

Cañada College

International Student Insurance Plan

Welcome to the 2018-2019 International Student Insurance Plan! Below are brief highlights of plan benefits. For more information, please consult the Plan Certificate. For questions about medical benefits or claims, please call Relation Insurance Services at **(877) 246-6997**.

You can find all plan materials at www.4studenthealth.com/canada. If you have any questions about enrollment, please call Relation Insurance Services at **(800) 537-1777**.

If You Need to See a Doctor

You should go to the campus health center for treatment first or to receive a referral. **The campus health center is located at 4200 Farm Hill Boulevard, Building 5, Room 303.**

If the campus health center is closed or you are away from campus, visit a Preferred Provider Organization (PPO) network provider to obtain medical care. This plan utilizes a PPO network. You pay less if you use providers that belong to the PPO network. Providers include physicians, urgent care centers, hospitals or other specialized practitioners.

Your PPO is First Health Network. To locate a First Health Network PPO provider, visit www.firsthealthbp.com or call **(800) 226-5116**. If you visit a non-PPO provider, you are responsible for additional costs if the medical provider charges over the Usual and Customary amount.

What's Covered

First charges must be incurred **within 30 days** from the date of a Covered Accident or Sickness

- Doctor visits
- Emergency expenses
- Surgery, in- and out-patient
- Tests, procedures, and laboratory services, such as X-rays and blood draws
- Wellness Benefit
- Prescription drugs

Limitations and exclusions may apply. See the Plan Certificate for more details, available at www.4studenthealth.com/canada.

Rates and Important Dates

Rates are effective 08/01/2018 to 07/31/2019. Rates include medical insurance premium and administrative fees.

	Student	Spouse/Domestic Partner	Each Child
Fall 08/01/2018 to 01/13/2019	\$684.00	\$1,952.34	\$1,042.80
Spring/Summer 01/14/2019 to 07/31/2019	\$684.00	\$1,952.34	\$1,042.80

For more information, please visit www.4studenthealth.com/canada.

Insurance ID Card

Once you are enrolled, register online to download your insurance ID card at www.4studenthealth.com/canada. If you need medical treatment before you receive notice that your ID card is active, please contact Relation at **(800) 537-1777**.

If you go to a doctor's office, urgent care center, hospital or pharmacy, you will be asked for your Insurance ID Card.

Carry your insurance ID card with you at all times.

Prescription Drugs

To locate an in-network pharmacy and to manage your medications (including refills and home delivery), contact Express Scripts online at www.express-scripts.com or call **(800) 447-9638**. If you use an out-of-network provider, you will need to pay for the prescription in full at the time of pickup, then submit a claim for reimbursement.

Additional Plan Information

Please note the following levels for coinsurance, deductibles, copays, and other costs of this coverage.

	In-Network Provider	Out-of-Network Provider
Deductible	\$100 per policy term	
Covered Percentage*	100% of Usual and Customary Charges	100% of Usual and Customary Charges
Office Visit Copay	None	None
Urgent Care Copay	None	None
Hospital Room & Board Copay	None	None
Emergency Room Copay	None	None
Prescription Drugs	100% of Usual and Customary Charges	100% of Usual and Customary Charges
Maximum Benefit	\$500,000 per covered accident or sickness	
Emergency Medical Evacuation	100% of actual cost	
Repatriation of Remains	100% of actual cost	
Accidental Death & Dismemberment	\$10,000	

* After Deductible