

# KEY THINGS YOU SHOULD KNOW ABOUT YOUR PLAN

## REVIEW YOUR COVERAGE

Your insurance does not cover everything! Review your benefits before using the plan. There are limits and exclusions to your coverage.

## CURRENT HEALTH CONDITIONS

or injuries you have when arriving to Canada may not be eligible for coverage. Please contact us for more information.

## FIND A DOCTOR

or other medical provider on the website using the Provider Search Tool.

## YOUR HEALTH PLAN CARD

will be e-mailed to you and also available on the website for download 24/7. You need to present this card when seeing the doctor to avoid paying out of pocket.



Scan the QR Code to get your card.

## SEE 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.

Saint Mary's University Student Health Services  
902-420-5611



**WANT MORE  
INFORMATION  
ABOUT YOUR  
COVERAGE?**

## Scan the QR Code

to learn more details about your coverage, or ask a question from our plan experts.



## TAKE CARE OF YOUR MENTAL HEALTH

We encourage you to talk to someone and check-in on how you are feeling with the help from a counsellor through I.M. Well.

We have counsellors ready to talk to you through telephone, live chat and in-person.

We are here 24/7 including weekends and holidays. Counselling is available in over 200 languages.

Download **My Peak** today to access Mental Health and Wellness support.



Your free international student health and wellness mobile app. Download now to access health insurance, campus services, safety alerts and more.

Search: **My Peak**  
Group code to register:  
**NSCAD**



# International Student Medical & Wellness Plan

FOR INTERNATIONAL STUDENTS ENROLLED AT NSCAD UNIVERSITY

POLICY YEAR: 2023-2024

POLICY NUMBER: 92655

POWERED BY:



**studentVIP**

**NSCAD  
UNIVERSITY**

1-888-918-5056

info@studentvip.ca

[www.studentvip.ca/NSCAD](http://www.studentvip.ca/NSCAD)

Need Help? Use the Live Chat feature on our website



**studentVIP**

[STUDENTVIP.CA/NSCAD](http://STUDENTVIP.CA/NSCAD)

# International Student Health Plan Summary

100% coverage up to \$5,000,000 CDN per year  
(unless otherwise stated)

MEDICAL & WELLNESS	
Doctor / Surgeon / Specialist	Going to the doctor for a medical consultation, diagnosis or to prescribe medication for an illness or injury. Examples include ear infections, sore throat, cold and flu, headaches, stomach pain and other health concerns.
Hospital	Visits to the hospital emergency room or admission to the hospital during a medical emergency. If your injury or illness is not an emergency and can wait to be treated, please visit the campus clinic instead.
ADHD Consultations \$300	Visits to the doctor related to a new or previous ADHD diagnosis.
Birth Control Consultations \$100	Visits to the doctor for prescriptions for birth control.
Acne Consultations \$200	Visits to a doctor or dermatologist if you have acne concerns or need an acne prescription.
Immunizations \$100 / per type	Vaccines that are recommended by Public Health to prevent illness.
Eye Exam \$100	An eye exam to test your vision.
Prescription Drugs	Up to a 60 day supply of medication that is needed to treat a covered injury or illness only.
Medical Equipment & Supplies	Rental of crutches, wheelchair, splints, canes and more.

MEDICAL TESTING	
Imaging	X-rays, CT Scans, MRI's and other medical imaging needed to diagnose and treat an injury or illness.
Lab Tests	Blood work and other medical testing needed to diagnose and treat an injury or illness.
STI Testing \$400	Doctor visits and lab tests to screen and treat sexually transmitted infections / diseases.

This is just a summary of coverage only. Additional benefits are available in the policy found online including limits and exclusions.

MENTAL HEALTH	
Therapy / Counselling \$10,000	Visits to a licensed psychologist, psychiatrist and psychotherapist at private clinic or outpatient hospital clinic due to an emergent condition or physician referral.
Counselling (inpatient) \$60,000 (lifetime max)	If you receive care by a psychiatrist while hospitalized.
Hospitalization \$60,000 (lifetime max)	If you need to stay in the hospital due to an mental health realted concern.
Social Worker \$500	Visits to a licensed social worker for counselling.
Trauma Counselling	Up to 6 visits with a licensed therapist for counselling after a traumatic event.

PARAMEDICAL \$1,000 PER TYPE	
Physiotherapist, Chiropractor, Licensed Chiropracist, Massage Therapist, Osteopath, Podiatrist, Acupuncturist, Speech Therapist, or Naturopath	After an unforeseen injury or illness, you are covered for these paramedical practitioners with a physician's referral.

EMERGENCY DENTAL	
Emergency Pain Relief \$1,000	Visits to the dentist to provide emergency pain relief. Additional \$100 per tooth for wisdom teeth extractions
Accidental \$4,000	A dental accident such as a fall or hit to the mouth causing dental damage.

PREGNANCY-\$25,000	
Maternity	Visits to the doctor, ultrasounds and other pre-natal medical care. Only eligible if pregnancy has commenced within 30 days of the policy start date.
Miscarriage	Visits to the doctor or hospital if you suffer from a pregnancy miscarriage.
Termination	1 pregnancy abortion per policy year is covered by the plan.

If there are discrepancies between this document and the Policy, the Policy shall govern.



Virtual online doctors, pharmacists, physiotherapists and even fitness classes available to you anywhere in Canada online.

Visit the Direct2U Virtual Health Hub today.

ACCIDENT	
Accidental Death \$50,000	If you die due to an unforeseen accident.

TRANSPORTATION	
Rideshare / Taxi \$125	Transportation costs to visit the hospital.
Ambulance \$10,000	Emergency transportaioin to the hospital by ambulance.
Family Travel \$5,000	If you are hospitalized for more than 7 days, there is coverage for 2 immedate family members to fly to your bedside. Additional \$1,500 towards expenses such as accomodation.
Repatriation \$20,000	Airfare if you are sick and injured and need to return home (including an in flight medical attendant).

TRAVEL	
Within Canada	Your coverage is active across Canada if you are travelling for fun or for school or work purposes.
Outside of Canada	Your coverage is active outside of Canada if you are travelling for fun for 120 days. If you are travelling for school purposes your coverage is active for up to 186 days as long as 51% of your policy period is spent in Canada
Home Country	30 days of medical coverage when you are visiting your home country. Coverage maximum is \$10,000.

## Who is on the plan?

All international students studying NSCAD University are automatically on the plan and the fee is added to your student account.

## Family Coverage

You can opt-in your eligible family members for coverage during the opt-in period online at [studentvip.ca/nscad](http://studentvip.ca/nscad). An additional fee applies for family coverage.