

For Canadian Students

Features & Benefits

This insurance provides coverage for medical expenses incurred by Canadian students enrolled in a school outside their province/territory of residence, as well as coverage for their accompanying family members. Coverage is also provided for COVID-19.

KEY FEATURES	
Maximum policy limit	\$2,000,000
Age limit	<p>Students Up to 40 years</p> <p>Family Members Minimum of 15 days up to 40 years</p>
Family coverage	<p>Coverage is available for family members while they are residing with the student. The student must either be covered under or meet all the eligibility requirements for a TuGo Student Insurance policy for Canadian students.</p> <p>Eligible family members include:</p> <ul style="list-style-type: none"> • Legal or common-law spouse • Parents (including step-parents and legal guardians) • Siblings and step-siblings • Unmarried dependent children* <p>* Up to 21 years or up to 40 years if they have a cognitive, developmental, or physical disability</p>
Travel worldwide	<p>Travel Worldwide</p> <p>Travel worldwide is covered regardless of how much time the insured spends in their province/territory or country of study</p> <p>Note: Coverage while in the province/territory or country of study and for any other travel worldwide is limited to \$50,000 if the insured is not covered by their provincial or territorial government health care plan at the time of the claim</p> <p>Travel in Home Province/Territory</p> <p>Visits to the home province/territory are permitted; the Policy will not terminate but expenses in the home province/territory will not be covered</p>
School breaks	Coverage is available during school breaks provided the student is still enrolled as a full-time or part-time student in a school outside of their province/territory of residence or registered in an exchange program outside their province/territory of residence.
KEY BENEFITS	MAXIMUM LIMIT
Emergency medical treatment	<ul style="list-style-type: none"> • Up to the policy limit for: <ul style="list-style-type: none"> – Emergency treatment for in-patient or out-patient care – Services of a physician – Diagnostic tests and laboratory services received at the time of the emergency – Rental or purchase of essential medical appliances • Up to \$20,000 for private duty nursing
Ambulance	Up to the policy limit for ground, air or sea ambulance (including paramedics) or taxi in lieu
Follow-up visits	Up to 5 follow-up visits within 14 days of the initial emergency treatment
Prescription drugs	<p>Up to a 30-day supply following an emergency</p> <p>Note: The cost for one morning-after pill is also provided once during a 12 consecutive month period if the insured has purchased a 365-day policy</p>

KEY BENEFITS cont'd	MAXIMUM LIMIT
Other professional services	<ul style="list-style-type: none"> • Up to \$600 per incident per practitioner for the services of a: <ul style="list-style-type: none"> <li style="width: 50%;">– Physiotherapist <li style="width: 50%;">– Podiatrist <li style="width: 50%;">– Chiropractor <li style="width: 50%;">– Acupuncturist <li style="width: 50%;">– Chiropodist <li style="width: 50%;">– Naturopath <li style="width: 50%;">– Osteopath <li style="width: 50%;">– Speech therapist • Up to \$1,000 combined for all practitioners per incident for the services of a: <ul style="list-style-type: none"> <li style="width: 50%;">– Psychiatrist <li style="width: 50%;">– Psychotherapist <li style="width: 50%;">– Psychologist <li style="width: 50%;">– Nurse psychotherapist <li style="width: 50%;">– Clinical counsellor <li style="width: 50%;">– Social worker
Rehabilitation treatment	Up to \$250 per day to a maximum of 7 days for emergency treatment in a rehabilitation facility, when it's medically necessary after hospitalization
Fracture treatment	<p>Up to \$1,000 for treatment related to fractures. This benefit includes:</p> <ul style="list-style-type: none"> • X-rays • Re-examination physician visits • Medically necessary casting and re-casting • Cast removal <p>Note: This benefit is only available in lieu of the Airfare to Return Home for Treatment benefit</p>
Dental	<ul style="list-style-type: none"> • Up to \$6,000 for dental accidents • Up to \$600 for any other dental emergencies <p>Note: All treatment must be completed within 90 days after the treatment began and within the period of coverage</p>
Impacted wisdom teeth	Up to \$150 per tooth
Maternity	<p>Up to \$25,000 for:</p> <ul style="list-style-type: none"> • Pre-natal care • Complications related to pregnancy that arise within the 9 weeks before and after the expected due date • Involuntary termination of pregnancy
Annual physician visit	<p>Up to \$150 for one general check-up or one immigration medical examination in lieu</p> <p>Note: Coverage is also provided for preventative screening tests.</p> <p>This benefit is available once during a 12 consecutive month period if the insured has purchased a 180-day policy</p>
Sexually transmitted infection testing	<p>Up to \$100</p> <p>Note: This benefit is available once during a 12 consecutive month period if the insured has purchased a 180-day policy</p>
Emergency air transportation	<p>Up to the policy limit for medical air evacuation. If medically required, coverage also includes:</p> <ul style="list-style-type: none"> • The cost of a qualified medical attendant (or family member or friend in lieu) • An airline seat upgrade
Airfare to return home for treatment	<p>Up to a one-way economy airfare to return to the country of permanent residence for immediate treatment*</p> <p>Note: For fracture claims, this benefit is only available in lieu of the Fracture Treatment benefit</p> <p>* Treatment must be required within 10 days of returning home</p>

KEY BENEFITS cont'd	MAXIMUM LIMIT
Eye examination	One visit to an optometrist or ophthalmologist for a general eye examination Note: This benefit is available once during a 12 consecutive month period if the insured has purchased a 180-day policy
Prescription glasses/contact lenses/hearing aids	Up to \$200 if required because of an accident or injury Note: Includes the cost to repair existing glasses or hearing aids
Expenses related to death	<ul style="list-style-type: none"> • Up to \$35,000 for preparation and return of the body • Up to \$6,000 for burial or cremation at the place of death • Up to \$5,000 for transportation costs for one family member to identify the body, and up to \$400 per day to a maximum of \$2,000 for their meals and accommodation
Family transportation	When an insured is hospitalized, this benefit includes: <ul style="list-style-type: none"> • Up to \$5,000 for one round trip economy airfare or ground transportation costs for a family member or friend to be at their bedside • Up to \$400 per day to a maximum of \$2,000 for out-of-pocket expenses
Tutorial services	Up to \$20/hour to a maximum of \$400, if the insured is hospitalized for 30 consecutive days or more
Accidental Death and Dismemberment	Up to \$10,000

PRE-EXISTING MEDICAL CONDITIONS

Pre-existing medical condition coverage	There is a 90-day stability period for pre-existing medical conditions before the effective date of the policy
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MENTAL & EMOTIONAL CONDITIONS

Mental & emotional condition coverage	<p>Mental and emotional disorders are covered up to the Policy limit for in-patient services under the Emergency Medical Treatment benefit in the same way that any other medical emergency is covered</p> <p>Coverage is also provided for out-patient and other services under any other related benefits that could apply (including but not limited to ambulance services, prescription drugs, family transportation, repatriation, other professional services, rehabilitation, etc.)</p>
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OPTIONAL COVERAGE

Accidental Death and Dismemberment	<p>Insureds can purchase the Accidental Death and Dismemberment Optional Coverage to increase the limits of coverage as follows:</p> <ul style="list-style-type: none"> • Air Flight/Common Carrier - up to \$100,000 • 24-hour Accident - up to \$25,000
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