

# For International Students

## Features & Benefits

This insurance provides coverage for medical expenses incurred by international students enrolled in a school in Canada, as well as their accompanying family members. Coverage is also provided for COVID-19.

KEY FEATURES	
Maximum policy limit	\$2,000,000
Age limit	<p><b>Students</b> Up to 69 years</p> <p><b>Family Members</b> Minimum of 15 days up to 59 years</p>
Family coverage	<p>Coverage is available for family members who are residing with the student while they are enrolled in school.</p> <p>The student must either be covered under a TuGo Student Insurance policy or meet the eligibility requirements for a TuGo Student policy.</p> <p>Eligible family members include:</p> <ul style="list-style-type: none"> <li>• Legal or common-law spouse</li> <li>• Parents (including step-parents and legal guardians)</li> <li>• Siblings and step-siblings</li> <li>• Unmarried dependent children*</li> </ul> <p>* Up to 21 years or up to 59 years if they have a cognitive, developmental, or physical disability</p>
Travel worldwide	<p><b>Travel Worldwide</b></p> <p>Travel worldwide is covered provided the insured intends to spend the majority of their time in Canada</p> <p><b>Travel in Home Country</b></p> <p>Visits to the home country are permitted; the Policy will not terminate but expenses in the home country will not be covered</p>
School breaks	Coverage is available during school breaks provided the student is still enrolled as a full-time or part-time student
KEY BENEFITS	
MAXIMUM LIMIT	
Emergency medical treatment	<ul style="list-style-type: none"> <li>• Up to the policy limit for:                             <ul style="list-style-type: none"> <li>– Emergency treatment for in-patient or out-patient care</li> <li>– Services of a physician</li> <li>– X-rays and laboratory services</li> <li>– Rental or purchase of essential medical appliances</li> </ul> </li> <li>• Up to \$20,000 for private duty nursing</li> </ul>
Ambulance	Up to the policy limit for ground, air or sea ambulance (including paramedics) or taxi in lieu
Follow-up visits	Up to 5 follow-up visits within 14 days of the initial emergency treatment
Prescription drugs	<p>Up to a 30-day supply following an emergency</p> <p><b>Note:</b> The cost for one morning-after pill is also provided once during a 12 consecutive month period if the insured has purchased a 365-day policy</p>

KEY BENEFITS cont'd	MAXIMUM LIMIT
Other professional services	<ul style="list-style-type: none"> <li>• Up to \$600 per incident per practitioner for the services of a:                             <ul style="list-style-type: none"> <li>– Physiotherapist</li> <li>– Chiropractor</li> <li>– Chiropodist</li> <li>– Osteopath</li> <li>– Podiatrist</li> <li>– Acupuncturist</li> <li>– Naturopath</li> <li>– Speech therapist</li> </ul> </li> <li>• Up to \$1,000 combined for all practitioners per incident for the services of a:                             <ul style="list-style-type: none"> <li>– Psychiatrist</li> <li>– Psychologist</li> <li>– Clinical counsellor</li> <li>– Psychotherapist</li> <li>– Nurse psychotherapist</li> <li>– Social worker</li> </ul> </li> </ul>
Rehabilitation treatment	Up to \$250 per day to a maximum of 7 days for emergency treatment in a rehabilitation facility, when it's medically necessary after hospitalization
Fracture treatment	<p>Up to \$1,000 for treatment related to fractures. This benefit includes:</p> <ul style="list-style-type: none"> <li>• X-rays</li> <li>• Re-examination physician visits</li> <li>• Medically necessary casting and re-casting</li> <li>• Cast removal</li> </ul> <p><b>Note:</b> This benefit is only available in lieu of the Airfare to Return Home for Treatment benefit</p>
Dental	<ul style="list-style-type: none"> <li>• Up to \$6,000 for dental accidents</li> <li>• Up to \$600 for any other dental emergencies</li> </ul> <p><b>Note:</b> All treatment must be completed within 90 days after the treatment began and within the period of coverage</p>
Impacted wisdom teeth	Up to \$150 per tooth
Maternity	<p>Up to \$25,000 for:</p> <ul style="list-style-type: none"> <li>• Pre-natal care</li> <li>• Complications related to pregnancy that arise within the 9 weeks before and after the expected due date</li> <li>• Involuntary termination of pregnancy</li> </ul>
Annual physician visit	<p>Up to \$150 for one general check-up or one immigration medical examination in lieu</p> <p><b>Note:</b> Coverage is also provided for preventative screening tests.</p> <p>This benefit is available once during a 12 consecutive month period if the insured has purchased a 180-day policy</p>
Sexually transmitted infection testing	<p>Up to \$100</p> <p><b>Note:</b> This benefit is available once during a 12 consecutive month period if the insured has purchased a 180-day policy</p>
Emergency air transportation	<p>Up to the policy limit for medical air evacuation. If medically required, coverage also includes:</p> <ul style="list-style-type: none"> <li>• The cost of a qualified medical attendant (or family member or friend in lieu)</li> <li>• An airline seat upgrade</li> </ul>
Airfare to return home for treatment	<p>Up to a one-way economy airfare to return to the country of permanent residence for immediate treatment*</p> <p><b>Note:</b> For fracture claims, this benefit is only available in lieu of the Fracture Treatment benefit</p> <p>* Treatment must be required within 10 days of returning home</p>

KEY BENEFITS cont'd	MAXIMUM LIMIT
Eye examination	One visit to an optometrist or ophthalmologist for a general eye examination <b>Note:</b> This benefit is available once during a 12 consecutive month period if the insured has purchased a 180-day policy
Prescription glasses/contact lenses/hearing aids	Up to \$200 if required because of an accident or injury <b>Note:</b> Includes the cost to repair existing glasses or hearing aids
Repatriation	<ul style="list-style-type: none"> <li>• Up to \$25,000 for preparation and return of the body</li> <li>• Up to \$6,000 for burial or cremation at the place of death</li> <li>• Up to \$5,000 for transportation costs for one family member to identify the body, and up to \$400 per day to a maximum of \$2,000 for their meals and accommodation</li> </ul>
Family transportation	When an insured is hospitalized, this benefit includes: <ul style="list-style-type: none"> <li>• Up to \$5,000 for one round trip economy airfare or ground transportation costs for a family member or friend to be at their bedside</li> <li>• Up to \$400 per day to a maximum of \$2,000 for out-of-pocket expenses</li> </ul>
Tutorial services	Up to \$20/hour to a maximum of \$400, if the insured is hospitalized for 30 consecutive days or more
Accidental Death and Dismemberment	Up to \$10,000

## PRE-EXISTING MEDICAL CONDITIONS

Pre-existing medical condition coverage	There is a 90-day stability period for pre-existing medical conditions before the effective date of the policy
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## MENTAL & EMOTIONAL CONDITIONS

Mental & emotional condition coverage	<p>Mental and emotional disorders are covered up to the Policy limit for in-patient services under the Emergency Medical Treatment benefit in the same way that any other medical emergency is covered</p> <p>Coverage is also provided for out-patient and other services under any other related benefits that could apply (including but not limited to ambulance services, prescription drugs, family transportation, repatriation, other professional services, rehabilitation, etc.)</p>
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## OPTIONAL COVERAGE

Accidental Death and Dismemberment	<p>Insureds can purchase the Accidental Death and Dismemberment Optional Coverage to increase the limits of coverage as follows:</p> <ul style="list-style-type: none"> <li>• Air Flight/Common Carrier - up to \$100,000</li> <li>• 24-hour Accident - up to \$25,000</li> </ul>
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