



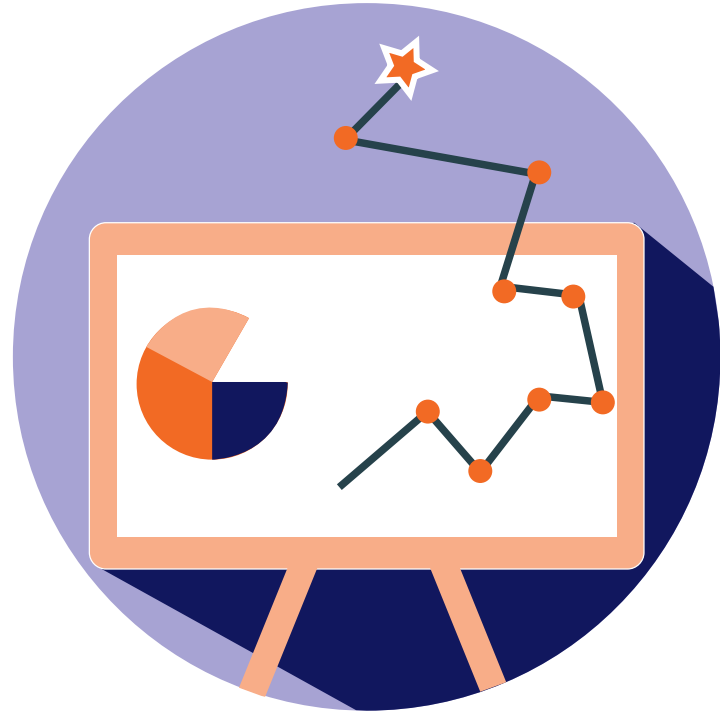
studyinsured™



**Insurance Orientation**  
Delta School District

# Agenda

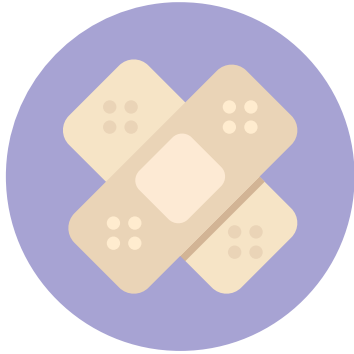
- **Health Insurance Basics**
  - What is health insurance?
  - Your insurance documents
- **Your Insurance Plan**
- **Support and Services**
  - 24/7 Assistance
  - Your student insurance website
  - Seeing a doctor online
  - Finding a doctor/clinic
- **Making a Claim**
- **Mental Health Care**



# Health Insurance Basics



# The **actual cost** of medical care in Canada



Medical care and cast  
for a broken leg

**\$7,000-\$8,000**



Seeing the doctor  
for the flu

**\$100-\$150**



Ambulance  
to the hospital

**\$250**

# Your MSP card



- Student **staying 6 months or more** will have MSP. You will receive your card after you have been here for 3 months.
- Carry your MSP card **at all times**
- Your homestay parents will know this process well!

# Your StudyInsured™ insurance wallet card

- All students will use this card for the first 3 months of their stay
- You get extra medical benefits with this card alongside MSP
- Students staying <6 months will **ONLY** have this card





**Your StudyInsured™ health insurance protects you from having to pay expensive medical bills while you're in Canada**

# What do I need to do to **access** my StudyInsured™ health insurance?



- **Your school has already enrolled you!**
- You will receive your insurance confirmation **to your email**
- You will also receive a paper copy at registration



# Confirmation package (via email)

**INTERNATIONAL STUDENT HEALTH INSURANCE AND THIRD PARTY LIABILITY - CONFIRMATION PACKAGE**

**COMPREHENSIVE+ PLAN**

**Emergency Assistance**  
In a medical emergency you may need contact StudyInsured's Assistance Services at 1-866-883-0787 or Call us at 1-866-883-0666

**IMPORTANT NOTICE - PLEASE READ CAREFULLY**

Read this Confirmation Package carefully. It contains important information about your insurance coverage, including the terms, conditions, coverages, exclusions, and limitations of your insurance. It also contains information about the services and benefits available to you. Please read this Confirmation Package carefully. It contains important information about your insurance coverage, including the terms, conditions, coverages, exclusions, and limitations of your insurance. It also contains information about the services and benefits available to you.

**Policy Information:**  
Policy Number: MCF906456789  
Effective Date: 2023-09-01  
Issued For: John Smith  
Plan Type: Comprehensive International Student Insurance

**SECTION I - ELIGIBILITY AND COVERAGE PERIOD**

**SECTION II - DEFINITIONS**

**SECTION III - OTHER INSURANCE COVERAGE**

**studyinsured™**

160 King Street West, Suite 202 - PO Box 75  
Toronto, ON, Canada, M1J 1J9  
P: 416-644-4070 - 1-866-336-9636 - F: 416-733-0378  
www.studyinsured.com

**Policy Number:** MCF906456789    **Group:** 025    **ID:** 183272

**Effective Date:** 2023-09-01

**Issued For:** John Smith

**Plan Type:** Comprehensive International Student Insurance

**Thank you for your confirmation in StudyInsured!**

Please find enclosed a copy of your international student insurance policy document. Please read your policy carefully as it contains important limitations and exclusions that may affect your coverage.

Your policy comes with an emergency assistance 24/7 service. This gives you access to 24/7 emergency assistance, health care, and claims information. Please carry your wallet card with you at all times, as it contains the contact information you will need in the event of a medical emergency.

A claim form has been enclosed for your convenience. You also have the option of downloading the form and submitting your claim online.

**Visit our website at [www.studyinsured.com](http://www.studyinsured.com) to access all the information and tools available to you:**

- Download a summary of benefits in your language
- Download your policy wording
- Learn what to do in case of emergency
- Submit your claim online
- Find a 24/7 emergency medical facility and receive medical care at no cost to you

**IF you require immediate assistance or reimbursement, you MUST contact the 24-hour claims and emergency assistance hotline at the phone number listed on your wallet card.**

If you have any questions, please contact us at 1-866-336-9636 (Toll free in North America) or at 416-644-4070 (toll-free call worldwide). We are your go-to resource in Canada and the best of luck with your studies.

Best regards,  
The StudyInsured™ Team

**IN CASE OF AN EMERGENCY YOU MUST CONTACT:**  
1-866-883-0787 1-816-640-7865

**John Smith**  
MCP 025 183272

**EFFECTIVE DATE: 2023-09-01**    **EXPIRY DATE: 2023-08-31**

**CLAIM FORM**

**INSTRUCTIONS**

**CLAIM INFORMATION**

**SECTION A: CLAIMANT**

**SECTION B: OTHER INSURANCE COVERAGE**

# Your Insurance: **The COMPREHENSIVE+ Plan**



# Plan basics



Covers **UNEXPECTED** illnesses or injuries

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Can be used **worldwide** except for your home country

---



Is supported **24/7** by a multilingual Assistance Team

# Your StudyInsured™ health insurance **covers:**



Medical care at hospitals, clinics, and online



Psychiatric, psychological care



Emergency dental care



Prescription drugs



Paramedical services



Emergency transportation and Repatriation

**Emergencies related to pre-existing conditions are covered**

# Your StudyInsured™ health insurance **does NOT cover:**



- Ongoing care for **chronic conditions**
- **Routine** prescription medications
- Paramedical services **without a doctor's referral**
- Surgeries that are not **immediately required**

# Support & Services



# Assistance available 24/7



- ✓ **Available 24/7 in multiple languages**
- ✓ **Answers your questions** about coverage, guidance with the Canadian health care system, help with locating medical providers, assistance with claim submissions, etc



# Your student insurance website

- ✓ Download **policy wordings, claim forms, and summary of benefits** (in multiple languages)
- ✓ Online **claim submission tool**
- ✓ Simple **guides** and other resources
- ✓ Link to buy insurance for family, friends, super visas, etc.



[www.studyinsured.com/godelta](http://www.studyinsured.com/godelta)



# Medical care in person and online

- ✓ **Online medical care available** through our partner, Maple
- ✓ Easy **clinic/doctor search** tool
- ✓ Network of **direct-pay clinics** so you don't have to pay out of your own pocket for medical care



# Student insurance website: Seeing a doctor online



If you have an emergency, call 911 or go to the hospital.  
Whenever you need medical care, [call StudyInsured™ Assistance](#).

See a doctor online for:



Cough/Sore Throat



Earache



Urinary Tract Infection



Upset Stomach



Sinus Infection



Rash/Hives/ Allergies



Cold/Flu



Video chat with a doctor on your phone, tablet or computer for these issues and more.

Fast - Easy - No travel or waiting rooms - Prescriptions available

[Sign Up / Login](#)

[Learn More](#)

- ✓ See a doctor online for minor illnesses
- ✓ Secure video connection
- ✓ Prescriptions available
- ✓ Cost-free for StudyInsured™ students

[www.studyinsured.com/godelta](http://www.studyinsured.com/godelta)

# How to see a doctor online



1. Register your profile: [getmaple.ca/msh](https://getmaple.ca/msh)
2. Sign in and click “Get care” on your dashboard
3. Connect through secure messaging, audio, or video chat
4. Follow doctor's orders :)
5. If you are prescribed a medication, pick it up at your local pharmacy or have it delivered to your doorstep.


## Note!

**You will need your policy number to register for Virtual Health!**

# Student insurance website: Doctor/clinic search tool

Find a medical provider

For an in-person visit



**Prepare for your visit:**

1. Call the provider to check if you need an appointment and/or confirmation of coverage.
2. To get confirmation of coverage, call [StudyInsured™ Assistance](#).
3. Bring confirmation of coverage, photo ID, and your insurance wallet card to your appointment.

Enter Your Policy Number to Find the Closest Medical Provider

Policy Number eg: MCP999123456

You can find your policy number on your insurance wallet card or your insurance confirmation.  
[View insurance wallet card examples](#)

1. Enter your policy number
2. Click **Search**
3. View listings on the map
4. Listings with **Direct Pay: Yes** are locations where you do not need to pay out of your own pocket

[www.studyinsured.com/godelta](http://www.studyinsured.com/godelta)

**IMPORTANT NOTE!**

StudyInsured™ Assistance  
must be notified of **serious illness or injury**  
**ASAP to a max of 48 hours!**

If not, eligible benefits may only be paid at **80%**.

**1.866.883.9787**

# Making a Claim



# Making a claim: **required information**

1. Policy Number
2. Email address
3. Phone number
4. Date(s) of Service
5. Reason for medical appointment
  - If an injury, how and where did it happen?
5. Recommended course of treatment
6. Invoices, payment receipts, referrals, prescription receipts
7. Method of payment
  - Electronic transfer → need bank info
  - Cheque → need postal address

**Questions? Call 1.866.883.9787 for guidance!**



# Making a claim: **Submitting your claim**



## **STUDENT INSURANCE WEBSITE**

Submit your completed claim form  
Attach your supporting documents

**[www.studyinsured.com/godelta](http://www.studyinsured.com/godelta)**

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## **EMAIL**

Put the details of your claim in the body of the email  
Attach all supporting documents

**[studentclaims@studyinsured.com](mailto:studentclaims@studyinsured.com)**

# Contacts

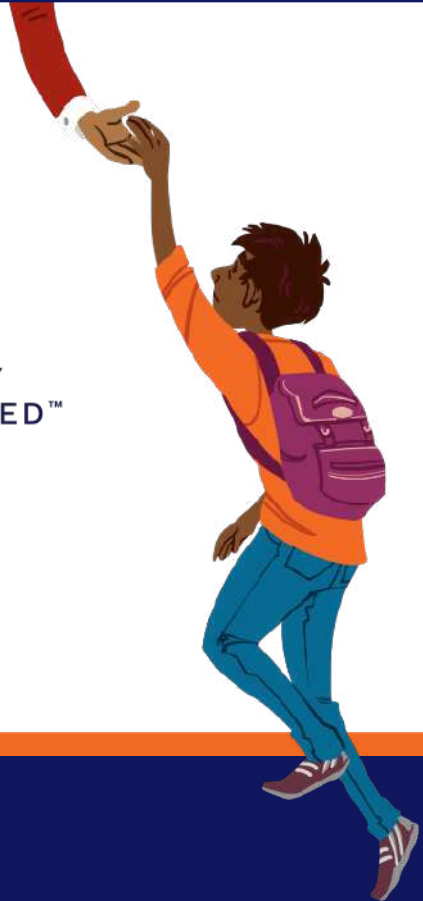
Concern	Department	Contact Information
Questions about coverage, finding a local clinic, reporting a major medical emergency	StudyInsured™ Assistance Available 24/7	<b>1.866.883.9787</b>
Claim submission, claim status, questions about claim decisions	StudyInsured™ Claims Mon-Fri; 9am – 5pm	<b>1.866.883.9485</b> <b><a href="mailto:studentclaims@studyinsured.com">studentclaims@studyinsured.com</a></b>



# stay healthy at school

POWERED BY  
STUDYINSURED™

**YOUR STAY HEALTHY AT SCHOOL PROGRAM**



studyinsured™

# What is Mental Health?





**MENTAL HEALTH** includes our **thoughts and emotions**, our **feelings of connection to others**, and our **ability to handle life's highs and lows**.

- Exists in **everyone**
- A part of our **overall health**
- Can affect how we engage with the world and other people



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# CONFIDENTIAL, VOLUNTARY, AND ACCESSIBLE

Psychological counselling and  
academic life services

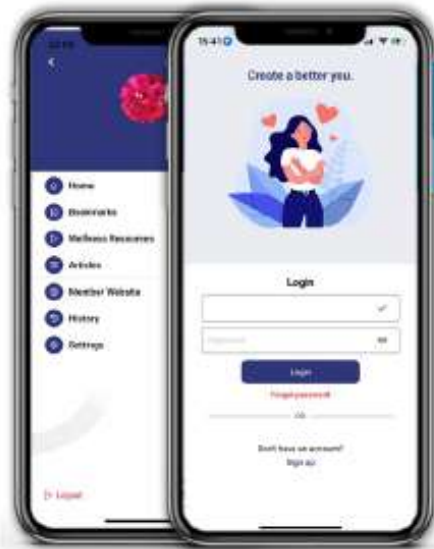
- ☐ 24/7 phone line
- ☐ Over 100 languages
- ☐ Cost-free for you to use
- ☐ Offers **support for personal or school related issues**

# Professional Counselling, Multiple Ways



**Don't be afraid to get help!**  
You don't need to struggle alone.





## PLUS STUDENT MOBILE APP FEATURING:



Self-help tools



Appointment scheduler



24-hour help line



Instant messaging functionality via app or web

# Stay Healthy at School Program Online and Mobile Access



# Online Access

■ [ca.helpwhereyouare.com](https://ca.helpwhereyouare.com)

■ Company code: **SHAS**

The image displays a composite of three screenshots from the 'stay healthy at school' website. The leftmost screenshot shows the homepage navigation menu with options: HOMEPAGE, LIVING, BALANCING, HEALTH, INTERNATIONAL, and a 'Choose Language' dropdown. The middle screenshot features a large banner for 'World Mental Health Day 2022' with the text 'It is important to make mental health support more inclusive for everyone.' The rightmost screenshot shows a 'Real Messaging Service [RMS]' chat window titled 'IM Chat' with input fields for Name, Email, and Service, and a 'Send Message' button. The website also includes a search bar and 'Advanced Search' link.

# Online Features

stayhealthy at school  
POWERED BY  
STUDYINSURED

HOMEPAGE  
LIVING  
BALANCING  
HEALTH  
INTERNATIONAL

Choose Language ▾  
-A A +A

NEWS FOR YOU

## World Mental Health Day 2022

It is important to make mental health support more inclusive for everyone.

II

stayhealthy at school  
POWERED BY  
STUDYINSURED

HOMEPAGE  
LIVING  
BALANCING  
HEALTH  
INTERNATIONAL

Choose Language ▾  
-A A +A

LIVE HEALTHY

HEALTHY EATING

MEDICAL CARE

SEARCH

Advanced Search

CENTRES  
Contact A  
Counsellor  
Yearly Planner  
Aware Mindfulness  
Channel

LIVECONNECT

stayhealthy at school  
POWERED BY  
STUDYINSURED

HOMEPAGE  
LIVING  
BALANCING  
HEALTH  
INTERNATIONAL

Choose Language ▾  
-A A +A

LIVE HEALTHY

MEDICAL CARE

ADOLESCENT HEALTH

WOMEN'S HEALTH

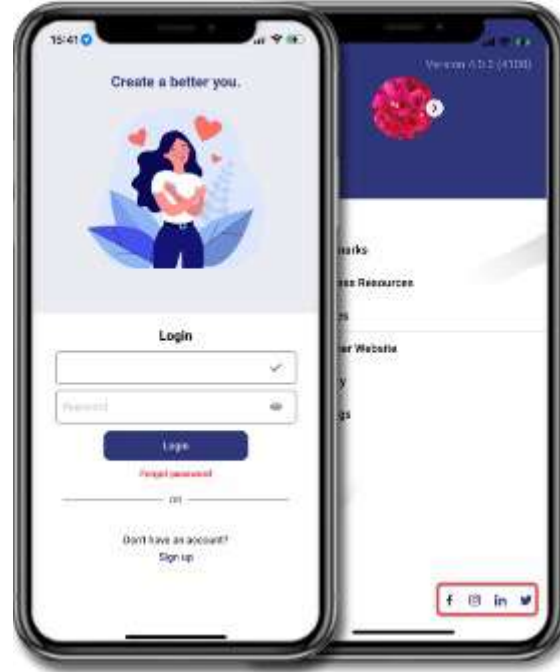
CONTACT A COUNSELLOR

Required fields are marked with an asterisk (\*)

\*Name  
\*Telephone Number(XXX-XXX-XXXX)  
\*Country  
Email  
What is your preferred time for contact?

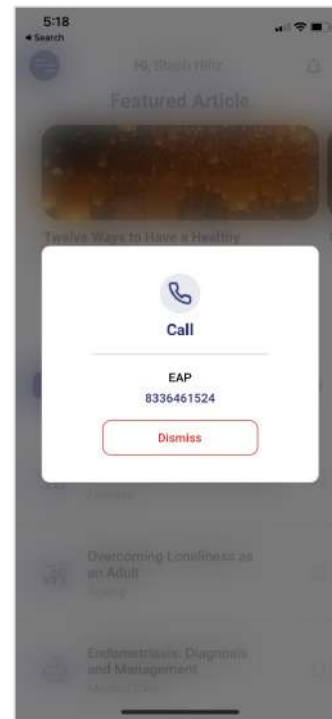
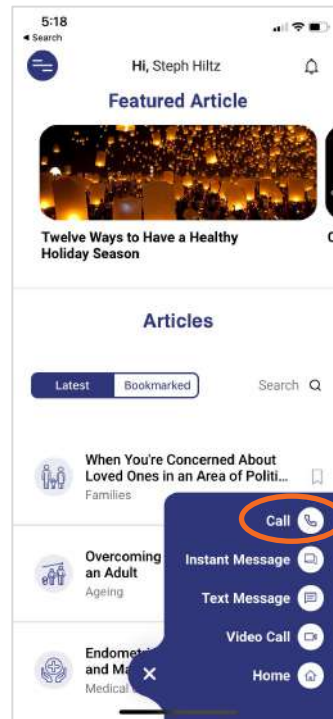
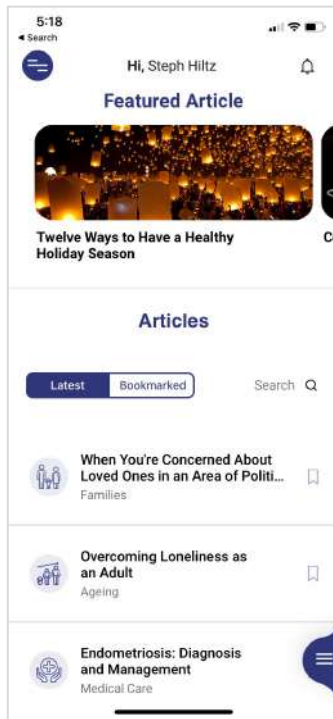
LIVECONNECT

# iConnectYou App: SHAS on your phone



# Using the App

- **iConnectYou**
- Click on **“Sign Up”**
- **Passcode: SHAS**



# Connect whenever you need it

**1 833 646 1524**

- ✓ Immediate support, 24/7
- ✓ Schedule appointments
- ✓ 100+ languages



**THANK YOU!**