

For more information

Call **1-800-336-9224**

etfs

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Office hours are from 8:30 a.m. to 9 p.m. Monday to Friday and 8:30 a.m. to 5 p.m. on Saturday (ET).



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Student Association of George Brown College Health and Hospitalization Insurance for English Second Language International Students is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Expert Travel Financial Security (E.T.F.S.) Inc.

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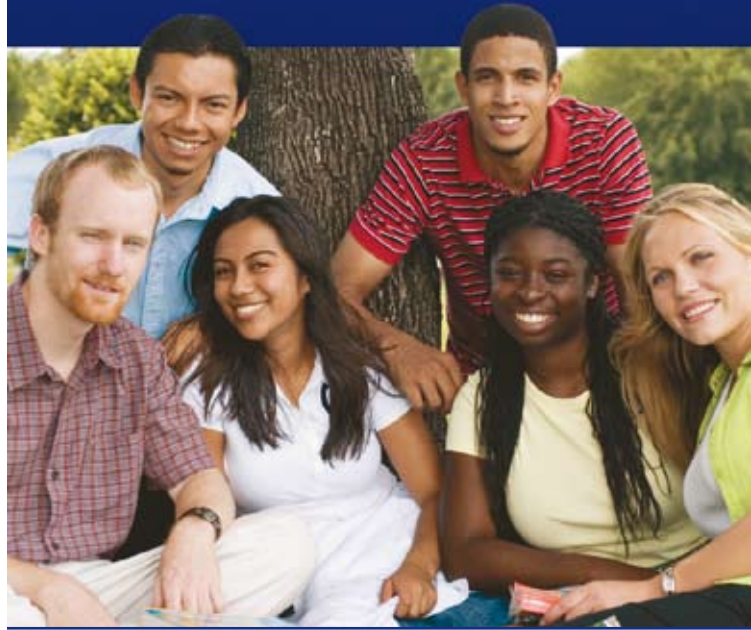
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Student Association of George Brown College

/ Health and Hospitalization Insurance for International Students

English Second Language Program



Student Health Benefits Office

Telephone: **416-415-5000, ext. 2443**

Email: sashbasst@georgebrown.ca

<http://sa.georgebrown.ca/service-health-plan.aspx>

Summary of Coverage*

Lifetime maximum: \$1 million

Hospital Accommodation: 100% of eligible expenses; up to the semi-private room / outpatient consultations

Psychologist and Psychiatric Care: 100% of eligible expenses; up to \$25,000 in-patient services / up to \$1,000 for outpatient services in any 12 consecutive month period of coverage

Physician Charges: 100% of eligible expenses for medical treatment by a physician, surgeon, anaesthetist or registered graduate nurse

Annual Medical Examination: when a minimum of a 12 consecutive month policy has been purchased, 100% of eligible expenses for one examination and related laboratory tests

Diagnostic Services: 100% of eligible expenses for laboratory tests and X-rays, prior approval is required from Global Excel for certain diagnostic services

Maternity — insured student: reasonable and customary costs incurred as a result of a pregnancy, childbirth (including caesarean section), miscarriage or complications related thereto — **spouse:** benefits will be provided if the family premium has been paid and if the pregnancy begins after the effective date

Eye Examination: when a minimum of 12 consecutive month policy has been purchased, 100% of eligible expenses for one examination by a licensed optometrist or ophthalmologist

Prescription Drugs: covers 80% of expenses for drugs that are prescribed by a physician / covers 100% of expenses for drugs when you are hospitalized

Private Duty Nursing†: 100% of eligible expenses for the professional services of a registered private nurse

Medical Appliances and Supplies†: 100% of eligible expenses for crutches, casts, splints, canes, and others

Ambulance Services†: when reasonable and medically necessary, 100% of eligible expenses for a licensed ground ambulance to the nearest hospital

Paramedical Services†: 100% of eligible expenses for physiotherapist, osteopath, chiropractor, chiropractor, or a podiatrist*, including X-rays, to a maximum of \$1,000 per profession

Treatment of Dental Accident: 100% of eligible expenses up to \$5,000 / treatment must begin within 48 hours from the onset of the emergency / must be completed within the coverage period

Emergency Relief of Dental Pain: 100% of eligible expenses up to \$500

Impacted Wisdom Tooth: 100% of eligible expenses up to \$100 per tooth

Emergency Treatment Outside Canada: 100% of eligible expenses when recommended by a physician, limited to one emergency per diagnosis while travelling outside Canada for no longer than 30 days

Emergency Air Transportation: when medically necessary, 100% of eligible expenses

Return Home: when medically necessary, 100% of eligible expenses

Family Transportation: up to \$3,000 for a single round trip economy airfare / up to \$1,000 for costs incurred after arrival by one of your immediate family members or close friend if you are hospitalized

Preparation and Return of Remains: 100% of eligible expenses for up to \$10,000

Accidental Death: \$10,000

Accidental Dismemberment or Total Permanent Loss of Use of Limb or Sight: up to \$10,000

Eligibility

To be eligible for coverage under this plan, you must:

- be a student at George Brown College; or
- be the spouse* or child(ren)* of such eligible student, all of whom live together in the same residence as the insured student; and
- be less than 65 years of age; and
- not be insured or eligible for benefits under a provincial or territorial government health insurance plan in Canada.

* *Your spouse and child(ren) are covered only when family coverage is selected and paid for at the time of application.*

Effective date

Coverage begins on the latest of the date:

- the student (or spouse and/or child(ren) of the insured student) arrives in Canada and is enrolled at George Brown College; or
- the student has paid his/her tuition; or
- that coincides with the first day of the ESL course in which the student is enrolled at George Brown College.

Termination Date

Coverage ends on the earliest of:

- the termination date indicated on the insurance card; or
- the date the insured becomes eligible for a provincial or territorial government health insurance plan in Canada, if this is prior to the termination date of the insurance coverage; or
- the date that you are no longer eligible for coverage as described under Eligibility; or
- the date that coincides with the 31st day of a stay outside Canada.

However, for paragraph d) above, insurance will be reinstated on the date you return to Canada.

IMPORTANT NOTE:

You must contact Global Excel within 48 hours of admission to hospital (please refer to your policy for details).

† Up to an overall aggregate limit of \$10,000 for these benefits

* This insurance plan provides coverage up to the amount published by the provincial or territorial 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. All benefit limits are in Canadian currency.