

# Student Benefits and Features

This insurance provides coverage for medical expenses incurred by students enrolled in a school in Canada and Canadian students enrolled in a school outside of Canada.

Key Benefits	Maximum Limit
Maximum liability	\$2,000,000
Emergency medical treatment	<ul style="list-style-type: none"> <li>Emergency medical treatment for sickness or injury whether in-patient or out-patient care</li> <li>Services of physician, surgeon, anaesthetist, registered graduate nurse</li> <li>Up to \$15,000 for private duty nursing</li> <li>X-rays and laboratory services</li> <li>Rental of medical appliances</li> </ul>
Non-emergency medical treatment	Up to \$3,000
Ambulance	Including mountain and sea rescue. Taxi expenses up to \$125 in lieu of ambulance
Prescription drugs	Limit of a 30-day supply, up to \$10,000
Eye examination	One visit per 12 months period
Annual physician visit	Up to \$150 for one check-up or one consultation session and prescription of the 'morning after pill' per 12 months period (if 365 days are purchased)
Emergency air transportation	Up to Policy limit
Maternity	Up to \$25,000 if pregnancy commenced during period of coverage
Dental	<ul style="list-style-type: none"> <li>Up to \$5,000 for accident</li> <li>Up to \$600 for dental pain</li> <li>Up to \$150 for impacted wisdom tooth</li> </ul>
Professional medical services	Up to \$600 per practitioner for visits to licensed physiotherapist, chiropractor, chiropodist, osteopath, acupuncturist, speech therapist, naturopath, or podiatrist. Referral needed for acupuncturist and naturopath
Psychological/Psychiatric	<ul style="list-style-type: none"> <li>Up to \$1,000 for visits to a physician, psychiatrist or psychologist</li> <li>Up to \$10,000 for hospitalization</li> </ul>
Repatriation	<ul style="list-style-type: none"> <li>Up to \$25,000 for repatriation</li> <li>Up to \$5,000 for burial/cremation at place of death (excluding cost of burial coffin or urn)</li> <li>Up to \$5,000 for a family member to travel and identify your body and up to \$1,500 for meals and accommodation</li> </ul>
Family transportation	Up to \$5,000 for transportation costs and up to \$1,500 for meals and accommodation in the event of your hospitalization
Accidental Death and Dismemberment	\$10,000 Optional limits available: <ul style="list-style-type: none"> <li>Air flight/common carrier - \$100,000</li> <li>24-hour Accident - \$25,000</li> </ul>
Key Features	
Travel worldwide	Travel worldwide is valid as long as majority of time is spent in country of study. No coverage provided while in home country
Pre-existing conditions	Covered if stable in the 90 days prior to the effective date
Exclusions	<ul style="list-style-type: none"> <li>Medical treatment or medical condition originating in your home country</li> <li>Long term care or ongoing care</li> <li>Refer to policy wording for complete list of all exclusions</li> </ul>
Refund	<ul style="list-style-type: none"> <li>Full refund if prior to the effective date/if student visa is denied/if entry into country is denied/if non arrival to country of study</li> <li>Partial refunds are also available – consult the policy wording for full details</li> </ul>
Claims procedure	Consult the claim guideline in your policy wording