

# KEY THINGS YOU SHOULD KNOW ABOUT YOUR PLAN

## Your insurance does not cover everything!

Review your benefits before using the plan.

## YOUR HEALTH PLAN CARD

### Scan the QR Code to get your card.

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



## GETTING MEDICAL CARE

The on-campus health clinic provides students with access to medical care from doctors and nurses. The clinic accepts your student insurance.

To find a local doctor, clinic, hospital or specialist please use the provider search tool on the website.

## 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.



### VISIT THE MEMBER PORTAL

To submit claims and access more details about your benefits.

## WANT MORE INFORMATION ABOUT YOUR COVERAGE?

### Scan the QR Code

to explore your benefits, services and find a direct-billing provider.



# I.M. Well

**I.M. Well is a free mental health and wellness program available 24/7 across Canada for students and their dependants.**

I.M. Well includes counselling, nutritional and financial coaching, legal advice, cognitive behavioural therapy and more. Counselling is available in over 180 languages.

Connect with I.M. Well through live-chat, video-chat and telephone via the Student VIP mobile app or directly by calling **1-833-398-9040**.

**Support is available in 180+ languages.**

### Use the QR Code below to Download Now



## studentVIP

1-888-918-5056

info@studentvip.ca

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

Need Help? Use the Live Chat feature on our website



# International Student Medical & Wellness Plan

FOR INTERNATIONAL STUDENTS ENROLLED AT MOUNT ROYAL UNIVERSITY

POLICY YEAR: 2025-2026

POLICY NUMBER: 09172A

POWERED BY:



## studentVIP

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

# International Medical 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.

Medical & Wellness	
Doctor, Surgeon, Specialist	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	100% up to \$5,000,000
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 \$5,000,000
Wart Treatment	100% up to \$500
Eye Exam	100% up to \$100
Prescription Drugs	100% up to a 60-Day Supply for Emergency Medications Only
Diabetic Supplies	100% up to \$500
Asthma Supplies	100% up to \$500
Vaccines	100% up to \$100/Vaccine (Excludes Travel Vaccines)

Emergency Dental		
Accidental Dental	Emergency Pain Relief	Wisdom Tooth Extraction
100% up to \$4,000	100% up to \$1,000	100% up to \$100/Tooth

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, and Psychotherapist (including Trauma Counselling)	100% up to \$10,000/Lifetime
Psychiatric Hospitalization	100% up to \$60,000/Lifetime Due to a mental health issue or disorder
Social Worker	100% up to \$500

Pregnancy & Maternity	
Combined Maximum of \$25,000	
Pregnancy & Complications	Initial visit to confirm pregnancy, and all subsequent prenatal and postnatal visits, ultrasounds, and physician and facility delivery charges.
Pregnancy Termination	Visits to the doctor or hospital if you suffer from a pregnancy miscarriage. Only 1 elective pregnancy termination (abortion) is covered.

Transportation & Related Expenses	
Ground Ambulance	100% up to \$10,000
Taxi in lieu of Ambulance	100% up to \$125
Repatriation (Death, Illness, Injury)	100% up to \$20,000
Emergency Family Travel to Bedside	100% up to \$5,000 for Airfare (Up to \$1,500 for additional expenses relating to family travel)
Burial or Cremation	100% up to \$20,000

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

Travel	
Within Canada	Your coverage is active anywhere in Canada
Outside of Canada	Eligible when more than 50% of the coverage period is spent in Canada. 30-day limit in US.
Home Country	Eligible when participating in a school organized sporting or extra-curricular event

Accident	
Aggregate limit \$1,250,000	
Accidental Death	100% up to \$50,000

## FAMILY COVERAGE

You can opt-in your eligible family members for coverage online. Additional fees apply.

## 24/7 TRAVEL ASSISTANCE

Outside of Canada, help is just a call away. Travel support through **Cigna Envoy** is available around the clock:

- Outside of the US: 302-797-3535
- Inside of the US: 1-800-243-1348