

INTERNATIONAL STUDENT  
TRAVEL PLANS

# Travel Insurance

POLICY



# Table of Contents

<b>Coverage Available</b>	1
<b>Extended Coverage</b>	1
<b>When You Have a Medical Emergency</b>	1
<b>Emergency Medical Care Benefits</b>	2
<b>Accidental Death &amp; Dismemberment</b>	4
<b>Definitions</b>	5
<b>Exclusions and Limitations</b>	7
<b>General Terms</b>	9
<b>Cancellations and Refunds</b>	12
<b>Claims</b>	12

## **IMPORTANT NOTICE - PLEASE READ YOUR POLICY CAREFULLY BEFORE YOU TRAVEL**

Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your Policy before you travel as your coverage may be subject to certain limitations or exclusions.

A pre-existing condition exclusion may apply to medical conditions and/or symptoms that existed prior to the Effective Date of your Policy. In the event of an Illness or Accident, your prior medical history may be reviewed and your pre-existing symptoms or conditions may result in your claims being declined. Check to see how this information applies to your Policy and how it relates to your date of purchase, departure date or Effective Date.

Your Policy requires that you notify the Saskatchewan Blue Cross Travel Assistance Provider prior to treatment. Your benefits may be limited if you do not do so within twenty-four (24) hours of receiving medical treatment or admission to Hospital.

If you have any questions regarding your Policy, contact Saskatchewan Blue Cross at 306.244.1192 or 1.800.667.6853 (toll-free within Canada).

## Coverage Available

Emergency Medical Care Benefits PLUS Accidental Death & Dismemberment.

## Extended Coverage

You can purchase a new International Student Travel Plan when your schooling/education is extended beyond your original period of coverage. For more information or to purchase, contact Saskatchewan Blue Cross at 306.244.1192 or 1.800.667.6853 (toll-free within Canada).

## When You Have a Medical Emergency

**Contact the Saskatchewan Blue Cross  
Travel Assistance Provider within 24 hours of  
your medical Emergency:**

Within North America **1.866.330.3633** toll-free  
(if unavailable call the number below)

All other locations **306.667.5299** collect

Be prepared to provide your Policy number and a brief description of the medical emergency.



## Emergency Medical Care Benefits

Up to \$5,000,000 per Insured for reimbursement of Eligible Expenses incurred due to a medical Emergency while attending an accredited educational institution outside Canada.

A deductible of \$100 per Illness or Accident will apply. Benefits include the following:

### Travel Assistance

Twenty-four (24) hour world-wide telephone availability in any language in the event of a medical Emergency to:

- confirm coverage and eligible expenses to a Physician and/or Hospital
- arrange for medical evaluation by a qualified Physician and referral to a medical facility equipped to provide treatment
- arrange transfer to another medical facility or evacuation to Saskatchewan, if required
- assist in contacting the family or business partner

### Hospital Services

#### Accommodation

Hospital room accommodation (not a private room or suite).

### Health Care Professionals

#### Physicians

Services provided by a Physician.

#### Paramedical Services

Treatment by a chiropodist, podiatrist, chiropractor, or physiotherapist to a maximum of twelve (12) visits per Accident.

#### Special Duty Nurse

Services provided by a Special Duty Nurse.

### Prescriptions and Diagnostic Services

#### Prescriptions

Drugs, serums and injectables prescribed by a Physician and supplied by a licensed pharmacist, excluding vitamins, and patent or proprietary products.

## **Diagnostic Services**

Laboratory tests and x-rays prescribed by the attending Physician.

## **Medical Appliances**

Splints, casts, crutches, canes, slings, trusses, walkers or the temporary rental of a wheelchair, when prescribed by the attending Physician.

## **Emergency Dental Care**

### **Accidental Dental**

Treatment to natural teeth due to a direct accidental blow to the mouth. A Physician or Dentist must be seen immediately following the Accident. An Accident report is required from the Physician or Dentist.

## **Transportation**

### **Ambulance Services**

Ambulance services from the place of Illness or Accident to the nearest qualified medical facility capable of providing the appropriate treatment.

### **Repatriation by Commercial Flight**

Up to the most economical airfare to return the Insured (including stretcher if required) by the most direct route to Saskatchewan when prior approval has been received from Saskatchewan Blue Cross (in consultation with the attending Physician). If an Insured is holding a valid open-return air ticket, this benefit does not apply.

### **Medical Attendant**

Services provided by a medical attendant registered in the jurisdiction in which treatment is provided, including the most economical round trip airfare when the Insured must be accompanied by a qualified medical attendant (not a relative), and prior approval has been received from Saskatchewan Blue Cross (in consultation with the attending Physician and the commercial airline).

### **Return of Deceased**

Preparation and homeward transportation to Saskatchewan of a deceased Insured (excluding the cost of a coffin or urn).

## Accidental Death & Dismemberment

Benefits contained in this section are underwritten by Blue Cross Life Insurance Company of Canada®.

### 24-Hour Travel Accident Coverage

Payment for the greatest single loss of life, limb or sight directly resulting from an Accident, up to three hundred and sixty-five (365) days after the Accident.

- Life \$50,000
- Both hands or both feet or both eyes \$50,000
- One hand and one foot \$50,000
- One hand and sight in one eye \$50,000
- One foot and sight in one eye \$50,000
- One hand or one foot or sight in one eye \$25,000

If an Insured shall suffer more than one (1) such loss as a result of any one (1) Accident, payment will be made only for that loss for which the largest benefit is specified.

Upon the occurrence of any one (1) of the above losses, all insurance of that Insured shall immediately cease, except as respecting such loss or subsequent losses directly resulting from the same Accident.

In no event shall the maximum amount payable under this Policy for all losses of the Insured exceed the principal sum.

Payment for loss of limb or sight to the Insured who suffers the loss will be paid at:

- one hundred percent (100%) for Policyholder
- one hundred percent (100%) for Spouse (if family coverage)
- twenty percent (20%) for covered Dependent Children ages one (1) to fifteen (15) years and Insured over age sixty-nine (69).

Payment for accidental death of an Insured will be made to designated beneficiary on the Application for Insurance, or to the estate where no beneficiary is designated.

## Conditions

Notwithstanding any other provisions herein contained, this agreement is subject to the statutory conditions in the Insurance Act respecting contracts of Accident Insurance.

## Definitions

### **Accident**

Means an unintentional, sudden and unforeseeable event due exclusively to an external cause of a violent nature and inflicting, directly and independently of all other causes, bodily injuries.

### **Application for Insurance**

Means the “Application for International Student Travel Plan” completed by the Insured when applying for this Policy, including any forms attached to or submitted in support of the document that consequently form part of that document.

### **Dentist**

Means a qualified and licensed doctor of dentistry who is entitled to practice dentistry without restriction under the laws of the place where the services are provided.

### **Dependent Children**

Means any unmarried children under age nineteen (19) who are financially dependent on the Policyholder or Spouse.

### **Effective Date**

Means the day on which this Policy takes effect.

### **Eligible Expenses**

Means services and charges for out-of-country Emergency medical treatment that is usual, customary and reasonable as determined by Saskatchewan Blue Cross.

### **Emergency**

Means medical treatment of an immediate nature required as a result of an unforeseen Illness or Accident.

### **Hospital**

Means an institution licensed as a hospital and operated for the care and treatment of resident In-patients, excluding any hospital or institution which is licensed,

or primarily used as a clinic, continued or extended care facility, convalescent home, rest home, nursing home, home for the aged, health spa, rehabilitation centre, or drug or alcohol treatment centre.

**Illness**

Means any sickness or disease first manifesting itself while this Policy is in force.

**In-patient**

Means a patient confined to a Hospital for more than twenty-four (24) hours on the recommendation of the attending Physician.

**Insured**

Means the Policyholder, his/her Spouse and/or Dependent Children as indicated on the Application for Insurance.

**Physician**

Means a person qualified and licensed as a doctor of medicine who is entitled to practice medicine and/or surgery without restriction under the laws of the place where the services are provided.

**Policy**

Means both the Application for Insurance, as defined above, and this brochure, including any subsequent amendments made by Saskatchewan Blue Cross.

**Policyholder**

Means a person who has applied and paid the appropriate premiums to Saskatchewan Blue Cross for the purpose of retaining the coverage of a specific plan offered by Saskatchewan Blue Cross and whose Application for Insurance has been accepted by Saskatchewan Blue Cross.

**Special Duty Nurse**

Means services provided by a qualified registered nurse or licensed practical nurse (not a relative) who performs designated registered nursing duties.

**Spouse**

Means a person who is legally married to the Policyholder or who has continuously resided with the Policyholder in a common-law relationship for at least twelve (12) months and is publicly represented as such. Discontinuation of cohabitation with the Policyholder shall terminate coverage for a common-law spouse.



## Vehicle

Means any form of transportation that is drawn, propelled or driven by any means including, but not limited to an automobile, truck, motorcycle, moped, bicycle, snowmobile or boat.

## Exclusions and Limitations

The following are excluded from coverage under this Policy (applicable to all sections of this Policy):

1. Any expenses related to a pre-existing medical condition (whether or not the condition has been diagnosed or the diagnosis has changed) for which any symptoms occurred prior to the Effective Date of this Policy or for which the Insured:
  - consulted a Physician
  - was hospitalized
  - was prescribed new medication or a change in dosage
  - received medical investigation or was advised to do so
  - received treatment or was advised to do so
  - was on a waiting list for medical investigation or treatment
  - was waiting for test results
  - ignored or did not follow recommended medical advice or treatment
2. Any expenses incurred after initial emergency treatment, including:
  - treatment when it has been determined by Saskatchewan Blue Cross that the Insured could have returned to Saskatchewan without endangering his/her life or health
  - treatment, symptoms or a reoccurrence of a medical condition, illness or Accident that was previously treated while the Insured was outside Canada
3. Services covered by the Canada Health Act, Saskatchewan Medical Care Insurance Act, or Saskatchewan Hospital Services Plan as of June 1, 1987, are excluded services and are not eligible for payment by Saskatchewan Blue Cross, whether

such services continue to be provided pursuant to legislation.

4. Any expenses relating to non-Emergency treatment, including but not limited to:
  - treatment that medically could have been delayed until the Insured returned to Saskatchewan
  - general health examinations for check-up purposes
  - on-going maintenance of an existing condition
  - rehabilitation or on-going care in connection with drugs, alcohol or any other substance abuse
  - treatment for cosmetic purposes
5. Expenses which arise outside Canada as a result of pregnancy, including neo-natal expenses within three (3) months of expected termination date of pregnancy.
6. Expenses incurred due to suicide, attempted suicide or self-inflicted injury of an Insured under this Policy.
7. Any expenses incurred on an elective basis.
8. Any loss caused directly or indirectly, wholly or in part, by war or any act of war, declared or not, or the hostile action of the armed forces of any country, or any riot or civil commotion.
9. Expenses incurred due to training, practicing or participating in: professional sports (receiving remuneration), a motorized speed test, race or contest, rodeo, scuba diving (when not certified by ACUC, NAUI, PADI or SSI), or any other high risk activity including but not limited to; parachuting, bungee jumping, mountain climbing, rock climbing, spelunking, hang gliding, parasailing, sky diving.
10. Any treatment or surgery not required for the immediate relief of acute pain and suffering, or treatment or surgery which could reasonably have been delayed until the Insured returned to Saskatchewan, or any treatment or surgery which the Insured elects to have rendered or performed outside Canada following emergency treatment or diagnosis outside Canada, unless the medical condition reasonably prevented the Insured from returning to Saskatchewan prior to such treatment or surgery.

11. Diagnosis or surgical procedures in connection with infertility.
12. Abuse of medication, toxic substances or alcohol, or the use of non-prescribed drugs.
13. Any routine dental treatment that is not as a result of an accidental injury.
14. Treatment or services that contravene any government Hospital or medical care plan in Canada.
15. Professional services rendered by a member of the Insured's immediate family or anyone who lives with the Insured.
16. Treatment or services within the Insured's home country or country of regular domicile.
17. Travelling in a commercial Vehicle, other than as a fare-paying passenger.
18. Any loss, fatal or nonfatal, that occurs while committing or attempting to commit a criminal offence or provoke an assault.
19. Expenses incurred due to operating a motorized Vehicle while impaired by drugs, toxic substances or a blood alcohol level in excess of the legal limit in the jurisdiction where the Accident occurred.

## General Terms

1. Eligibility for this Policy is extended to full-time students age 18 and over with a valid Saskatchewan Health Services card attending an accredited educational institution outside Canada, who have not applied for permanent residency in the country to which he/she is travelling.  
  
Spouse and Dependent Children who accompany the student are also eligible to enrol.
2. It is understood and agreed between the participants that no benefits for Hospital or medical care shall be reimbursed until accounts have been appraised by the provincial government health plan and benefits, if any, have been paid by that plan.
3. Saskatchewan Blue Cross, in consultation with the attending Physician, reserves the right to transfer the Insured to another Hospital or return the Insured to Saskatchewan. Refusal to comply with the transfer request will void this Policy from that time forward

and absolve Saskatchewan Blue Cross of any further liability, whether that liability is related to the initial incident or not.

4. Saskatchewan Blue Cross has the authority to obtain the Insured's pertinent medical records or information from any Physician, Dentist, Hospital, clinic, related facility, other insurer or government insurance plan for the purpose of administering the terms of this Policy.
5. Saskatchewan Blue Cross shall not be obligated to provide reimbursement for any charges for services until such time as it has received and assessed all records, reports and has approved all requests for payment.
6. The Insured shall cooperate fully with Saskatchewan Blue Cross in the assessment of any claim made by or on behalf of the Insured.
7. The Insured agrees to authorize assignment of payment to Saskatchewan Blue Cross for any claims for benefits under the applicable provincial Government Health Insurance Act submitted by Saskatchewan Blue Cross in respect of medical and Hospital services provided outside Canada.
8. Saskatchewan Blue Cross shall not provide reimbursement for any charges arising directly or indirectly from the insurrection of war, whether war is declared or not, or arising from participation in any riot or voluntary altercation.
9. This Travel Plan is a Secondary Plan as defined under the Coordination of Benefits Guideline G17 approved by the Canadian Life and Health Insurance Association (CLHIA Guidelines) and is "excess to all others." In the event the Covered Person is entitled to similar benefits under any other individual or group plan (including but not limited to any employment related plan, extended health care plan, Saskatchewan Health, Saskatchewan Workers' Compensation, credit card coverage, private or auto insurance), benefits will be coordinated with those plans in accordance with the CLHIA Guidelines, so claims paid do not exceed one hundred percent (100%) of the allowable expenses paid.

10. In the event of any payment of benefits under this Policy, Saskatchewan Blue Cross shall be subrogated to all the rights of recovery therefore which any Insured receiving such payment may have against any person or organization. Such Insured shall execute and deliver all such documents, instruments and authorizations, and do all acts, as may be necessary to secure and enforce such rights, and shall do nothing after loss to prejudice such rights.
11. If benefits have been paid under this Policy and thereafter it is established that the charges reimbursed, or part thereof, were not paid by or on behalf of the Insured, or that the Insured has otherwise been reimbursed therefore, the Insured shall forthwith on demand, reimburse Saskatchewan Blue Cross for the amount of benefits so paid by Saskatchewan Blue Cross.
12. The coverage shall terminate automatically if the Insured obtains, or attempts to obtain, or aids any person in obtaining or attempting to obtain, by fraud or false pretenses, any benefit hereunder, and upon such termination the right of such Insured and any dependent claiming through him/her to any benefits hereunder shall be forfeited.
13. In the case of a disagreement with a decision of an employee or officer of Saskatchewan Blue Cross who has denied or disputed a claim for benefits, the Insured may appeal this decision initially to the Manager, Health and Dental Claims and may subsequently appeal to the CEO, Saskatchewan Blue Cross.
14. Coverage commences at 12:01 a.m. on the Effective Date of insurance and terminates at 12:01 a.m. on the return date as indicated on the Application for Insurance. Thereafter, coverage is effective twenty-four (24) hours a day, except whenever an Insured is in Canada.
15. In no event, however, will the insurance commence prior to the date the Application for Insurance and premium is received by Saskatchewan Blue Cross.

16. Coverage will be continuous if the Application for Insurance and premium are received by Saskatchewan Blue Cross prior to the expiration of coverage.
17. Premiums will be based on the age of the oldest Insured listed on the Application for Insurance.
18. The maximum period of coverage shall not exceed twelve (12) months.
19. Policyholder may select any period of coverage from one (1) month to a maximum of twelve (12) months.
20. Coverage selected for any portion of one (1) month will constitute one (1) month's premium.

## Cancellations and Refunds

Full refunds will be permitted if cancellation notice is received or postmarked prior to the Effective Date of coverage.

Partial refunds, less a \$20 administration fee, will be permitted if the value of the remaining full months of the Policy is greater than \$20 (provided no claims have been incurred). Partial refunds must be requested before coverage expires (proof of early return must be provided) and will be calculated from the date that cancellation notice is received or postmarked.

## Claims

The Travel Assistance Provider must be contacted within twenty-four (24) hours of your medical Emergency at the phone numbers listed on page 1 and the inside back cover of this brochure, and on the Travel Assistance wallet card.

Failure to call the Travel Assistance Provider may result in your expenses being limited or declined.

In the event of a claim, documentation to support date of departure will be required (i.e., air ticket or an accommodation receipt). The claim form may be downloaded at [www.sk.bluecross.ca](http://www.sk.bluecross.ca) or obtained by contacting any Saskatchewan Blue Cross office (listed on the back cover of this brochure).

Proof of claim must be submitted to Saskatchewan Blue Cross within twelve (12) months of the date of service.

Payment will be made by Saskatchewan Blue Cross directly to the Policyholder, beneficiary, or provider of service. Payment made in Canadian funds for expenses incurred in another currency will be based on the rate of exchange in effect at the time the service was provided or the product supplied, as determined by any Canadian chartered bank.

### **EMERGENCY ASSISTANCE**

**Call within 24 hours of your medical Emergency.**

Within North America **1.866.330.3633** toll-free

(If unavailable call the number below)

All other locations **306.667.5299** collect

Policy Number \_\_\_\_\_

Departure Date \_\_\_\_\_ Return Date \_\_\_\_\_

# Contact Us

If you have any questions about our travel plans and benefits, or would like to purchase coverage,

**contact your local insurance broker**

or call us toll-free at

**1-800-USEBLUE® (873.2583)**

within Saskatchewan

**1.800.667.6853** within Canada

or visit

**[sk.bluecross.ca](http://sk.bluecross.ca)**

## **Saskatoon**

516 Second Avenue North  
PO Box 4030  
Saskatoon SK S7K 3T2

**Phone 306.244.1192**

Fax 306.652.5751

## **Regina**

100, 1870 Albert Street  
Regina SK S4P 4B7

**Phone 306.525.5025**

Fax 306.525.2124

Our business hours are 8:30am to 5:00pm weekdays.



®Saskatchewan Blue Cross, Blue Cross Life Insurance Company of Canada and 1-800-USEBLUE are registered trade-marks of the Canadian Association of Blue Cross Plans, used under licence by Medical Services Incorporated, an independent licensee. \*Trade-mark of the Canadian Association of Blue Cross Plans. †Trade-mark of the Blue Cross Blue Shield Association.