



## KEY THINGS YOU SHOULD KNOW ABOUT YOUR PLAN

### REVIEW YOUR COVERAGE

Your insurance does not cover everything! Please review the coverage and contact Peak Student Benefits if you have any questions.

### YOUR HEALTH PLAN CARD

Download and print your health plan card from the website directly to use when going to the doctor or hospital.

### HOW TO FIND A DOCTOR

Please use the Virtual Health Clinic to see a medical care provider or use the Provider Search Tool on the website to locate a hospital, doctor, lab, eye doctor or other medical care provider.

### BOOK A1-1

Visit the website to book a health plan information session with Peak Student Benefits directly. This can be done before you arrive to Canada or anytime during your time in Canada.

# All international students studying at Columbia International College are covered by the International Student Health & Wellness Plan.

Upon arrival to campus, students will be fully covered by the International student medical insurance and can download their Health Plan card from the website. The health card is used when visiting the doctor or hospital to avoid up-front costs.

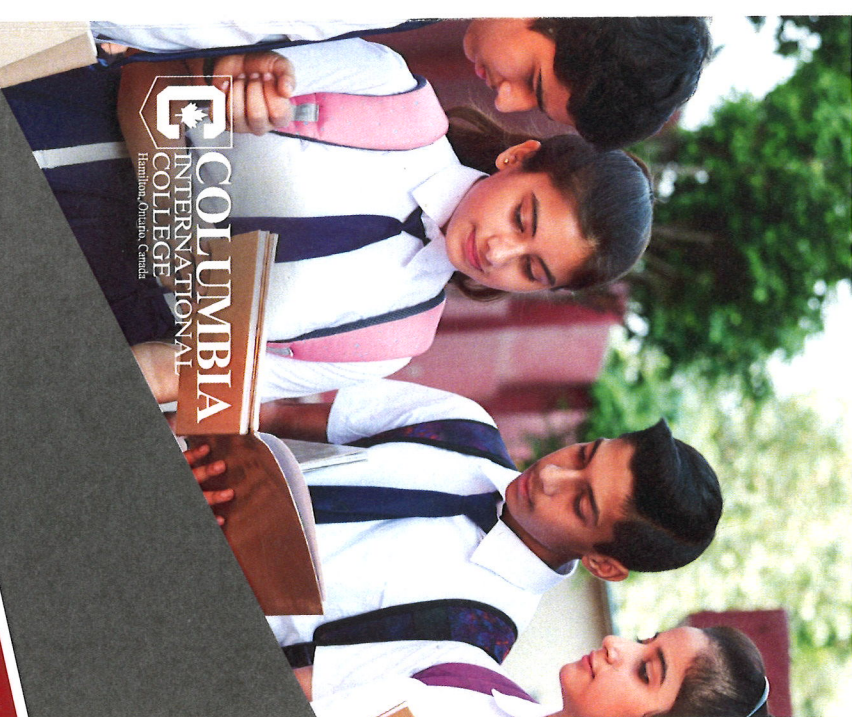


**Peak**  
Student Benefits

1-888-918-5056

[www.peakstudentbenefits.ca/CIC](http://www.peakstudentbenefits.ca/CIC)

Need Help? Use the Live Chat feature on our website



**COLUMBIA**  
INTERNATIONAL  
COLLEGE  
Hamilton, Ontario, Canada

# International Student Medical & Wellness Plan

POLICY YEAR: 2023-2024

POLICY NUMBER: 09846A



**Peak**  
Student Benefits



## VIRTUAL HEALTH CLINIC

The Virtual Health Clinic provides students with access to medical care 24/7 including weekends and holidays.

The medical clinicians can diagnose illnesses or injuries, prescribe medication and refer for lab tests, x-rays or to a specialist.

There is no cost to use the Virtual Health Clinic; all visits are covered 100%.

Columbia International College has an on-campus Virtual Health Clinic that can perform exams remotely using the medical device and attachments to examine the ears, throat, abdomen, listen to the heartbeat and lungs and take a blood pressure reading.

## What to use the Virtual Health Clinic for:

- Sore throat
- Ear infection
- Sinus infection
- Cough
- Cold & Flu
- Rashes
- Acne
- Bladder Infections
- Headaches
- Stomach Issues
- Allergies



## International Student Medical & Wellness Plan Summary

100% coverage up to \$5,000,000 CDN per year (unless otherwise stated)

MEDICAL & WELLNESS	
Physician / Surgeon / Specialist	Going to the doctor for a medical consultation, diagnosis or to prescribe medication for an illness or injury. Examples include ear infections, sore throat, cold and flu, headaches, stomach pain and other health concerns.
Hospital	Visits to the hospital emergency room or admission to the hospital during a medical emergency. If your injury or illness is not an emergency and can wait to be treated, please visit a local doctor instead. Includes a semi-private room.
Surgery	Emergency surgery for injuries or illnesses such as a broken leg or appendicitis for example.
ADHD Consultations	Visits to the doctor related to a new or previous ADHD diagnosis.
Acne Consultations	Visits to a doctor or dermatologist if you have acne concerns or need an acne prescription.
Annual Physical Check-Up	Covered.

MEDICATION & VACCINES	
Diabetic Supplies	\$500
Asthma Supplies	\$500
Immunizations	\$100 / immunization

MEDICAL TESTING	
Imaging	X-rays, CT Scans, MRI's and other medical imaging needed to diagnose and treat an injury or illness.
Lab Tests	Blood work and other medical testing needed to diagnose and treat an injury or illness.

WELLNESS	
Physiotherapist, Chiropractor, Licensed Chiroprapist, Massage Therapist, Osteopath, Podiatrist, Acupuncturist, Speech Therapist, or Naturopath	\$1,000 per type for injury or illness, with a doctor's referral, visits to a paramedical practitioner in the list.
Eye Exam \$100	An eye exam to test your vision.
Medical Equipment & Supplies	Covered
Leg Brace (due to injury)	\$1,000

MENTAL HEALTH & WELLNESS	
Counselling / Therapy \$10,000 (lifetime max)	Visits to a licensed psychologist, psychiatrist and psychotherapist at private clinic or outpatient hospital clinic due to an emergent condition or physician referral.
Counselling (inpatient) \$60,000 (lifetime max)	If you receive care by a psychiatrist while hospitalized.
Hospitalization \$60,000 (lifetime max)	If you need to stay in the hospital due to a mental health related concern.
Social Worker \$500	Visits to a licensed social worker for counselling.

EMERGENCY DENTAL	
Accidental Dental \$4,000	Emergency Pain Relief
	Wisdom Tooth Extraction \$100 / tooth

TRANSPORTATION	
Ambulance 100% up to \$10,000	Air Ambulance: 100% up to \$300,000
	Repatriation: 100% up to \$20,000
	Emergency Family Travel 100% up to \$5,000

TRAVEL	
Within Canada	Your coverage is active anywhere in Canada.
Outside of Canada	Your coverage is active outside of Canada for medical emergencies for up to 120 days.
Home Country	Your coverage is active in your home country for up to 30 days if you are visiting for a school related trip only. Coverage is up to \$10,000 maximum.

**This policy covers pre-existing medical conditions & students can use their plan to visit with local doctors and nurses that directly bill the plan. This means no out of pocket costs.**

Agents, Parents & Recruiters are welcome to contact Peak Student Benefits directly for any insurance related questions.



**Scan the QR Code**  
To contact Peak Student Benefits

*This is just a summary of coverage only. Additional benefits are available in the policy found online including limits and exclusions. If there are discrepancies between this document and the Policy, the Policy shall govern.*