Student Services International Student S

We are pleased to present your Medavie Blue Cross booklet outlining the coverage you and your dependent(s) are entitled to.

Basic and Supplementary Health Benefits are explained, as well as Accidental Dismemberment and Repatriation. You will find guidelines that will help you claim expenses covered by your Insurance Plan. Additional details on the scope of your coverage are also provided.

Your booklet contains valuable information and should answer most of your questions. We encourage you to read it carefully and to keep it handy for future reference. Remember to carry your insurance certificate with you at all times.

For additional functionality and information on your insurance plan, please download the Medavie Blue Cross mobile application.

Should you need additional information, please contact Medavie Blue Cross Customer Services at 1 888 873-9200.

6JKIDQQMNGKMDCUGFQPVGQHEKCNGZQHVGRUWTCPEGEQPVCEVQXGTPRVG2NCP6JGU
VGFGVCNGFRTQXKRQPUQHVGRTQITCOCPFCMGRTGEGFGPEGRVGGXGPQHCP[EQPEVKK
2TGRCTGFD[@P,WPG

Table of Contents

ELIGIBILITY AND PARTICIPATION 3

DEFINITIONS 4

YOUR PLAN AT A GLANCE 5

YOUR DETAILED BENEFITS 7

EXCLUSIONS AND LIMITATIONS 15

YOUR CLAIMS 17

PROTECTION OF YOUR PERSONAL INFORMATION 20

OTHER INFORMATION 21

Eligibility and participation

Who can enrol in the Plan?

You are eligible and must participate in the Plan if you meet the following conditions:

- you are a student registered at McGill University
- you are not a Canadian citizen, nor a permanent resident, but you have a valid authorization

or

- you are a Canadian citizen but not a resident of Canada

You must also enrol your dependent(s) in the Plan, namely your spouse and dependent child(ren), as defined in the following section. To include your dependent(s), you must do so when they arrive in Canada. Please note that we cannot retroactively add dependent(s) to your IHI plan for previous terms.

Cancellation of coverage for dependents can only be done in the first 30 days of a semester of study.

Canadian non-residents students can join or cancel coverage during the first 30 days of each new semester.

Who pays for my coverage?

The cost of your coverage is entirely at your charge.

When does my coverage become effective?

Your coverage becomes effective at the latest of the following dates:

You[1]	Your dependent(s)
VFCVG QP YJKEJ [QW TGFKUVGGQTPCVYJKEJ [QWT /E)KNN 7PKXGTUKV[GHHGEVKXG VFCVG QP YJKEJ [QW CTTKXGUKVP %CPCFC FGR V#WIWUV HQT VJG UGCQPF%CPCFC CPF LQKP 5GRVGODGT QT #WIWUV DWV RTKQT V&GEGODGT HQT VJG &GEGODGT UVHQTVKCP ,CPWCT[QT VQ %CPCFC CPF LQKP V#RTKN HQT VJG UGCQPF%CPCFC CPF LQKP V#RTKN HQT C FGRG VQ %CPCFC CPF LQKP #RTKN DWV RTKQT VFCVG QP YJKEJ VJG[FGRGPFGPV U UGG FGRGPFGPV U QP RC	

How long is my coverage effective?

The insurance coverage is effective for the full duration of the academic year, defined as the period going from September 1 to August 31 of the following year. All students and their spouses must obtain a Medavie Blue Cross insurance card from the Service Point at the beginning of the

Hospitalization

Admission and stay in a hospital as an in-patient. Day surgery or hospital visit is not considered as a hospitalization.

Person insured

You and any of your dependent(s), covered under this Insurance Plan.

Your Plan at a glance

Your Plan is divided into four categories. A detailed description of each coverage is presented in the following section of this booklet.

Coverage	Who is covered?	Percentage reimbursed	Deductible	Maximum reimbursed
Basic Health $GPG•VU	V;QW V;QWT UR V;QWT dependent EJKNF	5WVUGEV VQ VJG OCZKOWO URGEK•GF RKQ TDGPG•V	None	NKHGVKOG RGTUQP KP CEJ
Supplementary *GCNVJ $	V;QW V;QWT V;QWT	URQWUG		

Limitation

V6JG OGFKECN EQPFKVKQP OWUV DG EG
V%JCTIGU TGNCVGF FKTGEVN[QT KPFKT
RTGIPCPEKGU CTG RC[CDNG WR VQ C N
RTG GZKUVKPI EQPFKVKQP

&G•PKVKQP QH RTG GZKUVKPI EQPFKVK

OGFKECN EQPFKVKQP HQT YJKEJ [QW
RJ[UKEKCP DGGP VTGCVGF D[C RJ[UKE
OQPVJ RGTKQF OQPVJ RGTKQF HQT
QH KPUWTCPEG 2TGIPCPE[KU EQPUKFG
RNCEG YKVJKP VJG •TUV YGGMU HQNN
QT PQV KV YCU FKCIPQUGF FWTKPI VJG
KPUWTCPEG (QT KPUWTCPEG RWTRQUG
C RTG GZKUVKPI EQPFKVKQP QP VJG FC
C RGTKQF QH EQPUGEWVKXG OQPVJU
YKVJQWV CP[RJ[UKEKCP EQPUWNVCVKQ
VJKU EQPFKVKQP 'XGP KH [QW QT [QWT
FWTKPI VJG VJTGG OQPVJ RGTKQF RTGE
EQPFKVKQP KU EQPUKFGTGF CU C RTG
QH JGCNVJ UJQYU QDXKQWUN[VJCV VJ
%CPCFC /QTGQXGT KU CNUQ EQPUKFG
EQPFKVKQP HQT YJKEJ U[ORVQOU JCXG
JCU PQV DGGP HQNNQYGF QT HQT YJKE
GZCOKPCVKQP QT KPVGTXGPVKQP JCXG
CRRNKGU KP CNN ECUGU QH EQPIGPKVC

6JG RTG GZKUVKPI EQPFKVKQP YKNN PQ
VJG UVWFGPV JCF YKVJ C ITQWR KPUWT
GFWECVKQPCN KPUVKVWVKQP HQT C RC
VQ VJG RTGUGPV EQXGTCIG

+ORQTVCPV 0QVKEG

5VWFGPVU RCTVKEKRCVKPI KP C UVWF[
RTQITCO CP KPVGTPUJKR •GNF EQWTU
RTQITCO QWVUKFG VJG RTQXKPEG QH 3

#FFKVKQPCN EQXGTCIG KU CXCKNCDNG
CYC[RTQITCO QWVUKFG QH 3WGDGE QT
VJGKT EQWPVT[QH QTKIKP %QPVCEV +
KPVGTPCVKQPCN JGCNVJ"OEIKNN EC $'
%CPCFC VQ QDVCKP HWTVJGT KPUVTWE
YYY OEIKNN EC KPVGTPCVKQPCNUVWFG

Travel outside of Canada (1)

For any leisure travel outside of Canada, you are covered for emergencies up to 4 weeks. Please refer to the Travel Benefit section on page 14 for more details. Under normal circumstances, if you travel for more than 4 weeks in a given contract year, we recommend that you obtain additional travel insurance through Québec Blue Cross website https:// qc.bluecross.ca/travel-insurance or by phone at 514-906-4923.

For any leisure travel in your country of origin, you are only covered fo
emergencies resulting from hospitalization, up to $2,000 CAD funds
SHU GD\ IRU DOO VHUYLFHV FRPELQHG D
contract. Under normal circumstances, in this case, we recommend th
\RX REWDLQ DGGLWLRQDO WUDYHO LQVX
https://qc.bluecross.ca/travel-insurance or by phone at 514-906-4923.
However, due to the exceptional circumstances, for some or all of the
DFDGHPLF \HDU 4XpEHF %OXH &U
LQVXUDQFH 3OHDVH FRQWDFW 4XpEHF %

%QQTFKPCVKQP QH DGPG•VU

You and/or your dependent(s) may be entitled to compensation for medical expenses under another group insurance such as the Société de l'assurance automobile du Québec (SAAQ), the Act respecting assistance for victims of crime and similar programs.

If expenses are incurred for medical services of the same nature as those covered under the Basic Health Benefits and/or Supplementary Health Benefits of the Plan, the amount of compensation you and/or your dependent(s) receive from other coverage will be deducted from the eligible expenses you may submit according to the provisions of this Insurance Plan.

Make sure to declare the existence of other coverage by indicating yes or no on the claim form in the appropriate section.

Currency

Insured amounts which are payable under the contract are expressed in Canadian dollars.

Your detailed benefits

$CUKE *GCNVJ $GPG•VU

The Basic Health Benefits are provided on a 24-hour basis, 12 months a year, in Canada.

Maternity

Expenses covered	Maximum
V2TGPCVCN ECTG CPF VJG HQNNQYKPI VGUVU LOGFKECN GZCOKPCVKQPU – blood tests LWTKPCN[UGU LRTGPCVGUVU CPF PWEJCN VTCPUNWEGPE[V7NVTCUQWPF RGTHQTOGF KP C JQURKVCN Q V2TGPCVCN UETGGPKPIU V0WEJCN VTCPUNWEGPE[WNVTCUQWPFU RGT hospital V%QUVU TGNCVGF VQ OKUECTTKCIG QT RTGO	

Change in coverage following the birth of your child

You have 30 days from the date of birth of your child to add your child to your plan in order to change your coverage according to your new situation.

- If you initially chose the single coverage, you must change to depen9 0 0 9 27 557.2502 Tm[(depen9 0 0 9 2761 cm6)AB1 aderagptpo jn

Vision Care

You and your dependent(s) may claim expenses related to basic vision care, as follows:

Expenses covered	Maximum
• For all insureds1 P G XKUKQP VGUV D[GCTPRGTUQP KP QRVQOGVTKUV QT QRJVJCNOQNQIKUV CEV [G	
• (QT EJKNFTGP WPFGT CIG UGXGPVGGP (17): ¡	

You and your dependent(s) are covered for the following:

6TCXGN $GPG•V

T e Insurer will pay the eligible emergency hospital and medical expenses for leisure travel up to 4 weeks if:

- the Insured obtains prior approval of the Insurer before the eligible expense is incurred, when possible to do so;
- they are incurred as a result of an emergency; and
‡ WKH ,QVXUHU LV VDWLVÀHG WKH H[SHQ medical condition.

Student can make many trips during a given contract year, for a maximum duration of 4 consecutive weeks per trip. T e student must return to Quebec between each trip to be eligible for an additional 4 consecutive weeks travel coverage. Please note that there is an overall maximum reimbursement of $1,000,000 per insured, per lifetime for OHLVXUH WUDYHO EHQHÀWV

'ZEGRVKQPCNN[CPF WPVKN HWTVJGT PQVKEG
;QW OWUV DG TGUKFKPI KPUKFG %CPCFC VQ CEVK
6TCXGN EQXGTCIG QWVUKFG %CPCFC KU QPN[CE
CNN VTCXGN€ QT n#XQKF PQP GUUGPVKCN VTCXGN
[QW YKUJ VQ VTCXGN VQ

Worldwide Travel Assistance

T e Insurer, through its travel assistance provider, CanAssistance, provides the following emergency toll-free lines available 24 hours a day, 7 days a week, for Insureds who need medical assistance or general assistance while traveling. For Canada and US: 1-866-491-7726
For the rest of the world (collect): +1-450-638-3560

Exclusions and limitations

Supplementary Health Benefits

V&TWIU CPF OGFKECN VTGCVOGPV

L/GFKEKPGU RTQHGUUKQPCN VTGCVOG
VJCP VJG EWTG QH FKUGCUG KPENWF
KOOKITCVKQP CPF VTCXGN GZEGRV X

L8KVCOKPU HGTVKNKV[CPF YGKIJV EQ
VJCP EQPVTCEGRVKXG FTWIU

L

Your claims

+ORQTVCPV 0QVKEG

5QOG ENCKOU OC[PWTP/ Claim Express GFGT V
EWUVQOGT UGTXKEG TGRTGUGPVCVKXG Y

G%NCKOU 0'9

5WDOKVVKPI ENCKOU ECP CNUQ DG FQPG QPNK
UWDOKVVKPI VJGO VJTQWIJ VJG UGEWTG
/GODGT 5GTXKEGU 0GVYQTM DWGETQUU EC
/GFCXKG $NWG %TQUU 0GVYQTM 5GTXKEGU 0GVYQTM
5GTXKEGU 0GVYQTM DWGETQUU EC KPVGTPCVKQPCNUVW
HQT UVGR D[UVGR KPUVTWEVKQPU

Filling out your claim form

When you have to claim cBDC BT8 0 0 0 0 8 2C BT888 TF002IIIf0 Tc 0 Tw

+ORQTVCPV 0QVKEG

%JCTIGU UJQWNF DG KVGOKPG FJ CCR
Régie de l'assurance maladie du Québec (RAMQ) EQFG
TCVJGT VJCP RTGUGPVGF CU C VQVCN

Send your completed form with your original bills or receipts directly to Medavie Blue Cross at the following address:

Medavie Blue Cross
2 1 $QZ 5VCVKQP Q$R
/QPVTGCN 3WGDGE
H3B 4Y5

In order to be reimbursed, claims are to be mailed to Medavie Blue Cross no later than 90 days following the termination of coverage.

Claims related to Accidental Dismemberment

Please contact Medavie Blue Cross Customer Services to obtain the appropriate claim form. Once completed you should send the form to Medavie Blue Cross with a written proof of the occurrence of loss giving rise to such claim.

Claims related to repatriation in case of death

Please contact Medavie Blue Cross Customer Services to obtain the appropriate claim form. Once completed, the form should be sent to Medavie Blue Cross with a written proof of death of the person insured as soon as possible.

Further information on your Insurance Plan

International Student Services does not have RAMQ codes or Quebec rates. Please direct your queries to Medavie Blue Cross Customer Services at 1-888-873-9200 or at the following address:

Medavie Blue Cross
550 Sherbrooke St. West
/QPVTGCN 3WGDGE
H3A 6T6

Deadline to Submit Claims

All claims must be received by Medavie Blue Cross Insurance no later than 90 days after the end of the policy year in which the claims were incurred or 90 days after the end of your coverage, whichever is sooner. Full-year coverage ends Aug. 31 of the current academic year.

If you are submitting claims for services incurred

If you are submitting claims for services incurred on onwalds

Protection of your personal information

The personal information transmitted to us will be kept in your Blue Cross insurance file.

This information is requested by Medavie Blue Cross in order to process your claims.

Only Medavie Blue Cross employees and its duly authorized representatives will have access to this information in the company's current business practices.

Your file will be held at Medavie Blue Cross offices.

Upon a 30-day written notice, you will be entitled to access the personal information contained in your file and, if applicable, to ask that your file be corrected, according to the provisions of the Québec Act Respecting the Protection of Personal Information in the Private Sector (R.S.Q., c. P-39.1).

Please forward your request to:

Person in charge of the access to information
Medavie Blue Cross
550 Sherbrooke St. West
/ Q P V T G C N 3 W G D G E
H3A 6T6

Other information

Health services referrals

For your convenience, a list of medical clinics and health service providers close to McGill University is posted on the university website at www.mcgill.ca/studenthealth. Neither McGill University nor Medavie Blue Cross may be held responsible for the quality of services

•

• •

•••• • • • -••

• € , •ƒ •„•

ƒ…ƒ†ƒ

‡ -ˆ‰•Š‹‰ˆ•ˆŠ

Œ Ž‡ -ˆ‰•Š‹‰- ••

‘

MEDAVIE BLUE CROSS™