

# INTERNATIONAL STUDENT HOSPITAL & MEDICAL

Currently only available through SmartWeb or by calling Advisor Link at 1-800-491-0851.

To be eligible for coverage a person must:

- a) be a student; or
- b) be a *spouse* or child (15 days to 18 years old) of such eligible student, all of whom live together in the same residence as the insured student; and
- c) be currently in good health; and
- d) be less than 65 years of age; and
- e) not be insured or eligible for benefits under a Canadian government health insurance plan.

PERIOD OF COVERAGE IN MONTHS	PREMIUM PER PERSON	PREMIUM PER FAMILY
1	\$120	\$330
2	180	495
3	245	674
4	315	866
5	380	1,045
6	445	1,224
7	510	1,403
8	575	1,581
9	640	1,760
10	695	1,911
11	695	1,911
12	695	1,911

## IMPORTANT NOTES

- When coverage is purchased after arrival in Canada or after the expiry of a TIC International Student Hospital & Medical policy no benefits are payable due to *sickness* occurring within 48 hours of the *effective date*.
- The plan covers unexpected costs for pre-existing conditions provided the application for insurance is made no later than 30 days after the date of registration at the college or university. Expected costs for pre-existing conditions are not covered.
- Minimum premium is one month of coverage.
- Use the applicant's age on the *effective date*.
- Coverage outside Canada is provided for temporary *trips* of up to 30 days. Coverage outside Canada is for acute *emergencies* only.
- Maximum *period of coverage* is 365 days.
- Your client must complete and sign an application form.
- The family rate applies to a maximum of 5 persons and includes the applicant and their *spouse* under age 65 and their dependent children under age 19 all living in the same residence.

## SUMMARY OF COVERAGE PER INSURED PERSON

The following benefits are included in the overall maximum of \$500,000.

Accidental Death & Dismemberment . . . . .	\$10,000
Accidental Dental . . . . .	\$1,000
Chiropractor . . . . .	\$200
Cremation at Place of Death . . . . .	\$4,000
Dental <i>Emergencies</i> . . . . .	\$500
Diagnostics, Lab Tests and X-rays . . . . .	up to overall maximum
Drugs or Medications . . . . .	80% of costs
Eye Examination . . . . .	one per year
<i>Hospital</i> Confinement and Medical Services . . . . .	up to overall maximum
Maternity Benefit . . . . .	80% of costs up to \$25,000
<i>Physician</i> , Surgeon, Anesthetist, Nurse . . . . .	up to overall maximum
Return Home . . . . .	\$3,000
Return of Deceased . . . . .	\$10,000
Wisdom Teeth . . . . .	\$100 per tooth

The following benefits have an overall combined maximum of \$10,000.

Ambulance services; private duty nursing; radiology; physiotherapist; osteopath; podiatrist; rental of wheelchair, crutches, *hospital* bed. Purchase of splints, trusses, braces, prosthetic appliances. Oxygen and equipment for its administration, blood and blood plasma.