

Health Insurance Orientation

Comprehensive+ Plan



Medical care in Canada **is expensive!**



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

\$7,000-\$8,000



**Seeing the doctor
for the flu**

\$100-\$150

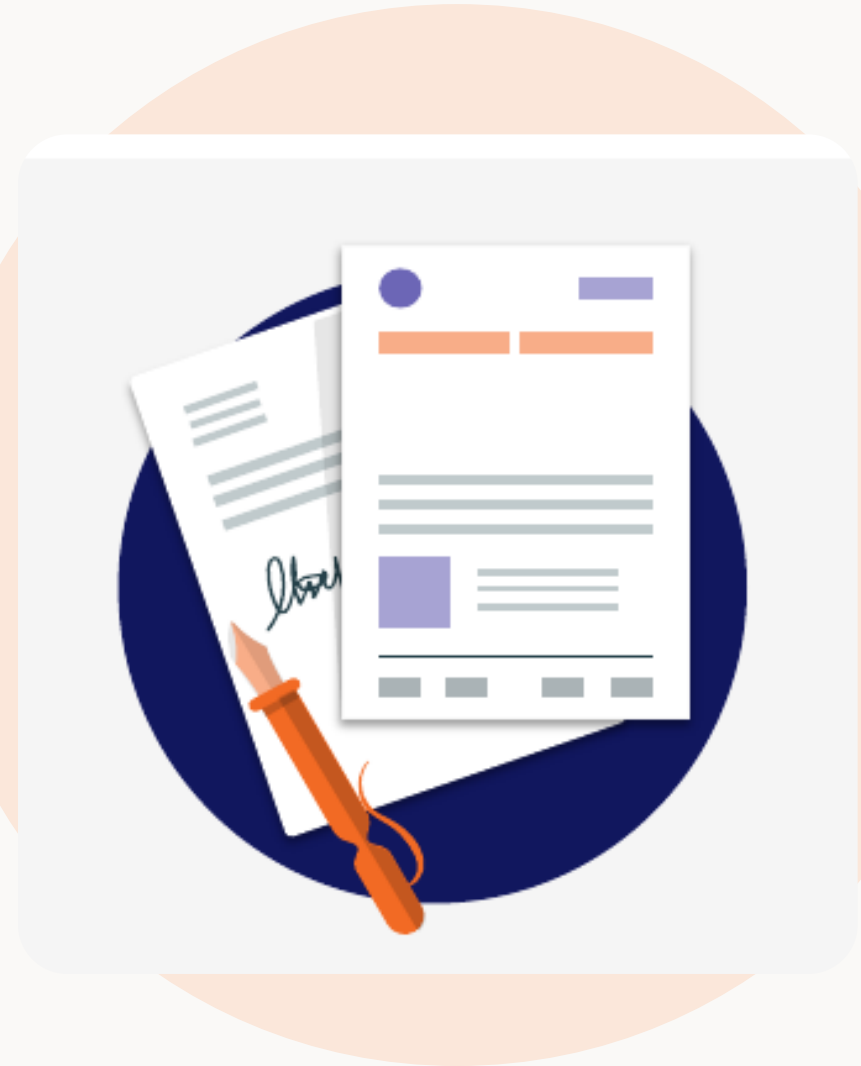


**Ambulance
to the hospital**

\$250-\$850

How can I **access my** StudyInsured™ health insurance?

- ✓ You've already been enrolled by your school!
No action required!
- ✓ You will receive confirmation of your insurance coverage
on your email
- ✓ If you arrive in Canada and have not received your insurance confirmation email, contact
your school's international team



Confirmation package (via email)



Wallet Card



Full Policy Wording



Confirmation of Insurance Page



Claim Form



PDF Guides

INTERNATIONAL STUDENT HEALTH INSURANCE AND THIRD PARTY LIABILITY — COMPREHENSIVE+ PLAN

COMPREHENSIVE+ PLAN

Emergency Assistance
In a medical emergency you must contact StudyInsured™ Assistance
Toll-Free 1-866-883-9787 or Call 416-644-7865

IMPORTANT NOTICE — PLEASE READ CAREFULLY
In the event of a medical emergency, you or someone acting on your behalf must call one of the following telephone numbers listed below:
U.S. and Canada 1-866-883-9787
Elsewhere 416-644-7865
In the event of sickness or injury covered by this policy requiring hospitalization, surgery, major diagnostic testing, or any medical treatment outside of Canada, you must contact StudyInsured™ Assistance within 48 hours from the time of emergency. If StudyInsured™ Assistance is not contacted, your claim may be denied or only partially covered.
This insurance covers medical expenses from sickness or injury, and losses arising from unexpected circumstances. Coverage is subject to certain limitations and exclusions, which are explained in this policy. It is important that you read and understand your policy.
Normal call StudyInsured™ Assistance to ensure coverage of certain expenses. If you fail to contact StudyInsured™ Assistance, you may be responsible for a portion of the expenses.
In the event of an accident, injury or sickness, your prior medical history will be reviewed after a claim has been reported.
All benefits limits are expressed in Canadian currency.

POLICY FOR INTERNATIONAL STUDENT HEALTH INSURANCE AND THIRD PARTY LIABILITY

SECTION I — ELIGIBILITY AND COVERAGE PERIOD
To be eligible for coverage, you must be:
a. an international student or participant at a participating educational institution or organization with a current passport and/or valid visa, under the age of 75, residing in Canada, whose name is on the I-20 or the prior administrator or being insured under this policy during the coverage period;
b. an international faculty member, teacher, or other affiliate in an educational, business, or cultural exchange with a participating educational institution or organization, under the age of 75, residing in Canada, whose name is on the I-20 with the prior administrator or being insured under this policy during the coverage period;
c. the parent/legal guardian, spouse and/or dependent (child/ren) under the age of 75 of any of the persons listed above, residing together in Canada, and sharing the same coverage period.
Eligibility does not cover the participating educational institution(s) or organization(s) decision to exclude from coverage individuals other than the international student or participant.
Coverage commences on the latest of:
a. the date the prior administrator confirms that you are insured under the policy;
b. the date that you leave your home country to come to Canada;
c. the effective date shown on your confirmation of coverage documents.
Travel from your home country to Canada is covered (including any layover location en route to Canada) provided the total trip length between departure from your home country and arrival in Canada does not exceed seven (7) days.
This policy terminates on the earliest of:
a. the expiry date indicated on your confirmation of coverage documents;
b. the date the required premium is due and unpaid and appropriate statutory notice has been given to you.

SECTION II — DEFINITIONS
Whenever used in this policy, the following terms shall be defined and have the meaning specified below:
Accident means an unexpected and unintentional event exclusively attributable to an external cause resulting in bodily injury;
Accidentality means an area that is not marked, not patrolled and/or not cleared for avalanche dangers, but where public access is permitted;
Chronic Condition means a sickness, disease or injury that is persistent, incurable and does not continuously disappear with time;
Claim Documents means the information relevant to your claim to medical facility. This includes, but is not limited to, a signed claim form, medical notes/records, referrals, itemized bills, payment receipts, and prescription receipts;
Common Carrier means any person or agency publicly engaged in the business of transporting passengers by land, water, or air or both. Common carriers include airlines, seaplanes, airlines, boats, and taxis where passengers are charged a fare;
Canada Border means a decision that is required by you in the absence of a physician to compensate for a physical impairment and without which it would be a physical impairment for you to continue your trip. Includes passport, border, crossing, re-entry, and hearing aids, but not eyeglasses, or orthodontic or other dental appliances;
Coverage Documents means the welcome letter that is provided to you either in hard copy or electronically that includes your personalized wallet card showing your name, policy number, and coverage limits;
Coverage Period means the period of time that you are insured under the policy, starting from 12:01 on the effective date of coverage and ending at 12:00 on the expiration date;
Death means a physician or dentist has been qualified and licensed to practice in the jurisdiction in which they have provided the services or supplies for which the charges are insured;
Dependent Child(ren) means an individual person residing with you and dependent on you for support if you are their parent/legal guardian, and who are:
a. at least 18 years old, unless the child is born as a result of an eligible pregnancy as set out under this policy and/or 2 years of age or less;
b. under 25 years of age and in attendance at an institution of higher learning;
c. of any age over 75 days old and have a mental or physical impairment;
Emergency means an unexpected and unforeseen sickness or injury which makes it necessary to receive immediate medical treatment for the relief of acute pain or suffering which cannot be delayed until you return to your home country;
End of Emergency means a given declaration, as determined by StudyInsured™ Assistance that there is no pending emergency treatment and you are able to continue their trip. End of Emergency can also be declared once you are able to return, or have returned, to your home country.

MSH studyinsured™

StudyInsured™ Assistance makes sure that you get the care you need. When you call StudyInsured™ Assistance, a care will be opened for you, and medical staff will ensure your care to make sure you receive the best care possible for your situation. StudyInsured™ Assistance will cover average direct payment to hospitals and other service providers, so you don't need to worry about the bills.

This policy is underwritten by certain Lloyd's Underwriters, MSH International (Canada) Ltd., operating as StudyInsured™, performs underwritten and provides customer service. Emergency Assistance is provided by StudyInsured™ Assistance.

Certain Lloyd's Underwriters will pay the benefits stated in this policy, subject to all of its terms.

This policy is in force only if StudyInsured™ information and the full contents of the policy are received by you. If you have StudyInsured™ Assistance by phone at 24 hours, this policy contains a provision renewal or when benefit income money is. Please read your policy carefully before.

For information about making a claim, contact StudyInsured™ Claims at 1-866-883-9787.

150 King Street West, Suite 602 - PO Box 75
Toronto, ON, Canada, M5H 1J9
P: 416-644-4870 • F: 416-730-1878
www.studyinsured.com

Policy Number: MCP999133401

Effective Date: 2027-02-01

Expiration Date: 2027-07-16

Insured Person: SAMMY STUDENT

Plan Type: Comprehensive+ International Student Insurance

Student ID: 123456

School Name: HARD KNOCKS

Date of Birth: 2008-08-08

If the insured person is under age 18, the owner is the insured person's legal guardian.

Thank you for placing your trust in StudyInsured™.

A copy of your international student insurance policy is attached to this letter. Please read your policy carefully. Its exclusions and limitations affect how your coverage works.

Your insurance wallet card is below. Please carry this card with you at all times. Your insurance wallet card also lists important information, such as the phone numbers for the 24/7 StudyInsured™ Assistance team, and your policy number.

Whenever you need medical care, call StudyInsured™ Assistance at one of the phone numbers displayed on your insurance wallet card. Present your insurance wallet card and photo ID at your medical appointment. When possible, we will pay the provider directly.

For your convenience, we have also attached a claim form. We encourage you to submit your claim online through your student insurance website.

WWW

With your student insurance website you can:

See a doctor online at no cost to you

Find local medical providers in the StudyInsured™ network

Download a summary of benefits in your language

Download your policy wording

Submit your claim online

You can contact StudyInsured™ Assistance anytime, 24/7, for guidance getting the right health care, support with claims, and other questions:

1.866.883.9787 (TOLL-FREE WITHIN CANADA & USA) • 1.416.644.7865 (WORLDWIDE, CALL COLLECT) • studentassistance@studyinsured.com

IMPORTANT NOTE:
For serious illness or injury, you MUST contact StudyInsured™ Assistance within 48-hours.
If you do not, eligible expenses may only be paid to 80%.

We wish you a pleasant stay in Canada and the best of luck with your studies.

Best regards,
The StudyInsured™ Team

IN CASE OF AN EMERGENCY, YOU MUST CONTACT:
From Canada & USA: 1.866.883.9787
From anywhere else: 1.416.644.7865
Assistance is available 24 hours a day 7 days a week.

Assistance is provided by StudyInsured™ Assistance.
For general inquiries contact: studentassistance@studyinsured.com
For claims inquiries contact: claims@studyinsured.com
https://www.studyinsured.com/demo
150 King St. W, Suite 602 - PO Box 75, Toronto, ON M5H 1J9 Canada

MSH

studyinsured™

Intrepid24/7

SAMMY STUDENT
MCP999133401

EFFECTIVE DATE:
2027-02-01

EXPIRY DATE:
2027-07-16

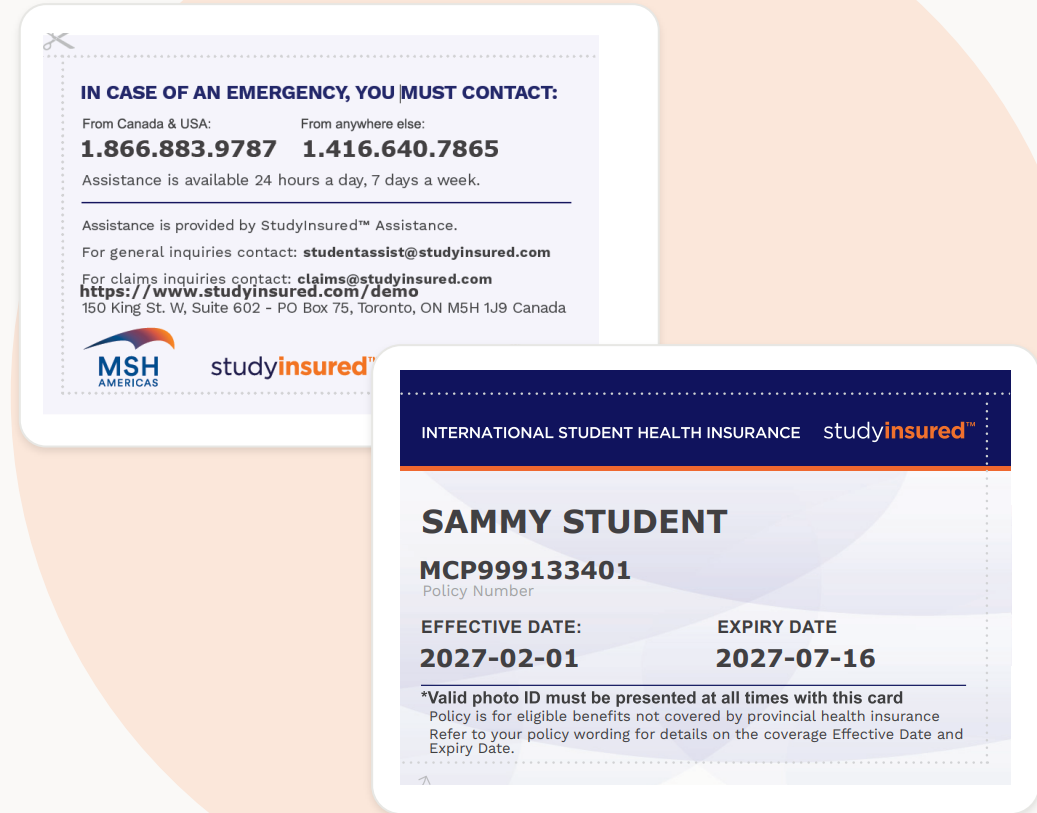
*Valid photo ID must be presented at all times with this card
*Not for eligible benefits not covered by provincial health insurance
Refer to your policy wording for details on the coverage Effective Date and Expiry Date.

studyinsured™

studyinsured.com

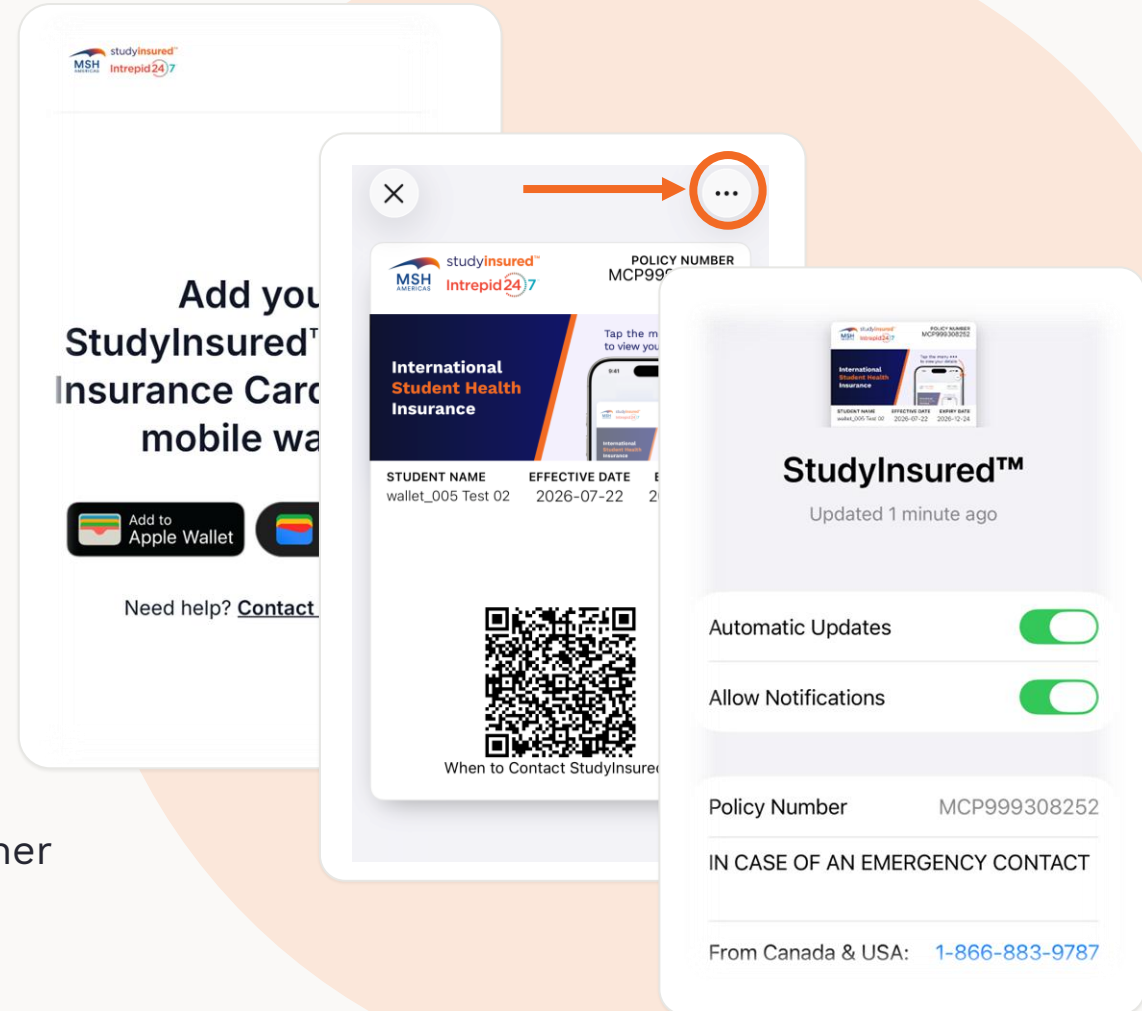
Your StudyInsured™ health insurance wallet card

- ✓ Always carry this with you!
- ✓ Consider keeping copies in many places
- ✓ You will be asked for your policy number when seeking care
- ✓ Note your expiry dates



Your Digital StudyInsured™ health insurance card

1. Click the link in your welcome email or pick it up in the Student Portal
2. Add the card to your wallet instantly when using your mobile phone or scan the QR code from the browser link
3. Check your phone's Wallet app to view your card
4. Click the three dots (...) in the upper right corner to view additional details and notifications



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 is available 24/7



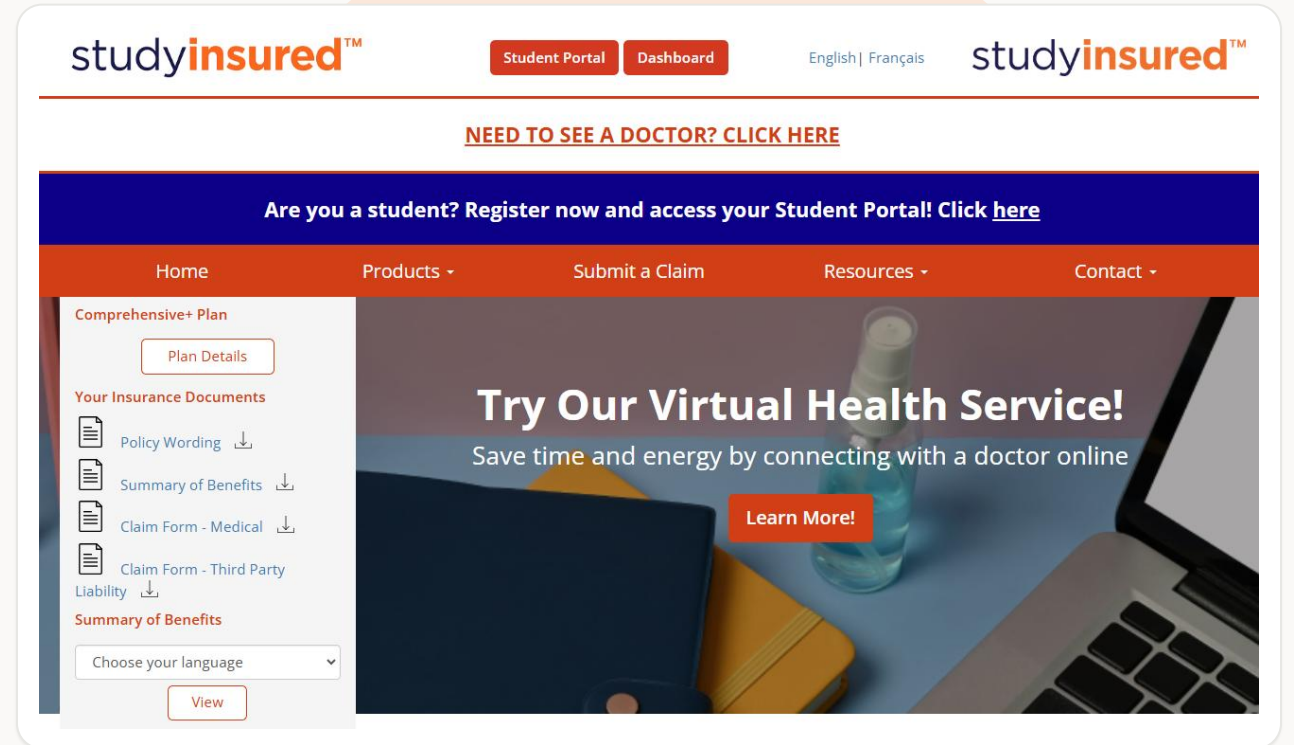
- ✓ Available 24/7 in multiple languages
- ✓ Answers your questions about coverage, guidance with the Canadian health care system, help with locating medical providers, assistance with claim submissions, etc.



**Scan QR Code to add contact
information to your phone**
Phone number: +1.866.883.9787

Your student health insurance website

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

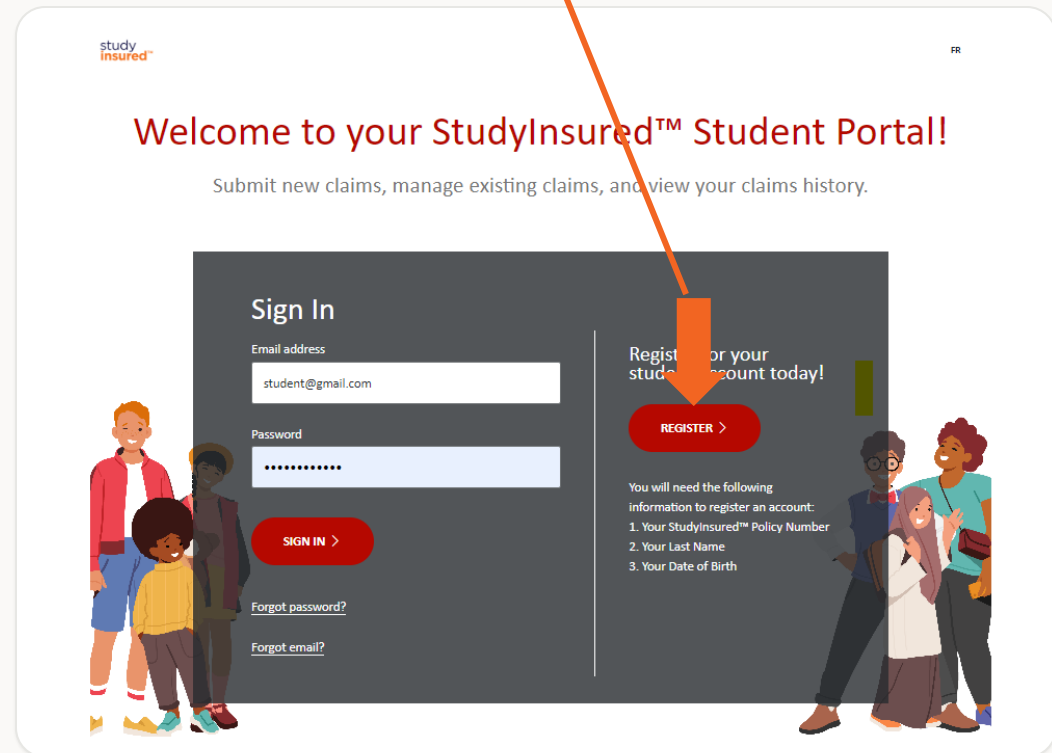
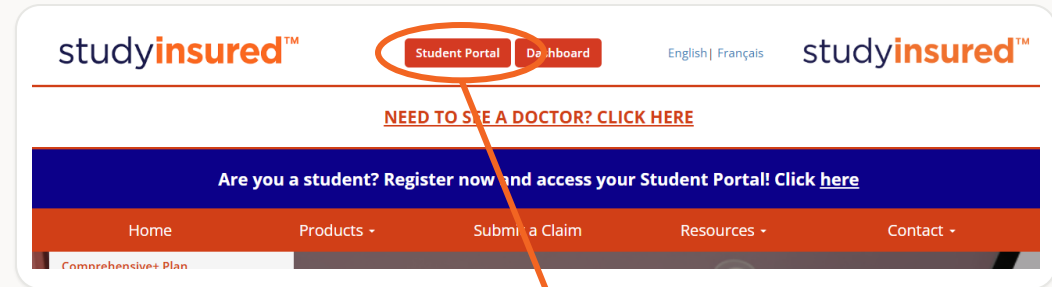


Check your wallet card for your school's StudyInsured™ website!

Student Portal

How to Register

1. Visit your school's StudyInsured™ website
2. Click on the button on the top of the page that says Student Portal
3. Click REGISTER and complete form
4. Enter your:
 - **StudyInsured™ Policy Number**
 - **Last Name**
(Note: must be identical to the last name on your wallet card)
 - **Date of Birth**



Student Portal Features

StudyInsured™ Student Portal!

Welcome to the homepage of your dedicated StudyInsured™ Student Portal!

Policy

MCP999995474 2024-08-01 - 2025-07-31

Submit a claim

Upload your claim information and documents here.

GET STARTED

Claims Status

View the status of your current claims.

VIEW ACTIVE CLAIMS

My Claims History and Benefits

View your past claims and benefits.

VIEW CLAIM HISTORY & BENEFITS

Add A New Policy To Your Profile

Step-by-step instructions to add a new policy to your profile.

VIEW GUIDE

My Contact Information

Update your account details here.

VIEW MY DETAILS

My Plan & Policy Number

See details of your policy, including your policy number.

VIEW MY PLAN

Find a Doctor

See a doctor in person.

LOCATE A PROVIDER

StudyInsured™ Resources

Find and download important documents

GO TO DOCUMENTS

Get Virtual Care

Connect with a Canadian-licensed general practitioner.

ACCESS A PROVIDER ONLINE

Contact Us

View details for emergency assistance or customer service.

SEE DETAILS

Sign Out

Securely sign out of the portal

SIGN OUT



Submit a claim



Current claim status check



Claim history



Digital wallet card + PDF download



Find a Doctor Tool



Virtual Health Care (Online Doctor)

AND MORE!

How do I **use** this insurance?



Need to see a **doctor?**

1.



Use the Maple Virtual Health Service for minor illnesses

2.



If you need to see a doctor in person for an injury or for a serious illness, use the search tool to locate a provider near you

3.



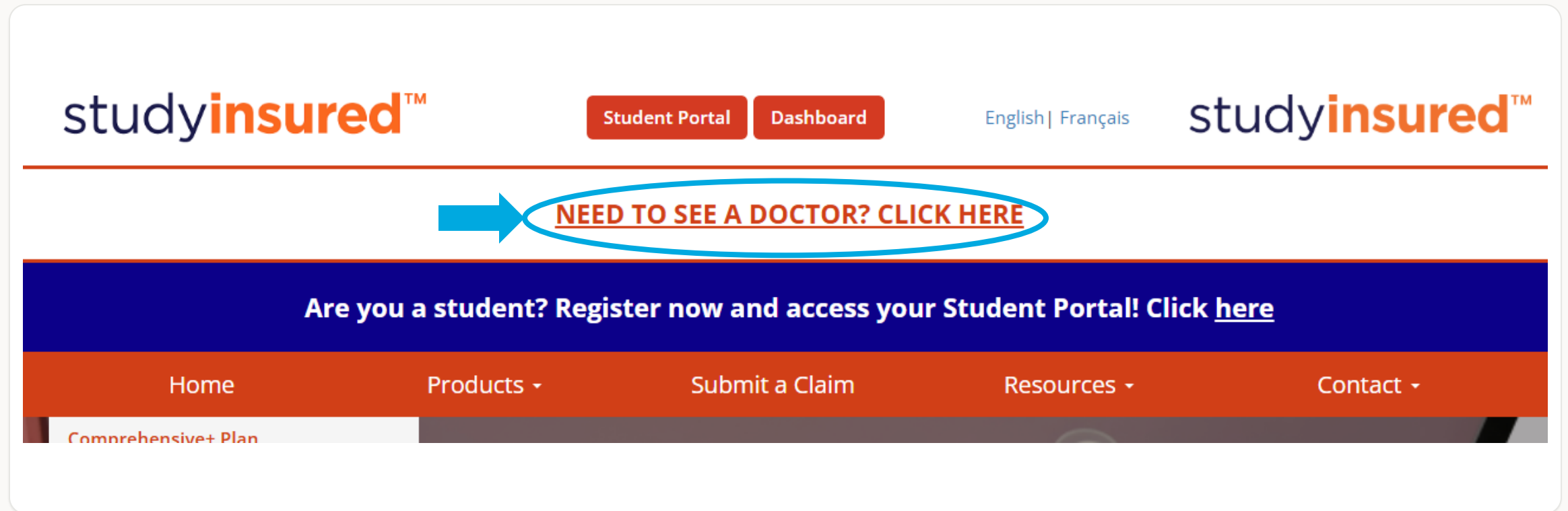
Submit your claim through the Student Portal

Still unsure? **We can help!**

- consider calling StudyInsured™ Assistance to open a case for you so we can help how you get care!
- a Verification of Benefits letter from StudyInsured™ Assistance may be required by some direct-pay providers before your appointment
- after you see a doctor, call StudyInsured™ Assistance to update us and get information on next steps

Call 1.866.883.9787 for guidance!

Need to see a doctor? **We can help!**



The screenshot displays the studyinsured website interface. At the top left is the studyinsured™ logo. To its right are two red buttons labeled "Student Portal" and "Dashboard". Further right is a language selector "English | Français" and another studyinsured™ logo. Below the navigation bar is a blue banner with the text "Are you a student? Register now and access your Student Portal! Click [here](#)". Below the banner is a red navigation bar with links: "Home", "Products ▾", "Submit a Claim", "Resources ▾", and "Contact ▾". A blue arrow points to a red oval containing the text "NEED TO SEE A DOCTOR? CLICK HERE", which is positioned above the blue banner. At the bottom left, a partial view of a "Comprehensive+ Plan" is visible.

studyinsured™

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

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



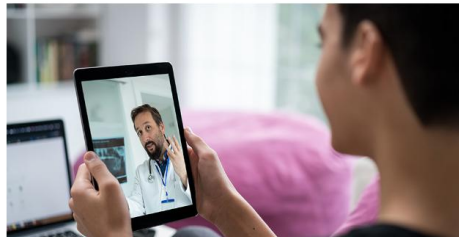
Sinus Infection



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](#)

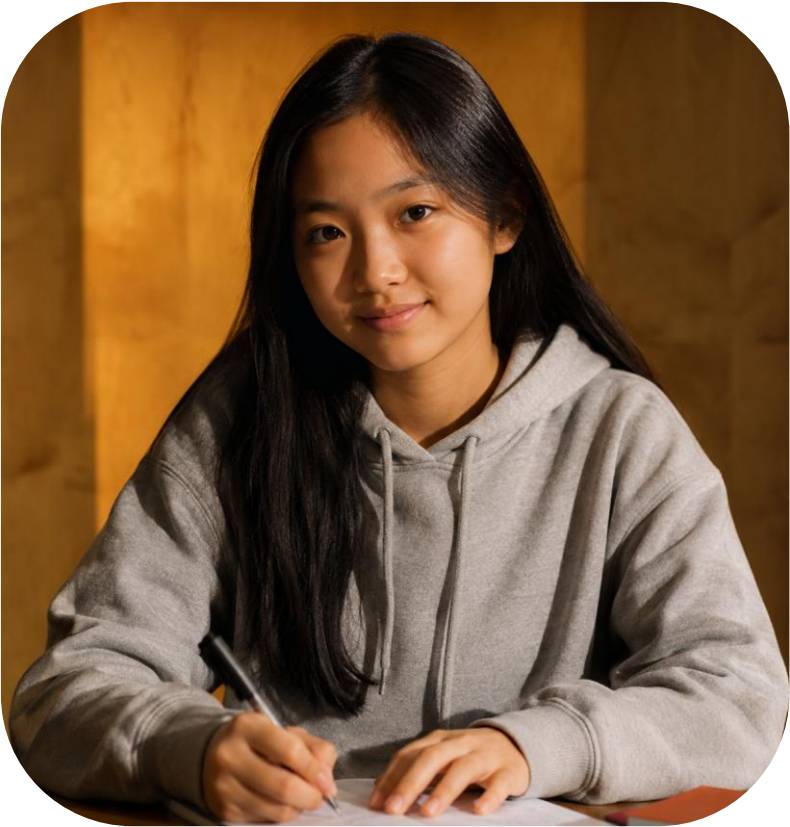
[Learn More](#)



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

Average Annual Usage Since 2023

Program Metric	StudyInsured
Avg. Annual Completed Consults	2,600
Prescriptions / Labs	1,800 / 400
Avg. Wait Time	9 mins
Avg. Consult Duration	17 mins
Specialist Referrals	46



Since September 2023,
students completed

7,853 consultations

and saved

30,344 hours

that they would have spent on an
in-person visit.



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

Search

You can find your policy number on your insurance wallet card or your insurance confirmation.

[View insurance wallet card examples](#)

List view

All

Visible map

Appletree Medical Centre

CLINIC

416-722-2370

1420 St. Lawrence St., Toronto, ON, Canada M5S 1A8

Insurance Accepted

Princess Margaret Cancer Centre

HOSPITAL

416-949-2000

115 University Avenue, Toronto, ON, Canada M5T 1A9

Insurance Accepted

Sunny Health Medical Clinic-Downtown Toronto

CLINIC

447-929-9948

115 Dundas St. W., Suite 105, Toronto, ON, Canada M5T 1G9

Insurance Accepted

Dynacare

LAB

416-366-6367

122-196 Bay St., Toronto, ON, Canada M5S 1B5

Insurance Accepted

Bay College Medical Centre

CLINIC

416-977-8870

227 Bay Street, Toronto, ON, Canada M5S 1B5

Insurance Accepted

Toronto, Ontario, Canada

Search by facility

Insurance accepted

Distance

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

Access through your Student Portal

StudyInsured™ Student Portal!

Welcome to the homepage of your dedicated StudyInsured™ Student Portal!

Policy

MCP999695474 2024-08-01 - 2025-07-31

Submit a claim

Upload your claim information and documents here.

GET STARTED

Claims Status

View the status of your current claims.

VIEW ACTIVE CLAIMS

My Claims History and Benefits

View your past claims and benefits.

VIEW CLAIM HISTORY & BENEFITS

Add A New Policy To Your Profile

Step-by-step instructions to add a new policy to your profile.

VIEW GUIDE

My Contact Information

Update your account details here.

VIEW MY DETAILS

My Plan & Policy Number

See details of your policy, including your policy number.

VIEW MY PLAN

Find a Doctor

See a doctor in person.

LOCATE A PROVIDER

StudyInsured™ Resources

Find and download important documents

GO TO DOCUMENTS

Get Virtual Care

Connect with a Canadian-licensed general practitioner.

ACCESS A PROVIDER ONLINE

Contact Us

Sign Out

Find a Doctor Tool

Virtual Health Care



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**

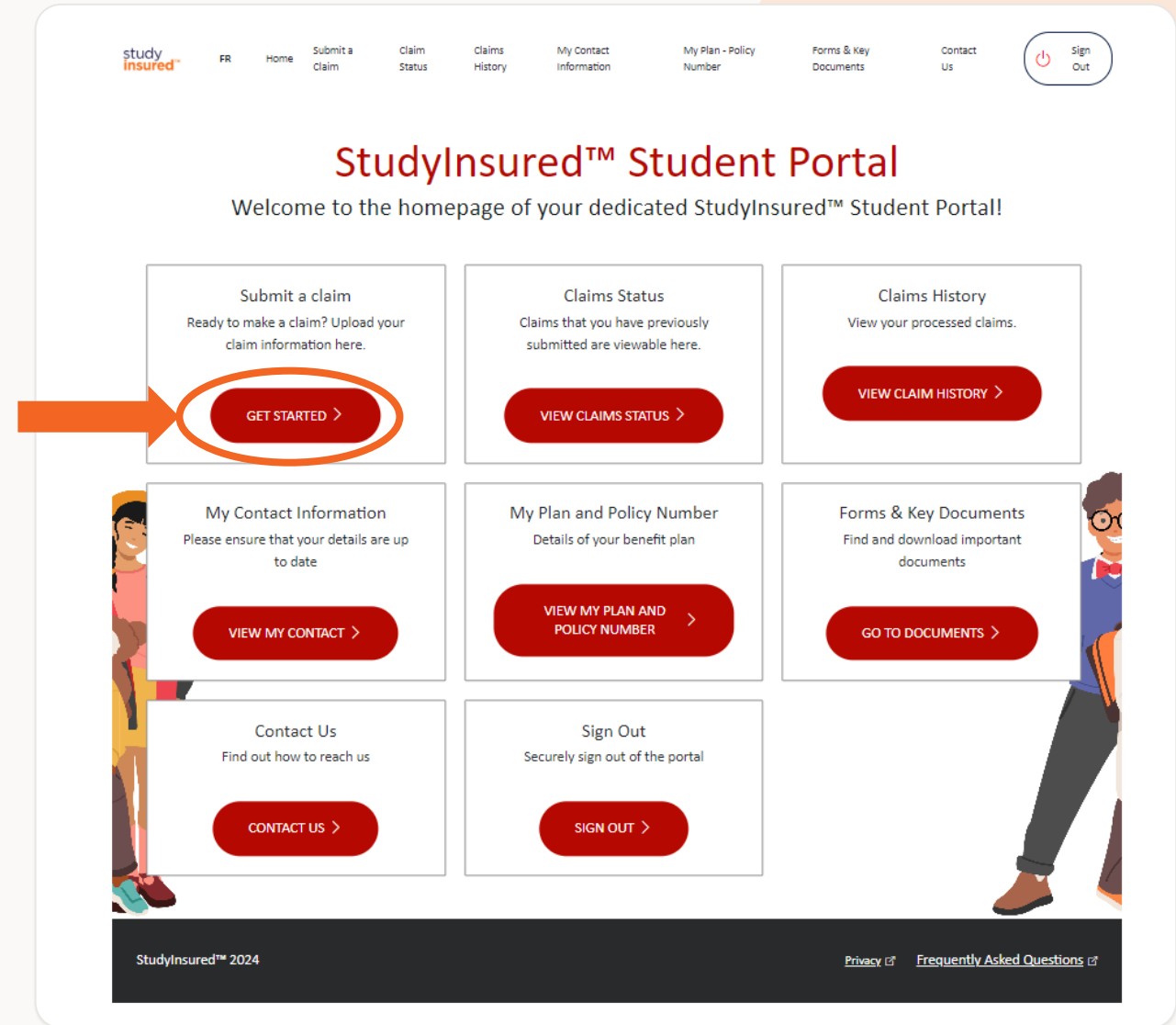
- | | |
|---|--|
| 1. Policy Number | 6. Recommended course of treatment |
| 2. Email address | 7. Invoices, payment receipts, referrals, prescription receipts |
| 3. Phone number | 8. Method of payment |
| 4. Date(s) of Service | <ul style="list-style-type: none">• Electronic transfer → need bank info |
| 5. Reason for medical appointment | <ul style="list-style-type: none">• Cheque → need postal address |
| <ul style="list-style-type: none">• If you were injured, how and where did it happen? | <ul style="list-style-type: none">• Wire transfer → need bank info |

Questions? Call 1.866.883.9787 for guidance!

Submit **your claim online**

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!



THANK YOU!

www.studyinsured.com

