



studyinsured™

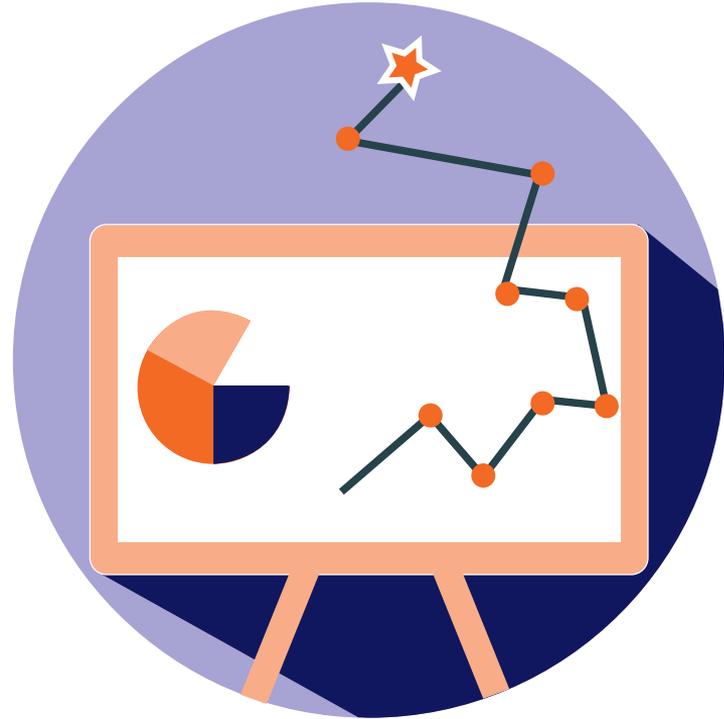


# Insurance Orientation

Delta School District

# Agenda

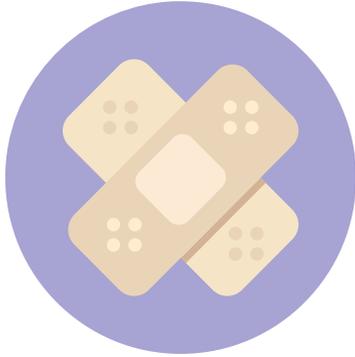
- **Health Insurance Basics**
  - What is health insurance?
  - Your insurance documents
- **Your Insurance Plan**
- **Support and Services**
  - 24/7 Assistance
  - Your student insurance website
  - Seeing a doctor online
  - Finding a doctor/clinic
- **Making a Claim**
- **Mental Health Care**



# 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

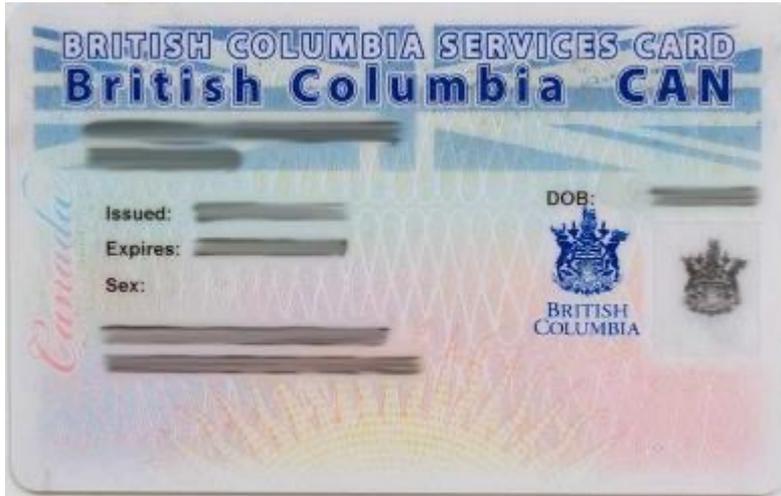
**\$100-\$150**



Ambulance  
to the hospital

**\$250**

# Your MSP card



- Student **staying 6 months or more** will have MSP. You will receive your card after you have been here for 3 months.
- Carry your MSP card **at all times**
- Your homestay parents will know this process well!

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

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



- **Your school has already enrolled you!**
- You will receive your insurance confirmation **to your email**
- You will also receive a paper copy at registration

# Confirmation package (via email)

## INTERNATIONAL STUDENT HEALTH INSURANCE AND THIRD PARTY LIABILITY - **COMPREHENSIVE PLAN**

**Emergency Assistance**  
**Is a medical emergency you must contact StudyInsured's Assistance**  
**Toll Free 1-866-883-9787 or Collect 646-640-7865**

### 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 numbers before dialling 911:

U.S. and Canada: 1-866-883-9787

Outside: 646-640-7865 (Collect)

In the event of an address or coverage issue, you may be required to provide assistance, register, maintain, and/or pay for medical services. StudyInsured's Assistance will not cover the cost of StudyInsured's Assistance when it has been used for emergency. If StudyInsured's Assistance is not available, your claim will be denied or only partially covered.

This insurance covers medical expenses from ambulance or pickup, and losses arising from accidental consequences. Coverage is subject to certain limitations and exclusions, which are explained in the Policy. It is important that you read the entire policy document carefully.

Notwithstanding to whom assistance is provided, you are responsible for a portion of the expenses.

In the event of an accident, injury or sickness, your personal history may be reviewed after a claim has been reported.

All benefits apply as required in Canadian currency.

### POLICY FOR INTERNATIONAL STUDENT HEALTH INSURANCE AND THIRD PARTY LIABILITY

#### SECTION I - ELIGIBILITY AND COVERAGE PERIOD

You are eligible for coverage you meet:

- a. An international student or participant at a participating educational institution or organization with a valid passport and/or student visa under the age of 25, residing in Canada, when there is no fee for the plan administrator as being insured under this policy during the coverage period.

- b. An international health member, teacher or other affiliate in an educational, business, or other institution or organization, including an organization, under the age of 25, who is insured under this policy during the coverage period or

- c. The parent/legal guardian, custody or dependent child/step child under the age of 25 of the insured person, legal adult residing together in Canada, and having the same comprehensive health plan as required for participating educational institution or organization dependent to exclude from coverage individuals after the international student or participant coverage commences in the year of:

- a. The date the plan administrator confirms that you are insured under the policy.

- b. The date that you leave your home country to arrive in Canada.

- c. The date that you arrive on your residence in Canada location.

Travel from your home country to Canada is covered (including any layover en route to Canada) provided the total length between departure from your home country and arrival in Canada does not exceed seven (7) days.

This policy becomes void in the event of:

- a. The apply date indicated on your confirmation of coverage document;

- b. The date the required premium is due and unpaid or appropriate statutory notice has been given to you.

#### SECTION II - DEFINITIONS

**Assess** means to inspect, the information files and records and have the responsible qualified person reviewed.

**Attendee** means an unrepresented and unintentional third individual who is not an insured person.

**Beneficiary** means an estate that is married, not separated and/or not claimed for another's support.

**Check Coverage** means an address, disease or injury that is prevented, resolved and does not become a claim.

**Claim** means the information relevant to you with a medical bill. This includes, but is not limited to, hospital claim forms, medical records, laboratory reports, X-ray reports, receipts, and prescriptions.

**Common Carrier** means any person or agency publicly engaged in the business of transporting passengers for hire or for profit, including airlines, railroads, steamships, motor vehicles, and ferries.

**Consent** means any person or agency publicly engaged in the business of transporting passengers for hire or for profit, including airlines, railroads, steamships, motor vehicles, and ferries.

**Costs** means the amount of money that is required to pay for the cost of a professional's professional fee, a hospital treatment and amount which is available a physical representative for the insured person, but not including, or otherwise, or other third individual.

**Coverage Document** means the document that is provided to you when a hard copy or electronically that includes your personalized valid card carrying your name, policy number, and coverage.

**Coverage Period** means the period of time that you are insured under this policy, starting from 00:01 on the effective date of coverage and ending at 23:59 on the termination date.

**Death** means a practitioner of medicine, qualified and licensed to practice in the jurisdiction in which they have completed the services is unable to provide the required services.

**Discovered/Claimed** means a claimant or insured who is dependent on you or has a right to sue you or has a claim against you.

- a. at least 30 days after the date in a result of an independent review or not under this policy and under 2 years of age;

- b. at any age over 21 years of age in an institution at a institution of higher learning;

- c. at any age over 21 years of age in a residential or commercial or personal residence.

**Emergency** means an unexpected and unforeseen accident or injury which results in a necessity to receive immediate medical treatment for the insured while on a flight which is covered by this policy and the return to the home country.

**End of Coverage** means a person's death, as determined by StudyInsured's Assistance that is not a recurring emergency treatment and you are able to continue their life. End of Coverage can also be declared once you are able to return or are required to by your home country.



StudyInsured's Assistance means that you get the care you need. When you call StudyInsured's Assistance, a team of licensed nurses, doctors, and medical staff will advise you on how to care for you when the local care for your situation. StudyInsured's Assistance will not charge you for treatment or hospital and other services provided, so you don't have to worry about bills.

This policy is underwritten by certain Lloyd's Underwriters, IGI International (Canada) Ltd., covering the following "perils": performance and medical services services. Emergency assistance is provided by StudyInsured's Assistance.

Certain Lloyd's Underwriters will not be benefits stated in this policy, subject to all of the terms, conditions, limitations, exclusions and other provisions of the reasonable and customary agreement that an insured person or third party may have with the insurer or the benefit provider.

Residence in the home of StudyInsured's Assistance means that you are insured under this policy for the period of your stay in the home of StudyInsured's Assistance.

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150 King Street West, Suite 802 - PO Box 75  
 Toronto, ON, Canada, M5H 1J9  
 P: 616.644.4870 • 1-866.386.8888 • F: 416.730.1975  
[www.studyinsured.com](http://www.studyinsured.com)

Policy Number:	MCP956456789	Group:	025	ID:	188327
Effective Date:	2022-09-01				
Expiry Date:	2023-08-31				
Insured Person:	John Smith				
Plan Type:	Comprehensive International Student Insurance				

Thank you for your confidence in StudyInsured's.

Please find enclosed a copy of your International student insurance policy document. Please read your policy carefully as it contains important limitations and exclusions that may affect your coverage.

Your policy comes with an emergency assistance wallet card. This card gives you access to 24/7 emergency assistance, health care, and claims information. Please carry your wallet card with you at all times, as it contains the contact information you will need in the event of a medical emergency.

A claim form has been enclosed for your convenience. You also have the option of downloading the form and submitting your claim online.



- Visit our website at [www.studyinsured.com](http://www.studyinsured.com) to access all the information and tools available to you:
- Download a summary of benefits in your language
  - Download your policy document
  - Learn what to do in case of emergency
  - Submit your claim online
  - Get a direct-pay medical facility and receive medical care at all cost to you

If you require medical treatment or hospitalization, you MUST contact the 24-hour claims and emergency assistance hotline at the phone number listed on your wallet card.

If you have any questions, please contact us at 1-866-386-8888 (toll free in North America) or at 416-644-4870 (collect call worldwide), with you a pleasant stay in Canada and the best of luck with your studies.

Best regards,  
 The StudyInsured's Team

**IN CASE OF AN EMERGENCY YOU MUST CONTACT:**

From Canada & USA: 1-866-883-9787 • From anywhere else: 416-640-7865

Emergency Assistance is provided 24 hours a day, 7 days a week.

For general inquiries, please contact us at 1-866-386-8888 or 416-644-4870: [StudyInsured@StudyInsured.com](mailto:StudyInsured@StudyInsured.com)

Emergency Assistance is provided by StudyInsured's Assistance

**INTERNATIONAL STUDENT HEALTH INSURANCE** **studyinsured**

**John Smith**

MCP Number: **025 188327**

EFFECTIVE DATE: **2022-09-01** EXPIRY DATE: **2023-08-31**

\*Valid photo ID must be presented at all times with this card and policy. It is subject to terms and conditions of the applicable health insurance plan. Refer to your policy wording for details on the coverage Effective Date and Expiry Date.

## Claim Form



**INSTRUCTION**

**DEFINITION**

- All claims must be received by the date of the claim.
- All claims must be received by the date of the claim.
- All claims must be received by the date of the claim.

**CLAIM INFORMATION**

- Complete all sections and ensure all items are signed before submitting to the appropriate authority.
- Complete all sections and ensure all items are signed before submitting to the appropriate authority.
- Complete all sections and ensure all items are signed before submitting to the appropriate authority.

### SECTION A: CLAIMANT

**CLAIMANT NAME**

First Name: [ ] Last Name: [ ]

Address: [ ]

City: [ ] State: [ ] Country: [ ]

Phone: [ ] Email: [ ]

**CLAIMANT ADDRESS WHILE IN CANADA**

Street Name & # [ ] City [ ] State [ ] Country [ ]

Phone [ ] Email [ ]

**DETAILS OF FAMILY PHYSICIAN OR CLINICIAN OF ORIGIN IF APPLICABLE**

First Name [ ] Last Name [ ]

Address [ ]

City [ ] State [ ] Country [ ]

Phone [ ] Email [ ]

**DETAILS OF TREATING PHYSICIAN OR CLINICIAN**

First Name [ ] Last Name [ ]

Address [ ]

City [ ] State [ ] Country [ ]

Phone [ ] Email [ ]

### SECTION B: OTHER INSURANCE COVERAGE

Do you have any other insurance coverage? (Yes/No)

If Yes, please provide details of other insurance coverage below.

Insurance Type [ ]

Policy Number [ ]

Insurer Name [ ]

Address [ ]

City [ ] State [ ] Country [ ]

Phone [ ] 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



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
- Paramedical services **without a doctor's referral**
- Surgeries that are not **immediately required**

# Support & Services



# Assistance available 24/7

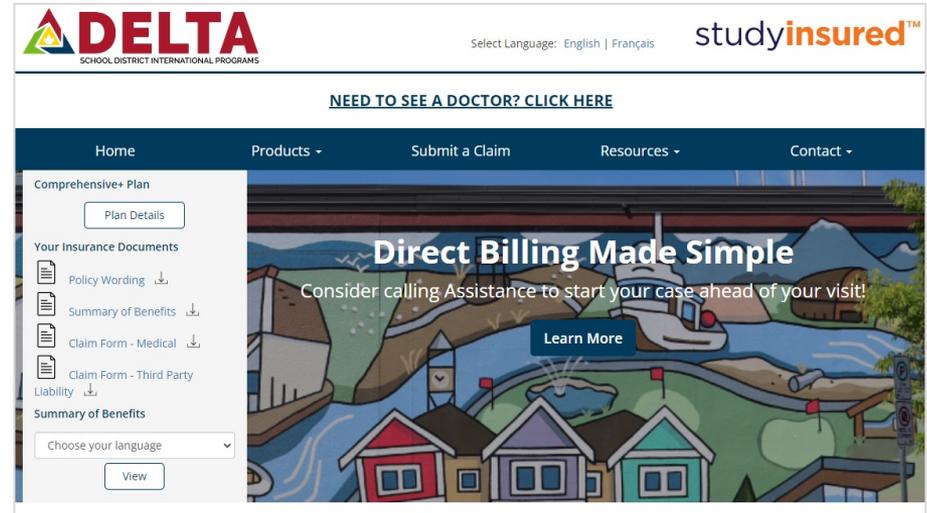


- ✓ **Available 24/7 in multiple languages**
- ✓ **Answers your questions** about coverage, guidance with the Canadian health care system, help with locating medical providers, assistance with claim submissions, etc



# Your student insurance website

- ✓ Download **policy wordings, claim forms, and summary of benefits** (in multiple languages)
- ✓ Online **claim submission tool**
- ✓ Simple **guides** and other resources
- ✓ Link to buy insurance for family, friends, super visas, etc.



[www.studyinsured.com/godelta](http://www.studyinsured.com/godelta)

# Medical care in person and online

- ✓ **Online medical care available** through our partner, Maple
- ✓ Easy **clinic/doctor search** tool
- ✓ Network of **direct-pay clinics** so you don't have to pay out of your own pocket for medical care



# 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



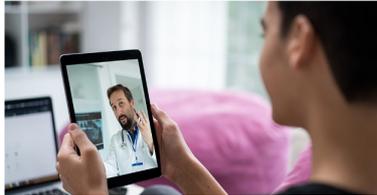
Sinus Infection



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](#)

- ✓ See a doctor online for minor illnesses
- ✓ Secure video connection
- ✓ Prescriptions available
- ✓ Cost-free for StudyInsured™ students

[www.studyinsured.com/godelta](http://www.studyinsured.com/godelta)

# How to see a doctor online



1. Register your profile: [getmaple.ca/msh](https://getmaple.ca/msh)
2. Sign in and click “Get care” on your dashboard
3. Connect through secure messaging, audio, or video chat
4. Follow doctor's orders :)
5. If you are prescribed a medication, pick it up at your local pharmacy or have it delivered to your doorstep.

## Note!

**You will need your policy number to register for Virtual Health!**

# 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

Search

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/godelta](http://www.studyinsured.com/godelta)

**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



# Making 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?
5. Recommended course of treatment
  6. Invoices, payment receipts, referrals, prescription receipts
  7. Method of payment
    - Electronic transfer → need bank info
    - Cheque → need postal address

**Questions? Call 1.866.883.9787 for guidance!**

# Making a claim: **Submitting your claim**

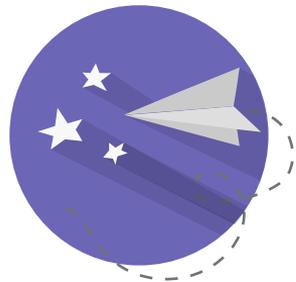


## **STUDENT INSURANCE WEBSITE**

Submit your completed claim form  
Attach your supporting documents

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

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## **EMAIL**

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

**[studentclaims@studyinsured.com](mailto:studentclaims@studyinsured.com)**

# Contacts

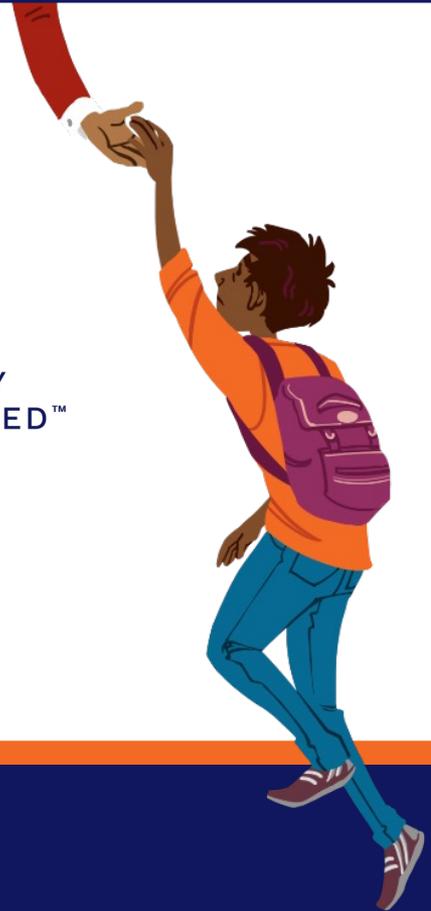
Concern	Department	Contact Information
Questions about coverage, finding a local clinic, reporting a major medical emergency	StudyInsured™ Assistance Available 24/7	<b>1.866.883.9787</b>
Claim submission, claim status, questions about claim decisions	StudyInsured™ Claims Mon-Fri; 9am – 5pm	<b>1.866.883.9485</b> <b><a href="mailto:studentclaims@studyinsured.com">studentclaims@studyinsured.com</a></b>



# 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



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# CONFIDENTIAL, VOLUNTARY, AND ACCESSIBLE

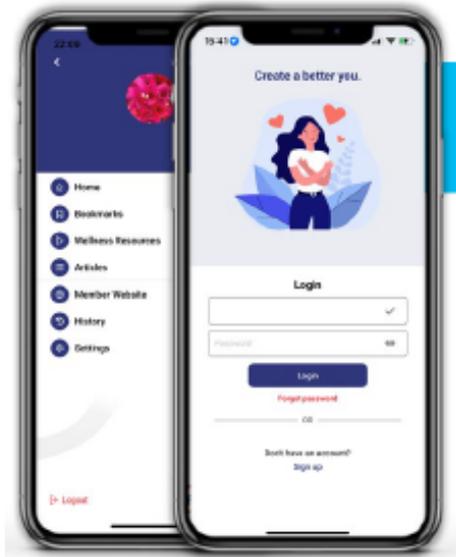
Psychological counselling and  
academic life services

- ☐ 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.



## PLUS STUDENT MOBILE APP FEATURING:



Self-help tools



Appointment scheduler



24-hour help line



Instant messaging functionality via app or web

# Stay Healthy at School Program Online and Mobile Access



# Online Access

■ [ca.helpwhereyouare.com](https://ca.helpwhereyouare.com)

■ Company code: **SHAS**

The image displays a composite of three screenshots from the 'stay healthy at school' website. The leftmost screenshot shows the main navigation menu with links for 'HOMEPAGE', 'LIVING', 'BALANCING', 'HEALTH', and 'INTERNATIONAL', along with a 'Choose Language' dropdown. The middle screenshot features a large banner for 'World Mental Health Day 2022' with the text 'It is important to make mental health support more inclusive for everyone.' The rightmost screenshot shows a 'Real Messaging Service [RMS]' chat window titled 'IM Chat' with input fields for 'Name' and 'Email', a 'Service' dropdown, and a 'Send Message' button. The website header includes a search bar and 'Advanced Search' link. The footer contains the 'LIVECONNECT' logo.

# Online Features

**stayhealthy at school** UNIVERSITY OF MANITOBA

- HOME PAGE
- LIVING
- BALANCING
- HEALTH
- INTERNATIONAL

Choose Language ▾  
-A A +A

**NEWS FOR YOU**

## World Mental Health Day 2022

It is important to make mental health support more inclusive for everyone.

||

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- LIVING
- BALANCING
- HEALTH
- INTERNATIONAL

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- CENTRES
- Contact A Counsellor
- Yearly Planner
- Aware Mindfulness Channel

**LIVE HEALTHY**

**HEALTHY EATING**

**MEDICAL CARE**

**LIVECONNECT**

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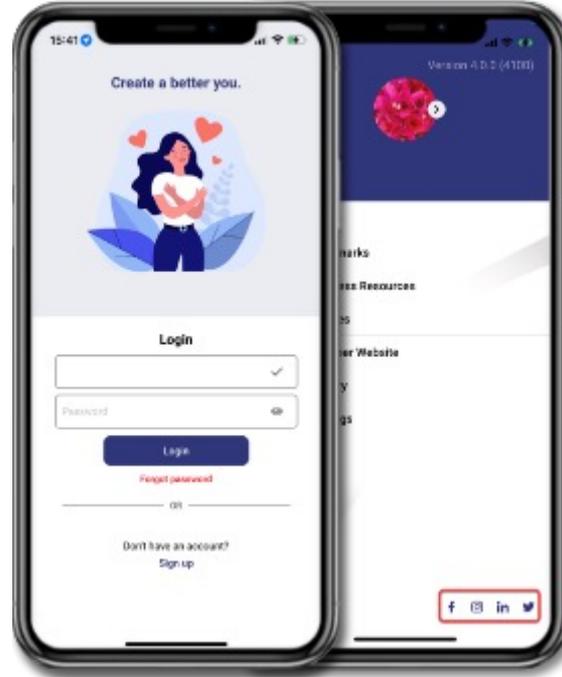
**Contact A Counsellor**

Required fields are marked with an asterisk (\*)

- \*Name
- \*Telephone Number(XXX-XXX-XXXX)
- \*Country
- Email
- What is your preferred time for contact?

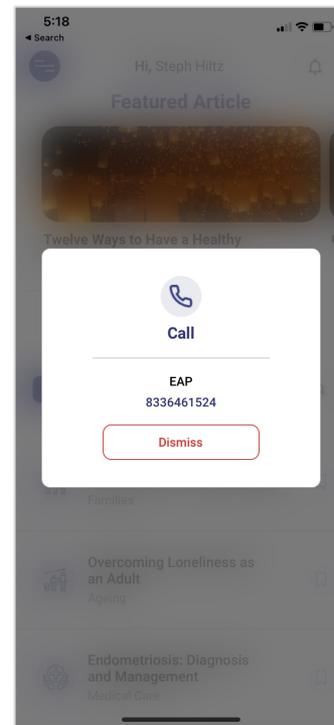
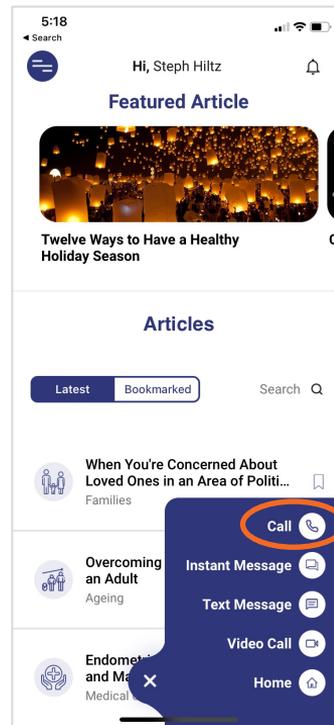
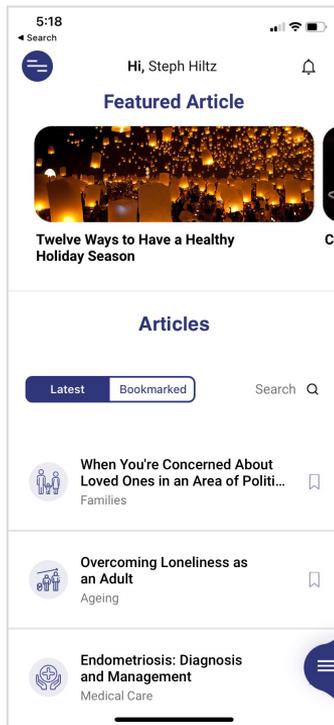
**LIVECONNECT**

# iConnectYou App: SHAS on your phone



# Using the App

- **iConnectYou**
- Click on **“Sign Up”**
- **Passcode: SHAS**



# Connect whenever you need it

**1 833 646 1524**

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



**THANK YOU!**