

KEY THINGS YOU SHOULD KNOW ABOUT YOUR PLAN

Your insurance does not cover everything!

Review your benefits before using the plan.

PRE-EXISTING HEALTH CONDITIONS

Illnesses or injuries you have when arriving to Canada may not be eligible for coverage. Pre-existing conditions must be stable for 90 days prior to coverage starting.

FAMILY COVERAGE

If you require family coverage, please visit the ELS department or e-mail info@studentvip.ca.

YOUR HEALTH PLAN CARD

Scan the QR Code to get your card.

Present this card to the doctor or hospital to avoid paying out of pocket.



DO YOU NEED TO SEE A DOCTOR?

Visit Dalhousie Student Health & Wellness, the on-campus student health centre offering medical care from doctors, nurses, counsellors and other health care professionals. Please book an appointment.

Dalhousie Student Health & Wellness Halifax
902-494-2171

Dalhousie Student Health & Wellness Truro
902-893-6300

PAID OUT OF POCKET? SUBMIT A CLAIM FOR REIMBURSEMENT.

If you have paid up front for medical expenses, you must file a claim for review for reimbursement. Visit the website to submit your claim.



I.M. Well

I.M. Well is a free mental health and wellness program 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 live-chat, video-chat and telephone via the Student VIP mobile app or directly by calling **1-833-398-9040**.

Counselling is available in over 180 languages.



 **DALHOUSIE UNIVERSITY**
Inspiring Minds

International ELS Student Medical & Wellness Plan

FOR INTERNATIONAL STUDENTS ENROLLED AT
THE FACULTY OF OPEN LEARNING

POLICY YEAR: 2025-2026

POLICY NUMBER: 92653

POWERED BY:

 **studentVIP**

STUDENTVIP.CA/DALELS

 **studentVIP**

1-888-918-5056

info@studentvip.ca

 **DALHOUSIE UNIVERSITY**
Inspiring Minds

Dalhousie Faculty of Open Learning
English Language Studies

openlearning@dal.ca

902-494-2526

www.studentvip.ca/DALELS

Need Help? Use the Live Chat feature on our website

International ELS Student Health 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. Benefits marked with a * have a minimum enrolment requirement.

Medical & Wellness

Doctor, Specialist, Surgeon	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	1 Exam*
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
Sexual Health Testing	100% up to \$250*
Wart Treatment	100% up to \$500
ADHD Consultations	100% up to \$300
Birth Control Consultations	100% up to \$100
Acne Consultations	100% up to \$200
Eye Exam	100% up to \$100*
Prescription Drugs	100% up to a 30-Day Supply for Emergency Medications Only
Vaccines	100% up to \$100/Vaccine

Emergency Dental

Accidental Dental	Emergency Pain Relief	Wisdom Tooth Extraction
100% up to \$5,000	100% up to \$600	100% up to \$100/Tooth

Mental Health

Psychiatrist, Psychologist	100% up to \$1,000 Due to an emergent condition and/or physician referral
Psychiatric Hospitalization	100% up to \$60,000/Lifetime Due to a mental health issue or disorder
Inpatient Psychiatry	100% up to \$60,000/Lifetime Fees for Psychiatry Services received during an inpatient stay billed separately
<i>Mental Health benefits are eligible if due to an emergent condition and/or physician referral.</i>	

Paramedical

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

<i>Combined Maximum of \$25,000</i>	
Pregnancy & Complications	Visits to the doctor, ultrasounds, pre-natal care and delivery charges. <i>Only eligible if pregnancy has commenced within 30 days of the policy start date.</i>
Pregnancy Termination	Visits to the doctor or hospital if you suffer from a pregnancy miscarriage. Only 1 elective pregnancy termination (abortion) is covered.

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.

Travel

Within Canada	Your coverage is active anywhere in Canada.
Outside of Canada	Covered for the first 60 days outside of Canada if you are travelling for leisure. If you are travelling for academic purposes, coverage may be extended beyond 60 days provided 51% of your policy period is spent in Canada.
Home Country	Covered for the first 30 days outside of Canada in your Home Country. Covered 100% up to \$1,000/Incident.

Accident

<i>Aggregate limit \$1,000,000</i>	
Accidental Death	100% up to \$50,000
Life Insurance	100% up to \$10,000

Transportation

Ground Ambulance	Taxi in lieu of Ambulance	Repatriation (Death, Illness, Injury)
100% up to \$10,000	100% up to \$200	100% up to \$20,000



WANT MORE INFORMATION ABOUT YOUR COVERAGE?

Scan the QR Code

to explore your benefits and make a claim for reimbursement.