

# International students studying at Okanagan-Skaha SD67 are covered by the International Student Medical & Wellness Plan.

*Some exceptions may apply\**



**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**.

Support is available in 180+ languages



Therapy



Nutritional



Crisis Support



cCBT

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



## International Student Medical & Wellness Plan

FOR INTERNATIONAL STUDENTS ENROLLED AT OKANAGAN-SKAHA SD67

POLICY YEAR: 2025-2026

POLICY NUMBER: 09860A

POWERED BY: studentVIP



[info@studentvip.ca](mailto:info@studentvip.ca)

1-888-918-5056

[www.studentvip.ca/SD67](http://www.studentvip.ca/SD67)

Need Help? Use the Live Chat feature on our website



**Scan the QR Code**

to access coverage details, submit a claim or talk to an expert on our team.

# 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, Chiropractor, Chiropractor, 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 Extractions
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

## 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.

This policy covers pre-existing medical conditions.

## 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

## 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 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 Student VIP.