

## 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.

#### **Medical Examination**

- One visit to a licensed Physician every 12 consecutive months.

#### **Paramedical Services**

- Charges for a chiroprapist/podiatrist, chiropractor, osteopath or physiotherapist up to a maximum of \$1,000 per practitioner per policy year.
- Charges for a psychiatrist or psychologist/social worker up to a combined maximum of \$1,000 per policy year; lifetime maximum of \$25,000 for hospitalization.
- Charges for an acupuncturist up to a maximum of \$600 per policy year.
- A physician's prescription is required for all paramedical practitioners.

#### **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.

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### **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 county with no intention of returning before the end of the policy year.

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

- Limited to 30 days of travel per trip.

### **INCONFIDENCE®**

inConfidence® is a free, confidential counselling and support program offering service in person, by telephone, and online to address any personal or emotional issues that the student or host family may experience during the hosting period.

The inConfidence program offers services 24 hours a day, seven days a week. For more information or to access inConfidence call 1-877-418-2181 or log on to [www.myinconfidence.ca](http://www.myinconfidence.ca) (user ID: NSISP, password: inconfidence). Real time translation for 140 languages is available when calling the toll free number.

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.nsispinsurance.ca](http://www.nsispinsurance.ca)