

For more Information

MEDI-SELECTAdvantage®

Emergency Medical Insurance
_____ for _____
INTERNATIONAL STUDENTS



GlobalExcel®

Global Excel Assistance on Call Around the World, Day or Night

When it comes to an emergency, time is a critical factor. Global Excel's toll free number is the solution. Each caller is connected with a courteous and professional case coordinator who will answer questions and assist in obtaining medical care day or night, year round.

- Benefit information
- Urgent message relay
- Claims information
- Personalized service
- Fewer forms to fill out
- Medical assistance
- Interpretation service
- Direct billing instructions
- Fast payment of claims
- Quick answers to questions

Global Excel is here for you 24 hours a day, 7 days a week!

From Canada and the U.S.: call toll free **1-800-715-8833**

From Mexico: call toll free **001-800-514-1518**

From anywhere: call collect **(819) 566-8839**

Visit us at www.globalexcel.ca

Underwritten by:



Administered by:



This brochure is intended for promotional purposes and is not an insurance policy. It is not an offer of insurance. It contains some information about coverages offered by Royal & Sun Alliance Insurance Company of Canada but it does not list all of the conditions and exclusions that apply to the described coverages. The actual wording of the policy governs all situations.

The products and rates described are subject to change without notice at any time.

Medi-Select Advantage® Emergency Medical Insurance for International Students is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Expert Travel Financial Security (E.T.F.S.) Inc.

™ The Royal & SunAlliance logo is a trademark owned by Royal & Sun Alliance Insurance Group plc, licensed for use by Royal & Sun Alliance Insurance Company of Canada.

© The following is a registered trademark of Expert Travel Financial Security (E.T.F.S.) Inc.: Medi-Select Advantage.

© The following is a registered trademark of Global Excel Management Inc.: the Global Excel logo.

™ The following is a trademark of Expert Travel Financial Security (E.T.F.S.) Inc.: the etfs logo.

20 11 BRO ECA 0706 OPN



Benefit Summary*

Lifetime maximum: \$1 million

This insurance provides coverage for reasonable and customary costs incurred in case of an emergency for the following benefits:

Hospital Accommodation: up to 60 days per sickness or injury / semi-private room / outpatient consultations

Psychiatric Treatment: up to \$10,000 when admitted to hospital, and up to \$1,000 for outpatient consultations

Physician Charges: medical treatment by a physician

Diagnostic Services: laboratory tests and X-rays

Trauma Counselling: 6 sessions

Paramedical Services: speech therapist, physiotherapist, chiropractor, osteopath, naturopath, acupuncturist, chiropodist or podiatrist, up to \$500 per profession

Prescription Drugs: limited to a 30-day supply per prescription

Private Duty Nursing: up to \$10,000 per sickness or injury

Medical Appliances: crutches, casts, splints, canes, and others / up to \$200 for prescription glasses or contact lenses and up to \$300 for hearing aids, when required after an emergency for which hospitalization was required

Treatment of Dental Accident: up to \$4,000

Emergency Relief of Dental Pain: when a minimum of 180 days of coverage has been purchased, up to \$600 for the relief of acute dental pain

Impacted Wisdom Tooth: up to \$100 per tooth for the extraction of wisdom teeth

Emergency Treatment Outside Canada: provided at least 51% of the period of coverage is spent in Canada (visits to the United States are limited to 30 days)

Ambulance Services: when medically necessary

Emergency Air Transportation: when approved in advance and medically necessary

Family transportation and Subsistence Allowance: up to \$5,000 for single round-trip economy airfare for one immediate family member including \$150 per day to a maximum of \$1,500 for meals and commercial accommodations

Return to the Country of Origin: up to \$5,000 for one-way economy airfare for return to the country of origin for immediate medical care

Preparation and Return of Remains: up to \$10,000

Accidental Dismemberment or Total Permanent Loss of use of limb or sight: up to \$15,000

Accidental Death: \$15,000

Air Flight/Common Carrier Accident: up to \$100,000 in case of death

No emergency is required for the following benefits:

Annual Medical Examination: when a minimum of 180 days of coverage has been purchased, up to \$100 for one examination and related laboratory tests / up to \$100 for one consultation for the prescription of the 'morning after pill'

Maternity: up to \$1,000 for pregnancy or complications thereof (excludes childbirth and voluntary interruption of pregnancy) / the pregnancy must start after the effective date of the insurance

Eye Examination: when a minimum of 180 days of coverage has been purchased, up to \$100 for an eye examination by an optometrist or an ophthalmologist

Psychologist: up to \$500

Accessibility Corrective Device, Malfunction and Theft Protection: up to \$1,000 to replace or repair a corrective device

Avoid the risk and enjoy your stay with
Medi-Select Advantage Emergency Medical Insurance!

Eligibility

To be eligible for coverage under this plan:

1. The applicant must:
 - a) be 65 years old or less;
 - b) not be eligible for a provincial or territorial government health insurance plan in Canada;
 - c) be in good health and know of no reason to seek medical attention; and
2. The applicant must:
 - a) be a student and provide proof of admission in a recognized Canadian institution of learning; or
 - b) be a student completing post-doctorate research in a recognized Canadian institution of learning.
3. The applicant's spouse and child(ren) may be covered if the appropriate premium is paid.

Premium

To determine your premium, please consult the back of the application. Premiums are per person and are payable at the time of application.



How to Apply

Please contact your broker or sales agent to apply for this insurance.

- * This insurance plan provides coverage up to the amount published by the provincial government health insurance plan for non-Canadian residents. Certain limitations and exclusions may apply, please refer to the policy for a complete listing.
- Prior approval is required from Global Excel for certain benefits. Benefit limits are per 365 consecutive days. All benefit limits are in Canadian currency.