

Global Campus Health Plan (GCHP) covers emergency medical care for *unexpected* incidents of sickness, accident, or injury.

The Lifetime maximum coverage limit is \$2,000,000 Canadian Dollars. Eligible expenses are reimbursed at 100%, with no deductible.

DCIS "COMPREHENSIVE PLAN" benefits*

- Hospitalization
- Services of a legally qualified physician, surgeon, or registered nurse
- Diagnostic, x-ray, & laboratory services
- Prescription medication, Medical equipment and supplies
- Local ambulance service
- Paramedical Services
- Emergency Maternity Care (for a pregnancy that begins during the coverage period) up to the 32nd week of pregnancy
- Emergency Dental Care Treatment in the event of an accident or the sudden onset of acute dental pain
- Return to your home country if medically required due to your covered illness or injury
- Accidental Death or Disablement
- Repatriation of mortal remains or local burial / cremation in the event of death

*This is a summary only. For the full terms and conditions of coverage please refer to the Policy Wording. The policy has an exclusion regarding Pre-Existing Medical Conditions.

A note about Provincial Government Health Insurance

Certain Canadian Provinces deem international students to be temporary residents if they enter the Province on a study permit for an education program of requisite duration. In some cases, qualifying study permit holders become eligible for Provincial Government Health Care in their Province of residence. International students who become eligible to enroll for Provincial Health Care should do so according to the laws in the Province they are studying in. Global Campus Health Plans is intended to cover the waiting period for Provincial Health Care, and is not intended to replace benefits provided under a Provincial Health Care. Students insured under a Global Campus Health Plan who later obtain Provincial Health Coverage will still be able to use the Global Campus Health Plan for expenses not covered by Provincial Health coverage.

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To be eligible for coverage a person must:

- a) be a student; or
- b) be a dependent of such eligible student, all of whom live together in the same residence as the insured student; and
- c) be currently in good health; and
- d) be less than 65 years of age; and
- e) not be insured under a Canadian government health insurance plan (GHIP) at time of application. Once insured for benefits under a GHIP plan, non-GHIP benefits under this policy will continue until the end of the policy term.

Student means a person

- a) whose country of origin is not Canada and who is residing in Canada on a temporary basis; and
- b) who regularly attends school, college, university, or other accredited educational institution in Canada; and
- c) who remains in Canada for up to one year immediately after completion of studies as described under a) to c) of this definition, and who is working or has applied to work in a field related to the studies completed.

Dependent(s) means:

- a) your legally married spouse or a person with whom you have been cohabitating in a common-law relationship for at least 12 consecutive months prior to the date of application; and/or
- b) any unmarried children residing with you, who are more than 15 days of age and age 21 or under and dependent upon you for their sole means of support.

Dependents are covered only when dependent coverage is selected and paid for at the time of application.

How will I get my insurance documents?

David Cummings Insurance Services Ltd. (DCIS) will email your **insurance ID card** as a .pdf document to the email address you provide on this application form. A link to the Global Campus Health Plan website will be included in your welcome email. At the GCHP website you can read about how to use your insurance, as well as download the DCIS Comprehensive Plan insurance policy, and the medical claim form.



GCHP plans are provided exclusively through:
David Cummings Insurance Services Ltd.

Claims Administration and 24/7 Emergency Assistance are provided by **Allianz Global Assistance**. The coverage is underwritten by **CUMIS General Insurance Company**, a member of *The Co-operators* group of companies. Contact DCIS for more information at info@david-cummings.com Call (604) 228 8816 or 1 800 818 3188 (toll free in Canada and USA).