

## Summary of Coverage Advantage International Student Plan

Benefit	Coverage Details
<b>Maximum Sum Insured</b>	\$1,000,000
<b>Coverage Type</b>	Medically necessary
<b>Eligible Medical Expenses</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Medically necessary treatment for sickness or injury whether in-patient or out-patient</li> <li><input type="checkbox"/> Services of physician, surgeon, anesthetist, registered graduate nurse</li> <li><input type="checkbox"/> X-rays and laboratory services</li> <li><input type="checkbox"/> Rental of medical appliances</li> </ul>
<b>Ambulance Services &amp; Emergency Transportation</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Up to \$10,000 per claim for a licensed ground ambulance</li> <li><input type="checkbox"/> Taxi in lieu of ambulance up to \$100 per claim</li> <li><input type="checkbox"/> Emergency air transportation up to \$500,000</li> <li><input type="checkbox"/> Return home for medical treatment up to \$500,000</li> </ul>
<b>Maternity</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Up to \$25,000, including childbirth; the pregnancy must commence during the term of insurance or within the 30 days prior.</li> <li><input type="checkbox"/> One induced termination per policy period.</li> </ul>
<b>Prescription Drugs</b>	Limited to a 30-day supply
<b>Paramedical Services</b>	Services of a physiotherapist, osteopath, chiropractor, chiropodist or a podiatrist up to \$1,000 per profession listed
<b>Psychiatric Care or Mental &amp; Emotional Disorders</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Up to \$1,000 for outpatient visits to a psychiatrist or psychologist</li> <li><input type="checkbox"/> Up to \$25,000 for psychiatric hospitalization</li> </ul>
<b>Trauma Counselling</b>	Six sessions
<b>Dental Services</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Up to \$5,000 for accident</li> <li><input type="checkbox"/> Up to \$600 for dental pain</li> <li><input type="checkbox"/> Up to \$100 for impacted wisdom tooth</li> </ul>
<b>Annual Medical Examination</b>	One annual medical exam including lab tests) per 12 months (at least ten months must be purchased)
<b>Sexual Health Consultation</b>	Up to \$100 for consultation related to an STD / one consultation for the 'morning after pill' (at least 180 days must be purchased)
<b>Eye Examination</b>	One exam per 12-month period
<b>Tuberculosis Testing &amp; Vaccination</b>	Up to \$100 per 12 months period (at least 180 days must be purchased)
<b>Family Transportation</b>	Up to \$5,000 for a single round trip economy airfare, and up to \$1,500 for costs incurred after arrival, if you are hospitalized
<b>Preparation and Return of Remains</b>	Up to \$10,000 for preparation and transportation of remains, or for cremation or burial at place of death
<b>Accidental Death &amp; Dismemberment</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Air Flight / Common Carrier Accident: \$100,000</li> <li><input type="checkbox"/> 24 Hour Accident: \$10,000</li> </ul>

Key Features	
<b>Eligibility</b>	International students, parents, guardians, teachers, chaperones, spouses and dependent children; all individuals must be under age 65.
<b>Travel outside Canada</b>	Travel worldwide is valid up to 30 days as long as the majority of time on the policy is spent in Canada. Your home country is included.
<b>Pre-existing Conditions</b>	Covered for ongoing maintenance as well as unexpected emergencies.

This document is a summary only and does not include all of the benefits, limitations, exclusions or conditions of coverage. The policy wording is the only legally binding description of coverage. Please consult the policy wording for further details.

For more information, contact Ingle International at 1.888.386.8888 or [helpline@ingleinternational.com](mailto:helpline@ingleinternational.com), or visit us online at [www.ingleinternational.com](http://www.ingleinternational.com).