

School Board International Student Health Plan

Policy 017874

Coverage summary	
Eligibility	Enrolled as an international student in the School Board International Student Health Plan, with a valid Study Permit, attending full-time classes and not eligible for coverage under any provincial or territorial health insurance plan.
Pre-existing condition exclusion	Benefits are not payable for covered expenses caused by or resulting from any illness or injury or medical condition where signs or symptoms appeared or required medical attention or consultation, hospitalization or treatment (including changes in medication or dosage) during the 90-day period before coverage began.
Eligible medical expenses	For benefits covered in this policy, you are covered for the <i>medical treatment</i> of an illness or injury sustained while insured under this plan.
Maximum liability	\$3 million in the coverage period
Expenses covered	Coverage highlights
• Hospitalization	In-patient and Out-patient hospital charges
• Diagnostic services	Diagnostic, laboratory tests and/or x-rays when medically necessary
• Ambulance services	Ground and air ambulance to the nearest hospital
• Medical Equipment & Miscellaneous Medical	Covered when prescribed by the attending physician, such as crutches, casts, temporary rental of wheelchair etc.
• Emergency out of Canada	Up to 30-day trips, no coverage in home country
• Private duty nurse	\$2,000 in the coverage period
• Immunization & vaccination	\$150 in the coverage period
• Testing & vaccination for tuberculosis	\$100 in the coverage period with purchase of 12 month period
• Psychiatric care (in-patient & out-patient)	\$15,000 in the coverage period for in-patient & out-patient care
• Repatriation	\$10,000
• Return home for medical treatment	\$5,000

Expenses covered	Coverage highlights
<ul style="list-style-type: none"> ● Emergency air transport 	\$250,000 in the coverage period
<ul style="list-style-type: none"> ● Family transportation expense 	\$5,000 in the coverage period
<ul style="list-style-type: none"> ● Dental accident 	\$4,000 per incident
<ul style="list-style-type: none"> ● Dental emergency: <ul style="list-style-type: none"> a. Extraction of impacted wisdom teeth b. Relief of pain 	<ul style="list-style-type: none"> a. \$100 per tooth b. \$500 in the coverage period
<ul style="list-style-type: none"> ● Paramedical services: Chiropractor, massage therapist, osteopath, physio-therapist, speech therapist, chiropodist/podiatrist 	Limited to \$600 for each service category in the coverage period
<ul style="list-style-type: none"> ● Psychologist 	Limited to \$600 in the coverage period
<ul style="list-style-type: none"> ● Prescription drugs 	60-day supply \$10,000 in the coverage period
<ul style="list-style-type: none"> ● Maternity 	\$10,000 per pregnancy in the coverage period
<ul style="list-style-type: none"> ● Eye examination 	\$100 in the coverage period with purchase of 12 month plan
<ul style="list-style-type: none"> ● Annual medical examination 	One visit, up to \$150 with the purchase of 12 month plan
<ul style="list-style-type: none"> ● Orthopedic shoes 	Limited to \$200 in the coverage period
<ul style="list-style-type: none"> ● Living expenses for immediate family member 	\$150 per day to a maximum of \$1,500 in the coverage period following an emergency

Benefits that are covered by OHIP are reimbursed at fees charged by OHIP, all other benefits are reimbursed on charges that are on a Reasonable and Customary basis.

This list highlights some of your covered benefits. Please see Policy 017874 issued by Sun Life Assurance Company of Canada for the full list of benefits and the complete terms and conditions of coverage.

Some benefits require pre-approval from us or from the attending physician, and the amounts we pay are subject to all policy provisions including maximums, exclusions and limitations. Your benefits may be declined due to policy exclusions relating to participating in risky activities and working without the proper authorization.

For coverage or claims questions, please call 1-888-206-9004 Monday - Friday, 8 a.m. - 8 p.m. ET. If you prefer to speak to someone in a language other than English, translation services for more than 100 languages are available. You will just need to ask for the service at the beginning of the call.



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