

International Student Health Plan

POWERED BY:  **studentVIP**

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

Coverage Highlights

We cover pre-existing medical conditions; from day 1 of coverage!

Best-in-class coverage for mental health therapy

Largest Canada-wide network of medical providers who accept the insurance (*no out of pocket expenses!*)

Coverage for activities & sports

Coverage for injury, illness or death if due to the effects of intoxicants

MEDICAL & WELLNESS

Doctor/ Surgeon/ Specialist	Going to the doctor for a medical consultation, diagnosis or to prescribe medication for an illness or injury. Examples may include ear infections, sore throat, cold and flu, headaches, stomach pain and other health concerns.
Hospital	Visits to the hospital emergency room or admission to the hospital during a medical emergency. If your injury or illness is not an emergency and can wait to be treated, please use a clinic or virtual care when possible.
Annual Physical	Covered
Private Duty Nursing	Up to \$15,000
ADHD Consultations	Visits to the doctor related to a new or previous ADHD diagnosis.
Birth Control Consultations	Visits to the doctor for prescriptions for birth control.
Acne Consultations	Visits to a doctor or Dermatologist if you have acne concerns or need an acne prescription.
Immunizations \$100/ Type	Vaccines that are recommended by Public Health to prevent illness such as the flu shot.
Eye Exam \$100	An Eye Exam to test your vision.
Wart Treatment	\$500
Tutorial Services if hospitalized	\$20/hour up to \$400

MEDICAL EQUIPMENT & SUPPLIES

Medical Equipment & Supplies	Rental of crutches, wheelchair, splints, canes and more.
Leg Brace due to injury only	\$1,000
Eye glasses due to injury only	\$400
Hearing aids due to injury only	\$400
Orthotics due to injury	\$400
Corrective Device Defect, Theft or Malfunction	\$1,000

PRESCRIPTION MEDICATION

Prescription Drugs (Emergency Only)	Up to a 60-day supply of medication that is needed to treat a covered injury or illness only.
Diabetic Supplies up to \$500	If you require test strips, lancets or other supplies to help treat Diabetes.
Asthma Supplies up to \$500	If you require supplies to help treat Asthma.

PARAMEDICAL- \$1,000/ TYPE

Physiotherapist, Chiropractor, Licensed Chiropodist, Massage Therapist, Osteopath, Podiatrist, Acupuncturist, Speech Therapist, Naturopath or Occupational Therapy

After an injury or illness, you are covered for these paramedical practitioners with a physician's referral.

MEDICAL TESTING

Imaging	Lab Tests	STI Testing
X-rays, CT Scans, MRI's and other medical imaging needed to diagnose and treat an injury or illness.	Blood work and other medical testing needed to diagnose and treat an injury or illness.	Doctor visits and lab tests to screen and treat sexually transmitted infections / diseases.

PREGNANCY-\$25,000

Maternity	Visits to the doctor, ultrasounds and other pre-natal medical care. Only eligible if pregnancy has commenced within 30 days of the policy start date.
Miscarriage	Visits to the doctor or hospital if you suffer from a pregnancy miscarriage.
Termination	1 pregnancy abortion per policy year is covered by the plan.

MENTAL HEALTH

Therapy / Counselling \$10,000	Visits to a licensed Psychologist, Psychiatrist and Psychotherapist at a private clinic or outpatient hospital clinic due to an emergent condition or referral by a Physician.
Inpatient Counselling \$60,000 (lifetime max)	If you receive care by a Psychiatrist while hospitalized.
Hospitalization \$60,000 (lifetime max)	If you need to stay in the hospital due to a mental health related concern.
Social Worker \$500	Visits to a licensed Social Worker for counselling.
Trauma Counselling	Up to 6 visits with a licensed Therapist for counselling after a traumatic event.

EMERGENCY DENTAL

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

DENTAL - \$600 maximum

Exam	Cleaning	X-rays	Fillings	Extractions
100% covered. 1 per policy year	80% covered. 2 units per policy year		80% covered	

TRANSPORTATION

Rideshare / Taxi \$125	Transportation costs to go to the hospital.
Ambulance \$10,000	Emergency transportation to the hospital by ambulance.
Family Travel \$5,000	If you are hospitalized for more than 7 days, there is coverage for 2 immediate family members to fly to your bedside. Additional \$1,500 towards expenses such as accommodation.
Repatriation \$20,000	Airfare if you are sick and injured and need to return home (including an in flight medical attendant). This benefit also covers return of body if the member is deceased.
Burial / Cremation at host country- \$20,000	If elected to bury or cremate remains while in the host country, this benefit covers costs up to the maximum stated.
Air Transportation \$300,000	If you are required to take an air ambulance if you are sick or injured.

TRAVEL

Within Canada	Your coverage is active across Canada
Outside of Canada	"Your coverage is active outside of Canada provided: a) More than 50% of the total coverage period must be spent in Canada b) Travel to the US is limited to 30 days per trip"
Home Country	30 days of medical coverage when you are visiting your home country for academic related purposes only.

ACCIDENT

Accidental Death \$50,000	Common Carrier Death
If you die due to an unforeseen accident.	If you die due to an unforeseen accident on a plane or other common carrier method of transportation.

Aggregate limit - \$1,250,000

This is a summary only. Full Policy details are contained in the Master policy.
If there are discrepancies between this document and the Policy, the Policy shall govern.