

## GENERAL INFORMATION

### ELIGIBILITY

A Student or visiting scholar of foreign nationality who is registered as a full-time, part-time or research student and:

- who is not a Canadian citizen or permanent resident, or
- who is a Canadian citizen but is not entitled to benefits under any Provincial Medicare Plan.

### COMMENCEMENT OF COVERAGE

Your Coverage commences on the first day of the period you become insured or the date you arrive in Canada, whichever is later. However, if you arrive in Canada prior to registration (maximum 6 weeks), your coverage may begin on the date of your arrival.

### TERMINATION OF COVERAGE

Coverage ends on the earliest of:

- the date you terminate your studies, except when you remain in Canada awaiting graduation.
- the date the University receives the proof of coverage under any government health plan.

**IMPORTANT NOTICE:** This pamphlet is only a summary of your benefits. If there are any discrepancies between the group policy and the information in this pamphlet, the group policy will take priority. Please refer to your International Students Office.

## SUMMARY OF COVERAGE

### 1. STUDENT LIFE INSURANCE COVERAGE

**Amount of coverage:** \$3,000

**Repatriation:** Up to \$5,000 for the repatriation of the deceased or for funeral expenses.

### 2. ACCIDENTAL DEATH AND DISMEMBERMENT

**Death:** \$5,000

**Accidental dismemberment:** from \$1,000 to \$10,000, in accordance with the amount of insurance indicated in the benefit schedule.

No more than \$10,000 is paid for losses due to any one accident.

### 3. BASIC HEALTH CARE

**Lifetime maximum benefit** \$1,500,000  
**Benefit year** August 1 to July 31

Basic Health Care pays for eligible expenses or supplies covered by the Régie de l'assurance-maladie du Québec (RAMQ) that are medically necessary for the treatment of an illness up to the applicable maximum amount determined by RAMQ for foreign students.

Sun Life has established a Preferred Provider's network, please contact Sun Life before incurring expenses or visit the HEC website at [http://www.hec.ca/etudiant\\_etranger/regulier/preparer\\_depart/assurance\\_maladie/index.html](http://www.hec.ca/etudiant_etranger/regulier/preparer_depart/assurance_maladie/index.html).

We will cover 100% for care or services obtained from a Preferred Provider and reasonable and customary charges for care or services obtained elsewhere.

#### (a) Hospital benefit:

- in-patient room and board up to the rate of a ward room, to a maximum of 60 days. This benefit is available for more than 60 days of confinement, only if the student's medical condition does not permit him/her to return to his/her country of origin. However, hospitalization due to psychiatric reasons is limited to 30 days.
- expenses incurred as an out-patient or in an emergency ward.
- for a childbirth, up to 2 days of confinement for a natural birth (a longer period may apply if there are complications). For a pregnancy commencing prior to the date of coverage, the delivery will be reimbursed only if the student was covered for a similar benefit in Canada, the day preceding the effective date of coverage and for a period of at least 12 consecutive months.
- nursery care or products for a premature baby only, born after a gestation period of less than 37 weeks, up to a maximum confinement of 10 days.

(b) **Therapeutic abortion** performed by a doctor in a hospital or in an abortion clinic. If the abortion is performed in an abortion clinic, only the doctor's fees are paid.

(c) **Dental or oral surgery** performed in a hospital, when ordered by a doctor up to a maximum amount payable of \$250 for each person in a benefit year.

(d) **Medical, surgical, anaesthetic charges** and consultations by specialists.

(e) **Psychiatric services** rendered by a licensed psychiatrist. The maximum amount payable is \$10,000 for each person in a benefit year.

(f) **Medical visits** for contraception purposes.

(g) **Mammary prostheses** required as a result of a mastectomy. The maximum amount payable is \$200 per breast in a benefit year.

(h) **Periodic check-ups.**

### 4. EXTENDED HEALTH CARE

**Individual annual maximum benefit** \$7,500  
**Reimbursement level** 100%  
**Benefit year** August 1 to July 31

(a) **Drugs** which require a prescription.

(b) **Use of a licensed ambulance** for local transportation of the student to and from the nearest hospital qualified to render the necessary medical services.

(c) **Out-of-hospital private duty nurse services** when medically necessary. Services must be for nursing care, and not for custodial care. The private duty nurse must be a nurse, or nursing assistant who is licensed, certified or registered in the province where you live and who does not normally live with you. The services of a registered nurse are eligible only when someone with lesser qualifications can not perform the duties. There is a limit of \$5,000 per person per benefit year.

(d) **Laboratory tests** done in a commercial laboratory, CLSC or in the Health Services department of the University for diagnosis of an illness (but excluding any tests performed in a doctor's office or a pharmacy).

(e) **MRI** (magnetic resonance imaging) and CAT (computerized axial tomography) scans.

(f) **X-ray examinations** done in an approved radiological facility for diagnosis of an illness.

(g) **Dental services**, including braces and splints, to repair damage to natural teeth caused by an accidental blow to the mouth that occurs while you are covered. These services must be received within 12 months of the accident. The maximum amount payable is \$1,000 for each person in a benefit year.

(h) **Services of an ophthalmologist or a licensed optometrist**, one examination for each person in a benefit year.

(i) **Equipment rented** (or purchased at Sun Life's option) for temporary therapeutic use.

(j) **Casts**, splints, trusses, braces or crutches.

(k) **Purchase and repairs of artificial limbs**, eyes and larynx, excluding myoelectric appliances.

(l) **Surgical brassieres** required as a result of surgery, up to a maximum of 2 brassieres per person in a benefit year.

(m) **Ultrasounds** done in a private clinic for diagnosis of an illness. Ultrasounds that are pregnancy related are covered as of the 18<sup>th</sup> week of gestation up to a maximum of 2 per pregnancy, unless medically necessary.

(n) **Electrocardiograms, mammographies and thermographies** done in a private clinic.

(o) **Other services**, pressure gradient hose, radiotherapy or coagulotherapy, oxygen, plasma and blood transfusions, orthotics, electronic heart pacemaker.

#### (p) Services of practitioners :

- licensed athletic therapists, osteopaths, physiotherapists and chiropractors, including a maximum of one x-ray examination per specialty per benefit year. The overall maximum amount payable is \$1,000 for each person in a benefit year.\*\*

- licensed podiatrists. The maximum amount payable is \$500 for each person in a benefit year.\*\*

- licensed psychologist or licensed psychotherapist, when ordered by a doctor, up to an overall maximum of \$500 for each person in a benefit year.

\*\* These services are limited to one visit per specialty per day.

#### (q) Confinement in a convalescent hospital in Canada, when ordered by a doctor, provided:

- it commences within 14 days after termination of hospital confinement, and
- it is for rehabilitation and not primarily for custodial care.

The amount payable is limited to the hospital's semi-private rate. This benefit is available for more than 60 days of confinement, only if the person's medical condition does not permit him/her to return to his/her country of origin.

The amount payable for psychiatric care is limited to the hospital's semi-private rate. This benefit is limited to 30 days of confinement.

### 5. HEALTH CARE OUT-OF-PROVINCE

Expenses incurred outside the province where you live but in Canada will be reimbursed according to the usual rates of the government-sponsored plan or program of the province where the expenses were incurred.

## 6. HEALTH CARE OUTSIDE OF CANADA

The Out-of-Canada coverage is limited to the RAMQ coverage (without prejudice to changes made by the RAMQ, the maximum is \$150 per day) and will end 14 days after you leave Canada. Since this coverage is very limited, your educational institution strongly suggests that you buy your own insurance when travelling outside of Canada.

Services outside Canada for emergency treatments of an injury or illness:

- public ward accommodation in a hospital.
- other hospital services.
- out-patient services in a hospital.
- services of a doctor.

### EXCLUSIONS AND LIMITATIONS

Benefits are not paid for:

- Charges incurred for an illness due to or resulting from:
  - the hostile action of any armed forces, insurrection or participation in a riot or civil commotion,
  - any cause for which indemnity or compensation is provided under the Société de l'assurance automobile du Québec, Criminal Injuries Compensation Act or any government-sponsored plan or program, or
  - commission or attempted commission of a criminal offence by the insured student, other than operating a motor vehicle with a blood alcohol content over the permissible level stipulated in the criminal code.
- Charges incurred in connection with rest cures, travel for health reasons and examinations, or pregnancy tests.
- Telephone consultations made by a doctor with respect to a person's illness or injury.
- Services or supplies for which the insured student is not required to make payment, or where payment is received as a result of legal action or settlement.
- Cosmetic surgery and dental surgery, unless medically necessary following an accident while covered.
- Replacement of any existing medical appliance.
- Any organ transplant unless it is solely due to or as a result of an accident, a virus or a fulminant disease which occurred while covered.
- Services or supplies which are no longer payable under the Régie de l'assurance-maladie du Québec (for Basic Health Care).

**PRE-EXISTING CONDITIONS:** All expenses incurred while in a hospital following an **accident, illness or pregnancy** (except for asthma, diabetes and epilepsy) for which you were confined in a hospital or received medical care in the six month period prior to the starting date of your insurance coverage are not covered.

However, this limitation will not apply if :

- the expenses are incurred more than 12 months after the commencement of the present coverage, or
- the present plan replaces a similar coverage you had with a group insurance plan offered by a recognized Canadian educational institution for a period of 12 consecutive months immediately prior to the present coverage.

### WHEN TO SUBMIT A CLAIM

**Proof of claim must be given no later than the earliest of the following dates:**

- 180 days after the date the expenses were incurred,
- 90 days after the termination of the Student insurance, and
- 90 days after the termination of this provision.

Effective Date: August 1, 2008

## YOUR GROUP LIFE AND HEALTH INSURANCE BENEFITS

### INTERNATIONAL STUDENTS

POLICY NO 50658

This Group Plan was arranged by:

**THE VIGILIS GROUP**

**HEC MONTRÉAL**

**For claims payment and inquiries:**

**Address:** PO Box 6076 Stn CV  
Montreal QC H3C 4S3

**Tel:** 1 800 361-6212

This Group Plan is underwritten by:

**Sun Life Assurance Company of Canada,  
a member of the  
Sun Life Financial group of companies.**

