

# When to Contact StudyInsured™ Assistance

Contacting StudyInsured™ Assistance helps to coordinate your medical care, lower costs, and arrange for direct billing with medical providers. In some cases, you **MUST** contact StudyInsured™ Assistance for approval before you receive treatment.

## Optional

While it is **OPTIONAL**, consider contacting StudyInsured™ Assistance for:

- Visits to a walk-in clinic for an injury or minor illness
- Basic blood test, X-rays, ultrasounds
- The initial follow-up appointment following treatment for a minor illness or injury
- Mental health counselling

## Recommended

To ensure the smoothest experience, it is **RECOMMENDED** to contact StudyInsured™ Assistance for:

- Emergencies related to pre-existing conditions
- Visits to the Emergency Room
- Additional follow-up appointments after the first follow-up appointment
- Paramedical services (ex: massage, physical therapy, etc)
- Making a non-medical claim (ex: Third Party Liability claims)

## Always

You must **ALWAYS** contact StudyInsured™ Assistance as soon as possible if you:

- Are hospitalized for any reason
- Require surgery of any kind (including dental)
- Need MRI/CT scans — please note that **unless required immediately for life-saving treatment, MRI and CT scans must be pre-approved**
- Need medical care outside Canada

If StudyInsured™ Assistance is not contacted within 48 hours of these services, eligible claims may only be paid to 80%.

StudyInsured™ Assistance must also **ALWAYS** be notified of:

- Air ambulance transportation
- Repatriation with a commercial airline
- Professional at-home healthcare
- Medical treatment that will require multiple or ongoing visits
- Issues with health care providers (accessing service, direct billing, etc)
- Death of a student

### CALL US FOR ASSISTANCE

TOLL-FREE FROM USA & CANADA

**1 866 883 9787**

INTERNATIONAL COLLECT

**+1 416 640 7865**

StudyInsured™ Assistance is available 24/7 to help with:

- Locating the nearest medical facility
- Coordinating billing
- Questions about coverage
- Submitting a claim
- Arranging emergency transportation

Notify StudyInsured™ Assistance within 48 hours if you:

- Need to be hospitalized for any reason
- Require surgery of any kind (including dental)
- Need an MRI or CT scan
- Need air ambulance transportation
- Need medical attention outside Canada