

Why do I need health insurance?

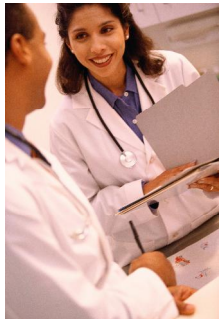


Your health and well-being are extremely important.

If you suffer a sickness or injury, the most important thing is for you to get the proper medical attention. Without health insurance, the high cost of medical services outside your home country could limit your access to the care you would need, or leave you with a large debt to pay.

A health insurance plan from your home country may not cover you once you leave that country, may not offer adequate coverage for the country you are studying in, and may not provide the service of arranging medical evacuation in the event of a critical emergency. With the *Global Campus Health Plan*, you can rest at ease knowing that you are well covered.

You are well covered with the Global Campus Plan.



The Global Campus Health Plan provides top quality insurance coverage at a low cost.

It is available to cover you either during the waiting period before you qualify for a public (government) health plan in your study location, or for your entire study period.

What am I covered for?

The Global Campus Plan provides coverage of hospitalization and medical services for emergencies due to unexpected sickness or injury. The maximum coverage limit is \$2,000,000 Canadian Dollars. The full coverage details (including the benefits, conditions, limits, and exclusions) are in the policy wording. If you have questions, please contact DCIS and we will be happy to help you.

Summary of what is covered:

- Hospitalization
- Services of a legally qualified physician, surgeon, or registered nurse
- Diagnostic, x-ray, & laboratory services
- Local ambulance service
- Medical equipment and supplies
- Services of a registered chiropractor, physiotherapist, massage therapist, podiatrist, osteopath, acupuncturist, or speech therapist
- Outpatient services of a psychiatrist, psychologist, or counselor
- In-hospital psychiatric care
- Trauma counseling
- Prescription medication
- Emergency Dental Care Treatment in the event of an accident or the sudden onset of acute dental pain
- Accidental death or disablement
- Return to home country due to your illness or injury
- Return to home country due to family emergency

Special Features:

- SelectCare 24-hour call centre for medical assistance
- Reimbursement of eligible expenses at 100% with no deductible.
- If you purchase your policy before departing your home country you are covered as you travel from your home country to your study location if your total travel time is 10 days or less.

What if I have a pre-existing medical condition?

You are not covered for the maintenance care (including prescription medication) or non-emergency treatment for a pre-existing medical condition. An unforeseen emergency related to a pre-existing condition would be covered. Follow-up care required after the emergency has passed would not be covered.

What is not covered?

Please read the policy wording for the full list of exclusions and limitations. The following are highlights of what is not covered.

Any medical costs related to:

- Pregnancy, miscarriage, childbirth or termination of pregnancy
- Contraceptives
- Elective medical treatment
- Mountaineering, scuba diving, rock or precipice climbing, hang gliding, paragliding, sport parachuting, sky diving, athletic or sports activities for remuneration or prize money, or while riding or driving in or on any motorized vehicle or device in any race or speed contest

What if I need to see a doctor?

Bring a claim form with you when you seek medical attention at a doctor's office or walk-in clinic. A claim form is included in your policy kit. Ask the doctor to help you complete the claim form.

If you pay for a doctor's visit and do not have the doctor complete the claim form, you may complete it yourself. Just describe the reason for your visit and the diagnosis that the doctor gave to you about your sickness or injury.

Direct Billing Network

Depending on the location of your studies, you may be able to access a medical clinic or pharmacy which is set up to bill your eligible medical expenses directly to your insurance policy. If you apply for this insurance through your school, ask a student advisor for information about direct billing facilities in your area. If you apply for this plan through your student agency, ask your agency representative. To access direct billing clinics you will need to show your valid insurance ID card, and in some cases your student ID as well.

If you need to be admitted to a hospital room you must call SelectCare at 1-800-995-1662.

If you suffer an emergency, and cannot call SelectCare before going to the hospital, you must call (or have someone call for you) as soon as reasonably possible.

If you need to have a test or medical procedure at a hospital, call SelectCare before you go to get authorization for that test or procedure.

Claims Service



Claims service and administration is provided by **The Norfolk International Group**, located in Alberta, Canada

The Medical Assistance Provider, **SelectCare**, provides **24 hour assistance** and is the company named above that is to be contacted in the event of an emergency or if you require treatment at a hospital.

The staff at The Norfolk Group and SelectCare is committed to handling your claim and assisting you in a prompt and caring manner. Contact information for both companies is provided in your policy kit.



David Cummings Insurance Services Ltd.



Our independent insurance brokerage has specialized in health insurance for over 15 years. Our ongoing mission is to provide you with personalized service and superior products at competitive and affordable prices.

Here for you.

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E-Mail: student@david-cummings.com

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The Underwriter

This plan is underwritten by *Certain Underwriters at Lloyd's of London* through the Norfolk International Group Inc.

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**Global Campus
Health Plan**

Health insurance for
international & exchange
students

Here for you.