



International Student Medical Plan

www.ismplan.com



Mercer has partnered with Cowan to develop a comprehensive International Student Medical Plan providing a complete safety net of health and accident coverage when provincial government coverage is not available.

The International Student Medical Plan will set your school apart from your competitors when:

- Recruiting International Students overseas
- Retaining International Students to Diploma/Degree completion
- Creating a positive and supportive environment for International Students

The International Student Medical Plan includes:

- Part I: Hospital and Medical Health Care
- Part II: Accidental Death and Dismemberment
- Part III: Emergency Out of Province Medical Care

Advantages to International Students include:

- Each student receives an I.D. card and booklet
- Direct payment of approved claims to hospitals and doctors by the plan administrator, Cowan
- All claims paid within five (5) days of receipt
- Access to Cowan's preferred provider network of 25,000 doctors, clinics & hospitals
- Access to the student website www.ismplan.com

Advantages to the Participating Schools include:

1. The Plan provides the highest quality service levels and coverage available at competitive group rates for International Students when studying in Canada.
2. The master policy for hospital and medical care provides for a distribution of any generated surplus to participating schools on a co-operative basis.
3. In addition to the surplus distribution feature an annual administrative allowance is available to participating schools based on 5% of earned premiums.
4. The plan combines the expertise of Mercer as consultant, Cowan as experienced administrators with two major insurers, Manulife and Chartis to provide one seamless high quality International Student Medical Plan.



Coverage Details

Part I – Hospital and Medical Care – Manulife Financial Administration – Cowan

Basic Plan Features:

- Overall maximum of \$500,000 per covered student, per 12 consecutive months
- All necessary hospital services
- Emergency Room services and out patient charges
- Physician Services at 100 % of Provincial Fee Schedule
- One annual health examination
- Diagnostic laboratory and x-ray services
- Ambulance services
- Vision Care Benefit - one exam every twelve (12) months
- Paramedical services

- Nursing / Chronic Care/ Home Care
- In Hospital Dental Care
- Emergency Dental coverage

Comprehensive Plan Features:

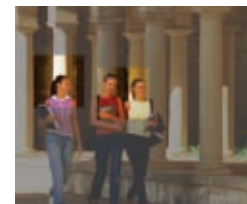
- All above Basic Plan coverage plus
- Prescription Drugs at 100% reimbursement

Part II – Accidental Death and Dismemberment –Chartis

- \$50,000 principal sum per student
- 24 hours a day, worldwide coverage
- Additional benefits included:
 - Paralysis
 - Repatriation
 - Rehabilitation
 - Family Transportation
 - Tutorial Expenses

Part III – Emergency Out of Province – Chartis

- Full emergency medical and hospital coverage
- Lifetime maximum of \$1,000,000 per student
- Trips up to forty-five (45) days full coverage
- Emergency ground and air ambulance / prescription drugs
- Emergency evacuation to \$40,000 if required by a doctor
- Worldwide assistance services provided by Chartis - Travel Assist.



For complete details refer to: www.ismplan.com