

THE COMPREHENSIVE+ PLAN

SUMMARY OF BENEFITS (\$CAD)

MAXIMUM SUM INSURED: \$5,000,000

ELIGIBILITY: International students under the age of 70

EMERGENCY BENEFITS

ELIGIBLE MEDICAL EXPENSES	- 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
PRESCRIPTION DRUGS	Limited to a 60-day supply
PARAMEDICAL SERVICES	Up to \$1,000 per approved profession
PSYCHIATRIC CARE OR MENTAL & EMOTIONAL DISORDERS	- Up to \$10,000 for outpatient visits to a psychiatrist, psychologist or social worker - Up to \$60,000 for psychiatric hospitalization - Up to \$60,000 for psychiatric services on an inpatient basis
DENTAL SERVICES	- Up to \$4000 for dental accident and blow to the face - Up to \$1000 for pain relief, including impacted wisdom teeth
FOLLOW-UP CARE	Up To \$5,000 for outpatient services following a covered emergency

NON-EMERGENCY BENEFITS

MATERNITY	- Up to \$25,000, including childbirth; pregnancy must commence during term of insurance - One induced termination per policy period
VACCINATIONS	Up to \$150 for necessary vaccinations*
ANNUAL MEDICAL EXAMINATION	One annual medical examination
EYE EXAMINATION	Up to \$100 for one eye examination
ATTENTION DEFICIT HYPERACTIVE DISORDER	Physician, psychiatrist, or psychologist expenses for the diagnosing of ADHD
DIABETES	Up to \$500 for insulin and standard syringes, needles, and diagnostic aids
ASTHMA SUPPLIES	Up to \$500 for asthma supplies
WART TREATMENT	Up to \$500 for treatment of any type of warts
SEXUAL HEALTH CONSULTATION	Consultation related to an STI including one consultation for the prescription of the "morning after pill" or birth control medication*
SUBSTANCE ABUSE CARE	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	- Licensed ground ambulance - Taxi in lieu of ambulance up to \$125 - Up to \$300,000 for emergency air transportation
FAMILY TRANSPORTATION	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	Up to \$20,000 for preparation and transportation of remains or cremation/burial at place of death

OTHER BENEFITS

ACCIDENTAL DEATH & DISMEMBERMENT	- Air Flight / Common Carrier Accident: \$100,000 24 Hour Accident: \$50,000
PRE-EXISTING CONDITIONS	Covered for unexpected emergencies
THIRD PARTY LIABILITY	Up to \$1,000,000 per 365-day period
TRAVEL OUTSIDE CANADA	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 amount of continuous coverage must be purchased to be eligible for this benefit. Check policy wording for complete details.