



Here for you.

Your iMED website:
www.david-cummings.com/imed



David Cummings Insurance Services

Tel 604 228-8816 or 1-800-818-3188
Fax 604 228-9807

info@david-cummings.com

350-2083 Alma Street
Vancouver, BC Canada
V6R 4N6

DIRECTIONS BY BUS ▶ From UBC Campus, take the No.84, No.44 or No.4 bus. (See translink.bc.ca for more bus information). Ask the bus driver to announce when you are at the Alma Street bus stop. The office is on the third floor of the Jericho Village Shopping Centre.

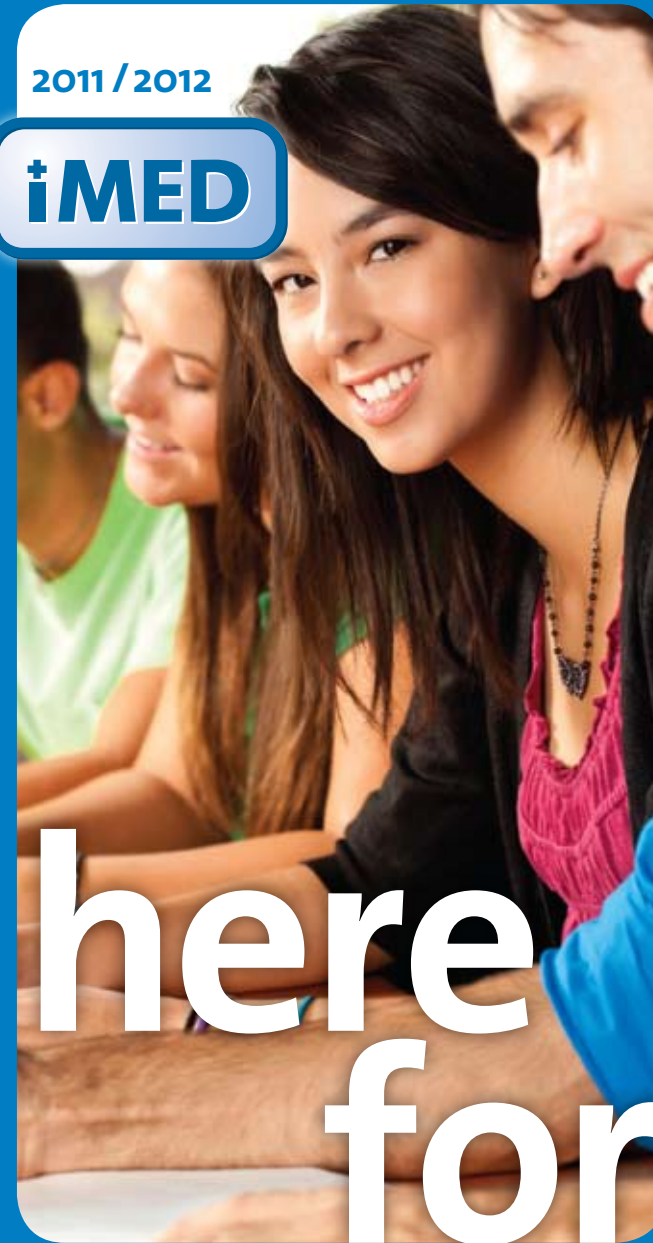
+ You can also contact a UBC International Student Advisor for assistance at isa@students.ubc.ca



here for you.

07/2011

2011 / 2012



here
for
you.

iMED.
Health Insurance for
New International
Students.

Why do I need health insurance?

Your health and well-being are extremely important.

If you suffer a sickness or injury, the most important thing is for you to get the proper medical attention. Without health insurance, the cost of medical services could limit your access to medical care or leave you with a large debt to pay. For example, the cost of a hospital stay in Canada can range from \$1000 to over \$6000 per day.

With iMED Health Insurance for New International Students, you and your family can rest at ease knowing that you are well covered.

here for you.



You are well covered with iMED.



iMED is top quality health insurance coverage provided at a low cost for the three month waiting period before you qualify for the BC Medical Services

Plan (MSP)—or for the duration of your study term if you are a one-term exchange student.

How do I know if I have iMED?

New international students are automatically enrolled for iMED as a condition of registering for classes. After you register for your first class at UBC, you will be able to see the iMED fee on your student account at www.students.ubc.ca/ssc. (iMED \$120 for degree students and exchange students studying for 2 terms, or IMD1 \$170 for 1-term exchange students). iMED fees are subject to change for policies effective on or after July 1, 2012.

Can my family members get coverage?

If you have a spouse or partner and/or dependent children who will reside with you during your study term, you may purchase iMED coverage for them. Go to the *Family Members* page on the iMED website for the easy application process.

Can I opt out of iMED?

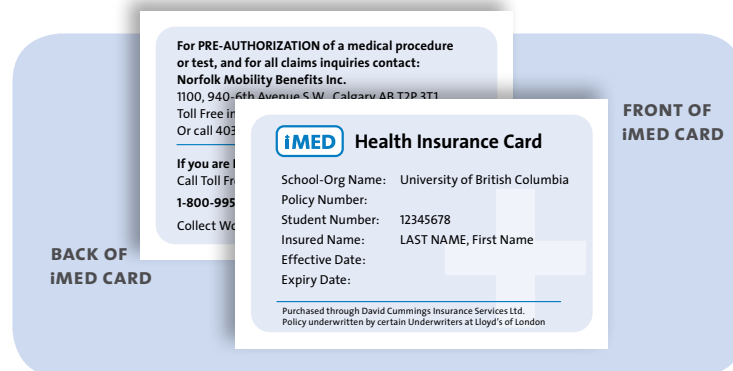
Please visit the *Opting Out* page on the iMED website to:

- + Find out if you are eligible to opt out and what the deadlines for opting out are.
- + Complete the *Opt Out Request Form* that matches your reason for opting out.



Your iMED card

It is very important that you keep your iMED card (and your UBC student ID) with you at all times so that you (or someone on your behalf) can access it in case you need medical attention.



What if I did not get my iMED card?

Within 10 days of registering for classes, your iMED card will be emailed to you at the address of record at UBC. If after 10 days you do not get your iMED card, contact DCIS at info@david-cummings.com. Please include your name, student number, and your date of arrival in BC in the message.

When am I covered?

One-term exchange students

You are covered for your four month term as follows:

WINTER TERM 1: August 29, 2011 – January 4, 2012*

WINTER TERM 2: December 28, 2011 – May 3, 2012*

*You will also be covered while travelling from your home country, or primary place of residence, to Canada, if your total travel is ten days or less and your arrival date is not earlier than the start date of your iMED coverage. If you will arrive in Canada before the iMED start date for your study term, you may purchase the extra coverage you need. Go to the Advance Coverage page on the iMED website.

All other new international students

You are covered for the three-month waiting period before you become eligible for MSP. This waiting period includes the remainder of the month you arrive in BC plus two full months. For example, if you arrived in BC on August 25, you would be eligible for MSP on November 1. iMED will ensure that you have adequate medical coverage from the time you arrive in Canada,* with the earliest arrival date in Canada being:

- + August 1 for Winter Term 1
- + December 1 for Winter Term 2
- + April 1 for Summer Term 1
- + June 1 for Summer Term 2

*You will also be covered while travelling from your home country, or primary place of residency, to Canada if your total travel is ten days or less, **and** your arrival date in Canada is not earlier than the iMED start date for your study term.

What if I need different coverage dates for my MSP waiting period?

If you will arrive in BC **after** the calendar month in which your iMED starts (for example if your iMED starts August 1, but you arrive in September), then you must submit the Date Change Form to DCIS so that your coverage can be adjusted to cover your three month waiting period for MSP. Use the Date Change Form at the iMED website.

If you will arrive in BC the month **before** the iMED start date, you may purchase Advance Coverage directly from DCIS. See the *Advance Coverage* page on the iMED website.

Note: You must apply for MSP upon arrival in BC.

What if I need to see a doctor?

Bring a claim form with you when you seek medical attention at a doctor's office or walk-in clinic. Claim forms can be printed from the iMED website. Ask the doctor to complete the claim form. If you pay for a doctor's visit and do not have the doctor complete the claim form, you may complete it yourself. Just describe the reason for your visit and the diagnosis that the doctor gave to you about your sickness or injury.

For help in making a claim, and to find out if a medical procedure or test is covered by your insurance, call **Norfolk Mobility Benefits** (open MST 8:30am – 4:30pm) at **1-866-767-5928**.

If you are hospitalized (as an In-patient) you, or someone on your behalf, must call **TIC Emergency Assistance** (open 24 hours) at **1-800-995-1662** immediately.

What am I covered for?

Your insurance provides coverage of hospitalization and medical services for emergencies due to unexpected 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. Because the policy wording is a legal document, some of the language may be difficult to understand. 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

Special Features:

- 24-hour call centre for emergency medical assistance
- Reimbursement of eligible expenses at 100% with no deductible.
- Coverage as you travel from your home country to BC if your total travel time is 10 days or less

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, rock or precipice climbing, 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
- Misuse of medication, use of intoxicants or illegal drugs

