

# NSCC – HEALTH INSURANCE FOR INTERNATIONAL STUDENTS

At NSCC we have two mandatory health plans: One for students who have the Nova Scotia Health Card and one for students who do not have the Nova Scotia (NS) Health Card. Newly arrived international students in Nova Scotia do not qualify for a Nova Scotia Health card. The NS Health Card can be obtained after you have lived in Nova Scotia for 13 continuous months. The two plans are:

1. **International Students Health Insurance - \$650:** this is an emergency health plan and is for students who do not have their NS Health Card. All NSCC students have to have emergency medical coverage in order to be accepted into a program at NSCC. Emergency medical coverage is for medically required hospital or doctor services.
2. **Student Health & Dental Benefits - \$238:** this is a preventative plan that works with an emergency health plan. You have to qualify for the Nova Scotia Provincial Medical Services Insurance (known as MSI) emergency plan in order to qualify for this plan.

## **INFORMATION ON THE INTERNATIONAL STUDENTS HEALTH INSURANCE PLAN**

- a. The Insurance Provider is “the Co-operators” and it is administered by TIC. TIC is the name that will appear on your insurance documents.
- b. \$650 is the cost of 12-months of coverage for single students. Family plans are also available for \$1595.
- c. It is an emergency medical plan only and provides coverage for medically necessary services. Some examples of **what may be covered** under the plan include:
  - Treatment of sudden or chronic condition
  - X-ray and treatment for broken limb
  - Emergency ambulance
  - Hospital Room
  - Doctor/Surgeon/Nursing
  - Diagnostic and x-ray services
  - Osteopath, Podiatrist, Chiropractor, Chiroprapist, Physiotherapist
  - Prescription Drugs (related to emergency care only)
  - Physician Office Visits (related to emergency care only)
  - Eye Exam

Some examples of what **may not be covered** under the program:

- X-ray and treatment for a broken limb, if injury related to intoxication
- Preventative services such as birth control counselling; vaccinations
- Pregnancy treatment or delivery if the policy provisions have not been met.
- Preventative and pre-existing condition are not considered medically necessary and are not covered under this Plan.
- Medical treatment related to an unstable pre-existing medical condition will be reviewed to determine if it will be covered.

## QUESTIONS

### When do I get my insurance information?

Once you are enrolled in the NSCC International Students Health Insurance, you will receive the insurance information via email. Enrollment can take up to mid-October however coverage will begin September 1. You will receive an identification card, a copy of the insurance policy, a copy of a Claim Form and a Frequently Asked Questions document.

### How do I cancel or opt out of the international student health insurance?

You can only opt out or cancel your insurance if you withdraw from school or if you obtain a Nova Scotia Health Card.

Cancellation must be approved by the insurer, TIC, and premiums will be refunded on a pro-rated basis. You will not be eligible for a refund if you have had a claim paid or pending during the policy year.

### Where do I get medical treatment?

You can get treatment at a hospital emergency department or a walk-in clinic. You may have to pay a small administration fee at a walk-in clinic which can be claimed for reimbursement when you submit your claim form to the insurer. If the emergency is not life threatening, a considerable amount of time can be saved by going to a walk-in clinic for treatment.

Walk-In Clinics in Nova Scotia: <http://www.doctorsns.com/en/home/yourhealth/walk-in-clinics.aspx>

### What do I do when I have to visit a walk in clinic or hospital?

You must notify TIC Emergency Assistance (toll free 1-800-995-1662 or worldwide collect 416-340-0049) prior to any medical consultation or any surgery being performed, or within 24 hours of admission to a hospital. Failure to notify TIC, without a reasonable cause, prior to surgery or in case of hospitalization will result in the reduction of eligible benefit amounts payable.

### How do I open/submit a claim?

- Please refer to the insurance policy for information that will help with the claims process.
- The claims process requires that you call for pre-approval for hospital and major medical services.
- The emergency contact number is 1-800-995-1662.
- In some cases, if you do not call the toll-free number in advance of receiving the services you may have to pay for the medical services out of your own pocket and then submit a claim for reimbursement
- If you have paid for an eligible medical service, then you should complete a claim form and submit with the original paid receipt to the insurer.

- For more claims submission information go to [www.travelinsurance.ca](http://www.travelinsurance.ca) and click on CLAIMS. In the drop down menu you will see:
  - How do I make a claim
  - Forms
  - Frequently asked questions
  - Complaint resolution

**It's very important that you keep a copy of all documents that are sent to the insurer**

### **INFORMATION ON NSCC STUDENT HEALTH & DENTAL BENEFITS**

If an international student has the NS Health card, then that student can be opted out of the \$650 International Students Health Insurance plan. They are then registered in the other mandatory insurance plan known as the Student Health & Dental Benefits Plan at a cost of \$238 (this is the 2014 rate). If students also have proof of another preventative plan; i.e. spouse's plan or an employer plan, then they can also be opted out of this preventative plan.

Preventative insurance provides coverage for secondary health & dental care. The NSCC Student Health & Dental Benefits Plan provides a percentage of the cost for such things as: ambulance, prescription drugs, health practitioners, medical equipment, and dental coverage.

For more information on this plan, please visit [mystudentplan.ca](http://mystudentplan.ca) and select Nova Scotia Community College from the drop down menu.

This plan is administered through Gallivan & Associates and there are contacts at each campus. Please inquiry at Student Services for on-campus contact details and office hours. There is also a "Contact Us" link on the [mystudentplan.ca](http://mystudentplan.ca) site.

### **INFORMATION ABOUT THE NOVA SCOTIA HEALTH CARD/MSI:**

At NSCC we cannot advise students on government administered services, only MSI can confirm your eligibility. International students who have continuously lived in NS for more than 13 months can contact MSI to confirm if you are eligible for coverage. It is the student's responsibility to contact MSI to confirm coverage:

Metro (Halifax/Dartmouth) telephone #:	902-496-7008
Outside Metro – toll free number:	1-800-563-8880
Via email:	MSI@medavie.ca

MSI does not cover prescription drugs, ambulance, medical supplies, repatriation, nor will it cover the student while travelling outside of Nova Scotia.