



JF Elite Plus Student Insurance

Why buy insurance?

We don't like to think about it, but unexpected accidents or illnesses can occur when you and your family are traveling, and finding and paying for adequate medical attention can be very difficult.

Healthcare costs around the world can be very expensive; hospitals can charge thousands of dollars per day. Without adequate insurance coverage, you could be responsible for medical costs that could have an immense impact on your personal finances.

Why take this risk?

Plan Features

Emergency Medical coverage while in Canada, and worldwide (excludes expenses incurred during Home Country visits) provided at least 51% of your coverage is spent in Canada

Maximum up to \$100,000 of Accidental Death & Dismemberment

Pre-existing conditions are covered if stable 90 days prior to the effective date of the policy

General Enquiry

 **JF Insurance Agency Group Inc.**
www.jfgroup.ca

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Richmond Hill, ON, L4B 3H7
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Underwriters:
 Berkley
CANADA
a W. R. Berkley Company

Administer:




JF Insurance Agency Group Inc.
www.jfgroup.ca

This brochure provides a description of the coverage available. The full details of the coverage are contained in the policy including limitations, exclusions, and termination provisions. If there are any conflicts between this document and the Policy, the Policy shall govern. Insurance is underwritten by Berkley Canada (a W. R. Berkley Company).

Medical Benefits Highlights

\$5,000,000 Coverage per person per year

Who Can Purchase

Class 1:

- Inbound (Foreign) students
- Parent or spouse or dependent child of a student
- Student age 4 to 69
- Family member age 4 to 59

Class 2:

- A non-student affiliate of an accredited Canadian educational institution
- A participant in educational / business / cultural exchanges.

(Family coverage is not available for Class 2)

Pre-Existing Condition Coverage

- If stable 90 days prior to the effective date of the policy

Travel Worldwide

- Majority of the period of coverage is spent in Canada or the country of study
- Does not cover any expenses incurred during Home Country visits unless as part of a school organized event

Eligible Medical Expenses

- Emergency medical treatment for sickness or injury whether in-patient or out-patient
- Physician/Surgeon/Anesthetic
- X-Ray and diagnostic laboratory procedures
- Rental of essential appliances

Hospital Accommodation

- Semi-private accommodation

Ambulance Services

- Ground Transportation: When medically necessary, licensed ground ambulance service (also covers taxi fare in lieu of ground ambulance) to the nearest hospital.

Medicines and /or Drugs

- Up to maximum \$10,000 to a limit of a 30-day supply.

Private Duty Nursing (R.N.)

- Up to maximum of \$15,000.

Professional Medical Services

- When prescribed by a physician treatment, provided by a licensed chiropodist, chiropractor, osteopath, physiotherapist or podiatrist up to a maximum of \$600 per practi-

Vaccination and TB Testing

- Up to \$100 for vaccination and tuberculosis testing in any consecutive 12-month period provided a minimum of 180 days of consecutive coverage has been purchased. Coverage for tuberculosis testing is only payable if testing is mandated by the school board or private school as a requirement for program enrollment.

Emergency Air Transportation (must be pre-approved and arranged by Ontime Care)

- Up to maximum of \$1,000,000 per occurrence if you or your eligible insured dependents medical condition requires air transportation to the nearest hospital or to return you to your country of residence.

Annual Physician Visit

- Up to \$150 for one annual medical examination by a physician in any consecutive 12-month period provided a minimum of 365 days of consecutive coverage has been purchased.

Eye Examination

- Up to \$150 over a 12 consecutive month period for one examination (minimum 12 months policy has been purchased). (For insured student only)

Follow-up Visits

- When approved in advance by Ontime Care, up to \$3,000 for non-emergency care, provided it is directly related to your emergency.

Maternity Benefits

- Up to \$25,000 for pre-natal care and involuntary termination or resulting complications related to the pregnancy provided the pregnancy commenced during the coverage period. (For insured student only)

Impacted Wisdom Teeth

- Up to maximum \$150 per tooth for the extraction of impacted wisdom teeth when medically necessary and performed in a dental or oral surgeon's office.

Dental (services of a licensed dentist or dental surgeon for emergency dental treatment)

- Up to maximum \$5,000 for an accident requiring repair or replacement of sound natural teeth or permanent bond of artificial teeth.
- Up to maximum \$600 for dental expenses you incur for dental pain relief other than pain caused by an accident.

Psychiatric / Psychological (Emergency Only)

- Up to maximum \$1,000 for out-patient psychological therapy
- Up to \$25,000 for in-patient hospitalization due to psychiatric, psychological, mental or emotional disorders.

Transportation to Bedside

- When approved in advance by Ontime Care up to a maximum of \$5,000 for transportation costs plus up to \$150 per day to a maximum of \$1,500 for meals and commercial accommodation for one person of your choice to:
 - a) be with you if you are hospitalized as the result of a covered emergency and the attending physician provides written certification that the situation was serious enough to warrant the visit; or
 - b) identify the deceased insured person prior to the release of the body, where necessary

Tutorial Services

- Up to \$20/hour to a maximum of \$500

Prescription glasses, Contact Lenses and Hearing aids

- Up to maximum of \$200 as a result of a covered accident.

Vehicle Return

- Up to a maximum of \$1,000.

Accidental Death & Dismemberment

- Up to \$100,000 as a result of an accident.

Preparation and Return of Remains

- Up to a maximum of \$15,000 towards the actual cost incurred for preparation of remains and homeward transportation of the deceased insured person to his/her country or origin.
- Up to a maximum of \$5,000 for cremation and/or burial at the place of death of the insured person when approved by Ontime Care. The cost of the casket or urn is not covered by this benefit.

Trauma Counselling

- Up to a maximum of \$500 for the costs of trauma counselling within 90 days from the date of a covered sickness or injury.