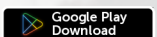


studentVIP MOBILE APP

Your free international student health and wellness mobile app. Scan the QR Code below to download now and access health insurance, campus services, your plan card and more.



Therapy



Financial



Nutritional



cCBT



Crisis Support



**A free mental health
& wellness program**

**available 24/7 across Canada for
students and their dependants.**

I.M. Well includes counselling,
nutritional and financial coaching,
legal advice, cognitive behavioural
therapy and more.

Connect with I.M. Well through live-
chat, video-chat and telephone via the
Student VIP mobile app or directly by
calling **1-833-398-9040**.

KEY THINGS YOU SHOULD KNOW ABOUT YOUR PLAN

REVIEW YOUR COVERAGE

Your insurance does not cover everything!
Review your benefits before using the plan.
There are limits and exclusions to your coverage.

CURRENT HEALTH CONDITIONS

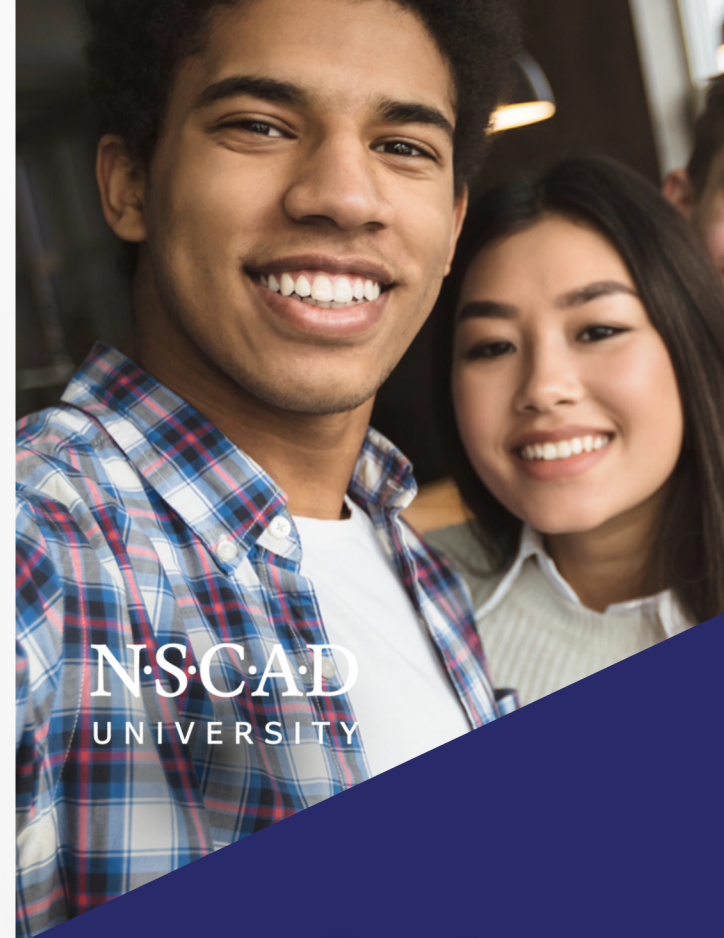
Illnesses or injuries you have when arriving to
Canada may not be eligible for coverage. Please
contact Student VIP for more information.

MAKE A CLAIM

If you have paid up front for medical expenses
you can file a claim for review for
reimbursement. Submit a claim on the
website or Student VIP mobile app.

DO YOU NEED TO SEE A DOCTOR?

Contact the Saint Mary's University
Student Health Clinic at 902-420-5611
to book an appointment.



N.S.C.A.D.
UNIVERSITY

International Student Medical & Wellness Plan

FOR INTERNATIONAL STUDENTS ENROLLED
AT NSCAD UNIVERSITY

POLICY YEAR: 2024-2025

POLICY NUMBER: 92655

POWERED BY:

 **studentVIP**
STUDENTVIP.CA/NSCAD



studentVIP

N.S.C.A.D.
UNIVERSITY

1-888-918-5056

info@studentvip.ca

www.studentvip.ca/NSCAD

Need Help? Use the Live Chat feature on our website



International Student Health Plan Summary

100% coverage up to \$5,000,000 CDN per year
(unless otherwise stated)

MEDICAL & WELLNESS	
Doctor / Surgeon / Specialist	100% up to \$5,000,000
Hospital - Emergency Room	100% up to \$5,000,000
Hospitalizations / Inpatient	100% up to \$5,000,000
Annual Physical Check-Up	Covered every 12 months
Ongoing (Non-Emergent Care)	100% up to \$5,000
Diagnostic Imaging such as X-rays, MRI, CT Scans	100% up to \$5,000,000
Lab Tests such as blood work	100% up to \$5,000,000
Sexual Health Testing	100% up to \$400
Wart Treatment	100% up to \$500
ADHD Consultations	100% up to \$300
Birth Control Consultations	100% up to \$100
Acne Consultations	100% up to \$200
Eye Exam	100% up to \$100
Prescription Drugs	100% up to a 60-day supply for emergency medications only.
Immunizations	100% up to \$100 per vaccine
Medical Equipment & Supplies Rental of crutches, wheelchair, splints, canes and more.	100% - see policy for details
Home Care Nursing	100% up to \$15,000

EMERGENCY DENTAL		
Accidental Dental	Emergency Pain Relief	Wisdom Tooth Extraction
100% up to \$4,000	100% up to \$1,000	100% up to \$100 / tooth

This is a summary of coverage only. Additional benefits are available in the policy found online including limits and exclusions. If there are discrepancies between this document and the Policy, the Policy shall govern.

MENTAL HEALTH	
Psychologist, Psychiatrist	100% up to \$10,000 (lifetime)
Hospitalization	100% up to \$60,000 (lifetime)
Inpatient Psychiatry	100% up to \$60,000 (lifetime)
Social Worker	100% up to \$500
Trauma Counselling	100% for 6 sessions
<i>Mental health benefits including psychologist, psychiatrist, and social worker are eligible if due to an emergent condition and/or physician referral. Physician referral may be required at time of claim for counselling services.</i>	

PARAMEDICAL	
Physiotherapist, Chiropractor, Chiropractor, Massage Therapist, Osteopath, Podiatrist, Acupuncturist, Speech Therapist, or Naturopath	100% up to \$1,000 per licensed & registered practitioner after an injury or illness has occurred

TRANSPORTATION			
Ambulance	Air Ambulance	Taxi or Uber in lieu of ambulance	Repatriation
100% up to \$10,000	100% up to \$300,000	100% up to \$125	100% up to \$20,000

PREGNANCY & MATERNITY	
<i>Benefits are covered 100% up to \$25,000 combined</i>	
Maternity	Visits to the doctor, ultrasounds other pre-natal medical care. <i>Only eligible if pregnancy has commenced within 30 days of the policy start date.</i>
Termination	1 pregnancy abortion per policy year

Scan the QR Code

to learn more details about your coverage, or ask a question from our plan experts.



TRAVEL	
Within Canada	Your coverage is active across Canada if you are travelling for fun or for school or work purposes.
Outside of Canada	Your coverage is active outside of Canada if you are travelling for fun for 120 days. If you are travelling for academic purposes, coverage may be extended beyond 120 days provided 51% of your policy period is spent in Canada.
Home Country	30 days of medical coverage when you are visiting your home country. Coverage maximum is \$10,000.

ACCIDENT	
Accidental Death	100% up to \$50,000
Tutorial Services	100% \$20hr/\$400 max
Common Carrier	100% up to \$50,000
Corrective device defect, theft or malfunction	100% up to \$1,000

YOUR HEALTH PLAN CARD

will be e-mailed to you and also available on the website for download 24/7. You need to present this card when seeing the doctor or going to the hospital to avoid paying out of pocket.



Scan the QR Code to get your card.

WHO IS ON THE PLAN?

All international students studying NSCAD University are automatically on the plan and the fee is added to your student account.

FAMILY COVERAGE

You can opt-in your eligible family members for coverage during the opt-in period online at **studentvip.ca/nscad**. An additional fee applies for family coverage.