Peak Student Benefits

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.

This policy covers pre-existing medical conditions.

MEDICAL	
Doctor/Surgeon/Specialist	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	100% up to $5,000,000
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 $5,000,000
Acne Consultations	100% up to $5,000,000
Wart Treatment	100% up to $500

PRESCRIPTION DRUGS	
Prescription Drugs	100% up to a 60-Day Supply for Emergency Medications Only
Diabetic Supplies	100% up to $500
Asthma Supplies	100% up to $500
Vaccines	100% up to $100/Vaccine (Excludes Travel Vaccines)

EMERGENCY DENTAL	
Accidental Dental	100% up to $4,000
Emergency Pain Relief	100% up to $1,000
Wisdom Teeth Extractions	100% up to $100/Tooth

EXTENDED HEALTH CARE	
Eye Exam	100% up to $100
Medical Equipment & Supplies- Rental of Crutches, Wheelchairs, Splints, Canes	100% up to $5,000,000
Eyeglasses, Contact Lenses, Hearing Aids, Orthotics due to Injury	100% up to $400/Benefit
Leg Brace due to Injury	100% up to $1,000
Private Nursing	100% up to $15,000
Tutorial Services while Hospitalized	100% up to $20/Hour up to $400

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

GET MORE INFORMATION ABOUT YOUR PLAN AT **PEAKSTUDENTBENEFITS.CA/CIC**

This is a summary only. For full policy details including limitations and exclusions, please refer to the policy booklet. If there are an discrepancies between this document and the policy, the policy will govern.

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MENTAL HEALTH & COUNSELLING	
Psychologist, Psychiatrist and Psychotherapist (including Trauma Counselling)	100% up to $10,000/Lifetime
Psychiatric Hospitalization	100% up to $60,000/Lifetime Due to a mental health issue or disorder
Inpatient Psychiatry	100% up to $10,000/Lifetime Fees for Psychiatry Services received during an inpatient stay billed separately
Social Worker	100% up to $500

TRANSPORTATION & RELATED EXPENSES	
Ground Ambulance	100% up to $10,000
Air Ambulance	100% up to $300,000
Taxi in lieu of Ambulance	100% up to $125
Repatriation (Death, Illness, Injury)	100% up to $20,000
Emergency Family Travel to Bedside	100% up to $5,000 for Airfare (Up to $1,500 for additional expenses relating to family travel)
Burial or Cremation	100% up to $20,000

ACCIDENTAL DEATH & DISMEMBERMENT	
Accidental Death	100% up to $50,000
Common Carrier Death	100% up to $100,000

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TRAVEL	
Within Canada	Your coverage is in force across Canada.
Outside of Canada	Coverage for travel outside of Canada is in force only when more than 50% of your coverage period is spent in Canada. Coverage in the US up to 30 days.
Home Country	Coverage in your Home Country is in force only when participating in a school organized sporting or extra-curricular event.

HELPFUL LINKS & TOOLS

Direct-Billing Network

Website: **clients.cowangroup.ca/providers**

Use this tool to find health care providers that will accept the insurance meaning you do not have to pay for care.

ASSISTANCE & SUPPORT

info@studentvip.ca	**1-888-918-5056**	**Live-Chat available on the website**

Claim Inquiries: **ISHP@cowangroup.ca**

24/7 TRAVEL ASSISTANCE

Outside of Canada, help is just a call away. Travel support through **Cigna Envoy** is available around the clock:

- Outside of the US: 302-797-3535
- Inside of the US: 1-800-243-1348

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