



**International students are covered by the International Student Health & Wellness Plan.**

## KEY THINGS YOU SHOULD KNOW ABOUT YOUR PLAN

### REVIEW YOUR COVERAGE

Your insurance does not cover everything! Please review the coverage and contact Student VIP if you have any questions.

### YOUR HEALTH PLAN CARD

Your health plan card will be given to you upon arrival to school. This card is used when you go to the doctor and hospital.

### MAKE A CLAIM

If you have paid up front for medical expenses, you can file a claim on the website or Student VIP mobile app for review. If you need assistance, please contact Student VIP.

### FIND A DOCTOR

Use the Provider Search Tool on the website to locate a hospital, doctor, lab, specialist or other medical care provider.



# International Student Medical & Wellness Plan

FOR INTERNATIONAL STUDENTS ENROLLED AT ROTHESAY NETHERWOOD SCHOOL

POLICY YEAR: 2024-2025

POLICY NUMBER: 10155A



1-888-918-5056

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

Need Help? Use the Live Chat feature on our website



### Scan the QR Code

to access detailed information about plan usage, claim submissions or additional services.

POWERED BY:  **studentVIP**

## VIRTUAL HEALTH CLINIC

The Virtual Health Clinic provides students with immediate medical care through virtual visits with nurse practitioners for free.

The Virtual Health Clinic can diagnose illnesses or injuries, prescribe medication, refer for x-rays and lab tests, refer to specialists and provide follow up.

### What to use the Virtual Health Clinic for :

- Sore throat
- Ear infection
- Sinus infection
- Cough
- Cold & Flu
- Rashes
- Acne
- Bladder Infections
- Headaches
- Stomach Issues
- Allergies

**And much more!**



*\*Minors are required to have a guardian or parent present.*

**This policy covers pre-existing medical conditions**

Review coverage details in over 10 languages on the website.

## International Student Medical & Wellness Plan Summary

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

MEDICAL & WELLNESS	
Doctor / Surgeon / Specialist	100% up to \$5,000,000
Hospital - Emergency Room	100% up to \$5,000,000
Hospitalizations / Inpatient	100% up to \$5,000,000
Annual Physical Check-Up	100% up to \$5,000,000
Diagnostic Imaging such as X-rays, MRI, CT Scans	100% up to \$5,000,000
Diagnostic Testing such as lab work	100% up to \$5,000,000
Acne Consultations	100% up to \$5,000,000
Wart Treatment	100% up to \$500
Medical Equipment & Supplies Rental of crutches, wheelchair, splints, canes and more	100% up to \$5,000,000
Eyeglasses / Hearing Aids / Orthotics due to injury	100% up to \$400 per benefit
Leg Brace due to injury	100% up to \$1,000
Home Care Nursing	100% up to \$15,000
Physiotherapist, Chiropractor, Licensed Chiropractor, Massage Therapist, Osteopath, Podiatrist, Acupuncturist, Speech Therapist, or Naturopath, Athletic Therapist	100% up to \$1,000 per licensed & registered practitioner after an injury or illness has occurred

MEDICATION & VACCINES			
Prescription Medication	Immunizations	Diabetic Supplies	Asthma Supplies
100% unlimited 60 day supply	100% / \$100 per vaccine	100% unlimited	100% up to \$500

DENTAL			
100% up to \$600.00 per policy year			
Exam	Cleaning	X-rays	Fillings & Extractions
100%	80%	80%	80%

*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.*

EMERGENCY DENTAL		
Accidental Dental	Emergency Pain Relief	Wisdom Tooth Extractions
100% up to \$5,000	100% up to \$1,000	100% up to \$100 / tooth

VISION & HEARING	
Eye Exams	Covered 100%
Glasses, Contact Lenses	100% up to \$250
Hearing Aids	Up to \$250 (combined with eyeglasses and contact lenses)

MENTAL HEALTH	
Psychologist, Psychiatrist and Psychotherapist (including trauma counselling)	100% up to \$10,000 (lifetime) Due to an emergent condition and/or physician referral
Hospitalization	100% up to \$60,000 (lifetime) Due to a mental health issue or disorder
Inpatient Psychiatry	100% up to \$60,000 (lifetime) Due to a mental health issue or disorder
Social Worker	100% up to \$500

TRANSPORTATION				
Ambulance	Air Ambulance	Taxi or Uber in lieu of ambulance	Repatriation	Emergency Family Travel
100% up to \$10,000	100% up to \$500,000	100% up to \$125	100% up to \$20,000	100% up to \$5,000

TRAVEL	
Within Canada	Your coverage is active anywhere in Canada.
Outside of Canada	Coverage outside of Canada is subject to 120 days. Home Country 30 days and only for academic related purposes.

ACCIDENT	
Accidental Death	100% up to \$50,000
Tutorial Services	100% \$20 / hr up to \$400
Common Carrier	100% up to \$100,000
Corrective device defect, theft or malfunction	100% up to \$1,000