

## Student Medical Insurance for Canadians Studying Abroad Benefit Summary

<b>Benefits</b>	<b>Manulife Financial</b>	<b>TuGo</b> (underwritten by Industrial Alliance)	<b>Destination Travel</b> (underwritten by Manulife)
<b>Maximum Limit</b>	\$2,000,000	\$2,000,000	\$2,000,000
<b>Hospital expenses</b>	<p>a) A semi-private hospital room, or a private intensive or coronary care unit when medically necessary;</p> <p>b) Your treatment while in hospital up to sixty (60) days per injury or illness;</p> <p>c) Your treatment while in the emergency department, and/or as an out-patient at a hospital; or</p> <p>d) Emergency hospitalization required for psychiatric treatment, to a maximum of thirty (30) days per policy.</p>	<p>Emergency hospital confinement (limited to semi-private accommodation) and/or emergency medical treatment by a physician for the actual, usual and customary charges for reasonable and necessary hospital and medical expenses.</p> <p>Up to a maximum of \$10,000 for in-patient hospitalization due to psychiatric, psychological, mental or emotional disorders (see Psychiatric/psychological care below).</p>	<p>Semi-private hospital accommodation and for reasonable and customary services and supplies for your emergency care during confinement as a resident in-patient.</p>
<b>Physician services</b>	<p>Emergency medical attention received from a physician in or out of hospital.</p> <p>Up to five (5) follow-up visits.</p>	<p>The services of a physician.</p> <p>Up to a maximum of \$3,000 to continue medical treatment provided treatment is a direct result of the initial emergency medical treatment.</p>	<p>The reasonable and customary services of a legally licensed physician, surgeon or anaesthetist.</p> <p>When required as a result of a covered <i>emergency sickness or injury</i>, up to \$3,000 will be paid to continue medical <i>treatment</i>.</p>

<p><b>Diagnostic services</b></p>	<p>Tests that are required as a result of an emergency and requested by your physician due to an emergency and to diagnose or learn more about your medical condition.</p> <p>Prior approval is required by the Assistance Centre for all major diagnostic testing, including but not limited to magnetic resonance imaging (MRI), computer axial tomography (CAT) scans, sonograms, ultrasounds &amp; biopsies.</p>	<p>X-ray examinations and diagnostic laboratory procedures.</p>	<p>Diagnostics, lab tests and/or x-ray examinations as ordered by a physician for the purpose of diagnosis.</p>
<p><b>Private duty nurse</b></p>	<p>When medically necessary and recommended by a physician, the services of a licensed registered nurse up to a maximum of \$10,000. This benefit is in lieu of hospitalization and the cost must not exceed the daily rate for standard ward accommodation.</p>	<p>Up to a maximum of \$15,000 for private duty nursing services performed by a registered nurse other than a relative, when ordered in writing by the attending physician expressly in lieu of hospitalization.</p>	<p>Private duty services of a registered graduate nurse (who is not related to you by blood or marriage), up to \$15,000. Must be pre-approved by the Assistance Centre.</p>
<p><b>Ambulance</b></p>	<p>Up to \$5,000 per unrelated sickness or injury for a licensed ground or air ambulance to the nearest hospital or medical facility, or between medical facilities, if necessary.</p>	<p>The services of a licensed ambulance and paramedics, including mountain and sea rescue, from the scene of the accident or place of onset of the sickness to the nearest hospital.</p> <p>If an ambulance is medically required but is unavailable, the company will reimburse up to \$125 for taxi expenses, taxi receipt required.</p>	<p>The use of a licensed local land or sea ambulance to the nearest hospital.</p> <p>If an ambulance is unavailable, we will reimburse up to \$150 for taxi expenses.</p>

<p><b>Prescription drugs</b></p>	<p>Up to a thirty (30) day supply of drugs that are prescribed for you and are available only by prescription from a physician or dentist and dispensed by a licensed pharmacist.</p>	<p>Up to a maximum of \$10,000 to a limit of a 30-day supply for medicines and / or drugs (excluding vitamins, minerals, dietary supplements, contraceptives and over the counter medicines) that require a physician's written prescription following a consultation.</p> <p>While you are confined to hospital, the company will reimburse the total cost of such medicines and/or drugs.</p>	<p>Prescription drugs or medications that require a physician's written prescription, up to a maximum of \$10,000 not exceeding a one-month supply.</p>
<p><b>Paramedical services</b></p>	<p>For treatment received from a licensed chiropodist, podiatrist, physiotherapist, chiropractor, or osteopath, up to \$70 per visit to a maximum of \$700 for a covered injury.</p>	<p>Up to a maximum of \$600 per practitioner for the services of a physiotherapist, chiropractor, chiropodist, osteopath, podiatrist, acupuncturist, naturopath for the relief of acute emergency pain or speech therapist. A referral from a physician is required for acupuncturist &amp; naturopath.</p>	<p>The services of a legally licensed physiotherapist, chiropractor, chiropodist, osteopath, podiatrist, acupuncturist, naturopath and speech therapist. Not to exceed \$600 per practitioner per calendar year. A referral from a physician is required for acupuncturist and naturopath.</p>
<p><b>Accidental dental injury</b></p>	<p>Up to \$2,500 for emergency dental treatment to repair or replace your natural or permanently attached artificial teeth (including caps and crowns) where treatment is required as a result of an accidental blow to the mouth and within thirty (30) days of the accident.</p> <p>Treatment must be completed within the 12 consecutive months following the accident and prior to your return to your home country.</p>	<p>Up to \$5,000 for an accident requiring the repair or replacement of sound natural teeth or permanently attached artificial teeth. This includes the repair of restorative dental work including amalgam and composite fillings, retentive pins and prefabricated posts for fillings and standard metal crowns and bridges.</p> <p>Treatment relating to any dental claim must be completed no later than 90 days after treatment began and prior to your return to your country of origin.</p>	<p>Up to \$5,000 for emergency treatment or services to repair or replace your natural or permanently attached artificial teeth (including capped or crowned teeth) caused by an accidental blow to the face.</p> <p>Treatment relating to any dental claim must be completed no later than 90 days after treatment began and prior to your return to your country of origin.</p>

<p><b>Emergency dental treatment –</b></p>	<p>Emergency dental treatment – up to \$100 for the relief of dental pain, and up to \$250 per tooth to extract impacted wisdom teeth.</p>	<p>Dental expenses you incur for dental pain relief other than pain caused by an accident, up to a maximum of \$600, and \$150 per tooth to extract impacted wisdom teeth.</p>	<p>Up to \$600 for the immediate relief of acute dental pain caused by other than a blow to the face, and \$150 per tooth to extract impacted wisdom teeth.</p>
<p><b>Psychiatric/psychological (Mental Health) Care</b></p>	<p>a) Up to \$5,000 for the services of a legally qualified psychiatrist while you are an in-patient following an emergency, plus up to five (5) follow-up visits with a physician.  b) Emergency hospitalization required for psychiatric treatment, to a maximum of thirty (30) days per policy.</p>	<p>a) Up to \$1,000 for out-patient care by a physician, a licensed psychiatrist or psychologist including psychiatric or psychological counselling, following an emergency; or, b) Up to a maximum of \$10,000 for in patient hospitalization due to psychiatric, psychological, mental or emotional disorders.</p>	<p>Psychiatric treatment: a) Inpatient hospitalization, up to a lifetime maximum of \$25,000; and  b) Outpatient services, up to a maximum of \$1,000 in any 12 consecutive month period of coverage.</p>
<p><b>Trauma counselling</b></p>	<p>Trauma counselling – up to six (6) sessions of trauma counselling if you suffer an emergency covered under this policy and the counselling occurs within ninety (90) days of the date of the emergency.</p>	<p>-</p>	<p>Up to \$500 for trauma counselling within 90 days from the date of your emergency covered under this policy.  Maximum liability is \$5,000 per event under this policy and all other policies issued by the company within one calendar year.</p>
<p><b>Medical appliances</b></p>	<p>Medical appliances – when medically necessary, purchase or rental of a hospital bed, wheelchair, crutches, splints, canes, slings, trusses, braces or other prosthetic appliance. Prior approval by the Assistance Centre is required.</p>	<p>Rental of essential medical appliances including but not limited to wheelchairs, crutches and canes, but in no event will the rental amount payable exceed the total purchase price.</p>	<p>Rental of crutches, wheelchair or hospital-type bed, the cost of splints, trusses, braces or other approved prosthetic appliances; initial purchase of casts; artificial limbs, eyes or other approved prosthetic or medical appliances.</p>

<p><b>Emergency evacuation/ Return home</b></p>	<p>Up to a maximum of \$100,000 for reasonable and customary charges to transport you home during your period of coverage and as a result of a covered emergency by:</p> <p>a) by economy class airfare and/or,</p> <p>b) stretcher on a commercial flight, if a stretcher is medically necessary; plus, the cost of return economy class airfare for a qualified medical attendant to accompany you and/or,</p> <p>c) air ambulance when the covered emergency necessitates your immediate return.</p> <p>All air evacuations must be approved and arranged by the Assistance Centre.</p>	<p>a) Medical air evacuation to the nearest medical facility equipped to provide the required treatment, or for return to your home country.</p> <p>b) the cost of stretcher fare or one-way economy airfare on a commercial flight via the most direct route to return to your home country if the attending physician recommends it in writing.</p> <p>c) the cost of a return economy airfare on a commercial flight via the most direct route for a qualified medical attendant to accompany you when the attendant is medically necessary or required by the airline.</p> <p>This benefit must be pre-approved and arranged by the Assistance Centre.</p>	<p>If a covered sickness or injury necessitates your immediate transportation or return to your country of origin, the insurer will pay the cost of one-way transportation to the nearest appropriate medical facility or to your country of origin by the most appropriate means, including:</p> <ul style="list-style-type: none"> <li>- the use of an air ambulance, or</li> <li>- stretcher accommodation and medical escort if deemed medically necessary by the Assistance Centre.</li> </ul> <p>To be eligible for reimbursement, the Assistance Centre must pre-approve these costs.</p>
<p><b>Family member transportation</b></p>	<p>Up to \$3,000 for the return economy class airfare for an immediate family member – If you are hospitalized for at least seven (7) consecutive days or die because medical emergency during your period of coverage, and \$150 per day up to a maximum of \$1,500 for meals and commercial accommodation</p> <p>This benefit must be approved in advance by the Assistance Centre. <i>Limitation: This benefit is available if your immediate family member is beyond 500 kilometers of your hospital location</i></p>	<p>Up to a maximum of \$5,000 for the round-trip transportation costs for one family member to be with you while you are in hospital if an attending physician considers it necessary, or to identify your body when it is necessary to be identified prior to the release of your body, and \$150 per day up to a maximum of \$1,500 for meals and commercial accommodation.</p> <p>This benefit is payable only when pre-approved and arranged by the Assistance Centre.</p>	<p>Up to a maximum of \$5,000 for the cost to transport one member of your family by round-trip economy class, and \$150 per day up to a maximum of \$1,500 for the reasonable and customary costs incurred by your family member, if:</p> <ul style="list-style-type: none"> <li>- the attending physician advises the necessary attendance by such a person; or</li> <li>- the local authorities legally require the attendance of a member of your family to identify your remains in the event of your death due to a covered sickness or injury.</li> </ul>

<p><b>Repatriation of mortal remains</b></p>	<p>Up to \$25,000 for the actual expense to have your body prepared for burial or cremated and your burial where you die, or the cost to return your body or ashes home if you should die as a result of an emergency covered under this policy during your period of coverage or within 365 days after an accidental bodily injury that occurred while covered under this insurance.</p>	<p>In the event of <i>your</i> death during a trip:</p> <p>a) Up to a maximum of \$25,000 for the preparation and return of your body to your home country; or,</p> <p>b) Up to a maximum of \$5,000 for the burial or cremation at the place of death</p>	<p>In the event of your death due to a covered sickness or injury:</p> <p>a) Up to \$15,000 for the return of your remains to your country of origin; or</p> <p>b) Up to \$5,000 for the cremation or burial of your remains at the place of death.</p>
<p><b>Tuition reimbursement</b></p>	<p>Up to \$5,000 per semester for the actual tuition fee paid by you minus any amounts refunded by your school, if you have an emergency which prevents you from attending school and, as a result, you are unable to obtain passing grades for the semester, as confirmed by your physician and registrar of the school.</p>	<p>Up to \$20/hour to a maximum of \$400 for the costs of a qualified private tutorial service in the event you are hospitalized for 30 consecutive days or more.</p>	<p>Up to \$20/hour to a maximum of \$400 for the costs of a qualified private tutorial service in the event you are hospitalized for 30 consecutive days or more.</p>
<p><b>Prescription glasses/contact lenses/hearing aids</b></p>	<p>-</p>	<p>Up to a maximum of \$200 for prescription glasses, contact lenses and hearing aids required as a result of an accident.</p> <p>This benefit does not cover the repair or replacement of prescription glasses, contact lenses and/or hearing aids.</p>	<p>Up to a maximum of \$200 for prescription glasses, contact lenses and hearing aids required as a result of accidental injury.</p> <p>This benefit does not cover the repair or replacement of prescription glasses, contact lenses and/or hearing aids.</p>

<p><b>Travel worldwide / Trip breaks / School breaks</b></p>	<p>You are covered while travelling outside Canada for the period of coverage shown on your confirmation.</p> <p>Trip Break – up to twenty-one (21) consecutive days while you are enrolled in school. You may return home to attend special events, if you have requested and received prior approval from the Assistance Centre. There will be no refund of premium for any of the days that you have returned home.</p> <p>If you stay in your destination between semesters, you can re-apply for coverage as long as you have proof of enrolment in the following semester.</p>	<p>Travel worldwide during the period of coverage is valid as long as the majority of the period of coverage is spent in country of study.</p> <p>Visits to your home country are permitted; your Policy will not terminate; however, expenses will not be covered while in your home country</p> <p>When you are enrolled in a school, coverage will be provided during school breaks as long as your Policy is in effect during these periods.</p>	<p>This policy pays for eligible expenses for acute emergency sickness or injury incurred during the period of coverage while you are travelling worldwide, provided you spend at least 51% of the period of coverage in your country of study.</p> <p>Medical treatment and expenses incurred while in your country of origin are not covered.</p> <p>Coverage will be provided during school breaks as long as the insurance is in effect during these periods.</p>
<p><b>Annual medical examination</b> <i>(if policy is purchased for one year)</i></p>	<p>Up to \$100 per year to a physician (general practitioner) for an exam and associated tests and for one consultation session.</p>	<p>Up to a maximum of \$150 for one visit to a physician for a general check-up or one consultation and prescription of the 'morning after pill' over a 12 consecutive month period.</p>	<p>The cost of one routine physical examination or one consultation and prescription for the "morning-after pill" in any 12 consecutive month period, to a maximum of \$150.</p>
<p><b>Eye examination</b> <i>(if policy is purchased for one year)</i></p>	<p>One visit per year to a registered optometrist for diagnostic procedures to determine the presence of any observed abnormality in the optic system.</p>	<p>One visit to a licensed optometrist or ophthalmologist over a 12 consecutive month period to examine an abnormality in the visual system.</p>	<p>One visit to a registered optometrist over 12-month period of coverage for diagnostic procedures to determine the presence of any observed abnormality in the visual system.</p>

<p><b>Maternity benefit</b></p>	<p>-</p>	<p>Up to \$25,000 for pre-natal care (including but not limited to tests and prescribed medication), involuntary termination of pregnancy or resulting complications provided the pregnancy commenced during the period of coverage. Newborns can be added to the Policy from 15 days of age provided the appropriate additional premium has been paid.  Benefits will only be payable in the country of study.</p>	<p>Up to \$25,000 for the costs for: a) pre-natal care (including but not limited to tests and prescribed medication), and b) involuntary termination of pregnancy or resulting complications, provided that the pregnancy commenced during the period of coverage and the costs are incurred in the country of study. No benefits will be payable for expenses incurred for childbirth, voluntary termination of pregnancy, or post-natal care.</p>
<p><b>Accidental death or dismemberment</b></p>	<p>Up to \$10,000 for an accidental death or dismemberment. This benefit is payable within 90 days of the accident.</p>	<p>Up to a maximum of \$10,000 for death or dismemberment as a result of an accident during a covered trip.</p>	<p>Up to \$10,000, for loss of life, limb or sight occurring during the period of coverage resulting directly from accidental injury.</p>
<p><b>Terrorism Coverage</b></p>	<p>When an act of terrorism directly or indirectly causes an eligible loss under the terms and conditions of this policy, coverage is available for up to two (2) acts of terrorism within a calendar year and up to a maximum aggregate payable limit of \$35 million for all eligible emergency medical in-force policies issued and administered by Manulife</p>	<p>The company will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of terrorist activity.</p>	<p>When an act of terrorism directly or indirectly causes an eligible loss under the terms and conditions of this policy, coverage is available for up to two (2) acts of terrorism within a calendar year and up to a maximum aggregate payable limit of \$35 million for all eligible emergency medical in-force policies issued and administered by the company.</p>

**NOTE: This information for illustration only. Please refer to the policy wording for the complete terms, benefits, conditions & exclusions.**