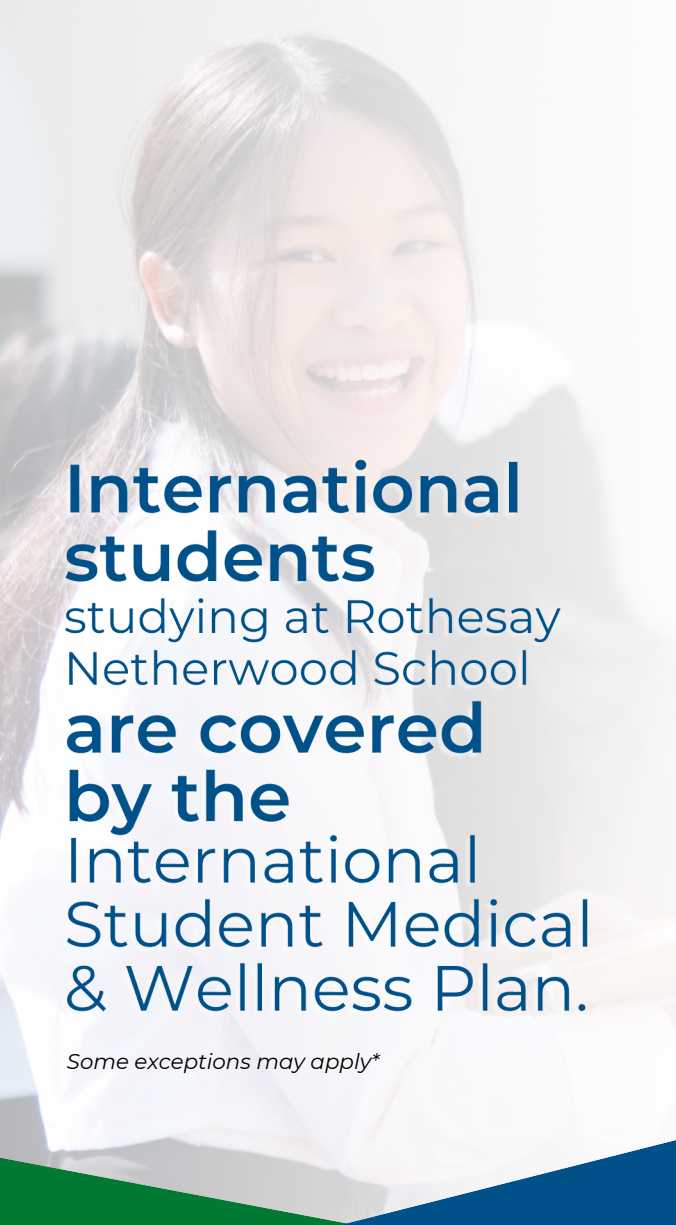




International students studying at Rothesay Netherwood School are covered by the International Student Medical & Wellness Plan.

*Some exceptions may apply**

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 available upon arrival to school. This card is used when you go to the doctor or hospital to avoid paying up-front for medical care.

DIRECT-BILLING

Use the Provider Search Tool on the website to find a hospital, doctor, lab or other medical care provider that accepts the insurance.

MAKE A CLAIM

If you have paid up front for medical expenses, please file a claim on the website and include your receipt and reason for visit. If you need assistance, please contact Student VIP.



International Student Medical & Wellness Plan

FOR INTERNATIONAL STUDENTS ENROLLED AT ROTHESAY NETHERWOOD SCHOOL

POLICY YEAR: 2025-2026

POLICY NUMBER: 10155A

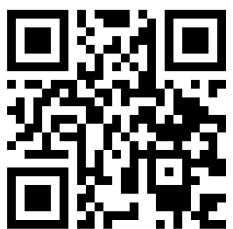


info@studentvip.ca

1-888-918-5056

www.studentvip.ca/RNS

Need Help? Use the Live Chat feature on our website



Scan the QR Code

to access coverage details, submit a claim or talk to an expert on our team.

POWERED BY:  **studentVIP**

International Student Medical & Wellness 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	
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
Wart Treatment	100% up to \$500

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 \$1,000

Medication & Vaccines	
Prescription Medication	100% Unlimited (Excludes High-Cost Specialty Drugs)
Vaccines	100% up to \$100/Vaccine (Excludes Travel Vaccines)
Diabetic Supplies	100% Unlimited
Asthma Supplies	100% up to \$500

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.

Dental		
Combined Maximum of \$600		
Exams	Preventative: Cleanings & X-Rays	Basic Restorative: Fillings & Extractions
100%	100%	80%

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 Exam	100% up to Reasonable and Customary Costs
Contact Lenses, Glasses, Hearing Aids	100% up to \$250 Combined

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

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

Paramedical	
Licensed & Registered; Acupuncturist, Athletic Therapist, Chiropractor, Chiropodist, Kinesiologist, Massage Therapist, Naturopath, Occupational Therapist, Osteopath, Physiotherapist, Podiatrist, Speech Therapist	100% up to \$1,000/Practitioner

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

This policy covers pre-existing medical conditions.

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

VIRTUAL HEALTH CLINIC

Students have **24/7 access to medical care by video on a mobile phone, computer or tablet anywhere in Canada - 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 care & results.

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.

