

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
- 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:

- SelectCare 24-hour call centre for 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 if I have a pre-existing medical condition?

You are not covered for the maintenance care (including prescription medication) or non-emergency treatment for a pre-existing medical condition. An unforeseen emergency related to a pre-existing condition would be covered. Follow-up care required after the emergency has passed would not be covered.

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:

- Pregnancy, miscarriage, childbirth or termination of pregnancy
- 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

