



TiSi student

For International Students

Features & Benefits

This insurance provides coverage for medical expenses incurred by international students enrolled in a school in Canada, as well as their accompanying family members. Coverage is also provided for COVID-19.

KEY FEATURES	
Maximum policy limit	\$2,000,000
Age limit	Students Up to 69 years Family Members Minimum of 15 days up to 59 years
Family coverage	Coverage is available for family members who are residing with the student while they are enrolled in school. The student must either be covered under a TuGo Student Insurance policy or meet the eligibility requirements for a TuGo Student policy. Eligible family members include: <ul style="list-style-type: none"> • Legal or common-law spouse • Parents (including step-parents and legal guardians) • Siblings and step-siblings • Unmarried dependent children* * Up to 21 years or up to 59 years if they have a cognitive, developmental, or physical disability
Travel worldwide	Travel Worldwide Travel worldwide is covered provided the insured intends to spend the majority of their time in Canada Travel in Home Country Visits to the home country are permitted; the Policy will not terminate but expenses in the home country will not be covered
School breaks	Coverage is available during school breaks provided the student is still enrolled as a full-time or part-time student
KEY BENEFITS	MAXIMUM LIMIT
Emergency medical treatment	<ul style="list-style-type: none"> • Up to the policy limit for: <ul style="list-style-type: none"> – Emergency treatment for in-patient or out-patient care – Services of a physician – X-rays and laboratory services – Rental or purchase of essential medical appliances • Up to \$20,000 for private duty nursing
Ambulance	Up to the policy limit for ground, air or sea ambulance (including paramedics) or taxi in lieu
Follow-up visits	Up to 5 follow-up visits within 14 days of the initial emergency treatment
Prescription drugs	Up to a 30-day supply following an emergency Note: The cost for one morning-after pill is also provided once during a 12 consecutive month period if the insured has purchased a 365-day policy

KEY BENEFITS cont'd	MAXIMUM LIMIT
Other professional services	<ul style="list-style-type: none"> • Up to \$1,000 per incident per practitioner for the services of a: <ul style="list-style-type: none"> – Physiotherapist – Chiropractor – Chiropodist – Osteopath – Podiatrist – Acupuncturist – Naturopath – Speech therapist <ul style="list-style-type: none"> • Up to \$2,000 combined for all practitioners per incident for the services of a: <ul style="list-style-type: none"> – Psychiatrist – Psychologist – Clinical counsellor – Psychotherapist – Nurse psychotherapist – Social worker
Rehabilitation treatment	Up to \$250 per day to a maximum of 7 days for emergency treatment in a rehabilitation facility, when it's medically necessary after hospitalization
Fracture treatment	<p>Up to \$1,000 for treatment related to fractures. This benefit includes:</p> <ul style="list-style-type: none"> • X-rays • Re-examination physician visits • Medically necessary casting and re-casting • Cast removal <p>Note: This benefit is only available in lieu of the Airfare to Return Home for Treatment benefit</p>
Dental	<ul style="list-style-type: none"> • Up to \$6,000 for dental accidents • Up to \$600 for any other dental emergencies <p>Note: All treatment must be completed within 90 days after the treatment began and within the period of coverage</p>
Impacted wisdom teeth	Up to \$150 per tooth
Maternity	<p>Up to \$25,000 for:</p> <ul style="list-style-type: none"> • Pre-natal care • Complications related to pregnancy that arise within the 9 weeks before and after the expected due date • Involuntary termination of pregnancy
Annual physician visit	<p>Up to \$150 for one general check-up or one immigration medical examination in lieu</p> <p>Note: Coverage is also provided for preventative screening tests.</p> <p>This benefit is available once during a 12 consecutive month period if the insured has purchased a 180-day policy</p>
Vaccination and tuberculosis testing	<p>Up to \$150 for:</p> <ul style="list-style-type: none"> • Vaccinations of any kind • Tuberculosis testing* <p>Note: This benefit is available once during a 12 consecutive month period if the insured has purchased a 180-day policy</p> <p>*Coverage for tuberculosis testing is not available if the testing is mandated by the school board or school</p>
Sexually transmitted infection testing	<p>Up to \$100</p> <p>Note: This benefit is available once during a 12 consecutive month period if the insured has purchased a 180-day policy</p>
Emergency air transportation	<p>Up to the policy limit for medical air evacuation. If medically required, coverage also includes:</p> <ul style="list-style-type: none"> • The cost of a qualified medical attendant (or family member or friend in lieu) • An airline seat upgrade



KEY BENEFITS cont'd	MAXIMUM LIMIT
Airfare to return home for treatment	Up to a one-way economy airfare to return to the country of permanent residence for immediate treatment* Note: For fracture claims, this benefit is only available in lieu of the Fracture Treatment benefit * Treatment must be required within 10 days of returning home
Eye examination	One visit to an optometrist or ophthalmologist for a general eye examination Note: This benefit is available once during a 12 consecutive month period if the insured has purchased a 180-day policy
Prescription glasses/contact lenses/hearing aids	Up to \$200 if required because of an accident or injury Note: Includes the cost to repair existing glasses or hearing aids
Repatriation	<ul style="list-style-type: none"> Up to \$25,000 for preparation and return of the body Up to \$15,000 for burial or cremation at the place of death Up to \$5,000 for transportation costs for one family member to identify the body, and up to \$400 per day to a maximum of \$2,000 for their meals and accommodation
Family transportation	When an insured is hospitalized, this benefit includes: <ul style="list-style-type: none"> Up to \$5,000 for one round trip economy airfare or ground transportation costs for a family member or friend to be at their bedside Up to \$400 per day to a maximum of \$2,000 for out-of-pocket expenses
Return of vehicle	When the insured is not medically fit to drive back to their home country, this benefit includes: Up to \$1,000 for a commercial agency to return the vehicle or up to a one-way economy airfare plus gas, meals and accommodation for a family member or friend to pick up and return the vehicle
Tutorial services	Up to \$20/hour to a maximum of \$400, if the insured is hospitalized for 30 consecutive days or more
Accidental Death and Dismemberment	Up to \$10,000

PRE-EXISTING MEDICAL CONDITIONS

Pre-existing medical condition coverage	There is a 90-day stability period for pre-existing medical conditions before the effective date of the policy
---	--

MENTAL & EMOTIONAL CONDITIONS

Mental & emotional condition coverage	<p>Mental and emotional disorders are covered up to the Policy limit for in-patient services under the Emergency Medical Treatment benefit in the same way that any other medical emergency is covered</p> <p>Coverage is also provided for out-patient and other services under any other related benefits that could apply (including but not limited to ambulance services, prescription drugs, family transportation, repatriation, other professional services, rehabilitation, etc.)</p>
---------------------------------------	--

OPTIONAL COVERAGE

Accidental Death and Dismemberment	<p>Insureds can purchase the Accidental Death and Dismemberment Optional Coverage to increase the limits of coverage as follows:</p> <ul style="list-style-type: none"> Air Flight/Common Carrier - up to \$100,000 24-hour Accident - up to \$25,000
------------------------------------	---

