

## International Students to Canada Product Overview

The following is a summary of the Travel Medicare International Students to Canada Product underwritten by Berkley Insurance Company. Please refer to the policy wording for complete terms, benefits, conditions and exclusions.

### ELIGIBILITY

To be eligible for coverage you, on the effective date, must be:

1. at least 15 days old and less than 65 years of age; and
2. ineligible for benefits under a government health insurance plan; and
3. residing in Canada on a temporary basis; and
4. one of the following:
  - a) a student with proof of full-time admission in a recognized Canadian institution of learning; or
  - b) a student completing post doctorate research in a recognized Canadian institution of learning; or
  - c) the spouse or dependent child of the insured student and residing with them on a full-time basis; or
  - d) the parent, legal guardian, teacher or chaperone of the insured student.

	Standard	Enhanced	Premium
<b>Maximum Policy Duration</b>	365 days	365 days	365 days
<b>Travel Outside Canada</b>	Travel worldwide is valid as long as the majority (51%) of time on the policy is spent in Canada. Your home country is excluded unless on a school-sponsored trip, and coverage in the USA is limited to 30 days		
<b>Sum Insured</b>	\$2,000,000		
MEDICAL COVERAGE	Standard <i>Emergency</i>	Enhanced <i>Emergency Plus</i>	Premium <i>Emergency Plus</i>
<b>Hospitalization</b>	<ul style="list-style-type: none"> <li>Semi private room</li> <li>Emergency room fees</li> <li>Emergency outpatient services</li> </ul>	<ul style="list-style-type: none"> <li>Semi private rate</li> <li>Emergency room fees</li> <li>Emergency outpatient services</li> </ul>	<ul style="list-style-type: none"> <li>Semi-private rate</li> <li>Emergency room fees</li> <li>Emergency outpatient services</li> </ul>
<b>Physician Charges</b>	<ul style="list-style-type: none"> <li>Medical treatment by a legally licensed physician, surgeon, anesthetist or registered graduate nurse</li> </ul>		
<b>Diagnostic Services</b>	<ul style="list-style-type: none"> <li>Lab tests &amp; x-rays part of emergency medical treatment</li> <li>MRI, CAT, cardiac catheterization, sonograms, ultrasounds, digital x-rays, biopsies with prior approval</li> </ul>		
<b>Prescriptions</b>	30 day supply	30 day supply	60 day supply
<b>Private Duty Nurse</b>	With prior approval \$5,000 limit out of hospital	With prior approval	With prior approval
<b>Paramedical Services: Chiropractor, Physiotherapist, Podiatrist or Osteopath</b>	N/A	\$500 per practitioner	\$500 per practitioner
<b>Psychiatric/Psychological</b>	<ul style="list-style-type: none"> <li>Up to \$500 for outpatient visits to a psychiatrist or psychologist</li> <li>Up to \$10,000 for psychiatric hospitalization</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$500 for outpatient visits to a psychiatrist or psychologist</li> <li>Up to \$10,000 for psychiatric hospitalization</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$1,000 for outpatient visits to a psychiatrist or psychologist</li> <li>Up to \$15,000 for psychiatric hospitalization</li> </ul>
<b>Trauma Counseling</b>	N/A	6 sessions	6 sessions
<b>Physical Exam</b>	N/A	One exam per year up to \$150	One exam per year up to \$150
<b>Eye Exam</b>	N/A	One exam per year up to \$100	One exam per year up to \$100

<b>Maternity</b>	<ul style="list-style-type: none"> <li>Up to \$5,000 for complications; the pregnancy must commence during the coverage period.</li> <li>One induced termination per policy period.</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$10,000 for complications; the pregnancy must commence during the coverage period.</li> <li>One induced termination per policy period.</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$15,000 for complications; the pregnancy must commence during the coverage period.</li> <li>One induced termination per policy period.</li> </ul>
<b>Corrective Device</b>	N/A	Up to \$1,000 to repair or replace	Up to \$1,000 to repair or replace
<b>Sexual Health Consultation</b>	N/A	N/A	Up to \$100 for elective testing
<b>Dental</b>	<ul style="list-style-type: none"> <li>Accident: Up to \$2,500</li> </ul>	<ul style="list-style-type: none"> <li>Accident: Up to \$4,000</li> <li>Pain: \$600</li> </ul>	<ul style="list-style-type: none"> <li>Accident: Up to \$4,000</li> <li>Pain: \$600</li> </ul>
<b>Medical Appliances</b>	Purchase or rental of minor appliances with approval: crutches, wheelchair, splints, canes etc.	Purchase or rental of minor appliances with approval: crutches, wheelchair, splints, canes etc.	Purchase or rental of minor appliances with approval: crutches, wheelchair, splints, canes etc.
<b>Ambulance Services</b>	Licensed ground ambulance or taxi		
<b>Emergency Air Transportation</b>	<ul style="list-style-type: none"> <li>With prior approval <ul style="list-style-type: none"> <li>Air ambulance</li> <li>Airline with medical attendant</li> <li>Additional seats if required</li> <li>Economy airfare to Canada or you country of origin</li> </ul> </li> </ul>		
<b>ADDITIONAL COVERAGE</b>	<b>Standard Emergency</b>	<b>Enhanced Emergency Plus</b>	<b>Premium Emergency Plus</b>
<b>Tutorial Services</b>	N/A	N/A	Up to \$20/hour max of \$500
<b>Repatriation of Remains</b>	\$5,000 repatriation, cremation or burial at place of death	\$10,000 repatriation, cremation or burial at place of death	\$10,000 repatriation, cremation or burial at place of death
<b>Transportation to Bedside</b>	N/A	Economy airfare up to \$5,000 & \$150/day max \$1,500 for living expenses	Economy airfare up to \$5,000 & \$150/day max \$1,500 for living expenses
<b>AD&amp;D</b>	<ul style="list-style-type: none"> <li>Air Flight / Common Carrier Accident: \$25,000</li> <li>Accident: \$10,000</li> </ul>	<ul style="list-style-type: none"> <li>Air Flight / Common Carrier Accident: \$100,000</li> <li>Accident: \$15,000</li> </ul>	<ul style="list-style-type: none"> <li>Air Flight / Common Carrier Accident: \$100,000</li> <li>Accident: \$15,000</li> </ul>

<b>EXCLUSIONS</b>	<b>Standard</b>	<b>Enhanced</b>	<b>Premium</b>
<b>Pre-existing conditions</b>	Unexpected emergencies covered if stable for 90 days prior to the start of the policy.	Unexpected emergencies covered if stable for 90 days prior to the start of the policy.	Unexpected emergencies covered if stable for 90 days prior to the start of the policy.
<b>To obtain medical treatment</b>			
<b>In country of origin</b>			
<b>Prudent person</b>	Medical condition that requires treatment prior to departure		
<b>Non-emergency</b>	Including elective and cosmetic		
<b>Prior to effective date</b>	For coverage extensions		
<b>Terminal Illness</b>	Or travelling against advice of physician		
<b>Can be Delayed</b>	Until your country of origin		
<b>Ongoing Condition</b>	Chronic condition, home health care, investigative testing or rehabilitation		
<b>Travel Outside Canada</b>	Medical treatment exceeding 30 days in the USA		
<b>HIV</b>	Including HIV related conditions and AIDS		
<b>Follow up Visit</b>	Acute sickness or injury after emergency has ended		
<b>Pregnancy</b>	Except as provided in the Maternity Benefit		
<b>Non-compliance</b>	With any prescribed medical treatment or therapy		

<b>Prescriptions</b>	Over the counter, contraceptive, and not legally registered or approve in Canada
<b>Transplants</b>	Cornea, organ, bone marrow, artificial joints, prosthetic devices, and implants
<b>Medical Examinations</b>	Requested by third party, or consultations with a physician by phone or e-mail
<b>Prior Approval not Obtained</b>	Except emergency upon admission to hospital
<b>Intoxication</b>	Alcohol, prohibited drugs, or any other intoxicant
<b>Criminal or Illegal Act</b>	Committing or attempting to commit
<b>Emotional, psychological</b>	Except as provided in Psychological and Psychiatric Benefit
<b>Suicide</b>	Including attempt, whether sane or insane
<b>Aircraft Operation</b>	Operating or learning as pilot or crew
<b>High Risk Activities</b>	Rock or mountain climbing, hang gliding, parachuting, bungee jumping, skydiving, motor sport/racing, professional sport, scuba diving
<b>Government Warning</b>	Avoid all travel or to avoid non-essential travel
<b>Contamination</b>	Radioactive material, nuclear fuel or waste
<b>Other Insurance</b>	Medical treatment or services normally covered or reimbursable under any other insurance
<b>War</b>	
<b>Terrorism</b>	
<b>Armed Forces Service</b>	