

Insurance Factsheet

Introduction

This Factsheet explains about insurance. The most important of all different types of insurance is your emergency medical insurance, and **it is a must that you arrange to have adequate medical insurance for the entire duration of your overseas sojourn**. Besides your medical insurance, there is also insurance that covers trip cancellation & interruption, loss/damage of personal articles, etc. You can purchase a comprehensive plan that includes all of the above mentioned items, or you may have to purchase some coverage separately depending on your insurance package.

The more comprehensive your coverage is, the better. This may mean an extra upfront cost you need to fork out while you are trying to save as much money as you can before your trip, but it can save you a lot of money in cases of unexpected illness or events later on.

Countries such as **France** and **Japan** have their own national insurance programs in which students studying in the country will be required to enrol through the host university. Even if that was the case, it is still good to have additional supplementary medical insurance of your own, since those national programs tend to cover only a portion of the entire medical cost you incur and/or excludes coverage for medical emergencies during international travel (i.e. your trip between Canada and the host country).

Your provincial health insurance program

While in Canada, the Health Insurance Program of each Province and Territory provides coverage for medically required hospital, medical, dental and optometric services (with some restrictions) for Canadian citizens, permanent residents of Canada, and students from overseas who are eligible residents while in the home province. In the case of Nova Scotia, eligible residents would ordinarily have to be present in the province in order to retain this coverage. The NS provincial health plan coverage will be continued, if you are outside of the province to attend an education institution on a full time basis (e.g. taking part in an exchange program outside Canada); however, while overseas, the NS provincial health insurance program will provide coverage for emergency medical services only*. (If you are a resident of another province, please look up information for your own province at: <http://www.hc-sc.gc.ca/hcs-sss/delivery-prestation/ptrole/index-eng.php#a1>.)

***Note:** Students studying at Saint Mary's on a Study Permit (i.e. "international students") are eligible for insured services in Nova Scotia only. Services rendered while outside the province would be the responsibility of the individual (see under "Moving to Nova Scotia from outside Canada" at http://novascotia.ca/DHW/msi/moving_travel.asp).

Because of its limited coverage, the Provincial Health Insurance Program **strongly recommends that any resident traveling out of province should purchase an additional Travel Health Plan for the period of absences to cover the balances and other insured services (see under “Travel outside of Canada” at http://novascotia.ca/DHW/msi/moving_travel.asp). Saint Mary’s University, too, requires its students to arrange for an adequate Travel Health Plan.**

Your to do #1: Inform the Health Insurance Program of your travel (if you are currently enrolled in the Provincial Health Insurance Program)

In order to verify that you are out of the province for the purpose of taking part in an university-sponsored exchange program, the International Activities Office will prepare a letter** that confirms your enrollment in the program. It is your responsibility to forward this letter to the Health Insurance Program of your Province to inform them that you will be away while attending an education institution. For the contact information for your home province’s health insurance program, please refer to: <http://www.hc-sc.gc.ca/hcs-sss/delivery-prestation/ptrole/index-eng.php#card>.

**Note: This letter is normally prepared after the host university issues your acceptance documents. But if you need this letter sooner, please send your request to mobility.international@smu.ca.

Once your provincial health insurance program receives this letter from you and makes note of your absences from the province/territory, they (i.e., the Ministry of Health) will give you a letter which confirms **an extension of your provincial health insurance coverage** while you are away. (Note: if you will purchase SMUSA’s Health Plan, you will need this letter – more on this later.)

Your to do #2: Arrange for a travel health plan

It is your responsibility to obtain personal travel insurance including insurance for medical treatment and hospital accommodation for the country to which you are travelling and to understand the terms and conditions of your insurance policy. When assessing your current coverage or purchasing supplementary coverage, please make note of disclaimers and/or your own personal circumstances (e.g. pre-existing conditions, access to prescription medications, etc.).

Any medical expenses or any other related costs not covered by this insurance during your sojourn overseas or upon your return to Canada are also your responsibility.

The insurance must be valid for the entire duration of your program including international travel to and from the host country.

The Canadian government provides the following information regarding a travel health plan:

“If you plan to go abroad, even on a day trip to the United States, you should purchase the best travel insurance you can afford before you leave Canada. Your travel insurance should include health, life and disability coverage that will help you avoid large expenses, such as the cost of hospitalization or medical treatment outside Canada. If you are flying, being insured for flight cancellation, trip interruption, lost luggage and document replacement will save you from major disruptions and additional costs.... You can purchase travel insurance through your travel agent, insurance broker or your employer’s insurance provider. Your credit card company may also offer travel and health insurance. Regardless of how you obtain travel insurance, **it is very important that you understand the eligibility requirements, terms and conditions, limitations, restrictions and exclusions of the policy.**”

Read on further to find out how to select travel health insurance and other information at <http://travel.gc.ca/travelling/documents/travel-insurance!>

Your to do #3: Investigate travel health insurance offered by SMUSA’s Health Plan

SMUSA’s health insurance offers a travel health plan. Unless you are covered by your family’s plan or other plans already, SMUSA’s plan may be one of the most affordable options for you. Do check out the SMUSA’s health plan information*** at https://www.studentvip.ca/smusa//health_and_dental/travel/. Even if you might normally opt out of SMUSA’s plans, you may consider not opting out this time if it turned out that SMUSA’s plan worked well for you.

***Note: If you are an international student at Saint Mary’s, check out the SMUSA Plan information (<https://www.internationalhealth.ca/smusa/161-plan-information>). Typically, international students who do not have the Provincial Health Insurance Program coverage must reside in Canada for 51% of the time to have SMUSA’s travel assist coverage. If the international student was enrolled in the Provincial Health Insurance Program coverage, coverage for those students are limited to 31 days of travel. For more detail, please contact Ms Valerie Lively, SMUSA Health Plan Officer, in person at the Student Centre, Room 529, by telephone 902-496-8754, or by e-mail at healthplan.smusa@smu.ca.

If you decided to get coverage from SMUSA...

-Contact Ms Valerie Lively, SMUSA Health Plan Officer, in person at the Student Centre, Room 529, by telephone 902-496-8754, or by e-mail at healthplan.smusa@smu.ca as soon as you can.

-Ask any questions you might have about SMUSA’s coverage and ask how you can enroll in SMUSA’s plans. The Health Plan Officer will provide you with a set of instruction so you can be enrolled in SMUSA’s plan. Depending on your situation, the instruction may include:

- Provide a copy of your provincial health card.
- If your travel is longer than 120 days, at least 3 weeks before the departure date (or before Sep 4 for the fall/full-year exchange or Jan 4 for the winter exchange, whichever comes first), complete an extension request application and submit it to the SMUSA Health Plan Office (https://www.studentvip.ca/Forms/SMUSA/Studying_Abroad.pdf?caseredirect=1).
- If your trip duration outside the province of residence is scheduled to be longer than 6 continuous months (7 months for Ontario and Nova Scotia), also submit, along with your extension request application, a copy of confirmation of the provincial health coverage extension issued by the Provincial Health Insurance Program.

Once you are enrolled in SMUSA's plan, the Health Plan fee will be posted on your student account.

Please refer to the fee and payment due date (same as the regular semester):

<http://www.smu.ca/academics/tuition-fees-other-expenses.html>

Because you will not be registered in Saint Mary's courses while on exchange, the Health Plan Officer will check your exchange status with the International Activities Office and enroll you in the SMUSA Health Plan Program manually and individually.

Ms Valerie Lively is the SMUSA Health Plan Officer and sends the following message for you:

Dear Exchange Students,

Your health coverage while traveling is extremely important. If you have waived the SMUSA Health Plan please make sure you have travel coverage included in your alternative health plan. If you do not have travel coverage you will need to purchase travel insurance.

Before your departure, please insure you are enrolled into the SMUSA Health Plan. You must check your student account to see if the health plan charges have been added to your account. If the health plan charges are not on your account, please visit the Health Plan Office on the 5th floor of the Student Centre at least three week prior to your departure.

Please feel free to contact me with any further questions or concerns.

SMUSA wishes for you to have a safe and happy trip!

Valerie Lively

Valerie Lively

Health Plan Coordinator

Saint Mary's University Students' Association

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If you decided to get coverage other than SMUSA's Health Plan...

- Contact your insurance provider, seek advice, and confirm coverage about your travel. If you will be covered by your family's existing coverage, it's possible you may need to purchase extra coverage so it will be more adequate for the purpose and duration of your travel.

Your to do #4: Once you get your insurance coverage

-Review your plan information thoroughly. Pay attention to the terms and conditions of your coverage. Don't assume everything is covered automatically! For instance, the SMUSA's travel insurance advises that:

"Exclusion

Expenses incurred for injuries and/or illness as a result of the insured's reckless behavior while on a trip, including international non-compliance with a prescribed treatment or therapy, or intentional misuse of medication or reckless disregard for their own health or safety while engaging in activities or treatment thereof, or accidents relating thereto."

[\(https://www.studentvip.ca/smusu//health_and_dental/travel/\)](https://www.studentvip.ca/smusu//health_and_dental/travel/)

-Make note of your plan number and the Emergency Travel Assist number, and be familiar with the claim process. If at all possible, contact your insurance provider and get advice before you seek medical treatment.

-It may also be a good idea to let someone you trust at home and abroad your insurance information, so they can contact the insurance company when you are unable to contact them yourself.

Safe travels!!!