

What does iMED cover?

iMED health insurance covers hospitalization and medical services for emergencies due to sickness or injury. The full coverage details (including the benefits, conditions, limits, and exclusions) are in the policy wording which is available at the iMED website on the Coverage page. If you have questions, please contact DCIS. We will be happy to help you.



Summary of what is covered:

- Hospitalization
- Services of a legally qualified physician, surgeon, or registered nurse
- Diagnostic, x-ray, & laboratory services
- Local ambulance service
- Medical equipment and supplies
- Services of a registered chiropractor, physiotherapist, massage therapist, podiatrist, osteopath, acupuncturist, or speech therapist
- Outpatient services of a psychiatrist, psychologist, or counselor
- In-hospital psychiatric care
- Trauma counseling
- Prescription medication
- Maternity care
- Emergency Dental Care Treatment in the event of an accident or the sudden onset of acute dental pain
- Accidental death or disablement
- Return to home country due to your illness or injury
- Return to home country due to family emergency

Eligible expenses are reimbursed 100%, with no deductible.
The Overall Maximum Limit is \$2,000,000 Canadian Dollars

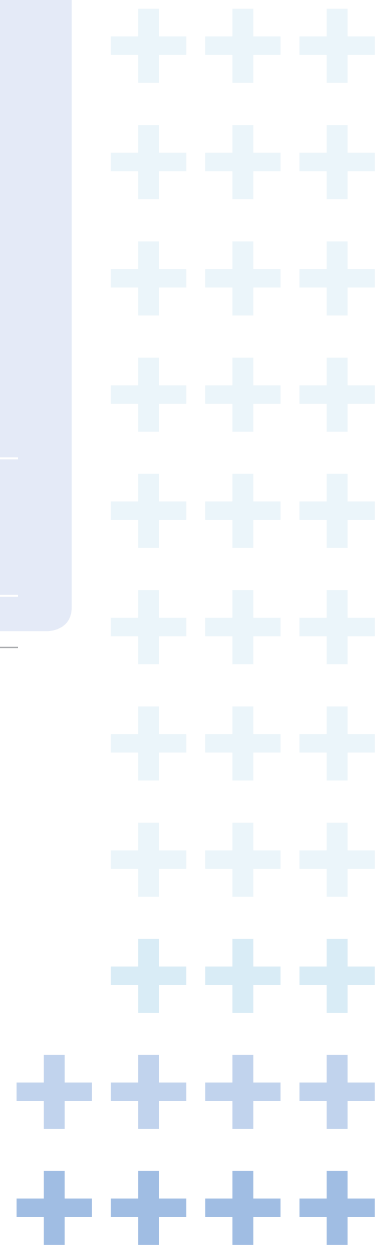
What is not covered?

Please read the policy wording for the full list of exclusions and limitations. The following are highlights of what is not covered.

Any medical costs related to:

- Contraceptives
- Elective medical treatment
- Mountaineering, scuba diving deeper than 15 meters, rock or precipice climbing higher than 15 meters, hang gliding, paragliding, sport parachuting, sky diving, athletic or sports activities for remuneration or prize money, or while riding or driving in or on any motorized vehicle or device in any race or speed contest
- use of illegal drugs / substances

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How does iMED Insurance Work?

MSH INTERNATIONAL is the insurance company that administers and pays iMED insurance claims.



Contact **MSH** for help in making a claim, and if you need to find out if a certain medical specialist, procedure or test is covered. You must give the insurance policy number on the iMED Card.

Call Toll Free in Canada at: **1-800-808-2694**
Fax: +1 (403) 265-9425
Email: claimsamerica@msh-intl.com

MSH International (Canada) Ltd.
Suite 300, 999-8th Street SW
Calgary, AB T2R 1N7



If you pay medical costs during your iMED coverage period, use the **iMED Claim Form** to get reimbursed from MSH. The iMED Claim Form and full instructions are at the iMED website.

To process a claim MSH will need your completed claim form, and all related bills/receipts.

IMPORTANT: Submit claims promptly. MSH must receive your claims within 90 days of your iMED policy expiry date. For the complete terms and conditions please read the iMED Policy Wording available online.

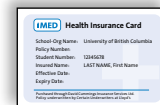
What do I do if I need to see a doctor?

Bring your iMED Card and a claim form. If you must pay for the doctor's visit, ask the doctor to write your medical diagnosis on the claim form. If you pay but do not have the doctor complete the claim form, complete it yourself. Describe the reason for your visit, including your medical symptoms and the diagnosis that the doctor gave to you about your sickness or injury.

If the doctor refers you to see a specialist or surgeon, or to get a medical procedure it is strongly recommended that you **contact MSH to request pre-authorization** before your scheduled appointment.

iMED Direct Billing Network

Certain doctor clinics and pharmacies will bill eligible expenses direct to MSH so that you do not have to pay. A list of participating facilities is at the iMED website on the Claims page. To access a direct billing facility, you will need to show your iMED Card, and a piece of photo identification.



What do I do at a hospital?

1 If you go to an Emergency Room (ER):
Some hospital Emergency Rooms will bill your medical costs to MSH directly, and at others you may be given the bill, or required to pay up front. If you are given the bill or pay up front, make a claim to MSH as soon as possible.

2 If you are admitted as an IN-Patient:
You, or someone on your behalf, **must call MSH Assistance** (open 24 hours) at **1-800-808-2694 as soon as possible**. MSH will assist you by asking the hospital to bill your medical expenses directly to your insurance.

Important Tips!

- 1 If you have a Study Permit, carry a photocopy of it with you. If you show a copy of your study permit at the hospital you may qualify for *lower hospital rates*.
- 2 Before you leave a hospital get a copy of your **medical chart** because MSH may require this to process your claim.



Have questions? DCIS is here to support you.

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