



Why Buy Insurance?

We don't like to think about it, but sudden, unexpected accidents or illnesses do happen, and trying to find and pay for adequate medical attention can be difficult when you are abroad.

Health care costs around the world can be very expensive. Hospital can charge thousands of dollars per day. Your health plan may or may not cover a minute portion of these cost. Without adequate insurance coverage you could be responsible from dollar one, which could create a massive impact on your personal finances. Why take the risk?

Plan Features

- Emergency Medical coverage while in Canada, and worldwide (excludes expenses incurred in Home country visits) provided at least 51% of period is spent in Canada
- Maximum up to \$100,000 of Accidental Death & Dismemberment
- Pre-existing condition is covered if stable 90 days prior to the effective date of the policy

General Enquiry

JF Johnson Fu Insurance Agency Inc.
www.jfiginsgroup.com

TORONTO:

15 Wertheim Court, Suite 501
Richmond Hill, ON, L4B 3H7
Tel: 905-707-1512/ 1-877-832-5541
Fax: 905-707-1513/ 1-888-988-3268

VANCOUVER:

128-6061, No. 3 Road
Richmond, BC, V6Y 2B2
Tel: 604-232-0896/ 1-877-232-0896
Fax: 604-232-0897

E-mail: info@johnsonfu.com

Underwriters:



Administer:



This brochure provides a description of the coverage available. The full details of the coverage are contained in the policy including limitations, exclusions, and termination provisions. If there are any conflicts between this document and the Policy, the Policy shall govern. Insurance is underwritten by AIG Insurance Company of Canada.

JF Elite Student Insurance



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Medical Benefits Highlights

“ Lifetime maximum \$2,000,000 ”

Eligibility

- Inbound (Foreign) students
- Age 69 & under

Pre-existing condition coverage

- Yes, if stable 90 days prior to the effective date of the policy

Travel Worldwide

- Majority of the period of coverage is spent in Canada or the country of study
- Does not cover any expenses incurred during Home Country visits

Eligible Medical Expenses

- Emergency medical treatment for sickness or injury whether in-patient or out-patient
- Physician/Surgeon/Anesthetic
- X-Ray and diagnostic laboratory procedures
- Rental of essential appliances

Hospital accommodation

- Semi-private accommodation

Ambulance Services

- Licensed ambulance and paramedics, including mountain and sea rescue. If ambulance services are not available, taxi expenses reimburse up to \$125.

Medicines and /or drugs

- Up to maximum \$10,000 to a limit of a 30-day supply.

Private duty nursing (R.N.)

- Yes, up to maximum of \$12,000.

Professional Medical Services

- Up to maximum of \$600 per practitioner for Physiotherapist, chiropractor, chiropodist, osteopath, podiatrist, speech therapist, acupuncture treatment (a referral from a physician is required.)

Vaccination and TB testing

- Up to maximum of \$100 for tuberculosis testing and vaccination or immunization during a 12 consecutive month period, provided the minimum term of insurance purchased is 180 days. Coverage for tuberculosis testing is not payable if testing is mandated by the school board or school as a requirement for program enrolment.

Emergency Air Transportation (must be pre-approved and arranged by WTP)

- Up to maximum of \$1,000,000 per occurrence if you or your eligible insured dependents medical condition requires air transportation to the nearest hospital or to return you to your country of residence.

Annual Physician visit

- Up to \$150 over a 12 consecutive month period for a general check –up. (a minimum of 365 days policy must be purchased).

Non-Emergency Treatment (Follow-up)

- Yes, up to \$3,000 limit per policy for non-emergency medical treatment resulting from the initial emergency.

Maternity Benefits

Up to \$25,000 for : –

- Pre-natal care (including but not limited to tests and prescribed medication), involuntary termination of pregnancy or resulting complications provided that the pregnancy commenced during the period of coverage.

Impacted Wisdom Teeth

- Up to maximum \$150 per tooth for the extraction of impacted wisdom teeth when medically necessary and performed in a dental or oral surgeon’s office.

Dental (services of a licensed dentist or dental surgeon for emergency dental treatment)

- Up to maximum \$4,000 for an accident requiring repair or replacement of sound natural teeth or permanent attach artificial teeth.
- Up to maximum \$600 for dental expenses you incur for dental pain relief other than pain caused by an accident.

Repatriation

- Up to \$15,000 (exclude cost of as burial coffin or urn).
- Burial/Cremation - up to \$5,000 at place of death (exclude cost of as burial coffin or urn).

Psychiatric / Psychological (Emergency Only)

- Up to maximum \$1,000 for out-patient psychological therapy
- Up to \$25,000 for in-patient hospitalization due to psychiatric, psychological, mental or emotional disorders.

Family Transportation

- Up to maximum of \$5,000 for round trip costs for one family member to be with you while you are in hospital if an attending physician considers it necessary and
- Up to \$1,500 for meals and commercial accommodation.

Eye Examination

- Up to \$100 for one examination (minimum 12 months policy has been purchased).

Prescription glasses, contact lenses and hearing aids

- Up to maximum of \$200 as a result of an accident.

Tutorial expenses

- Up to \$20/hour to a maximum of \$400 for the costs of a qualified private tutorial service in the event you are hospitalized for 30 consecutive days or more.

Automobile return

- Up to a maximum of \$1,000.

Identification Benefit

- Up to a maximum of \$5,000 for the transportation of an immediate family member and commercial incidental travel expenses up to a maximum of \$250 to identify your body if the eligible insured dependents suffer a covered death and a law enforcement agency requests such identification.

Accidental Death & Dismemberment

- Up to \$100,000 as a result of an accident.

