KEY THINGS YOU SHOULD KNOW ABOUT YOUR PLAN

REVIEW YOUR COVERAGE

Your insurance does not cover everything! Review your benefits before using the plan.

YOUR HEALTH PLAN CARD

Present this card to the doctor or hospital to avoid paying out of pocket.

Scan the QR Code to get your card.

FIND A DOCTOR

Doctors are available on campus to treat your health concerns and prescribe medication. These campus doctors will accept your insurance so you do not have to pay out of pocket.

FAMILY COVERAGE

If you require family coverage, please contact Student VIP at info@studentvip.ca.

WHO IS ELIGIBLE FOR COVERAGE?

This plan is available for short-term visitors at Student VIP affiliated educational institutions. This includes visiting researchers, scholars, professors and students. Those who are enrolled will receive their insurance details by e-mail.

PRE-EXISTING CONDITIONS

Illnesses or injuries you have when arriving to Canada may not be eligible for coverage. Pre-existing conditions must be stable for 90 days prior to coverage starting. Questions about eligibility? Please contact Student VIP.

PAID OUT OF POCKET?
SUBMIT A CLAIM FOR REIMBURSEMENT.

If you have paid up front for medical expenses, you must file a claim for review for reimbursement. Visit the website to submit your claim.

Direct2U
virtual health hub

What do *you* need help with today?

Explore a suite of virtual health & wellness services available across Canada.

Visit the Direct2U Virtual Health Hub on the website.

studentVIP

1-888-918-5056

info@studentvip.ca

www.studentvip.ca/shortterm

Need Help? Use the Live Chat feature on our website

International Short Term Medical & Wellness Plan

FOR SHORT-TERM VISITORS
affiliated with Student VIP International post-secondary institutions such as professors, scholars & researchers

POLICY YEAR: 2025-2026

POWERED BY:

studentVIP

STUDENTVIP.CA/SHORTTERM

International Health Plan Summary

Coverage is 100% up to an Overall Policy Maximum of $5,000,000/Policy Year/Insured.
*Select benefits are subject to specific coverage limits and maximums as noted. Benefits marked with a * have a minimum enrolment requirement.*

Medical & Wellness	
Doctor, Specialist, Surgeon	100% up to $5,000,000
Hospital - Emergency Room/Outpatient	100% up to $5,000,000
Hospital - Inpatient (Semi-Private)	100% up to $5,000,000
Annual Physical Check-Up	1 Exam*
Diagnostic Imaging - CT Scans, MRI, X-Rays	100% up to $5,000,000
Diagnostic Testing - Lab Work, Blood Work	100% up to $5,000,000
Sexual Health Testing	100% up to $250*
Wart Treatment	100% up to $500
ADHD Consultations	100% up to $300
Birth Control Consultations	100% up to $100
Acne Consultations	100% up to $200
Eye Exam	100% up to $100*
Prescription Drugs	100% up to a 30-Day Supply for Emergency Medications Only
Vaccines	100% up to $100/Vaccine

This is a summary of coverage only. Additional benefits are available in the policy found online, including limits and exclusions. If there are discrepancies between this document and the Policy, the Policy shall govern.

Mental Health	
Psychiatrist, Psychologist	100% up to $1,000 Due to an emergent condition and/or physician referral
Psychiatric Hospitalization	100% up to $60,000/Lifetime Due to a mental health issue or disorder
Inpatient Psychiatry	100% up to $60,000/Lifetime Fees for Psychiatry Services received during an inpatient stay billed separately
Mental Health benefits are eligible if due to an emergent condition and/or physician referral.	

Paramedical	
Licensed & Registered; Acupuncturist, Chiropractor, Chiropodist, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist, Speech Therapist	100% up to $1,000/Practitioner after an Injury or Illness has occurred

Emergency Dental		
Accidental Dental	Emergency Pain Relief	Wisdom Tooth Extraction
100% up to $5,000	100% up to $600	100% up to $100/Tooth

Pregnancy & Maternity	
Combined Maximum of $25,000	
Pregnancy & Complications	Visits to the doctor, ultrasounds, pre-natal care and delivery charges. *Only eligible if pregnancy has commenced within 30 days of the policy start date.*
Pregnancy Termination	Visits to the doctor or hospital if you suffer from a pregnancy miscarriage. Only 1 elective pregnancy termination (abortion) is covered.

Travel	
Within Canada	Your coverage is active anywhere in Canada.
Outside of Canada	Covered for the first 60 days outside of Canada if you are travelling for leisure. If you are travelling for academic purposes, coverage may be extended beyond 60 days provided 51% of your policy period is spent in Canada.
Home Country	Covered for the first 30 days outside of Canada in your Home Country. Covered 100% up to $1,000/Incident.

Transportation		
Ground Ambulance	Taxi in lieu of Ambulance	Repatriation (Death, Illness, Injury)
100% up to $10,000	100% up to $200	100% up to $20,000

Accident	
Aggregate limit $1,000,000	
Accidental Death	100% up to $50,000
Life Insurance	100% up to $10,000

WANT MORE INFORMATION ABOUT YOUR COVERAGE?

Scan the QR Code
to explore your benefits and make a claim for reimbursement.