



Administered by Excel Insurance Agency Inc.

# International Student Emergency Medical Insurance Plan

*Comprehensive Plan for Public School Boards*

## Policy Summary

<b>Eligibility</b>	 Foreign students enrolled on and attending a recognized institution of learning.
<b>Pre-existing condition coverage</b>	 Yes, if consultation or treatment is not within 6 months prior to the commencement of insurance.
<b>Eligible Medical Expenses</b>	 Emergency medical treatment for sickness or injury whether in-patient or out-patient.
<b>Follow-up Visits</b>	 No limitation.
<b>Physician/Surgeon/Anaesthetic</b>	 Yes.
<b>Registered Graduate Nurse</b>	 Yes.
<b>X-Ray &amp; Laboratory Examination</b>	 Yes.
<b>Eye Examination</b>	 Yes, one (1) visit in a policy year.
<b>Ambulance</b>	 Local/Mountain/Sea rescue.
<b>Maternity Benefits</b>	 Yes, provided the pregnancy commenced during the term of insurance. Please see exclusions.
<b>Travel Outside Canada</b>	 Includes USA & Mexico up to 30 days.
<b>Claims Procedure</b>	 Consult the claim guideline in your policy wording.
<b>Annual Body Check-up</b>	 Once per year
<b>Exclusions</b>	 Please see summary for details.
<b>Also Include</b>	 Common Carrier Accident limited to \$100,000 and 24-Hour Accident limited to \$25,000.

## Benefit

## Maximum Limit

Maximum Liability	\$2,000,000
Family Transportation Expense	\$1,500
Return Home for Medical Treatment	\$5,000
Prescription Drug	\$500
Emergency Dental Expenses – Treatment	\$500
Accidental Dental Expenses	\$4,000
Physiotherapy/Chiropractic/Chiropractist/Osteopath/Podiatrist	\$600
Repatriation	\$10,000

*This is not a travel insurance policy. This is a summary of coverage. See the policy for complete details.*