

THE ESSENTIAL PLAN

SUMMARY OF BENEFITS (\$CAD)

MAXIMUM SUM INSURED	<ul style="list-style-type: none"> • \$5,000,000
COVERAGE TYPE	<ul style="list-style-type: none"> • Emergency
ELIGIBLE MEDICAL EXPENSES	<ul style="list-style-type: none"> • Emergency in-patient or out-patient treatment for sickness or injury • Services of physician, surgeon, anesthetist, registered graduate nurse • X-rays and laboratory services • Rental of medical appliances
AMBULANCE SERVICES & EMERGENCY TRANSPORTATION	<ul style="list-style-type: none"> • Licensed ground ambulance • Taxi in lieu of ambulance up to \$125 • Up to \$300,000 for emergency air transportation
PRIVATE DUTY NURSE	<ul style="list-style-type: none"> • Up to \$15,000
FOLLOW-UP CARE	<ul style="list-style-type: none"> • Up to \$500
PRESCRIPTION DRUGS	<ul style="list-style-type: none"> • Up to \$500 for up to a 60-day supply
PARAMEDICAL SERVICES	<ul style="list-style-type: none"> • Up to \$500 per practitioner
PSYCHIATRIC CARE OR MENTAL & EMOTIONAL DISORDERS	<ul style="list-style-type: none"> • Up to \$500 for outpatient visits to a psychiatrist, psychologist or social worker • Up to \$10,000 for psychiatric hospitalization
DENTAL SERVICES	<ul style="list-style-type: none"> • Up to \$4,000 for accident • Up to \$500 for relief of pain • Up to \$100 per tooth for the extraction of impacted wisdom teeth
SEXUAL HEALTH CONSULTATION	<ul style="list-style-type: none"> • Up to \$150 for consultation related to an STI including one consultation for the prescription of the “morning after pill” or birth control medication*
MATERNITY	<ul style="list-style-type: none"> • Up to \$5,000, including childbirth; pregnancy must commence during term of insurance • One induced termination per policy period
FAMILY TRANSPORTATION	<ul style="list-style-type: none"> • Up to \$5,000 for round trip economy airfare for up to 2 family members, and up to \$1,500 for costs incurred after arrival, if student is hospitalized for at least 7 days
PREPARATION & RETURN OF REMAINS	<ul style="list-style-type: none"> • Up to \$15,000 for preparation and transportation of remains • Up to \$5,000 for cremation and/or burial at place of death
ACCIDENTAL DEATH & DISMEMBERMENT	<ul style="list-style-type: none"> • Air Flight / Common Carrier Accident: \$100,000 • 24 Hour Accident: \$50,000
ELIGIBILITY	<ul style="list-style-type: none"> • International students under the age of 65 temporarily residing in Canada
TRAVEL OUTSIDE CANADA	<ul style="list-style-type: none"> • Travel worldwide is valid as long as the majority of time on the policy is spent in Canada. Your home country is excluded unless on a school-sponsored trip, and coverage in the USA is limited to 30 days.
PRE-EXISTING CONDITIONS	<ul style="list-style-type: none"> • Covered for unexpected emergencies if stable for 90 days prior to the start of the policy.

This document is a summary only and does not include all of the benefits, limitations, exclusions or conditions of coverage. The policy wording is the only legally binding description of coverage. Please consult the policy wording for further details. For more information, contact the StudyInsured™ Assistance team at 1.866.883.9787 or email studentassist@studyinsured.com

*A minimum of 6 months of continuous coverage must be purchased to be eligible for this benefit