

BENEFIT SUMMARY

BENEFITS	STANDARD PLAN	BENEFITS	STANDARD PLAN
Hospital	100% of eligible charges; Semi-private room Private room where medically required	Maternity	Serious complications to pregnancy covered
X-rays, Lab Testing	100% of eligible charges	Family Transportation	When you are hospitalized for more than 7 days, up to \$5,000 for air tickets, for 2 family members to join you; up to \$1,500 for expenses
Physician/Surgeon	100% of eligible charges	Air Evacuation / Return Home	100% of the cost to transport you to the nearest hospital or to a hospital in your Home Country
Psychiatric Hospitalization	Benefits payable for up to 30 days	Accidental Death and Dismemberment	\$50,000 (optional coverage available up to \$200,000)
Psychotherapy	100% of charges for a) psychiatrist inpatient fees following an emergency up to \$10,000 or b) up to \$1,000 for outpatient psychiatrist or psychologist care	Common Carrier	\$100,000
Eye Exams	100% of one non-emergency eye exam when 6 months of coverage is purchased	Trauma Counselling	Up to 6 sessions if an insured suffers a loss under the accidental death and dismemberment benefit
Paramedical Services	100% up to \$500 for Chiropractor, Massage Therapist, Acupuncturist, Naturopath, Chiroprodist/Podiatrist – no referral from physician required	Burial in Host Country	Up to \$5,000 for the cost of preparing the remains, cremation or burial and a burial plot in the location where death occurs
Physiotherapy/ Speech Therapy	100% up to \$1,000; unlimited if provided as inpatient service	Repatriation of Deceased	Up to \$15,000 toward the cost of preparation and return to your Home Country
Private Nursing	100% of eligible charges up to \$15,000		
Ambulance	100% of eligible charges		
Emergency Transportation	Taxi fare to or from a hospital or medical clinic up to \$100		
Prescription Drugs	100% to a maximum 30-day supply; unlimited when hospitalized		
Dental – Accidental Injury	Up to \$4,000 for Emergency dental treatment as the result of an injury caused by an accidental blow to the mouth		
Dental – Emergency	Up to \$100 per tooth to extract impacted wisdom teeth; when 6 months of coverage is purchased, up to \$600 for relief of pain and suffering		
Prosthetics / Appliances	100% for crutches, canes, wheelchairs, walkers, casts etc.		
AccessAbility	For disabled students, coverage for Corrective Device Defect, Malfunction and Theft Protection		
Annual Non-emergency Exam	100% of charges for one non-emergency exam up to \$150 when 6 months of coverage is purchased		
Out of Canada Coverage	All eligible expenses anywhere in the world except - coverage in USA limited to 30 days; no coverage in Home Country unless part of school or training program		

Notes:
 * This is a summary of benefits available under the StudentGuard policy.
 * Certain limitations and exclusions may apply.
 * Full details are found in the StudentGuard policy.
 * The actual policy wording is in French.
 * All benefits are in Canadian currency and are per 100 day period.
 * Prior approval required for certain benefits.