

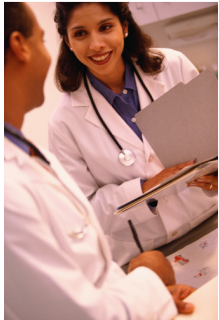
Why do I need health insurance?



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 high cost of medical services outside your home country could limit your access to the care you would need, or leave you with a large debt to pay.

You are *well* covered with the Global Campus Plan.



The Global Campus Health Plan provides top quality, comprehensive insurance coverage at a low cost.

It is available to cover you either during the waiting period before you qualify for a public (government) health plan in your study location, or for your entire study period.

What am I covered for?

The Global Campus Plan provides coverage of hospitalization and medical services for emergencies due to unexpected sickness or injury. The maximum coverage limit is \$2,000,000 Canadian Dollars.

Note: Most standard travel insurance plans are designed to only cover the *initial* treatment of your injury or illness, after which you would be responsible for further related medical expenses. With the *Global Campus Health Plan*, you can rest at ease knowing that if you suffer an unexpected illness or injury, you are covered for the initial medical treatment and *most* necessary follow up consultation and treatment.*

*If the cause of the claim is a Pre-existing medical condition only emergency medical treatment is covered. See policy wording for full coverage details.

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
- Evacuation to nearest suitable medical facility
- Return to your home country due to your illness or injury
- Return to your home country due to family emergency
- Repatriation of mortal remains or local burial / cremation

Special Features

- 24-hour call centre for medical assistance
- Reimbursement of eligible expenses at 100% with no deductible.
- If you purchase your policy before departing your home country you are covered as you travel from your home country to your study location 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 is not covered for pre-existing conditions.

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

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. A claim form is included in your policy kit. Ask the doctor to help you 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.

If you need to have a test or medical procedure performed at a hospital, before you go, call **MSH International (Canada) Ltd.** to get authorization for that test or procedure.

If you are **HOSPITALIZED** you, or someone on your behalf, must call **TIC Emergency Assistance** immediately or as soon as reasonably possible.

Direct Billing Network

Depending on the location of your studies, you may be able to access a medical clinic or pharmacy which is set up to bill your eligible medical expenses directly to your insurance policy. The list of participating clinics and pharmacies is available on the *Claims* page at **www.david-cummings.com/issbc**. To access a direct billing clinic you will need to show your valid insurance ID card, and in some cases your student ID as well.

Claims Service

NMB
NORFOLK MOBILITY BENEFITS

Claims service and administration is provided by **MSH International (Canada) Ltd.**, formerly Norfolk Mobility Benefits Inc., located in Alberta, Canada.

For help in making a claim, or to find out if a medical procedure or test is covered, contact MSH International (Canada) Ltd. The staff at MSH International are committed to assisting you in a prompt and caring manner.

Your GCHP Insurance ID Card

Contact information for MSH International (Canada) Ltd. and for TIC Emergency Assistance is on the back of the insurance ID card provided to you after your purchase.



Worldwide health insurance of unmatched value for ...

- ↗ **international & exchange students**
- ↗ **international co-op study & work terms**
- ↗ **international internships**
- ↗ **international field schools**
- ↗ **delegates of international conferences**



David Cummings Insurance Services Ltd.



Our independent insurance brokerage has specialized in health insurance for over 16 years. Our ongoing mission is to provide you with unmatched value through personalized service and superior products at competitive, affordable prices.

Here for you.

Phone: (604) 228-8816 or 1-800-818-3188

Fax: (604) 228-9807

E-Mail: info@david-cummings.com

Office Address:

350 – 2083 Alma Street
Vancouver BC V6R 4N6
Canada

This is a summary brochure only. The full coverage details (including the benefits, conditions, limits, and exclusions) are in the policy wording. Please contact DCIS to request a copy and with your questions. We will be happy to help you.

The Underwriter

This plan is underwritten by *Certain Underwriters at Lloyd's of London* through MSH International (Canada) Ltd.

Revised: May 2012



Health Insurance *for*
International & Exchange Students

Apply Online at
www.david-cummings.com/issbc

Here for you.