## DOWNLOAD THE INTERNATIONAL STUDENT HEALTH PLAN APP TODAY



Download the **Student VIP** mobile app to access all of your health plan resources, the virtual health clinic, mental health counselling and your plan card.













I.M. Well



Nutritional



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.

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



cCBT



Crisis Support

# KEY THINGS YOU SHOULD KNOW ABOUT YOUR PLAN

#### **REVIEW YOUR COVERAGE**

Your insurance does not cover everything! Review your benefits before using the plan. There are limits and exclusions to your coverage.

### **FIND A DOCTOR**

Find a Doctor or other medical provider on the website using the Provider Search Tool.

### **CURRENT HEALTH CONDITIONS**

Illnesses or injuries you have when arriving to Canada may not be eligible for coverage. Please contact Student VIP for more information.

### **MAKE A CLAIM**

If you have paid up front for medical expenses you can file a claim for review for reimbursement. Submit a claim on the website or Student VIP mobile app.

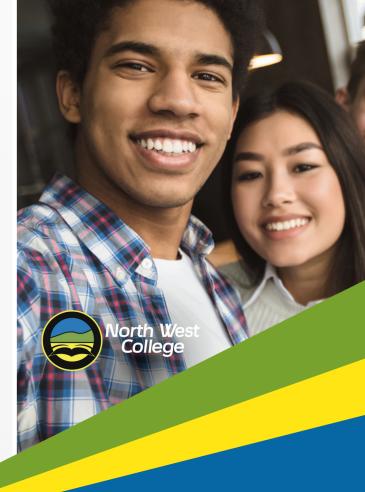




1-888-918-5056 info@studentvip.ca North Battleford 306-937-5100 Meadow Lake 306-234-5100

www.studentvip.ca/NWC

Need Help? Use the Live Chat feature on our website



### International Student Health Plan

FOR INTERNATIONAL STUDENTS ENROLLED AT NORTH WEST COLLEGE

POLICY YEAR: 2024-2025

POLICY NUMBER: 09388A

POWERED BY:



STUDENTVIP.CA/NWC

### **International Student** Health Plan Summary

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

This policy covers pre-existing medical conditions

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	
Sexual Health Testing	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 PRACTITIONERS

Physiotherapist, Chiropractor, Licensed Chiropodist, Registered 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.

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.

# Benefits are covered 100% up to \$600.00 combined Exam Cleaning X-rays Fillings & Extractions 100% 80% 80% 80% 80%

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

PREGNANCY & MATERNITY		
Benefits are covered 100% up to \$25,000 combined		
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.	

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

# WANT MORE INFORMATION ABOUT YOUR COVERAGE?

### Scan the QR Code

to learn more details about your coverage, or ask a question from our plan experts.

### **TOP UP PLAN**

### for Provincial Health Holders

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

TRANSPORTATION				
Ambulance	Air Ambulance	Taxi or Uber in lieu of ambulance	Repatriation	Emergency Family Travel
100% up to \$10,000	100% up to \$300,000	100% up to \$125	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 Death	100% up to \$100,000	
Corrective device defect, theft or malfunction	100% up to \$1,000	

### YOUR HEALTH PLAN CARD

You need to present this card when seeing the doctor, hospital or dentist to avoid paying out of pocket.

Your card will be e-mailed to you and also available on the website for download 24/7.



Scan the QR Code to get your card.

### **FAMILY COVERAGE**

You can opt-in your eligible family members such as spouses, partners and dependent children for coverage during the opt-in period online at **studentvip.ca/NWC** 

An additional fee applies for family coverage.