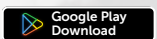


# studentVIP MOBILE APP

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**.

**Your insurance does not cover everything!**  
Review your benefits before using the plan.

## PRE-EXISTING HEALTH CONDITIONS

Illnesses or injuries you have when arriving to  
Canada may not be eligible for coverage.  
Pre-existing conditions must be stable for 90  
days prior to coverage starting.

## YOUR HEALTH PLAN CARD

**Scan the QR Code to  
get your card.**

Present this card to the  
doctor or hospital to avoid  
paying out of pocket.



## FAMILY COVERAGE

You can opt-in your eligible family members for  
coverage during the designated Opt-In period  
online. Additional fees apply.

## 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: 2025-2026

POLICY NUMBER: 92655

POWERED BY:

 **studentVIP**  
STUDENTVIP.CA/NSCAD



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UNIVERSITY

1-888-918-5056

info@studentvip.ca

[www.studentvip.ca/NSCAD](http://www.studentvip.ca/NSCAD)

Need Help? Use the Live Chat feature on our website



# International Student Health Plan Summary

**Coverage is 100% up to an Overall Policy Maximum of \$5,000,000/Policy Year/Insured.**

Select benefits are subject to specific coverage limits and maximums as noted. Benefits marked with a \* have a minimum enrolment requirement.

Medical & Wellness	
Doctor, Specialist, Surgeon	100% up to \$5,000,000
Hospital - Emergency Room/Outpatient	100% up to \$5,000,000
Hospital - Inpatient (Semi-Private)	100% up to \$5,000,000
Annual Physical Check-Up	1 Exam*
Diagnostic Imaging - CT Scans, MRI, X-Rays	100% up to \$5,000,000
Diagnostic Testing - Lab Work, 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
Vaccines	100% up to \$100/Vaccine

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	
General Practitioner, Psychiatrist, Psychologist for Counselling	100% up to \$10,000 Due to an emergent condition and/or physician referral
Psychiatric Hospitalization	100% up to \$60,000/Lifetime Due to a mental health issue or disorder
Inpatient Psychiatry	100% up to \$60,000/Lifetime Fees for Psychiatry Services received during an inpatient stay billed separately
Social Worker	100% up to \$500
Mental Health benefits are eligible if due to an emergent condition and/or physician referral.	

Pregnancy & Maternity	
Combined Maximum of \$25,000	
Pregnancy & Complications	Visits to the Doctor, Ultrasounds, Pre-natal care and Delivery charges. Only eligible if pregnancy has commenced within 30 days of the policy start date.
Pregnancy Termination	Visits to the doctor or hospital if you suffer from a pregnancy miscarriage. Only 1 elective pregnancy termination (abortion) is covered.

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

Paramedical	
Licensed & Registered; Acupuncturist, Chiropractor, Chiropractor, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist, Speech Therapist	100% up to \$1,000/Practitioner after an Injury or Illness has occurred

Transportation & Related Expenses		
Ground Ambulance	Taxi in lieu of Ambulance	Repatriation (Death, Illness, Injury)
100% up to \$10,000	100% up to \$125	100% up to \$20,000

Travel	
Within Canada	Your coverage is active anywhere in Canada.
Outside of Canada	Covered for the first 120 days outside of Canada if you are travelling for leisure. 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	Covered for the first 30 days outside of Canada in your Home Country. Covered 100% up to \$10,000/Incident.

Accident	
Aggregate limit \$1,000,000	
Accidental Death	100% up to \$50,000
Life Insurance	100% up to \$10,000

**WANT MORE INFORMATION ABOUT YOUR COVERAGE?**

**Scan the QR Code**

to explore your benefits and make a claim for reimbursement.

