



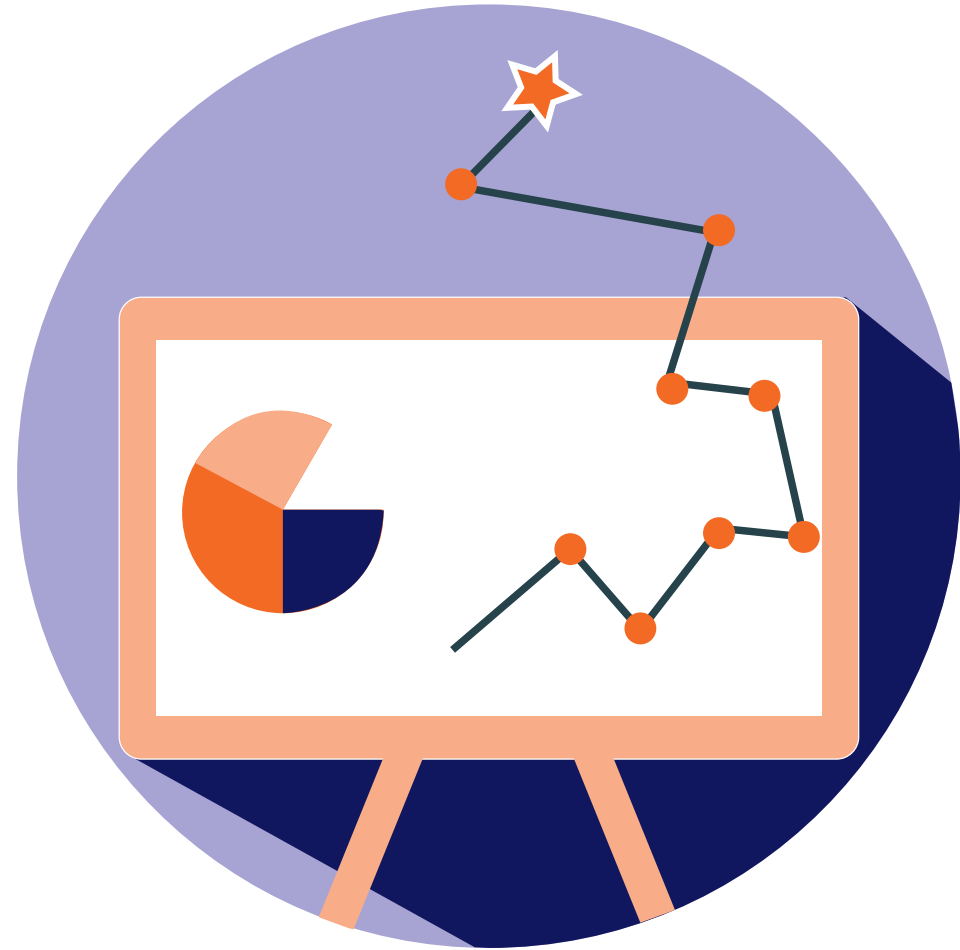
studyinsured™



**Insurance Orientation**  
Toronto District School Board

# Agenda

- **Health Insurance Basics**
  - What is health insurance?
  - Your insurance documents
- **Your Insurance Plan**
- **Support and Services**
  - 24/7 Assistance
  - Your student insurance website
  - Seeing a doctor online
  - Finding a doctor/clinic
- **Making a Claim**
- **Mental Health**

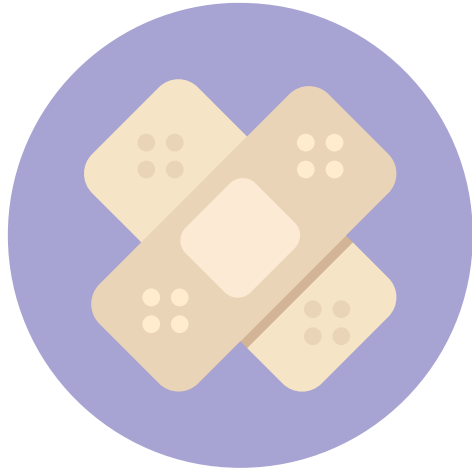




# Health Insurance Basics



# The **actual cost** of medical care in Canada



Medical care and cast  
for a broken leg

**\$7,000-\$8,000**



Seeing the doctor  
for the flu

**\$100-\$150**



Ambulance  
to the hospital

**\$250 - \$850**



**Your StudyInsured™ health insurance protects you from having to pay expensive medical bills while you're in Canada**

# What do I need to do to **access** my StudyInsured™ health insurance?




- TDSB has already enrolled you - **no action required by you!**
- You will receive your insurance confirmation **to your email**
- If you arrive to Canada and have not received your insurance confirmation email, contact the **TDSB international team**



# Confirmation package (via email)

INTERNATIONAL STUDENT HEALTH INSURANCE AND THIRD PARTY LIABILITY – COMPREHENSIVE+ PLAN

## COMPREHENSIVE+ PLAN



### Emergency Assistance

In a medical emergency you must contact StudyInsured™ Assistance  
Toll-Free 1-866-883-9787 or Collect 416-640-7865

StudyInsured™ Assistance makes sure that you get the care you need. When you call StudyInsured™ Assistance, a case will be opened for you, and medical staff will advise you on how to get the care you need. StudyInsured™ Assistance will arrange direct payment to hospitals and other service providers, so you don't need to worry about the bills.

### IMPORTANT NOTICE – PLEASE READ CAREFULLY

In the event of a medical emergency, you or someone acting on your behalf must call one of the following telephone numbers listed below:  
US and Canada 1-866-883-9787  
Elsewhere 416-640-7865 Collect

In the event of an injury covered by this policy requiring hospitalization, surgery, major diagnostic testing, or any medical treatment outside of Canada, you must contact StudyInsured™ Assistance within 48 hours from the time of emergency. If StudyInsured™ Assistance is not contacted, your claim may be denied or only partially covered.

This insurance covers medical expenses from accidents or injury, and losses arising from unexpected circumstances. Coverage is subject to certain limitations and exclusions, which are explained in this policy. It is important that you read and understand your policy.

You must use StudyInsured™ Assistance to ensure coverage of certain expenses. If you fail to contact StudyInsured™ Assistance, you may be responsible for a portion of the expenses.

In the event of an accident, injury or sickness, your prior medical history will be reviewed after a claim has been reported.  
All benefits limits are expressed in Canadian currency.

This policy is underwritten by certain Lloyd's Underwriters, MSH International (Canada) Ltd, operating as StudyInsured™, perform enrollment and provide customer service. Emergency Assistance is provided by StudyInsured™ Assistance.

Certain Lloyd's Underwriters will pay the benefits stated in this policy, subject to all of its terms, conditions, limitations, exclusions and other provisions for reasonable and customary expenses that are incurred as a result of an unexpected sickness or injury to the benefit maximum for that particular benefit, or to the overall policy maximum. All maximums stated in this policy are per insured person per consecutive 12 months.

This policy is in force only if StudyInsured™ confirms your coverage after receiving your enrollment information and full premium. You have no contractual entitlement of coverage until you contact StudyInsured™ Assistance by phone at 1-866-883-9787 or email [studentaid@studyinsured.com](mailto:studentaid@studyinsured.com).

### POLICY FOR INTERNATIONAL STUDENT HEALTH INSURANCE AND THIRD PARTY LIABILITY

#### SECTION I – ELIGIBILITY AND COVERAGE PERIOD

To be eligible for coverage, you must be:

- an international student or participant at a participating educational institution or organization with a current passport and/or student visa, under the age of 70, residing in Canada, whose name is on file with the plan administrator as being insured under this policy during the coverage period;
- an international faculty member, teacher, or other affiliate in an educational, business, or cultural exchange with a participating educational institution or organization, under the age of 70, residing in Canada, whose name is on file with the plan administrator as being insured under this policy during the coverage period;
- the legal/guardian/guardian and/or parent of a child under the age of 18 of any of the persons listed above, residing together in Canada, and during the same coverage period.

Eligibility does not supersede the participating educational institution's or organization's decision to exclude from coverage individuals other than the international student or participant.

Coverage commences on the latest of:

- the date the plan administrator confirms that you are insured under the policy;
- the date that you leave your home country to come to Canada;
- the effective date shown on your confirmation of coverage documents.

Travel from your home country to Canada is covered (including any layover location en route to Canada) provided the total trip length between departure from your home country and arrival in Canada does not exceed seven (7) days.

This policy terminates on the earliest of:

- the expiry date indicated on your confirmation of coverage documents;
- the date the required premium is due and unpaid and appropriate statutory notice has been given to you;
- the date you attain age 70;
- the date you obtain reasonable evidence of insurability under the coverage card;
- the date you permanently return to your home country;
- 60 days after the date from which a participating educational institution or organization no longer considers you active in its program whether that be through removal or voluntary departure (not applicable if you graduate from the participating educational institution);
- 60 days after the date you no longer meet the eligibility requirements under SECTION I – ELIGIBILITY AND COVERAGE PERIOD (not applicable if you graduate from the participating educational institution).

#### SECTION II – DEFINITIONS

Whenever used in this policy, the following terms shall be defined and have the meaning specified below:

**Accident** means an unexpected and unintentional event exclusively attributable to an external cause resulting in bodily injury.

**Admission** means an event that is not marked, not patrolled and/or not checked for external dangers, but where public access is permitted.

**Chronic Condition** means a sickness, disease or injury that is persistent, recurrent and does not spontaneously disappear with time.

**Claim Documents** means the information relevant to your visit to a medical facility. This includes, but is not limited to, a signed claim form, medical notes/records, referrals, itemized bills, payment receipts, and prescription receipts.

**Common Carrier** means any person or agency publicly engaged in the business of transporting passengers by land, water, or air for profit. Common carriers include railroads, steamships, airlines, buses, and taxis where passengers are charged a fare.

**Corrective Device** means a device that is required by you on the advice of a physician to compensate for a physical impairment and without which it would be a physical responsibility for you to continue your trip. This includes prosthetic limbs, wheelchairs, hearing aids, and hearing aids, but not eyeglasses, or orthodontic or other dental appliances.

**Coverage Documents** means the welcome letter that is provided to you either in hard copy or electronically that include your personalized wallet card showing your name, policy number, and coverage dates.

**Coverage Period** means the period of time that you are insured under the policy, starting from 1201 AM on the effective date of coverage and ending at 11:59 PM on the termination date.

**Death** means a condition or condition of death legally qualified and licensed to practice in the jurisdiction in which they were services or supplied for which the charges are incurred.

**Dependent Child(ren)** means unmarried persons residing with you and dependent on you for support if you are their parent/legal guardian, and who are:

- at least 15 days old, unless the child is born as a result of an eligible pregnancy as set out under this policy; and under 21 years of age;
- under 26 years of age and is attending at an institution of higher learning; or
- of any age over 15 days old and have a mental or physical impairment.

**Emergency** means an unexpected and unforeseen sickness or injury which makes it necessary to receive immediate medical treatment for the relief of acute pain or suffering which cannot be delayed until you return to your home country.

**End of Emergency** means a given declaration, as determined by StudyInsured™ Assistance that there is no pending emergency treatment and you are able to continue their trip. End of Emergency may also be declared once you are able to return, or have returned, to your home country.

**Home Country** means the country where you maintained a permanent residence prior to entry into Canada.

**Home Health Care** means care that is provided in your principal residence within Canada.

**Hospital** means an establishment which:

- holds a license as a hospital (if licensing is required in the jurisdiction);
- operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
- provides 24 hour a day nursing service by registered or graduate nurses;
- has a staff of one or more physicians available at all times;
- provides organized facilities for diagnosis, and major medical surgical facilities;
- is not primarily a clinic, nursing, rest or convalescent home or similar establishment; and
- is not, other than incidentally, a place for the treatment of alcohol or drug addiction.

**Hospitalized or Hospitalization** means you occupy a hospital bed for more than 24 hours for medical treatment and for which admission was recommended by a physician when medically necessary.

**Immediate Family Member** means your spouse, parent/legal guardian (includes stepparent), brother or sister (includes stepbrother or stepsister), child (including legally adopted child or stepchild), brother-in-law, sister-in-law, daughter-in-law, mother-in-law or father-in-law.

**Injury** means bodily damage or harm, sustained by you, directly resulting from an accident that occurs while your coverage under this policy is in force and requires emergency treatment that is covered by this policy.

**Inpatient** means a patient who occupies a hospital bed for more than 24 hours for medical treatment and for which admission was recommended by a physician when medically necessary.

**Insured or Insured Person** means a person for whom insurance is in force under this policy and who is on file/declared with the plan administrator.

**Insurer** means certain Lloyd's Underwriters who provide this insurance.

**International Student** means a non-Canadian student enrolled in and currently attending or scheduled to attend, classes in an educational program at a participating educational institution who has had to return to a student visa and/or temporary visa status for the purpose of pursuing an education within Canada and is required to arrange insurance through the participating educational institution.

**Loss** means, in sections pertaining to Accidental Death and Dismemberment benefits:

## studyinsured™

150 King Street West, Suite 602 - PO Box 75  
Toronto, ON, Canada, M5H 1J9  
P: 416.644.4870 • 1.866.386.8688 • F: 416.730.1078  
[www.studyinsured.com](http://www.studyinsured.com)

Policy Number:	MCP999654799	Group:	025	ID:	188327
Effective Date:	2022-09-01				
Expiry Date:	2023-08-31				
Insured Person:	John Smith				
Plan Type:	Comprehensive+ International Student Insurance				

If the insured person is under age 18, the owner is the insured person's legal guardian.

**Thank you for your confidence in StudyInsured™.**

Please find enclosed a copy of your international student insurance policy document. Please read your policy carefully as it contains important limitations and exclusions that may affect your coverage.

Your policy comes with an emergency assistance wallet card. This card gives you access to 24/7 emergency assistance, health care, and claims information. Please carry your wallet card with you at all times, as it contains the contact information you will need in the event of a medical emergency.

A claim form has been enclosed for your convenience. You also have the option of downloading the form and submitting your claim online.

Visit our website at [www.studyinsured.com](http://www.studyinsured.com) to access all the information and tools available to you:

- Download a summary of benefits in your language
- Learn about your policy wording
- Download what to do in case of emergency
- Submit your claim online
- Find a direct-pay medical care and receive medical care at no cost to you

If you require medical treatment or hospitalization, you MUST contact the 24-hour claims and emergency assistance hotline at the phone number listed on your wallet card.

If you have any questions, please contact us at 1.866.386.8688 (toll free in North America) or at 416.644.4870 (collect call worldwide). We wish you a pleasant stay in Canada and the best of luck with your studies.

Best regards,  
The StudyInsured™ Team

**IN CASE OF AN EMERGENCY YOU MUST CONTACT:**

From Canada & USA: 1-866-883-9787  
From anywhere else: 1-416-640-7865

Emergency Assistance is provided 24 hours a day, 7 days a week.

For general inquiries, please contact 1-866-386-8688 or 416-644-4870  
studentaid@studyinsured.com

Emergency Assistance is provided by MSH Intrepid24/7

INTERNATIONAL STUDENT HEALTH INSURANCE studyinsured


**John Smith**

MCP Policy Number: 025 188327  
Group ID

EFFECTIVE DATE: 2022-09-01  
EXPIRY DATE: 2023-08-31

\*Valid photo ID must be presented at all times with this card. Policy is for eligible benefits not covered by provincial health insurance. Refer to your policy wording for details on the coverage Effective Date and Expiry Date.

## Claim Form



### INSTRUCTIONS

- All claims must be received by 00:00 GMT within 90 days of occurrence.
- After the point of claim, you must be submitted for original 3017 within 90 days of occurrence.
- You are responsible for all fees charged for any successful documentation.
- Claims to be completed and sent to the Insurer or Insured supporting the documentation will delay claim processing.

### CLAIM INFORMATION

- Complete all sections and ensure all form is signed before submitting to ensure 24/7 with all medical, physician and medical reports resulting treatment and treatment dates, and prescriptions. The more you fill out, the faster we can process your claims.
- Claimants must attach a copy of the emergency room report and all hospital reports if treated at a hospital.

### SECTION A: CLAIMANT

**CLAIMANT NAME**

Full Name	First Name	LAST NAME	PROVINCIAL RESIDENCE
John Smith	John	SMITH	ONTARIO
Address	Province	City or Village	Country of Origin
123 Main Street	Ontario	Toronto	Canada
Telephone	Fax	Mobile	Home
416-123-4567		416-987-6543	416-234-5678

**DETAILS OF FAMILY PHYSICIAN IN COUNTRY OF ORIGIN (IF APPLICABLE)**

Full Name	PROVINCIAL RESIDENCE
John Smith	Ontario
Address	City or Village
123 Main Street	Toronto
Telephone	Fax
416-123-4567	416-987-6543

**DETAILS OF TREATING PHYSICIAN IN CANADA**

Full Name	PROVINCIAL RESIDENCE
John Smith	Ontario
Address	City or Village
123 Main Street	Toronto
Telephone	Fax
416-123-4567	416-987-6543

### SECTION B: OTHER INSURANCE COVERAGE

Does the claimant currently have provincial or government coverage of any kind?  Yes  No

If yes, please provide the name of the provincial or government agency providing coverage.

Is the claimant covered by another medical or dental insurance policy (including coverage through a union, parent or grandparent)?  Yes  No

If yes, please provide details of other insurance company coverage below.

Full Name	Company Name	Policy Number	Effective Date	Expiry Date
John Smith	ABC Insurance	123456789	2022-01-01	2023-12-31

DATE OF PRINTING: 08/2022

# Your StudyInsured™ insurance wallet card

- Carry this with you at all times!
- Consider keeping copies in many places
- You will be asked for your policy number when seeking care
- Note your expiry dates





# Your Insurance: **The COMPREHENSIVE+ Plan**



# Plan basics



Covers **UNEXPECTED** illnesses or injuries

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Can be used **worldwide** except for your home country

---



Is supported **24/7** by a multilingual Assistance Team

# Your StudyInsured™ health insurance **covers:**



Medical care at hospitals, clinics, and online



Psychiatric, psychological care



Emergency dental care



Emergency Prescription drugs



Paramedical services



Emergency transportation and Repatriation

**Emergencies related to pre-existing conditions are covered**

# Your StudyInsured™ health insurance **does NOT cover:**



- Ongoing care for **chronic conditions**
- **Routine** prescription medications
- Dental **cleanings and check-ups or orthodontics**
- Surgeries that are not **immediately required**



# Support & Services



# Assistance available 24/7



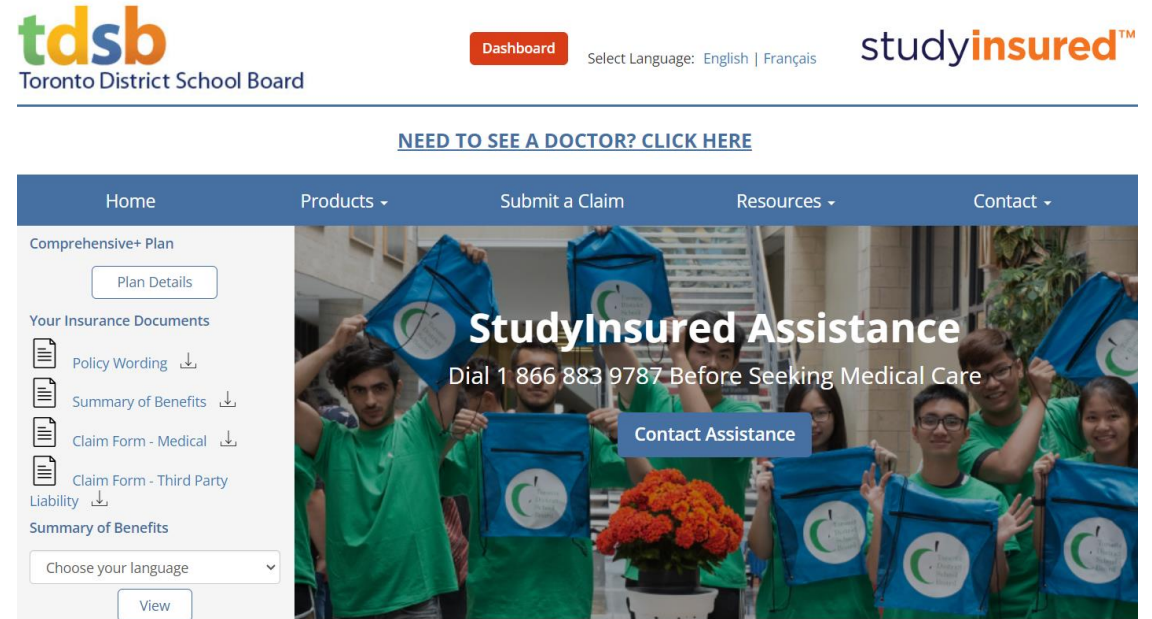
- ✓ **Available 24/7 in multiple languages**
- ✓ **Answers your questions** about coverage, guidance with the Canadian health care system, help with locating medical providers, assistance with claim submissions, etc





# Your student insurance website

- ✓ Download **policy wordings, claim forms, and summary of benefits** (in multiple languages)
- ✓ Online **claim submission tool**
- ✓ Simple **guides** and other resources
- ✓ Link to buy insurance for family, friends, super visas, etc.



[www.studyinsured.com/tdsb](http://www.studyinsured.com/tdsb)

# Medical care in person and online

- ✓ **Online medical care available** through our partner, Maple
- ✓ Easy **clinic/doctor search** tool
- ✓ Large network of **direct-pay clinics** so you don't have to pay out of your own pocket for medical care





# Your student insurance website

**tdsb**  
Toronto District School Board

Dashboard Select Language: English | Français **studyinsured™**

[NEED TO SEE A DOCTOR? CLICK HERE](#)

Home Products Submit a Claim Resources Contact

Comprehensive+ Plan  
Plan Details

Your Insurance Documents

- Policy Wording
- Summary of Benefits
- Claim Form - Medical
- Claim Form - Third Party Liability

Summary of Benefits  
Choose your language

**StudyInsured Assistance**  
Dial 1 866 883 9787 Before Seeking Medical Care  
Contact Assistance

[www.studyinsured.com/tdsb](http://www.studyinsured.com/tdsb)

# Student insurance website: Seeing a doctor online



If you have an emergency, call 911 or go to the hospital.  
Whenever you need medical care, call [StudyInsured™ Assistance](#).

See a doctor online for:



Cough/Sore Throat



Earache



Urinary Tract Infection



Upset Stomach



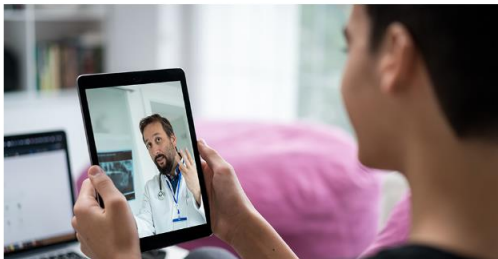
Sinus Infection



Rash/Hives/ Allergies



Cold/Flu



Video chat with a doctor on your phone, tablet or computer for these issues and more.

Fast - Easy - No travel or waiting rooms - Prescriptions available

[Sign Up / Login](#)

[Learn More](#)



- ✓ Click **Sign Up/Login** to register
- ✓ See a doctor online for minor illnesses
- ✓ Secure video connection
- ✓ Prescriptions available
- ✓ Cost-free for StudyInsured™ students

[www.studyinsured.com/tdsb](http://www.studyinsured.com/tdsb)

# Student insurance website: Doctor/clinic search tool

## Find a medical provider

For an in-person visit



### Prepare for your visit:

1. Call the provider to check if you need an appointment and/or confirmation of coverage.
2. To get confirmation of coverage, call [StudyInsured™ Assistance](#).
3. Bring confirmation of coverage, photo ID, and your insurance wallet card to your appointment.

### Enter Your Policy Number to Find the Closest Medical Provider

Policy Number eg: MCP999123456

Search

You can find your policy number on your insurance wallet card or your insurance confirmation.

[View insurance wallet card examples](#)

1. Enter your policy number
2. Click **Search**
3. View listings on the map
4. Listings with **Direct Pay: Yes** are locations where you do not need to pay out of your own pocket

[www.studyinsured.com/tdsb](http://www.studyinsured.com/tdsb)

**IMPORTANT NOTE!**



StudyInsured™ Assistance  
must be notified of **serious illness or injury**  
**ASAP to a max of 48 hours!**

If not, eligible benefits may only be paid at **80%**.

**1.866.883.9787**

# Making a Claim



# Making a claim: **required information**

1. Policy Number
2. Email address
3. Phone number
4. Date(s) of Service
5. Reason for medical appointment
  - If an injury, how and where did it happen?
5. Recommended course of treatment
6. Invoices, payment receipts, referrals, prescription receipts
7. Method of payment
  - Electronic transfer → need bank info
  - Cheque → need postal address

**Questions? Call [1.866.883.9787](tel:1.866.883.9787) for guidance!**

# Making a claim: **Submitting your claim**

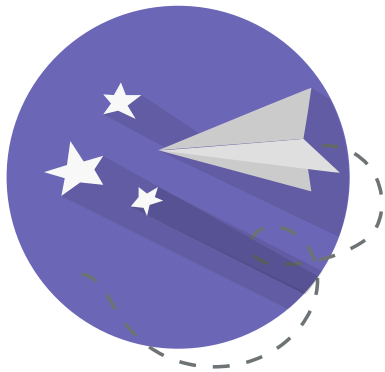


## **STUDENT INSURANCE WEBSITE**

Submit your completed claim form  
Attach your supporting documents

**[www.studyinsured.com/tdsb](http://www.studyinsured.com/tdsb)**

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## **EMAIL**

Put the details of your claim in the body of the email  
Attach all supporting documents

**[studentclaims@studyinsured.com](mailto:studentclaims@studyinsured.com)**



# Contacts

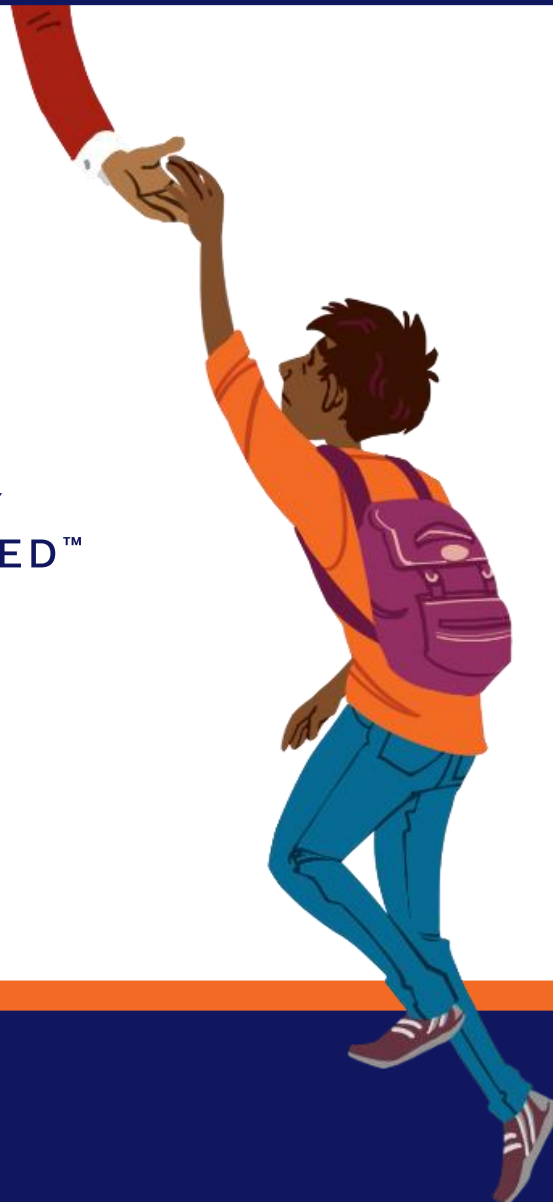
Concern	Department	Contact Information
Questions about coverage, finding a local clinic, reporting a major medical emergency	StudyInsured™ Assistance Available 24/7	<b>1.866.883.9787</b>
Claim submission, claim status, questions about claim decisions	StudyInsured™ Claims Mon-Fri; 9am – 5pm	<b>1.866.883.9485</b> <a href="mailto:studentclaims@studyinsured.com">studentclaims@studyinsured.com</a>



# stay healthy at school

POWERED BY  
STUDYINSURED™

**YOUR STAY HEALTHY AT SCHOOL PROGRAM**



studyinsured™

# What is Mental Health?







**MENTAL HEALTH** includes our **thoughts and emotions**, our **feelings of connection to others**, and our **ability to handle life's highs and lows**.

- Exists in **everyone**
- A part of our **overall health**
- Can affect how we engage with the world and other people



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# CONFIDENTIAL, VOLUNTARY, AND ACCESSIBLE

Psychological counselling and  
academic life services

- ❓ 24/7 phone line
- ❓ Over 100 languages
- ❓ Cost-free for you to use
- ❓ Offers **support for personal or school related issues**

# Professional Counselling, Multiple Ways



**Don't be afraid to get help!**  
You don't need to struggle alone.

# Stay Healthy at School Program Online and Mobile Access



# Online Access

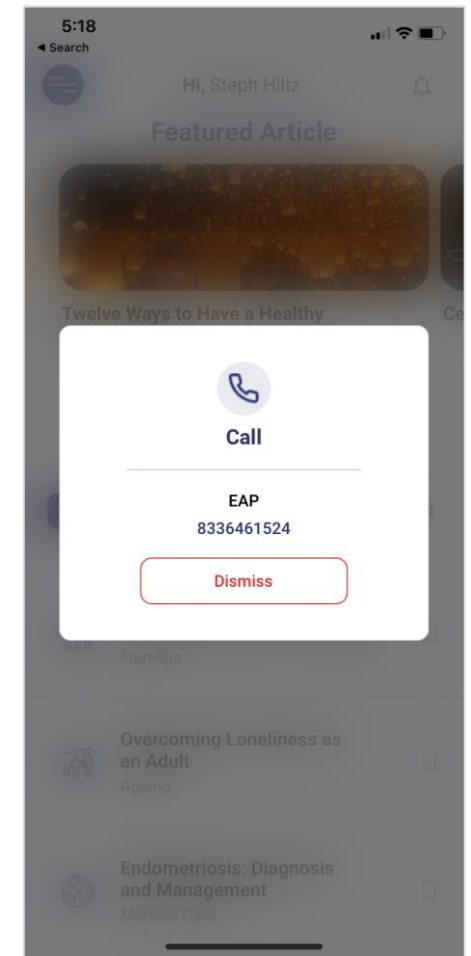
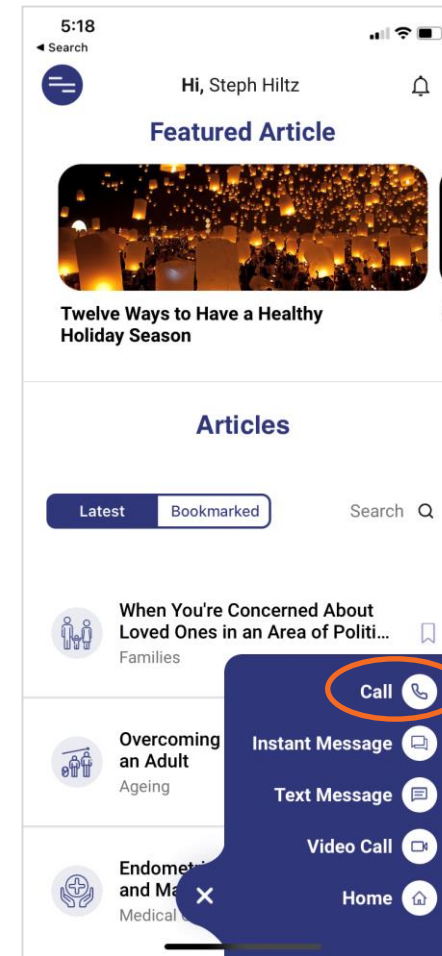
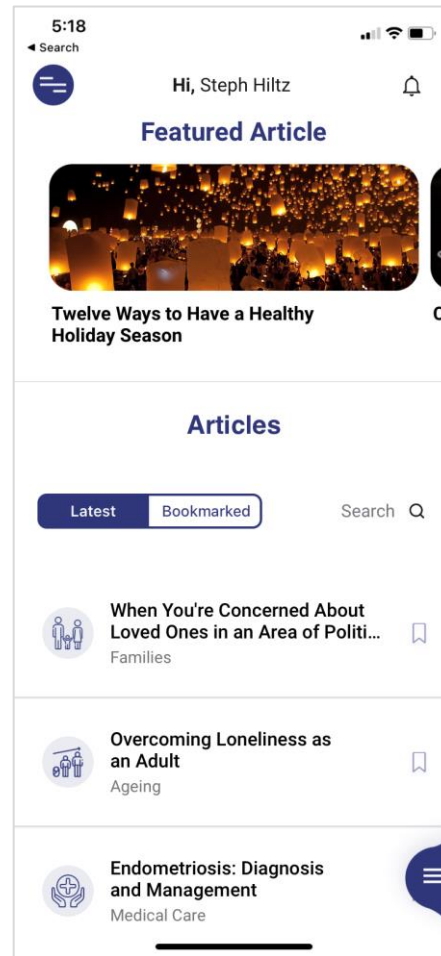
- [ca.helpwheretheyouare.com](https://ca.helpwheretheyouare.com)
- Company code: **SHAS**

The image displays a screenshot of the 'stayhealthy at school' website. On the left, a navigation menu lists: HOMEPAGE, LIVING, BALANCING, HEALTH, INTERNATIONAL, and a 'Choose Language' dropdown with options -A, A, +A. The main content area features a large banner for 'World Mental Health Day 2022' with a background image of a waterfall. The banner text reads: 'NEWS FOR YOU', 'World Mental Health Day 2022', and 'It is important to make mental health support more inclusive for everyone.' Below the banner is a play button icon. On the right side of the website, there is a search bar with 'Search' and 'Advanced Search' options. A 'Real Messaging Service [RMS]' chat window is overlaid on the page, titled 'IM Chat'. It contains input fields for 'Name' and 'Email', a 'Service' dropdown menu, a checkbox for 'I have read and accept the Terms of Use and Privacy Policy', and a 'Send Request' button. The chat window is titled 'Anonymous Chat - Google Chrome' and shows the URL 'rms.workplaceoptions.com/anonymouschat/D509C30F-7FB2-431F-8646-8C8D8F545634/6e614e3f-bd5a-49b6-a233...'. At the bottom right of the website, there is a 'LIVECONNECT' logo.



# Using the App

- **iConnectYou**
- Click on **“Sign Up”**
- **Passcode: SHAS**



# Connect whenever you need it

**1 833 646 1524**

- ✓ Immediate support, 24/7
- ✓ Schedule appointments
- ✓ 100+ languages



**THANK YOU!**