

Frequently Asked Questions

Why do I need insurance?

StudyInsured™ insurance pays the costs of medical services if you are unexpectedly sick or injured. Canadian law requires international students to have medical insurance. Without insurance, the cost of medical care in Canada is extremely expensive.

What is the difference between my StudyInsured™ insurance and provincial health insurance?

Provincial health plans cover Canadian citizens and permanent residents living in the province. Some provinces, like Alberta and British Columbia, allow international students to use their provincial health care systems, but most do not. Your school may enrol you in a StudyInsured™ insurance plan even if you qualify for provincial health care. Students enrolled in a StudyInsured™ insurance plan may receive benefits that the provincial health plan does not cover, such as paramedical services, repatriation, or family transportation.

What is StudyInsured™ Assistance?

StudyInsured™ Assistance is the team of intake specialists and case managers who are there to help you get the best medical care possible if you are sick or injured. They also help with making sure your bills are paid, and they can answer any questions you may have about your StudyInsured™ insurance coverage.

What if I need to see a doctor in the middle of the night?

No matter what time of day you need to see a doctor, call StudyInsured™ Assistance for help. StudyInsured™ Assistance operators are available 24 hours a day, 7 days a week. They can also answer questions about your policy or submitting a claim.

Do I need to call StudyInsured™ Assistance if I see a doctor for something minor?

A call to StudyInsured™ Assistance is recommended each time you receive medical care. The team can help with finding a facility to make sure you receive the care you need. Most importantly, keeping StudyInsured™ Assistance informed of your medical case helps you avoid paying out of pocket for medical services. You should note that in major emergencies, if you do not call StudyInsured™ Assistance within 48 hours of receiving medical care, your insurance may only pay for part of your expenses. Getting in the habit of calling for something minor will help you remember to call in a major emergency.

What if I am too sick to call StudyInsured™ Assistance?

If you are unable to call StudyInsured™ Assistance, a travel partner, friend, family member, or school contact may do so on your behalf. It must be noted once again that if you do not notify StudyInsured™ Assistance within 48 hours of receiving medical care for a serious illness or injury, your insurance may not pay for your full expenses.

Do I have to pay up front when I visit a doctor or hospital?

You won't need to pay up front for your medical care if you have a StudyInsured™ insurance plan and you call StudyInsured™ Assistance at **1.866.883.9787** before your visit to a direct-pay facility. If you do not call ahead, or if you go to a medical facility that is not part of our network, you may be asked to pay up front. You will then need to submit a claim in order to get your money back.

Where is my policy number?

Your policy number can be found on your StudyInsured™ wallet card, which was either given to you during a school orientation session, or emailed to you by the school or StudyInsured™.

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Will my policy pay for vision care?

Some plans cover an eye exam while others don't. It's important to check your policy wording to see if vision care is covered. Most plans will not cover prescription glasses or contact lenses unless your vision was impaired as the result of an injury or illness. Check your policy wording or your summary of benefits on your student insurance website for specific coverage details. Questions about coverage may also be directed to StudyInsured™ Assistance.

Will my policy pay for dental care?

Emergency dental care required due to an accident is covered, but must have been received within a specific time frame after the accident occurred. Some plans cover other dental care, such as care required to relieve dental pain. Most plans do not cover routine dental care such as check-ups or cleanings. Check your policy wording or your summary of benefits on your student insurance website for specific coverage details. Questions about coverage may also be directed to StudyInsured™ Assistance.

Does my insurance provide coverage outside my province or outside Canada?

Yes! Your StudyInsured™ insurance gives you worldwide coverage, but you must spend at least 51% of the time your policy is in effect in Canada. The only place you are not covered is your home country, with possible travel restrictions to high-risk countries. Please note that travel to the United States is limited to 30 days per trip.

I have questions about my claim. Who do I contact?

If you are looking for guidance on submitting your claim, call StudyInsured™ Assistance at **1.866.883.9787** (toll-free in North America) or **+1 416.640.7865** (from outside of North America).

For questions regarding the status of a submitted claim, call **1.866.883.9485** (toll-free in North America) or **+1 416.640.7862** (from outside North America). You can also email studentclaims@studyinsured.com.

What do I do if I lose my wallet card?

If your school arranged your insurance, you can contact them to have your information sent via email. If you bought your policy online, send an email to helpline@studyinsured.com, with your name, date of birth, and the email address to where your card should be sent.

If you need medical care and do not have your card, call StudyInsured™ Assistance at **1.866.883.9787** and they will send your card via email so you can bring it with you to the medical facility.

If I leave my school, will my insurance still cover me?

If your insurance was arranged by your school, it will only be valid while you are a student at that school. If you have changed schools but you are taking classes somewhere else, go to www.studyinsured.com to buy coverage. If you no longer attend school but are out of your home country, you will need to buy a different type of insurance.

How do I apply for a refund or cancel my insurance?

If your insurance was arranged by your school, it's best to contact the school to see if you are eligible for a refund. If you purchased your insurance online, send an email to helpline@studyinsured.com to cancel your insurance and see if you are eligible for a refund. If you meet the requirements for a refund, we'll send you a refund form to complete.

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What does "eligibility" mean?

"Eligibility" refers to a list of requirements that must be met in order for you to qualify for insurance. If eligibility requirements are not met, your medical expenses will not be covered by insurance.

What is an exclusion?

An exclusion refers to a medical service or medication not covered by your insurance.

My claim was denied because my condition was not "stable".

What does this mean? What is a pre-existing condition?

Illnesses and injuries that began before your insurance policy takes effect are called pre-existing conditions. You will have to pay for treatment related to unstable pre-existing conditions while you have StudyInsured™ coverage. This is because StudyInsured™ insurance was designed to cover unexpected injuries or illnesses.

Most StudyInsured™ policies will cover pre-existing conditions if they were stable at least 90 days before the start of the policy. "Stable" means that your pre-existing condition hasn't had any changes (your symptoms haven't changed, you haven't seen a doctor for it recently, and your medication is the same). Check your policy wording or call StudyInsured™ Assistance for more information about how long your pre-existing condition must be stable to receive coverage.

Note that you will still be covered by StudyInsured™ for injuries or illnesses that are unrelated to your pre-existing condition, even if your pre-existing condition is not stable. For example, you can visit a doctor for a sore throat even if you have unstable asthma.

What is a chronic or ongoing condition?

A chronic or ongoing condition is an injury or illness that requires regular visits to the doctor to keep the condition stable.

Only care that is immediately necessary for new injuries and illnesses is covered. Regular care for injuries or illnesses with planned visits to the doctor is not covered. This exclusion applies regardless of when your injury or illness started. If you have planned routine visits to the doctor for a pre-existing condition, they will not be covered. If, during your coverage period, you are severely injured or diagnosed with an illness that will need continuous care, you may be covered for the cost of your flight back to your home country to continue your care.

What is third-party liability insurance?

Third-party liability insurance covers costs as a result of you causing injury to a person or damage to property. Since this benefit is not included in all StudyInsured™ insurance plans, it's important to check your policy to see if you are covered.

What is the difference between primary and secondary care practitioners?

A primary care practitioner is the first doctor you see about your injury or illness. A secondary care practitioner usually specializes in treating certain conditions.

What does "direct-pay" or "direct billing" mean?

Direct-pay or direct billing means your insurance company pays the medical facility directly for covered medical services. Direct-pay facilities are part of a medical network that is managed by the StudyInsured™ Assistance team. Without direct-pay or direct billing, you would need to pay for your own medical services and submit an insurance claim in order to get your money back.