

## **New Brunswick French International Student Program**

**Policy 11025**

### **Benefits at a Glance**

#### **Accidental Death & Dismemberment**

- Up to a maximum of \$10,000 per policy year for 24 hour accident.
- Up to a maximum of \$100,000 per policy year for air flight or common carrier accident.

#### **Ambulance Transportation**

- Charges for a licensed ground ambulance up to a maximum of \$10,000 per incident.
- Charges for an air ambulance and evacuation up to a maximum of \$500,000 per incident.
- Charges for a licensed taxi up to a maximum of \$100 per incident.

#### **Dental Benefit**

Dental benefits are based on the usual and customary charges up to the current dental fee guide for general practitioners/dental surgeons in effect in the covered person's province of residence.

- Charges for accidental dental up to a maximum of \$5,000 per treatment.
- Charges for emergency pain relief up to a maximum of \$600 per treatment.
- Charges for wisdom teeth up to a maximum of \$100 per tooth.

#### **Drug Benefit**

- Limited to a 60 day supply per prescription\*.

\*Blue Cross may, on an ongoing basis, add, delete or amend its list of eligible drugs. Please contact Blue Cross to confirm if the drug you were prescribed is eligible under the plan.

#### **Eye Examination**

- One exam every 12 consecutive months.

#### **Hospital Room**

- Charges for semi-private room and medically necessary inpatient and outpatient services up to the usual, customary and reasonable amounts.

#### **Lenses/Frames/Contact Lenses/ Hearing Aids**

- Up to a combined maximum of \$250 per policy year.

#### **Complete Medical Examination**

- One complete medical examination by a licensed Physician every 12 consecutive months .

#### **Paramedical Services**

- Charges for a chiropodist/podiatrist, chiropractor, osteopath or physiotherapist up to a maximum of \$1,000 per practitioner per policy year.
- Charges for a psychiatrist/psychologist/social worker/clinical counsellor/psychotherapist up to a combined maximum of \$10,000 per policy year.
- Charges for hospitalization due to psychological, mental or emotional disorders to a maximum of \$60,000 per lifetime.
- Charges for inpatient psychiatric services up to a maximum of \$60,000 per lifetime.
- Charges for an acupuncturist up to a maximum of \$600 per policy year.

#### **Private Duty Nursing**

- Charges for medically necessary home nursing care performed by a registered nurse, registered nursing assistant or licensed practical nurse are eligible up to a maximum of \$10,000 per policy year. Written authorization of the attending physician is required.

#### **Return of Deceased**

- Up to a maximum of \$10,000 for the cost of preparation (including cremation) and homeward transportation of the deceased (excluding the cost of a coffin) by the most direct route to their home country.

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#### **Sexual Health Consultation**

- Up to a maximum of \$100 per policy year for consultation related to an STD, including one consultation for the “morning after pill”.

#### **Transportation to Visit Participant**

- Up to a maximum of \$5,000 for a round trip economy fare by the most direct route for transportation costs (air, bus, train), when the covered person has been confined to the hospital or has died and the attending physician has advised the necessary attendance of an immediate family member.

#### **Tuberculosis Testing & Vaccine**

- Up to a maximum of \$100 per policy year.

#### **Virtual Medical Care**

- Charges for virtual medical care services to diagnose or treat minor non-emergency illnesses and ailments that, in the opinion of the Physician, can be lawfully and appropriately treated through online consultation by an Approved Provider.

### **GENERAL INFORMATION**

#### **Coverage Type**

- Emergency only

#### **Eligibility**

- You must be an international full-time student, a temporary resident of Canada and under the age of 65.

#### **Overall Combined Maximum**

- \$5,000,000 per policy year.

#### **Policy Year**

- August 15 to August 14

#### **Termination**

The earliest of:

- the end of the policy year,
- the date you are no longer enrolled and not attending a Participating Educational Institution, or
- the date you return to your home county with no intention of returning before the end of the policy year.

#### **Worldwide Travel Trip Duration**

- Limited to 30 days of travel per trip.

### **INCONFIDENCE®**

inConfidence® is a free, confidential counselling and support program offering service in person, by telephone, and online to address any personal or emotional issues that you or your host family may experience during the hosting period.

To reach the inConfidence program, go to [www.myinconfidence.ca](http://www.myinconfidence.ca). Choose the Inkblot login button and create an account using your policy number 11025. You can then access services on the website or download the Inkblot mobile app. You can book a counsellor to speak to in one of over 40 languages.

If you're in crisis or need to speak to someone right away, call toll-free **1-855-933-0103**. The inConfidence program provides unlimited access to crisis support 24 hours a day, 7 days a week.

This material is a summary only, and does not constitute an agreement. The exact benefits, terms and conditions are described in the policy and booklet.

For inquiries, contact Medavie Blue Cross at 1-800-667-4511 or e-mail your question to [inquiry@medavie.bluecross.ca](mailto:inquiry@medavie.bluecross.ca)

For additional information on your plan, please visit the New Brunswick French International Student Program website at [www.nbispinsurance.ca](http://www.nbispinsurance.ca)