

ISMP PLAN DESIGN CHANGES

Attention: International Students

We wish to advise you that the following benefits will be amended to the International Student Medical Plan, effective September 1, 2012:

Maternity Benefit Change

- We will be adding a benefit maximum of \$25,000 to the maternity benefit. Therefore, the wording will be as follows:

Obstetrical care, including pre-and post-natal costs will only be covered when the onset of pregnancy commences up to 90 days prior to the effective date of coverage, up to a benefit maximum of \$25,000.

Psychiatric/Psychology Expenses Change

- We will be adding a Lifetime Maximum of \$25,000 to the Psychiatric Hospitalization Benefit for charges on an in-patient basis;
- We will also introduce a Psychology Expense Benefit for charges for out-patient care with a Benefit Max. of \$1,000.

Thank you.

January 2012