

THE COMPREHENSIVE+ PLAN

SUMMARY OF BENEFITS (\$CAD)

MAXIMUM SUM INSURED: \$5,000,000

ELIGIBILITY: International students under the age of 70 temporarily residing in Canada

EMERGENCY BENEFITS

ELIGIBLE MEDICAL EXPENSES	<ul style="list-style-type: none">Emergency in-patient or out-patient treatment for sickness or injuryServices of physician, surgeon, anesthetist, registered graduate nurseX-rays and laboratory servicesRental of medical appliances
PRESCRIPTION DRUGS	<ul style="list-style-type: none">Limited to a 60-day supply
PARAMEDICAL SERVICES	<ul style="list-style-type: none">Up to \$1,000 per approved profession (referral required)
PSYCHIATRIC CARE OR MENTAL & EMOTIONAL DISORDERS	<ul style="list-style-type: none">Up to \$10,000 for outpatient visits to a psychiatrist, psychologist or social workerUp to \$60,000 for psychiatric hospitalizationUp to \$60,000 for psychiatric services on an inpatient basis
DENTAL SERVICES	<ul style="list-style-type: none">Up to \$4,000 for accidentUp to \$1,000 for relief of pain, including impacted wisdom teeth
FOLLOW-UP CARE	<ul style="list-style-type: none">Up To \$5,000 for outpatient services following a covered emergency

NON-EMERGENCY BENEFITS

MATERNITY	<ul style="list-style-type: none">Up to \$25,000, including childbirth; pregnancy must commence during term of insuranceOne induced termination per policy period
VACCINATIONS	<ul style="list-style-type: none">Up to \$150 for necessary vaccinations*
ANNUAL MEDICAL EXAMINATION	<ul style="list-style-type: none">One annual medical examination*
EYE EXAMINATION	<ul style="list-style-type: none">Up to \$100 for one eye examination*
ATTENTION DEFICIT HYPERACTIVE DISORDER	<ul style="list-style-type: none">Physician, psychiatrist, or psychologist expenses for treatment of ADHD
ACNE CONSULTATION	<ul style="list-style-type: none">Physician expenses for diagnosis or treatment of acne
DIABETES	<ul style="list-style-type: none">Up to \$500 for insulin and standard syringes, needles, and diagnostic aids
ASTHMA SUPPLIES	<ul style="list-style-type: none">Up to \$500 for asthma supplies
WART TREATMENT	<ul style="list-style-type: none">Up to \$500 for treatment of any type of warts
SEXUAL HEALTH CONSULTATION	<ul style="list-style-type: none">Consultation related to an STI including one consultation for the prescription of the "morning after pill" or birth control medication*
SUBSTANCE ABUSE CARE	<ul style="list-style-type: none">Up to \$25,000 for emergency transportation, emergency room treatment, and hospitalization for illnesses and injuries as a direct result of using alcohol, drugs or other intoxicants

TRANSPORTATION BENEFITS

AMBULANCE SERVICES & EMERGENCY TRANSPORTATION	<ul style="list-style-type: none">Licensed ground ambulanceTaxi in lieu of ambulance up to \$125Up to \$300,000 for emergency air transportation
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 you are hospitalized for at least 7 days
PREPARATION & RETURN OF REMAINS	<ul style="list-style-type: none">Up to \$20,000 for preparation and transportation of remains or cremation/burial at place of death

OTHER BENEFITS

ACCIDENTAL DEATH & DISMEMBERMENT	<ul style="list-style-type: none">Air Flight / Common Carrier Accident: \$100,00024 Hour Accident: \$50,000
PRE-EXISTING CONDITIONS	<ul style="list-style-type: none">Covered for unexpected emergencies
THIRD PARTY LIABILITY	<ul style="list-style-type: none">Up to \$1,000,000 per 365-day period
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. Coverage in the USA is limited to 30 days.

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