorial health insurance plan in Canada; and
- being a student and providing proof of admission in a recognized Canadian institution of learning; or
- being a student completing post-doctorate research in a recognized Canadian institution of learning.

The applicant's spouse and child(ren) may be covered if the appropriate premium is paid.

HOW TO APPLY

Two easy ways:

- 1. **By Fax –** Complete the Application and see reverse for the fax number.
- 2. **By Mail** Complete the Application and see reverse for the mailing address.
- * This insurance plan provides coverage up to the amount published by the provincial government health insurance plan for non-Canadian residents.
 - Certain limitations and exclusions may apply, please refer to the policy for a complete listing.
 - Prior approval is required from Global Excel for certain benefits. Benefit limits are per 12 consecutive months.
 - All benefit limits are in Canadian currency.