

International Student Hospital & Medical Insurance-QUE Plan

This plan is ideal for International Students who want hospital & medical coverage for their spouse & children. It is the most popular type of plan available in the market place for families coming to Canada. It combines high limits of basic emergency coverage with many additional benefits built-in.

***NOTE: THIS PLAN DOES NOT COVER ANY PRE-EXISTING SICKNESS, INJURY OR MEDICAL CONDITION THAT EXISTED PRIOR TO THE EFFECTIVE DATE OF THE INSURANCE.**

Sum Insured: \$500,000

1. **Hospital.** Semi-private accommodation. Up to sum insured.
2. **Medical.** Up to sum insured.
 - Physician, surgeon, anesthetist or registered nurse.
 - Lab tests and diagnostics.Up to \$10,000 for;
 - Land ambulance services;
 - Private duty nursing;
 - Rental of crutches, wheelchair or other prosthetic devices.
 - Osteopath, Chiropractor, Podiatrist, Physiotherapist.
 - Chiropractor limited to \$200
3. **Prescription Drugs.** 80% of expenses as outpatient, 100% while hospitalized.
4. **Maternity Benefit.** Covered under Family plan. Pregnancy must commence after the effective date of this policy; 80% of the costs up to \$25,000. Standard hospital room. Newborn can be added to policy after 15 days old with approval of TIC.
5. **Eye Examination.** One visit per year. Available on annual policy only
6. **Accidental Dental.** Up to \$1,000.
7. **Dental Emergencies.** Up to \$500 for the immediate relief of dental pain.
8. **Accidental Death & Dismemberment.** Up to \$10,000, for loss of life, limb or sight.
9. **Return Home Benefit.** Up to \$3,000
10. **Return of Deceased.** Up to \$10,000 or up to \$4,000 for cremation at the place of death.

Please contact Telfer International to **PURCHASE** this plan and for any questions or inquiries you may have concerning this product.

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This is an illustration only. It is not an insurance policy. For the complete terms, benefits, conditions and exclusions please see the policy document.