

Health Insurance and Services for International Students at Dalhousie University



Do I have insurance?

Where do I go if I am sick?

Who can help me if I have questions?

DO I HAVE HEALTH INSURANCE?

YES, all international students are automatically covered by the TIC - Dalhousie International Student Health Insurance Plan. This mandatory health insurance provides basic health care and emergency coverage including visits to the doctor and hospital, and any necessary diagnostic services (x-rays, blood tests) or procedures. Insurance coverage is provided by TIC (Travel Insurance Coordinators).

When does my coverage begin?

- Students who begin their studies in January are covered from January 1 to August 31, 2012. The cost of the single TIC plan for students who begin their studies in January is \$424.
- In September, you will automatically be enrolled for the full year from September 1 to August 31. The cost of the full year single TIC plan is \$636.

Where do I get my TIC International Student Health Insurance card?

Although your coverage is effective immediately, your health card will only arrive in early February. If you need to see a doctor in the meantime, be sure to present your Dalhousie ID card to them to receive treatment. The International Centre will send you an email to notify you when your TIC card arrives.

How do I pay for my TIC International Student Health Insurance?

You are automatically enrolled in the TIC International Student Health Insurance Plan. The health fees are automatically assessed on your student account when you register for the winter term.

It is the student's responsibility to ensure that the health coverage has been applied to their account.

Will the TIC International Student Health Insurance Plan cover my spouse and children?

- Not automatically. If your spouse and children are here in Nova Scotia with you and you wish to put them on the TIC insurance plan, you must come to the International Centre to complete a family application form before January 13, 2012. Once your application is approved by the insurance company, the coverage for your family will begin.
- The cost of the TIC insurance family plan for students who begin their studies in January is \$1040. If you wish to re-enrol your family next September, a new application must be submitted and the annual fee will be \$1560.

What is the DSU Health & Dental Plan?

- The DSU Health & Dental Plan is an extended plan that, combined with your TIC International Student Health Insurance Plan, will provide you with comprehensive health insurance.
- The DSU extended plan covers the cost of prescription medication, paramedical services (chiropractor for example), eye glasses and dental care (including an annual cleaning).
- While the DSU plan is automatically added to your student account in September, students who begin their studies in January **must** complete an opt-in form.
- Questions? Visit www.studentvip.ca/dsu

How do I opt into the DSU Health & Dental extended plan?

- Students must opt-in in person between January 4 and January 27, 2012, by visiting the DSU Health & Dental Office in the basement of the Student Union Building.
- Opt-in forms are available from the DSU Health & Dental Office, or here in the lobby at our resource table.

What is the cost of the DSU Health & Dental Plan?

- Coverage for the winter semester is \$169 (or \$123 for extended health only; \$46 for dental only). Payment must be made at the time of your application.
- Family applications must also be submitted before the January 27 deadline.

Comprehensive Health Coverage

BASIC

TIC International
Student Health
Insurance Plan

&

EXTENDED

DSU Health & Dental

The TIC International Student Health Insurance Plan, combined with the Extended DSU Health & Dental Plan, will provide you with the comprehensive health insurance coverage you need.

Once you have lived in Nova Scotia for 12 full months, you *may* be entitled to MSI Provincial Health Insurance coverage. MSI can provide you with free basic health insurance coverage.

How does MSI work?

- MSI is publicly funded and provides equal and mostly free access to basic health care.
- Eligibility requirements must be met and maintained to ensure ongoing coverage. Most International students are eligible after having lived in Nova Scotia for a full 12 months, providing they have a valid study permit and passport AND that they have not left Nova Scotia for more than 31 days at a time.
- MSI does not replace extended health coverage. Most people have two insurance plans that work together to provide comprehensive health coverage.

BASIC

MSI Provincial
Health Insurance

&

EXTENDED

*DSU Health &
Dental*

International Students with MSI

Students who opt out of the TIC plan with MSI will be assessed a mandatory Companion Plan fee of \$41 (annual single coverage fee).

Why do I need the Companion plan?

It provides the following benefits that are not covered by MSI:

- Coverage for travel outside Nova Scotia for trips under 31 days
- Repatriation- \$10,000 max.
- Family transportation to your bedside if necessary
- Air Transportation/ Medivac – transportation home

What if I already have my own Health Insurance Plan?

- If you have purchased *equivalent* health insurance from your home country, you may be eligible to opt out of the TIC International Student Health Insurance Plan.
- To opt out, you must submit an opt out request no later than Friday, January 13th at 4:30 pm. Don't forget to bring detailed proof of your alternative insurance. No exceptions or extensions to this deadline will be made.



**International Centre
1321 Edward Street
(corner University)**

If you have your own insurance, please remember...

You will have to pay for doctor's visits and other services up front. Afterward, you can submit a claim so that you can be reimbursed but this may take some time.



Read your insurance
policy to be prepared!

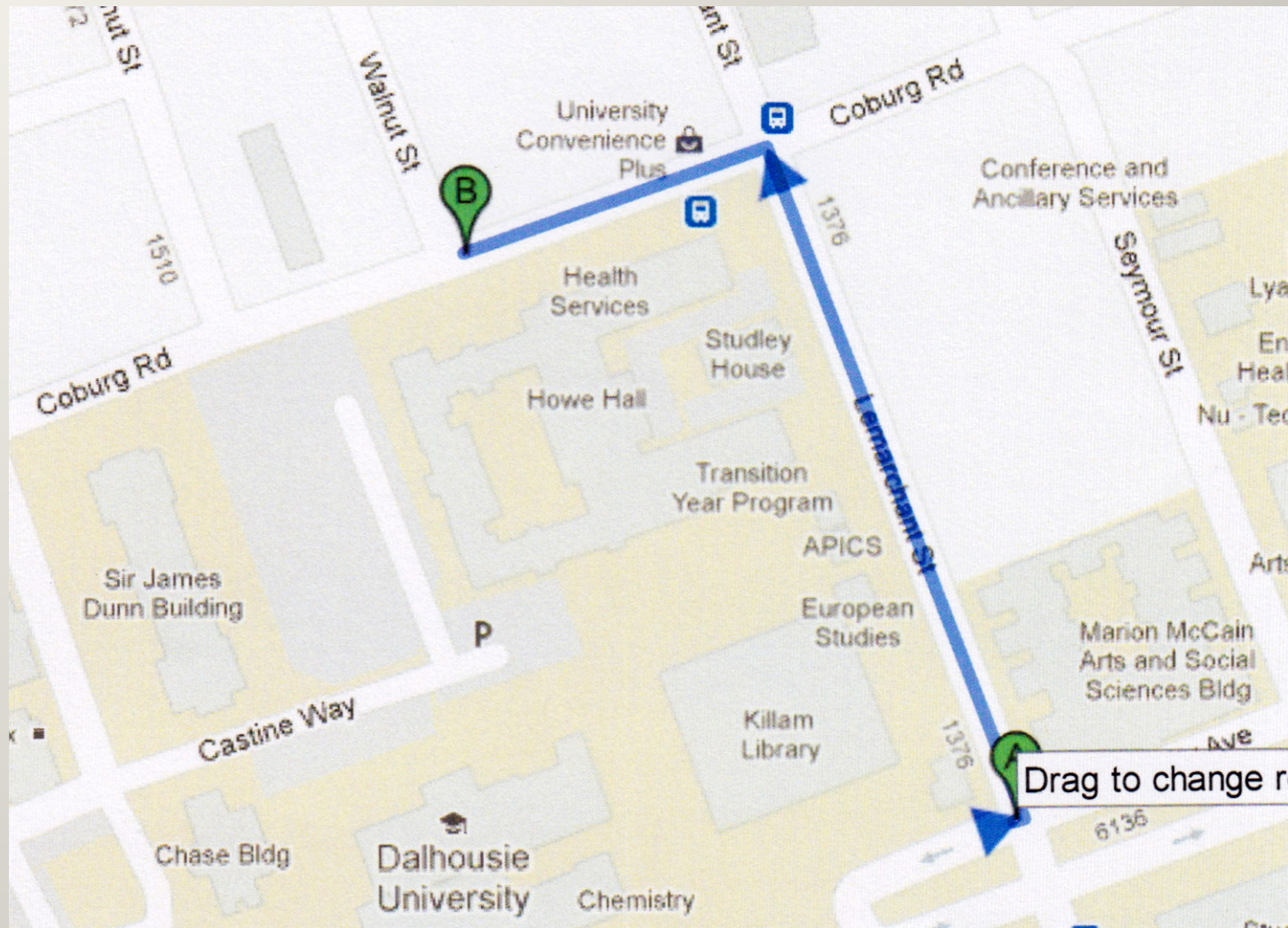
WHERE DO I GO WHEN I AM SICK?

- Dalhousie students are encouraged to visit Dalhousie Health Services for basic health care when they are ill. The Health Services Clinic is located on campus in Howe Hall at 6230 Coburg Road. Details on services and booking appointments can be found at healthservices.dal.ca
- Where do I go when the Dalhousie Health Clinic is closed? If you are ill during the evening or during a Holiday or the weekend, there are a number of Walk-In Clinics that you may visit. The closest clinic to Dalhousie is the Family Focus Clinic at 5991 Spring Garden Road (corner Robie). Familiarize yourself with a clinic closest to you:
www.doctorsns.com/en/home/healthcarefacilitiesandservices/walkinclinics.aspx

Where do I go when I am sick? (cont'd)

- Where do I go if I break a bone or have a more severe injury? The closest Hospital Emergency Room is located at the Queen Elizabeth II Health Sciences Centre, 1797 Robie Street. You will be seen in order of priority, so non-severe cases can take several hours.
- What if I'm not sure where to go? Call 811 any time to speak with a registered nurse. A helpful flyer is included in your welcome kit.
- If someone's life is potentially in danger, do not hesitate, **call 911 immediately.**

Where is Dalhousie Health Services? (B)



Did you know?

- The cost for hospital drop in or emergency room services start at \$520. Normal waiting times can be longer than 3 hours.
- An appointment with Dalhousie Health Services for the same non-emergency services costs approximately \$35-\$45. We encourage to you use Dalhousie Health Services on campus to avoid long waits & costly services.
- **Alcohol-related** illnesses or injuries are NOT covered by your International Student Health Insurance Plan and must be paid out of pocket. A drunken ambulance ride to the hospital starts at \$900!
- We encourage you to read your insurance policy carefully to avoid any surprises. Some items require pre-approval from TIC before coverage will be provided. Other items may only be covered once you are on the full year plan.

DALHOUSIE

HEALTH SERVICES

Howe Hall 6230 Coburg Road



5991 Spring
Garden Road



Queen Elizabeth II Health Sciences
Centre – Emergency Room
1797 Robie Street

**811
Health
Information**

**911
Health
Emergency**

For extended health benefits, visit any dentist, optometrist,
physiotherapist, chiropractor or massage therapist near you
or visit

www.studentvip.ca/dsu/vip_benefits/aim_health_group/
for a list of local practitioners

QUESTIONS?

- Come see us in the International Centre at 1321 Edward Street (corner University), 2nd floor of the Multifaith Centre. You can also visit our web site at isd.dal.ca/current/health
- DSU Health & Dental Plan: www.studentvip.ca/dsu or www.dsu.ca/inner.php?page=4&sub1=92
- Watch our helpful health care video for international students on YouTube: www.youtube.com/watch?v=J4pAU8QXL98
- Dalhousie Health Services: healthservices.dal.ca
- Dalhousie Counselling Services: counsellingservices.dal.ca/index.php
- MSI Provincial Health Plan gov.ns.ca/health/msi/eligibility.asp and gov.ns.ca/health/msi/moving_travel.asp#2



▣ **Questions ? ? ? ?**