

2014



## StudyCare: Canada

Insurance for international students



[studygroup.com/studycare](http://studygroup.com/studycare)

Your well-being  
is important to us



At Study Group the welfare of our students is our top priority. We know that by studying and living in Canada, you are making a major investment in your education and your future. It will be one of the most rewarding and exciting experiences of your life. It is vital that you are secure and safe during your time abroad.

### What is StudyCare?

StudyCare is a comprehensive insurance plan administered by Guard Me, a leading insurance provider. It has been developed specifically for international students so that you can be assured that the coverage is complete, and the support exceptional.

### Why StudyCare is right for you

StudyCare has been designed specifically to offer you the comprehensive protection and support you need throughout your studies. From the time you set off to the moment you arrive back home, you are free to concentrate on your studies, secure in the knowledge that you have a level of insurance coverage second to none.

With StudyCare, help is always just a phone call away.

## Benefit Summary

Hospital	100% of eligible charges; Semi-private room; Private room where medically required
X-rays, Lab Testing	100% of eligible charges
Physician/Surgeon	100% of eligible charges
Psychiatric Hospitalization	100% of eligible charges; benefits payable for up to 30 days
Psychotherapy	100% of charges for a) psychiatrist inpatient fees following an emergency up to \$100,000 in addition to hospitalization benefit above or b) up to \$1,000 for outpatient psychiatrist or psychologist care
Eye Exams	100% of eligible charges up to \$100 for one non-emergency eye exam when 6 months of coverage is purchased
Paramedical Services	100% of eligible charges up to \$500 for Chiropractor, Massage Therapist, Acupuncturist, Naturopath, Chiropodist/podiatrist – no referral from physician required
Physiotherapy/Speech Therapy	100% of eligible charges up to \$1,000; unlimited if provided as inpatient service
Private Nursing	100% of eligible charges up to \$15,000
Ambulance	100% of eligible charges
Emergency Transportation	Taxi fare to or from a hospital or medical clinic up to \$100
Prescription Drugs	100% of eligible charges to a maximum 30-day supply; unlimited when hospitalized
Dental – Accidental Injury	100% of eligible charges up to \$4,000 for Emergency dental treatment as the result of an injury caused by an accidental blow to the mouth

Dental - Emergency	100% of eligible charges up to \$600 for relief of pain and suffering when 6 months of coverage is purchased
Prosthetics/Appliances	100% of eligible charges for crutches, canes, wheelchairs, walkers, casts etc.
Accessibility	For disabled students, coverage for Corrective Device Defect, Malfunction and Theft Protection
Annual Non-emergency Exam	100% of charges for one exam up to \$150 when 6 months of coverage is purchased
Out of Canada Coverage	All eligible expenses anywhere in the world except – coverage in USA limited to 30 days, no coverage in Home Country unless part of school or training program
Maternity	Serious complications to pregnancy covered
Family Transportation	When you are hospitalized for more than 7 days, up to \$5,000 for air tickets, for 2 family members to join you; up to \$1,500 for expenses
Air Evacuation/Return Home	100% of the cost to transport you to the nearest hospital or to a hospital in your Home Country
Accidental Death and Dismemberment	\$50,000 (optional coverage available up to \$200,000)
Common Carrier	\$100,000
Trauma Counseling	Up to 6 sessions if an insured suffers a loss under the accidental death and dismemberment benefit
Burial in Host Country	Up to \$5,000 for the cost of preparing the remains, cremation, or burial and a burial plot in the location where death occurs
Repatriation of Deceased	Up to \$15,000 toward the cost of preparation and return to your Home Country

#### Notes

All Coverages and Benefits are in Canadian \$ Amounts. Deductible for High School Exchange participants and Embassy is \$50. Deductible for College or University participants is \$100, or \$50 if treated by Student Health Services. Full Plan details can be found at [studygroup.com/studycare](http://studygroup.com/studycare)

# Your questions answered

## **Is it compulsory for me to have insurance?**

Yes. As a professional education provider we take your safety and security very seriously. That is why we insist that all our students are appropriately insured during their time with us.

## **How do I take advantage of the coverage?**

For your convenience, at the time of your enrollment StudyCare insurance will be automatically allocated and invoiced to you unless you can provide proof of alternative adequate coverage.

## **When will my coverage start?**

Coverage for cancellation expenses starts from the moment you have paid the insurance fee in full. Coverage for the remaining sections starts from the inclusive dates for which you require coverage. These dates will include time for your journey to your study destination and return home.

## **What will I receive as proof of my coverage?**

Your Study Group invoice will show that you have been charged for insurance. You will also receive a summary of coverage which will show your StudyCare policy number and the 24-hour Assistance emergency telephone number in the event that you need assistance.

## **What happens if I cancel or change my course?**

If you shorten, extend, or cancel your policy prior to the beginning of the coverage period, we will change or cancel the insurance period without penalty. Curtailments or cancellations after the coverage period starts will not be eligible for a refund.

## **Who do I contact to make a claim?**

You should contact your Student Service department who will advise and help you deal with the claim and the insurance company.

## **Will I have to pay excess against any claims?**

In some cases you will have to cover the excess yourself. Full details are set out in the StudyCare policy document.

## How much does it cost?

The rate is \$14.00 per week.

Students at Royal Roads University (RRU) will also be required to enroll in the University's Extended Health care coverage and will be assessed an additional fee.

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For further information please contact your local representative: