

# WELCOME

## Welcome to Nova Scotia...

Medavie Blue Cross is pleased to offer your student benefits package through the Nova Scotia International Student Program (NSISP). Medavie Blue Cross will be providing coverage during your stay in Nova Scotia while you are taking part in the International Student Program.

Since 1943 Medavie Blue Cross has been a trusted provider of individual and group health services, products and solutions in Atlantic Canada. For more information on Medavie Blue Cross, please visit our website at [www.medavie.bluecross.ca](http://www.medavie.bluecross.ca) For information on your coverage information, please visit the Nova Scotia International Student Program (NSISP) website at [www.nsispinsurance.ca](http://www.nsispinsurance.ca).

As an introduction to the Nova Scotia International Student Plan, please find enclosed your Benefits Package, which includes the following documentation.

- New Identification Card
- Benefit Summary \*
- Blank Claim Form \*
- Medavie Mobile App Flyer
- Medavie Blue Cross Plan Member Website Instructions Flyer
- Medavie Blue Cross Online Direct Deposit Instructions Flyer
- Medavie Blue Cross Travel Information Brochure

\* Translations of the benefit summary and a blank claim form can be found on the NSISP website.

In addition to the websites stated above, please feel free to contact the Medavie Blue Cross Contact Centre at 1-800-667-4511 for any general benefit or claims inquiries you may have.

### Emergency Contact Information

If you need medical attention call 911 first (or the local emergency number where you are travelling). Please then contact one of the following emergency numbers (these emergency numbers are also on the back of your card).  
Contact Emergency Assistance 24 hours a day for any emergency medical assistance

**From Canada and the United States, call toll free 1-800-563-4444**

**From anywhere in the world, call collect 1-506-854-2222**

Please enjoy your stay in Nova Scotia.

## Nova Scotia International Student Program Policy 10652

### **Benefits at a Glance**

#### **Accidental Death & Dismemberment**

- Up to a maximum of \$10,000 per policy year for 24 hour accident.
- Up to a maximum of \$100,000 per policy year for air flight or common carrier accident.

#### **Ambulance Transportation**

- Charges for a licensed ground ambulance up to a maximum of \$10,000 per incident.
- Charges for an air ambulance and evacuation up to a maximum of \$500,000 per incident.
- Charges for a licensed taxi up to a maximum of \$100 per incident.

#### **Dental Benefit**

Dental benefits are based on the usual and customary charges up to the current dental fee guide for general practitioners/dental surgeons in effect in the covered person's province of residence.

- Charges for accidental dental up to a maximum of \$5,000 per treatment.
- Charges for emergency pain relief up to a maximum of \$600 per treatment.
- Charges for wisdom teeth up to a maximum of \$100 per tooth.

#### **Drug Benefit**

- Limited to a 60 day supply per prescription.

#### **Eye Examination**

- One exam every 12 consecutive months.

#### **Hospital Room**

- Charges for semi-private room and medically necessary inpatient and outpatient services up to the usual, customary and reasonable amounts.

#### **Lenses/Frames/Contact Lenses/ Hearing Aids**

- Up to a combined maximum of \$250 per policy year.

#### **Complete Medical Examination**

- One complete medical examination by a licensed Physician every 12 consecutive months.

#### **Paramedical Services**

- Charges for a chiropodist/podiatrist, chiropractor, osteopath or physiotherapist up to a maximum of \$1,000 per practitioner per policy year.
- Charges for a clinical counsellor, psychiatrist, psychologist or social worker up to a combined maximum of \$2,000 per policy year; lifetime maximum of \$25,000 for hospitalization.
- Charges for an acupuncturist up to a maximum of \$600 per policy year.

#### **Private Duty Nursing**

- Charges for medically necessary home nursing care performed by a registered nurse, registered nursing assistant or licensed practical nurse are eligible up to a maximum of \$10,000 per policy year. Written authorization of the attending physician is required.

#### **Return of Deceased**

- Up to a maximum of \$10,000 for the cost of preparation (including cremation) and homeward transportation of the deceased (excluding the cost of a coffin) by the most direct route to their home country.

## Nova Scotia International Student Program Policy 10652

### **Benefits at a Glance**

#### **Sexual Health Consultation**

- Up to a maximum of \$100 per policy year for consultation related to an STD, including one consultation for the "morning after pill".

#### **Transportation to Visit Participant**

- Up to a maximum of \$5,000 for a round trip economy fare by the most direct route for transportation costs (air, bus, train), when the covered person has been confined to the hospital or has died and the attending physician has advised the necessary attendance of an immediate family member.

#### **Tuberculosis Testing & Vaccine**

- Up to a maximum of \$100 per policy year.

### **GENERAL INFORMATION**

#### **Coverage Type**

- Emergency only

#### **Eligibility**

- You must be an international full-time student, a temporary resident of Canada and under the age of 65.

#### **Overall Combined Maximum**

- \$5,000,000 per policy year.

#### **Policy Year**

- August 15 to August 14

#### **Termination**

The earliest of:

- the end of the policy year,
- the date you are no longer enrolled and not attending a Participating Educational Institution, or
- the date you return to your home country with no intention of returning before the end of the policy year.

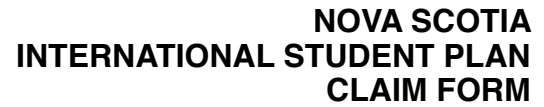
#### **Worldwide Travel Trip Duration**

- Limited to 30 days of travel per trip.

This material is a summary only, and does not constitute an agreement. The exact benefits, terms and conditions are described in the policy and booklet.

For inquiries, contact Medavie Blue Cross at 1-800-667-4511 or e-mail your question to [inquiry@medavie.bluecross.ca](mailto:inquiry@medavie.bluecross.ca)

For additional information on your plan, please visit the Nova Scotia International Student Program website at [www.nsisinsurance.ca](http://www.nsisinsurance.ca)



ID Number: \_\_\_\_\_ Policy No. **10652** School: \_\_\_\_\_  
**Student:** Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ Prov: \_\_\_\_\_ Postal Code: \_\_\_\_\_  
 Telephone: (\_\_\_\_\_) \_\_\_\_\_ E-mail: \_\_\_\_\_  
**Host Family:** Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_

Please provide the name, address and telephone number of your lawyer: \_\_\_\_\_

Signature of Provider: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Patient / Host / Guardian: **X** \_\_\_\_\_

This consent complies with federal and provincial privacy laws. For additional information regarding privacy policies at Medavie Blue Cross, visit [www.medavie.bluecross.ca](http://www.medavie.bluecross.ca) or call 1-800-667-4511.

**A direct deposit form must be submitted for reimbursement claims.**

☐ New Request    ☐ Change    Effective:    ☐ Immediately    or    ☐ \_\_\_\_\_ (specify future date)  
yyyy/mm/dd

**MEMBER INFORMATION**

Name: \_\_\_\_\_

Policy Number: \_\_\_\_\_ Identification Number: \_\_\_\_\_

If we have questions about this request, how can we contact you:

☐ Telephone: \_\_\_\_\_

☐ E-mail: \_\_\_\_\_

**FINANCIAL INSTITUTION INFORMATION**

**ATTACH SAMPLE CHEQUE MARKED "VOID" HERE  
OR  
IF CHEQUE IS NOT AVAILABLE, COMPLETE INFORMATION BELOW:**

Name of Bank: \_\_\_\_\_

Bank Address: \_\_\_\_\_

Financial Institution Number: \_\_\_\_\_ Branch Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

I request my benefits be paid through electronic funds transfer (direct deposit) into this account. I may cancel this authorization at any time by giving written notice to Medavie Blue Cross.

Student Signature: \_\_\_\_\_ Date (yyyy/mm/dd): \_\_\_\_\_

**INSTRUCTIONS**

- \* If requesting direct deposit when first enrolling in your benefit plan, give completed Request for Direct Deposit form and a void cheque to your plan administrator, along with your application form.
- \* If requesting direct deposit in conjunction with a claim, mail completed Request for Direct Deposit form and void cheque along with your claim to your nearest Medavie Blue Cross office.
- \* Otherwise, mail completed Request for Direct Deposit form and void cheque to your nearest Medavie Blue Cross office.
- \* If your banking arrangements change, please complete a new Request for Direct Deposit form and mail with a void cheque to your nearest Medavie Blue Cross office.
- \* If you would like to terminate your direct deposit arrangement, please advise us in writing. Send your written request to your nearest Medavie Blue Cross office.

If the above Financial Institution Information belongs to the Host or Guardian, I (student) \_\_\_\_\_ authorize payment to be paid through electronic funds transfer (direct deposit) into this account. I may cancel this authorization at any time by giving written notice to Medavie Blue Cross.

Student Signature: \_\_\_\_\_ Date (yyyy/mm/dd): \_\_\_\_\_

**MEDAVIE BLUE CROSS OFFICES**

**Atlantic Canada**  
644 Main St.  
PO Box 220  
Moncton, NB E1C 8L3

**Quebec**  
550 Sherbrooke St. West  
PO Box 1330  
Montreal, QC H3B 3K9

**Ontario**  
185 The West Mall Suite 1200  
PO Box 2000  
Etobicoke, ON M9C 5P1

# SUBMIT YOUR NEXT CLAIM FROM YOUR PHONE!

FAST • RELIABLE • EASY



Submit a claim



Browse benefit details



Check prescription  
drug coverage



View and sort past claims



Find and save health  
professionals in your area



Access a mobile ID card



## No smartphone?

Log in to our secure  
members site to  
submit your claims  
electronically  
through our new  
eClaims system.

DOWNLOAD IT FREE!

[medavie.bluecross.ca/app](http://medavie.bluecross.ca/app)



# Plan Member Website

## Instructions for Cardholders/Plan Members

### Simple and secure

The Medavie Blue Cross plan member website will help you better understand, manage and co-ordinate your benefit plan. The plan member website is simple to use, convenient, and delivered in a secure environment.

### On the plan member website

Depending on your group plan, a variety of options may be available to you.

**Coverage Inquiry:** Detailed information about your benefit plan

**Forms:** Printable versions of generic Medavie Blue Cross claim forms

#### Member Information:

- View and/or update address information (where applicable)
- Request new identification cards (where applicable)
- Add/update banking information for direct deposit of claim payments (where applicable)

#### Member Statements:

- View claims history for yourself and your dependents
- View record of payments issued to you and/or the service provider
- View Health Spending Account balances (where applicable)



### First-time access to the plan member website

1. Go to the Medavie Blue Cross website at [medavie.bluecross.ca](http://medavie.bluecross.ca)
2. From the **Login** menu located at the top right of the page, select **Plan Members tab**
3. Click **Create and account**
4. Once you reach the entrance to the secure site, select **1<sup>st</sup> time, Register Now**
5. Click on the image of the card that most resembles yours
6. Complete the online registration form (you will need your card)
7. A temporary password will be e-mailed to the e-mail address entered during registration
8. Return to the plan member site and enter the User ID and temporary password
9. You will be prompted to change the password; click **Submit** to save the new password
10. Click **Login** once the changes are saved

**Please note  
your user ID and  
password for  
future reference**

**Please note:** For security reasons, the plan member website is for use of the cardholder/member only. Dependents and other family members will not have access to the site.

For further information on the plan member website, or for any questions about your Medavie Blue Cross benefit plan, please contact our Customer Information Centre at the toll-free number on the back of your identification card or e-mail [inquiry@medavie.bluecross.ca](mailto:inquiry@medavie.bluecross.ca).



@MedavieBC



MedavieSmallSteps.com

[medavie.bluecross.ca/helpcentre](http://medavie.bluecross.ca/helpcentre)





# WORLDWIDE

## Travel Benefits

*Protection when travelling around the corner or around the world*

Accidents and medical emergencies can happen just as easily while on vacation as they can at home. Having the appropriate protection is crucial. Give your employees the most important item they can take with them:

**Worldwide Travel Benefits** from **Medavie Blue Cross**.

**Worldwide Travel Benefits** are designed to give your employees peace of mind when travelling, whether they are across the country or across the ocean. Accidents and medical emergencies can happen when least expected and an exorbitant medical bill is not the souvenir anyone wants to bring home from a trip.

### *Comprehensive* travel coverage

**Worldwide Travel Benefits** provide coverage for medical emergencies that occur while an individual is outside his or her province of residence.

**Benefits include:**

- Hospital accommodations
- Physicians', surgeons' and other practitioners' services
- Medical appliances
- Nursing care
- Diagnostic services
- Drug benefits
- Accidental dental services
- Ambulance services
- Return trip home as a result of illness
- Transportation for immediate family to visit the participant
- Vehicle return
- Meals and accommodations
- Return of deceased

### *Assistance* when it's needed **most**

**Worldwide Travel Benefits** from Blue Cross include our world assistance service, which provides **24-hour, seven-day-a-week** emergency response in any major language and offers a variety of medical and non-medical services. One toll free call to CanAssistance enables us to co-ordinate participants' benefits, arrange for appropriate care quickly and professionally, and ensure that all eligible costs are paid directly and without delay to hospitals and health care professionals in all parts of the world.

#### Medical assistance services include:

- Referral to an appropriate physician, clinic or hospital
- Confirmation of coverage with the hospital or physician
- Guarantee or arrangement of payment to the hospital or physician
- Supervision of medical treatment and dissemination of information to immediate family members
- Arrangement for transportation of immediate family member to the participant's bedside
- Arrangement for transportation of immediate family member to identify the deceased
- Arrangement for return transportation of participant, if medically permissible

#### Non-medical assistance services include:

- Assistance in contacting immediate family members, business partners or family physician
- Arrangement for local care of dependent children
- Co-ordination of return travel for dependent children if participant is hospitalized
- Co-ordination of claims processing and negotiation of health care provider discounts
- Referral to legal counsel if necessary
- Assistance in the event of loss of passport or airline tickets
- Provision of pre-departure information concerning visas and vaccines

Full details on insured risks, day limitations, eligible exclusions and limitations are outlined in the contract.



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