



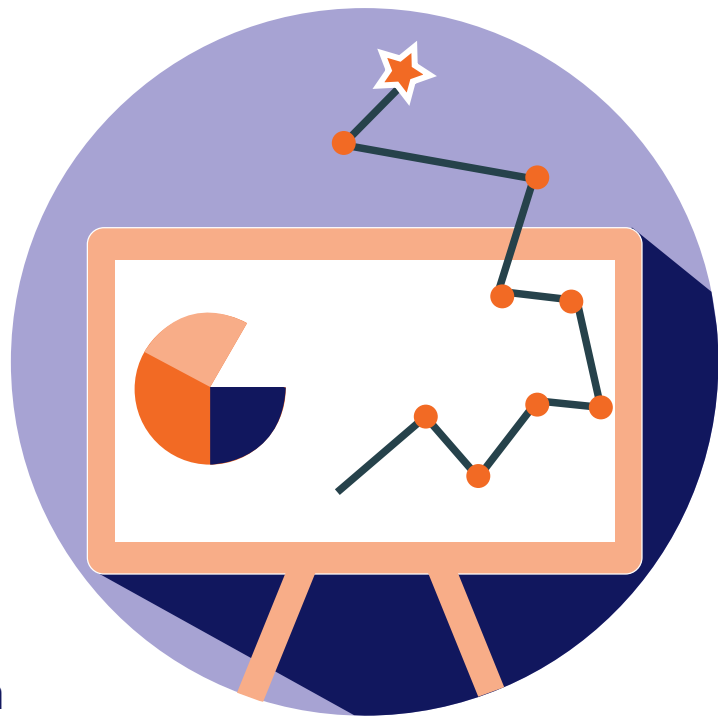
study**insured**[™]

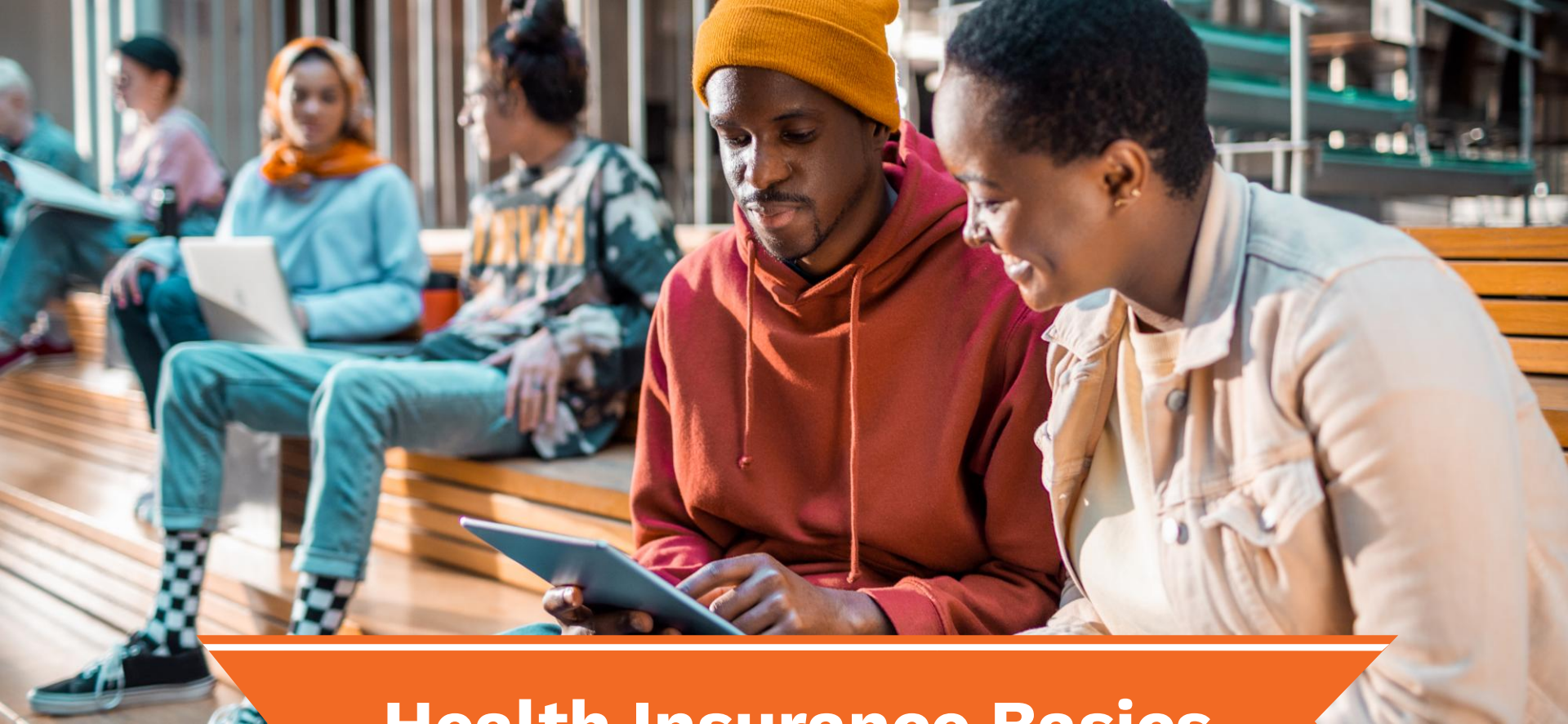
Insurance Orientation

Vernon School District

Agenda

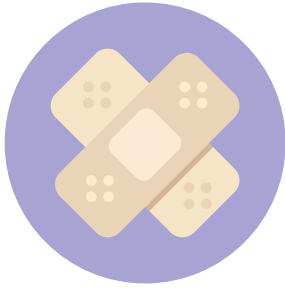
- **Health Insurance Basics**
 - What is health insurance?
 - Your insurance documents
- **Your Insurance Plan**
- **Support and Services**
 - 24/7 Assistance
 - Your student insurance website
 - Seeing a doctor online
 - Finding a doctor/clinic
- **Making a Claim**
- **Stay Healthy At School Program**





Health Insurance Basics

The **actual cost** of medical care in Canada



**Medical care and cast
for a broken leg**

\$7,000-\$8,000



**Seeing the doctor
for the flu**

\$100-\$150



**Ambulance
to the hospital**

\$250-\$850



Your StudyInsured™ health insurance **protects you from having to pay expensive medical bills while you're in Canada**

Your StudyInsured™ insurance wallet card

- All students will use this card for the first 3 months of their stay
- You get extra medical benefits with this card alongside MSP
- Students staying <6 months will **ONLY** have this card



Your StudyInsured™ insurance wallet card

- Carry this with you at all times!
- Consider keeping copies in many places
- You will be asked for your policy number when seeking care
- Note your expiry dates



Your **MSP** card



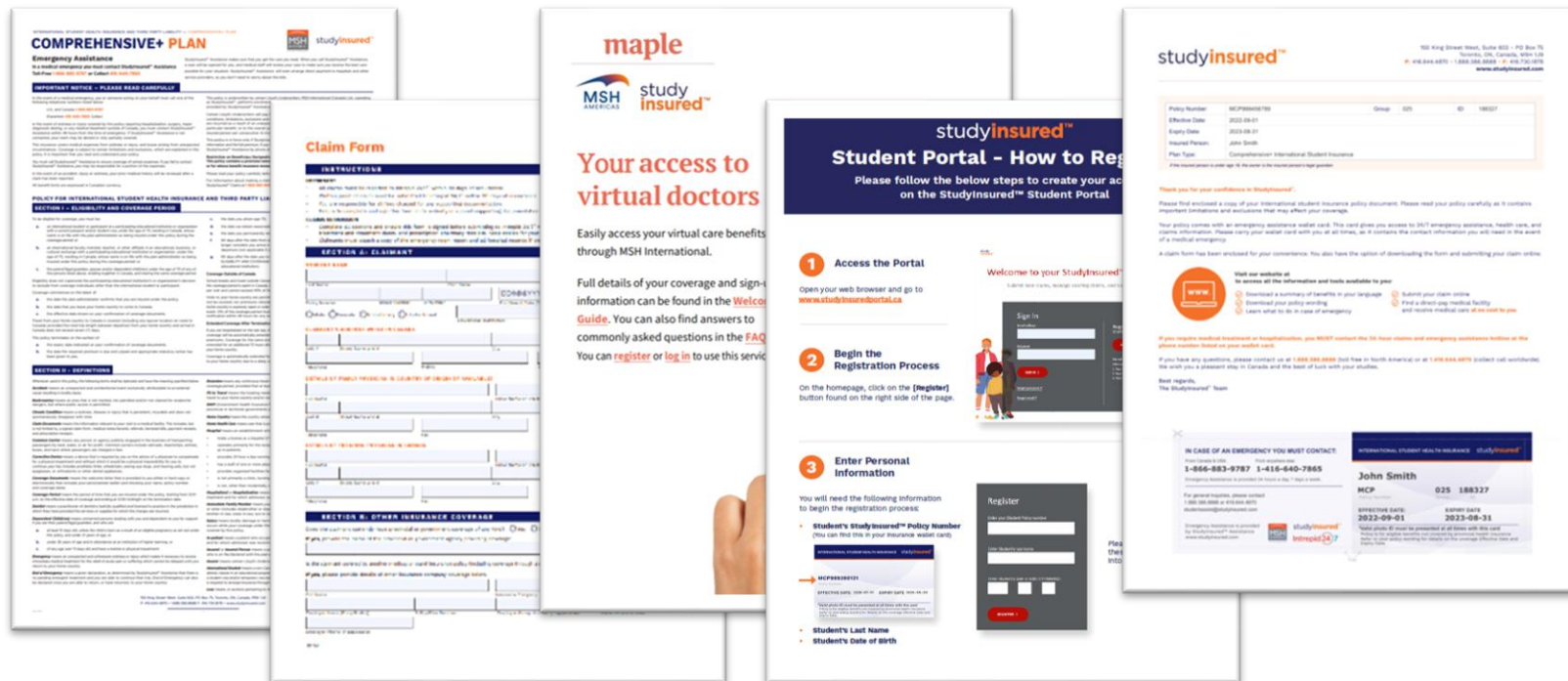
- Student **staying 6 months or more** will have MSP
- Keep this card with you **at all times**

What do I need to do to **access** my StudyInsured™ health insurance?



- Vernon SD enrolls students directly – **no action required!**
- Students receive the insurance confirmation **by email**
- If you arrive to Canada and have not received your insurance confirmation email, contact **Vernon SD's international team**

Confirmation package (via email)





Your Insurance:
The COMPREHENSIVE+ Plan

Plan basics



Covers **UNEXPECTED** illnesses or injuries



Can be used **worldwide** except for your home country



Is supported **24/7** by a multilingual Assistance Team

Your StudyInsured™ health insurance **covers:**



Medical care at hospitals, clinics, and online



Psychiatric, psychological care



Emergency dental care



Emergency Prescription drugs



Paramedical services



Emergency transportation and Repatriation

Emergencies related to pre-existing conditions are covered

Your StudyInsured™ health insurance **does NOT cover:**



- Ongoing care for **chronic conditions**
- **Routine** prescription medications
- Dental **check-ups, cleanings, or orthodontic care**



Support & Services

Assistance available 24/7

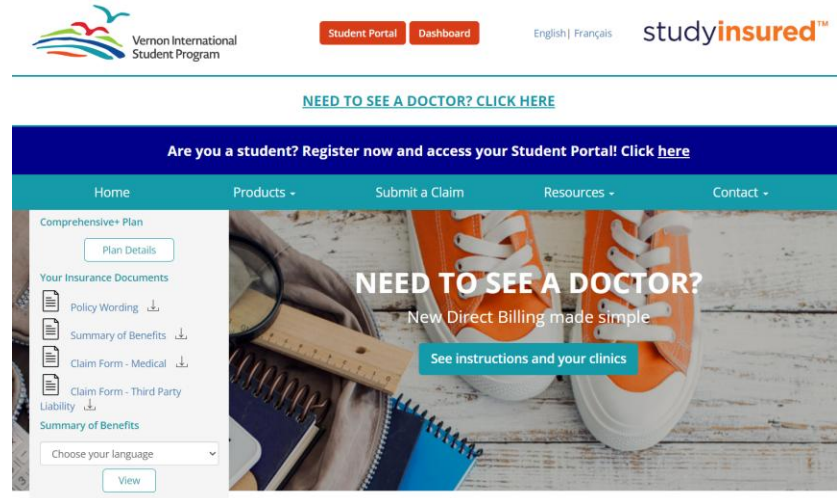


- ✓ **Available 24/7 in multiple languages**
- ✓ **Answers your questions** about coverage, guidance with the Canadian health care system, help with locating medical providers, assistance with claim submissions, etc.



Your student insurance website

- ✓ Download **policy wordings, claim forms, and summary of benefits** (in multiple languages)
- ✓ **Access the member portal** to submit claims
- ✓ Simple **guides** and other resources
- ✓ **Link to buy insurance** for family, friends, super visas, etc.



www.studyinsured.com/vernonsd

Your student insurance website



Student Portal

Dashboard

English | Français

studyinsured™

[NEED TO SEE A DOCTOR? CLICK HERE](#)

Are you a student? Register now and access your Student Portal! Click [here](#)

Home

Products ▾

Submit a Claim

Resources ▾

Contact ▾

Comprehensive+ Plan

Plan Details

[**www.studyinsured.com/vernonsd**](http://www.studyinsured.com/vernonsd)

Student insurance website: Seeing a doctor online





If you have an emergency, call 911 or go to the hospital.
Whenever you need medical care, call StudyInsured™ Assistance.

See a doctor online for:



Cough/Sore Throat



Earache



Urinary Tract Infection



Upset Stomach



Sinus Infection



Rash/Hives/ Allergies



Cold/Flu



Video chat with a doctor on your phone, tablet or computer for these issues and more.

Fast - Easy - No travel or waiting rooms - Prescriptions available

[Sign Up / Login](#) [Learn More](#)

www.studyinsured.com/vernonisd

- ✓ Click **Sign Up/Login** to register
- ✓ See a doctor online for minor illnesses
- ✓ Secure video connection
- ✓ Prescriptions available
- ✓ Cost-free for StudyInsured™ students

Student insurance website: Doctor/clinic search tool

Find a medical provider

For an in-person visit



Prepare for your visit:

1. Call the provider to check if you need an appointment and/or confirmation of coverage.
2. To get confirmation of coverage, [call StudyInsured™ Assistance](#).
3. Bring confirmation of coverage, photo ID, and your insurance wallet card to your appointment.

Enter Your Policy Number to Find the Closest Medical Provider

Policy Number eg: MCP999123456

You can find your policy number on your insurance wallet card or your insurance confirmation.
[View insurance wallet card examples](#)

1. Enter your policy number
2. Click **Search**
3. View listings on the map
4. Listings with **Direct Pay: Yes** are locations where you do not need to pay out of your own pocket

www.studyinsured.com/vernonsd



IMPORTANT NOTE!



StudyInsured™ Assistance
must be notified of **serious illness or injury** **ASAP to a max of 48 hours!**

If not, eligible benefits may only be paid at **80%**.

1.866.883.9787



Making a Claim

Submitting a claim: **required information**

1. Policy Number
2. Email address
3. Phone number
4. Date(s) of Service
5. Reason for medical appointment
 - If an injury, how and where did it happen?
6. Recommended course of treatment
7. Invoices, payment receipts, referrals, prescription receipts
8. Method of payment
 - Electronic transfer → need bank info
 - Cheque → need postal address
 - Wire transfer → need bank info

Questions? Call 1.866.883.9787 for guidance!

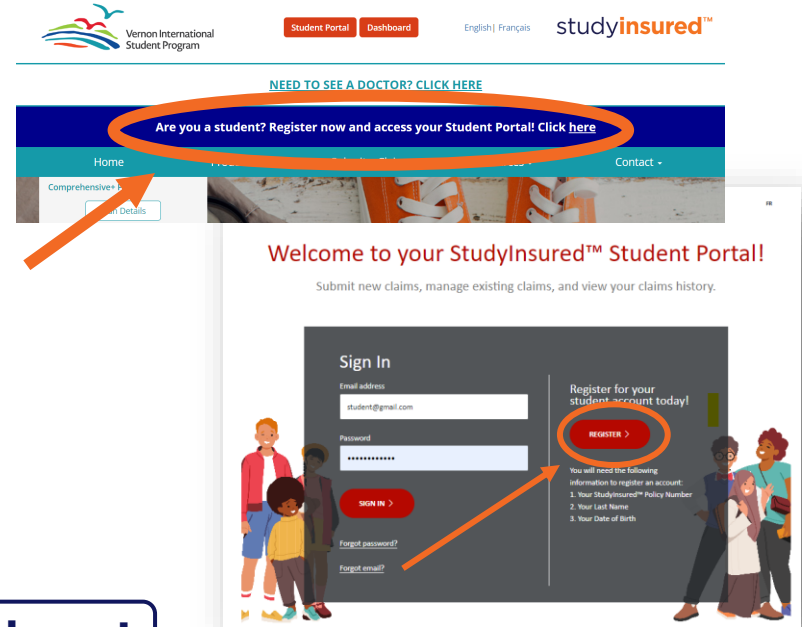
Step 1 - Register for the member portal

1. Visit www.studyinsured.com/vernonsd
2. Click on the banner
3. Click **REGISTER** and complete form

To complete registration you will need your:

- Your StudyInsured™ Policy Number
- Your Last Name
- Your Date of Birth

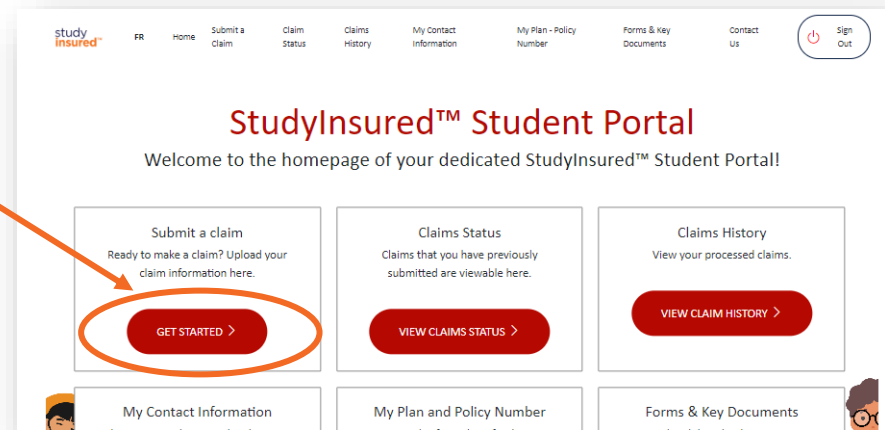
Questions? Call 1.866.883.9787 for guidance!



Step 2 – Submit your claim online

After registering...

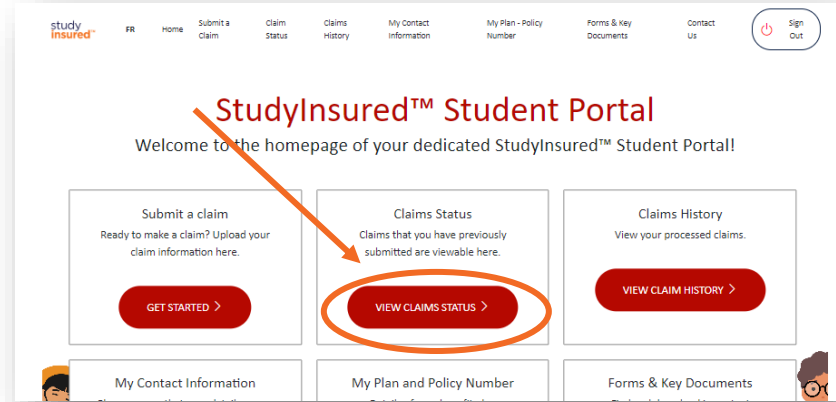
1. Log into the student portal
2. Click **Get Started** in the block that says **Submit a claim**
3. Complete the required information



Questions? Call 1.866.883.9787 for guidance!

Step 3 – Check the status of your claim **at any time.**

1. Log into the student portal
2. Click **VIEW CLAIMS STATUS** in the block that says **Claims Status**
3. View the Explanation of Benefits and follow the necessary instructions



Questions? Call 1.866.883.9787 for guidance!

Making a claim: **Submitting your claim**



STUDENT INSURANCE WEBSITE

Submit your completed claim and attach your supporting documents

www.studyinsured.com/vernonsd



EMAIL

Put the details of your claim in the body of the email and attach all supporting documents

studentclaims@studyinsured.com



stay healthy
at school

POWERED BY
STUDYINSURED™

YOUR STAY HEALTHY AT SCHOOL PROGRAM

studyinsured™



What is Mental Health?





MENTAL HEALTH includes our **thoughts and emotions**, our **feelings of connection to others**, and our **ability to handle life's highs and lows**.

- Exists in **everyone**
- A part of our **overall health**
- Can affect how we engage with the world and other people

CONFIDENTIAL, VOLUNTARY, AND ACCESSIBLE

**Psychological counselling and
academic life services**

- ☐ 24/7 phone line
- ☐ Over 100 languages
- ☐ Cost-free for you to use
- ☐ Offers **support for personal
or school related issues**

Professional Counselling, Multiple Ways



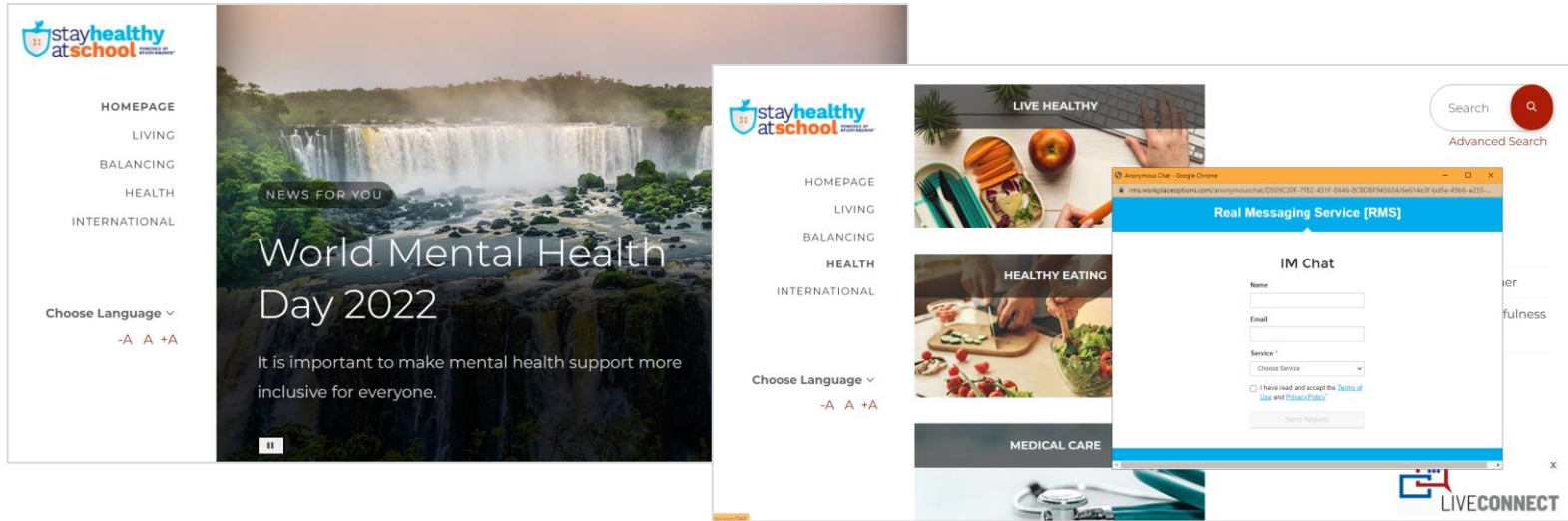
Don't be afraid to get help!
You don't need to struggle alone.

Stay Healthy at School Program Online and Mobile Access



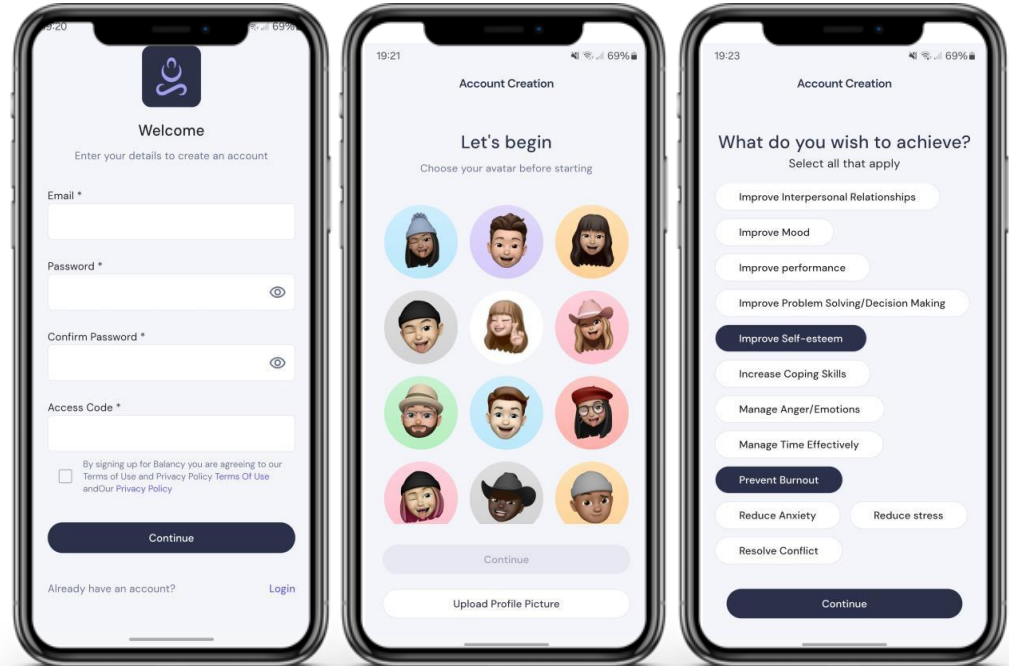
Online Access

- ca.helpwhereyouare.com
- Company code: **SHAS**



Using the App

- **Balancy**
- Click on **“Sign Up”**
- **Complete** user details
- **Passcode: SHAS**



Connect Today

1 833 646 1524



**Stay Healthy at
School Program**

- ✓ Immediate support, 24/7
- ✓ Schedule appointments
- ✓ 100+ languages



THANK YOU!