

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



I.M. Well

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

I.M. Well includes counselling, nutritional coaching, cognitive behavioural therapy and more.

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**.



Therapy



Nutritional



Crisis Support



cCBT

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



International Student Medical & Wellness Plan



studentVIP



Scan the QR Code

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

info@studentvip.ca

1-888-918-5056

www.studentvip.ca/SD67

Need Help? Use the Live Chat feature on our website

FOR INTERNATIONAL STUDENTS ENROLLED AT OKANAGAN-SKAHA SD67

POLICY YEAR: 2024-2025

POLICY NUMBER: 09860A

POWERED BY:  **studentVIP**

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 at school. This card is used when you go to the doctor and hospital.

HOW TO FIND A DOCTOR

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

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.

This policy covers pre-existing medical conditions

Review coverage details in over 10 languages on the website.

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.

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
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
Immunizations	100% up to \$100 per vaccine
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

PARAMEDICAL	
Physiotherapist, Chiropractor, Licensed Chiropodist, Massage Therapist, Osteopath, Podiatrist, Acupuncturist, Speech Therapist, or Naturopath, Occupational Therapist	100% up to \$1,000 per licensed & registered practitioner after an injured or illness has occurred.

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

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				
Ambulance	Taxi or Uber in lieu of ambulance	Air Ambulance	Repatriation	Emergency Family Travel
100% up to \$10,000	100% up to \$125	100% up to \$300,000	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% \$20hr/\$400 max
Common Carrier	100% up to \$100,000
Corrective device defect, theft or malfunction	100% up to \$1,000

TOP UP PLAN for BC MSP Holders

When students obtain BC Provincial Health Care, benefits highlighted in blue in the chart will remain in effect to work in conjunction with provincial care.