



International students studying at Columbia International College 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 Peak Student Benefits 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 Peak Student Benefits.



International Student Medical & Wellness Plan

POLICY YEAR: 2025-2026

POLICY NUMBER: 09846A



Peak
Student Benefits

info@studentvip.ca

1-888-918-5056

www.peakstudentbenefits.ca/CIC

Need Help? Use the Live Chat feature on our website



Do you have questions about your insurance or a claim?

Scan the QR Code
To contact Peak Student Benefits



Peak
Student Benefits

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 & 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
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)

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

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

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

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

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

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

This policy covers pre-existing medical conditions.

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.