



**360°** | GROUP  
INSURANCE

# Your Group Insurance Plan

**FOREIGN UNIVERSITY STUDENTS**

**Policy No. Q178**



**Desjardins**  
Insurance

LIFE • HEALTH • RETIREMENT

Cooperating in building the future

# **Your Group Insurance Plan**

## **FOREIGN UNIVERSITY STUDENTS**

**Policy no. Q178**

**Insurer: Desjardins Financial Security Life Assurance Company**

**This document is an integral part of the Insurance Certificate. It is a summary of your Group Insurance Policy effective August 15, 2004. Only the Group Insurance Policy may be used to settle legal matters.**

**This electronic version of the booklet has been updated on September 1, 2013. Please be advised that this electronic version is updated more frequently than the printed copy of your booklet. Therefore, there may be discrepancies between the paper and electronic copies.**

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## **PARTICIPATING INSTITUTIONS**

- Université Laval
- Université de Montréal
  - École Polytechnique
- Université de Sherbrooke
- Université du Québec
  - Université du Québec à Montréal
  - Université du Québec à Trois-Rivières
  - Université du Québec à Chicoutimi
  - Université du Québec à Rimouski
  - Université du Québec en Outaouais
  - Université du Québec en Abitibi-Témiscamingue
  - Institut national de la recherche scientifique
  - École nationale d'administration publique
  - École de technologie supérieure
  - Télé-université

## **IMPORTANT NOTICE**

**In the event of a medical emergency or hospitalization in the United States only, you must contact the travel assistance firm “Sigma Assistel” within 48 hours of the hospitalization at the following number:**

**1 800 465-6390**

## **OVERVIEW**

If a participant incurs expenses for himself as a result of an accident, illness or pregnancy, he is entitled to reimbursement of incurred eligible expenses, subject to the conditions of the GENERAL PROVISIONS and the following:

**The reimbursement amount for each participant is limited to a lifetime maximum of \$500,000.**

Covered expenses under this plan are expenses incurred for services or appliances recommended by a physician and which are necessary to treat the participant. Appliances must be purchased and services dispensed while this contract is in force. Expenses incurred for covered appliances and services must conform with the reasonable and customary standards of the concerned health professions normal practice.

Incurred expenses for health professionals services are covered provided the specialist is a member in good standing of his professional association or, if such organization does not exist, provided the pertinent professional association is recognized by the insurer. The health professional must not ordinarily reside in the participant’s home or be related to him by birth or marriage. Except for a physician or nurse in a hospital, only one treatment or visit per day, by the same professional, is covered for each participant.

## DESCRIPTION OF BENEFITS

### BASIC COVERAGE

#### Drugs

The first \$3,750 of eligible drug expenses incurred in any policy year are reimbursed at 80% and 100% thereafter, with no deductible.

- a) Drugs and other products that the Quebec general drug insurance plan would cover for the participant if he was not covered under a group insurance plan and that are dispensed by a pharmacist, or by a Physician if there is no pharmacist.
- b) Drugs prescribed during a treatment must not exceed a 1-month supply.
- c) Unless covered under the Quebec general drug insurance plan, certain drugs prescribed by a physician are not payable, such as:

Over-the-counter products; vitamins, minerals; smoking cessation aids; cosmetics and beauty-care products; drugs or substances used on a preventive basis; drugs which are experimental in nature or obtained under the *Programme fédéral de médicaments d'urgence*; so-called natural products and homeopathic preparations; food supplements used to supplement or complement a diet; sunscreens; drugs used in fertility treatment, for artificial insemination or for in vitro fertilization; growth hormone; sclerosing injections.

#### Other Eligible Expenses

All other eligible expenses under the basic coverage are covered in full, with no deductible.

- a) **Hospital Expenses**

Expenses incurred for a hospital stay, up to the maximum of the public ward rate, based on the schedule of fees for foreign citizen, including all relevant medical charges and up to 60 days per illness or injury per policy year. However, in case of mental illness, expenses incurred for a hospital stay are covered up to 30 days per policy year, whether the stay be or not in a psychiatric unit.

In case of non-emergency hospitalization or surgery, the Insurer's prior authorization is always required. In case of an emergency, the insured must contact the Insurer as soon as possible.

Expenses incurred for hospital treatment on an outpatient basis.

**b) Physicians**

Physician or surgeon's fees, up to the amount established in the *Manuel des médecins omnipraticiens et des médecins spécialistes* set by the government health insurance plan in the participant's province of residence.

**c) Psychiatry**

If there is no hospitalization, expenses incurred for the treatment of psychiatric troubles, up to a maximum of \$10,000 per participant per policy year.

**d) Eye examination**

Expenses incurred for eye exams by a licensed optometrist or ophthalmologist, up to \$75 per participant per policy year.

**e) Maternity**

Reasonable charges for pregnancy or any complication related thereto, or for childbirth, including caesarean section and hospital charges for the nursery.

If the Participant is not insured under a similar benefit in Canada during the year preceding enrolment to this coverage, expenses related to pregnancy will only be covered if delivery is expected more than 30 weeks after enrolment. This restriction does not apply in case of miscarriage or premature labor if the child has been conceived within 6 weeks preceding or following the enrolment date.

Charges for a therapeutic abortion performed by a licensed physician.

It is recommended to buy a medical insurance for the child before its birth.

**f) X-rays and laboratory tests**

Reasonable and customary charges for diagnostic X-rays and laboratory tests.

Prior approval from the insurer is mandatory for any specific blood test or X-ray (such as scanner, MRI examination, computerized axial tomography and mammography).

**g) Ambulance**

Reasonable and customary charges for transportation by a licensed ambulance from the place of the accident or illness to the nearest hospital if the participant's medical condition does not permit to use another mean of transportation.

**h) Dental care due to an accident**

Expenses incurred for treatment of injury to natural and healthy teeth by a dentist or dental surgeon within 180 days of the accident, up to a maximum of \$1,500 per participant per policy year.

**i) Intra-uterine devices**

Expenses incurred for intra-uterine devices are eligible for reimbursement.

**j) Anaesthetic**

Anaesthetic, up to \$50 per visit, and relevant physician fees for its administration during a surgery that is performed or not in the hospital.

**k) Renal dialysis**

Medical and hospital expenses incurred for renal dialysis, up to a lifetime maximum of \$10,000 per participant.

**l) HIV**

Expenses incurred for the treatment of HIV infection, with or without symptom, of acquired immunodeficiency syndrome (AIDS), of AIDS-related complex (ARC) or HIV presence, up to a lifetime maximum of \$10,000 per participant.

**m) Out of Quebec**

Reasonable and customary medical expenses incurred by the participant during a stay outside Quebec will be payable provided that a physician recommended **emergency treatment** for sudden and unexpected injury or illness which occurs during a trip of no more than:

- 14 days in the United States, in Canada or in the participant's country of permanent residence;
- 120 days in a country where an internship recognized by the University is offered and to which he is participating, excluding the United States.

If the stay out of Quebec exceeds the maximum duration, the participant's coverage is interrupted until his return to Quebec and will be reinstated upon return.

Eligible expenses will not exceed customary and reasonable charges set by the government health insurance plan in the participant's province of residence during his enrolment in a Canadian accredited educational school.

Eligible emergency medical expenses during a stay outside Quebec include:

- Charges made for a stay in a public ward and for services and supply provided by the hospital;
- Medical care given by a physician or a duly licensed surgeon;
- Medical care received on an outpatient basis;
- Drugs available only on prescription of a physician;

- Transportation by ambulance, if the medical condition warrants it;
- Any other service or supply necessary from a medical point of view and usually covered under the policy coverage.

All exclusions, restrictions and deductibles under the basic and extended health care coverages apply to expenses incurred by the participant while staying outside Quebec.

**In case of medical emergency or hospitalization, before initiating any expenses, you must immediately contact our travel assistance firm "Sigma Assistel". To be in breach of that obligation can limit the reimbursement amount to \$50,000 in the United States.**

n) **Voyage Assistance service**

If a participant incurs expenses as a result of an illness or accident in Canada or if he incurs expenses for emergency treatment of an injury or sudden and unexpected illness outside Canada, the participant can contact our travel assistance firm "Sigma Assistel" at any time. "Sigma Assistel" will take the necessary steps to provide the following services, if needed:

- a) 24-hour toll-free telephone assistance;
- b) referral to physicians or health-care facilities;
- c) assistance for hospital admission;
- d) cash advances to the hospital when required by the facility, as provided for in the contract;
- e) repatriation of the insured to his home city, as soon as his state of health permits it, as provided for in the contract;
- f) establishing and staying in contact with the insurer;
- g) handling arrangements in the event of death, as provided for in the contract;

- h) sending medical assistance and drugs to an insured who is too far from health care facilities to be transported there;
- i) translation services for emergency calls;
- j) transmission of urgent messages to close friends or family in case of emergency;
- k) information prior to departure concerning passports, visas and vaccinations required in the country of destination.

Travel assistance is provided by "Sigma Assistel" 24 hours a day, year round. Here are the phone numbers to dial depending on the source of the call:

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<b>Calls from</b>	<b>Dial</b>
Montreal area	(514) 875-9170
Canada and United States	1 800 465-6390 (toll-free)
Elsewhere (excluding North and South America)	overseas code + 800 29485399 (toll-free)
Anywhere Worldwide (collect call)	(514) 875-9170

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**o) Repatriation in case of complex and continuing medical care in Canada**

If the diagnostic shows that the participant's health condition requires a long-term hospitalization for complex and continuing medical care, reasonable and customary charges for participant's repatriation in his country of permanent residence by a proper mean of transportation, up to \$10,000. The repatriation is subject to the participant's attending physician and the insurer's medical consultant approvals.

In the case the participant does not comply with the insurer's decision to repatriate him in his country of permanent residence, the insurance terminates after the proposed repatriation date.

**p) Repatriation in case of death**

In the case of death of the participant, the insurer will reimburse the cost of preparing and returning the body of the deceased to his country of permanent residence, including ambulance fees and charges made for the stay in the morgue, up to \$10,000.

## **EXTENDED HEALTH CARE COVERAGE**

### **Reimbursement**

Eligible expenses under the Extended Health Care Coverage are covered in full, in excess of a \$50 deductible per policy year.

**a) Physiotherapist**

Reasonable and customary charges for physiotherapy treatments dispensed by a licensed physiotherapist, up to \$750 per participant per policy year.

**b) Chiropractor**

Reasonable and customary charges made by a certified chiropractor, including x-rays for treatment purposes, up to \$500 per participant per policy year.

**c) Osteopath**

Reasonable and customary charges made by a certified osteopath, including diagnostic x-rays and laboratory tests, up to \$500 per participant per policy year.

**d) Podiatrist**

Reasonable and customary charges made by a podiatrist, including diagnostic x-rays and laboratory tests, up to \$500 per participant per policy year.

**e) Psychologist**

Reasonable and customary charges incurred for the services of a licensed psychologist, up to \$500 per participant per policy year.

**f) Nursing care**

Reasonable and customary charges for the services of a graduate nurse who does not ordinarily reside with the participant and who is not a member of participant's or dependents' immediate family. Services must be prescribed by a physician or a duly licensed surgeon.

Charges must not exceed the daily rate for the public ward in a hospital. Care must be provided in the home of the participant for the sole purposes of replacing a hospital stay and is limited to 60 days per injury, illness or accident per participant per policy year.

**g) Other supplies and services**

Upon prior approval of the insurer, current expenses for rental of light weight health appliances such as crutches, plasters, splints, canes, arm supports, trusses, orthopaedic supplies, walkers as well as conventional wheelchairs and conventional hospital beds.

Such appliances must be prescribed by the attending physician and necessary from a medical point of view. Rental fees must not exceed the purchase price.

Reasonable and customary charges incurred for whole blood, blood plasma and oxygen, including the rental equipment for its administration.

**EXCLUSIONS**

No reimbursement is made for expenses incurred directly or indirectly for the following:

- a) hearing aids, glasses, contact lenses, dental prostheses or artificial limbs;

- b) flight aboard any aircraft except solely as a passenger in a public carrier licensed for carriage of passengers for gain or hire;
- c) annual medical checkup (routine or not) except a consultation for birth control;
- d) medical exam required by a third party, including medical exams for immigration purposes, telephone consultations with a physician, acupuncture, experimental drugs, preventive medications or vaccines;
- e) elective treatment or surgery;
- f) cosmetic or plastic surgery;
- g) treatment, surgery or dental procedure, subject to the provisions applicable in case of accident;
- h) civil or foreign war, acts committed by foreign enemies, hostilities (declared or not), rebellion, revolution, insurrection or military power;
- i) committing, or attempting to commit an illegal act or criminal offence;
- j) organ and bone marrow transplantation;
- k) treatment considered as experimental in nature and that is not of common use as per Canadian Medical Association;
- l) treatment in a rehabilitation centre, a convalescent home or travel for health reasons;
- m) speech therapy treatments;
- n) dietary services, except for diabetes cases;
- o) naturopathy or massage therapy services;
- p) treatment or surgical procedure while travelling, if the purpose of the trip is to receive medical or hospital services, even if the trip is made on recommendation of a physician;

- q) any treatment or hospitalization related to a relapse of an illness for which the participant has already been repatriated in his country of permanent residence;
- r) drugs, hormones, products and injections used in the treatment of obesity;
- s) products and drugs used for the treatment of sexual dysfunctions;
- t) drugs that are not covered under the Quebec general drug insurance plan.

### **PRE-EXISTING CONDITIONS**

Subject to the provisions under paragraph e) Maternity of the basic coverage, charges incurred for an illness, injury or pregnancy for which symptoms appeared before the effective date of insurance are eligible, up to a lifetime maximum of \$10,000 per participant.

This limit does not apply if the participant has not received medical treatment, consultation, care, medical services or medication during the 3-month period prior to the effective date of insurance or during a period of 12 consecutive months following the effective date of insurance.

Furthermore, asthma, epilepsy and diabetes are not considered as pre-existing conditions.

## GENERAL PROVISIONS

### DEFINITIONS

Accident: an unintentional, sudden, fortuitous and unforeseeable event due exclusively to an external cause of violent nature that inflicts, directly and independently of any other cause, bodily injuries.

Contractual year: 12-month period from September 1<sup>st</sup> to August 31<sup>st</sup> of the following year.

Deductible: non refundable amount hold each year by the insurer on the eligible expenses of the Extended Health Care Coverage.

Emergency: situation when an immediate medical treatment is required to ease pain or an acute suffering as a result of an illness or unforeseeable and unexpected injury occurring during a stay outside Canada. Furthermore, it must be impossible to postpone the medical treatment until the participant returns to his province of residence.

Foreign student: for the purpose of health and hospitalization insurances, a student **enrolled at the University or deemed to be enrolled at the University** and who is not a Canadian citizen or a permanent resident.

However, a student who is a Canadian citizen, who lives outside Canada and comes back to Quebec to study without residing in Quebec on a permanent basis, is considered as a foreign student under the group insurance plan.

Hospital: any hospital that is designated as such by law and is intended to provide hospital care and services. The hospital must be approved and covered under a provincial hospital insurance act (outside Canada, any hospital with a similar status).

Illness: any health deterioration or bodily disorder certified by a physician, including pregnancy and any complication thereto or for childbirth, including caesarean section and hospital charges for the nursery. This definition also includes therapeutic abortion performed by a licensed physician.

Injury: bodily injury for which a medical treatment is necessary.

Participant: a foreign student entitled to insurance.

Physician: any legally qualified medical practitioner lawfully entitled to practice medicine.

Policyholder/University: participating institutions in the group insurance plan.

## **ELIGIBILITY**

Any foreign student enrolled at a University is eligible for insurance.

## **PARTICIPATION**

Participation is compulsory for any eligible foreign student and becomes effective on the date the student enrolls at the University.

However, any eligible foreign student is exempted from participating if he proves to the satisfaction of the University that he was granted health or hospitalization insurance as a recipient of a scholarship from an organization or if he proves his eligibility under a health and income security reciprocal agreement.

## **EFFECTIVE DATE OF COVERAGE**

The effective date of coverage is that indicated on the application form provided by the University. However, for a new student who holds a letter confirming his admission at the University, the insurance will be effective on the 15 of the month preceding the beginning of the first session at the University or, if later, on the date the student arrives in Canada.

## **EXTENT OF PROTECTION**

The participant's protection is effective in Canada, 24 hours a day. The protection is also effective in case of emergency while the student temporarily stays out of Canada.

## **TERMINATION OF INSURANCE**

Insurance of a participant ceases on the earliest of the following dates:

- a) the date the period covered by the premiums paid to the insurer for the participant expires;
- b) the date the foreign student is eligible to a government health care plan in Canada;
- c) the date coinciding with the 15<sup>th</sup> day of a stay in the United States, in Canada or in his country of residence, regardless of the purpose of the trip;
- d) the date coinciding with the 121<sup>st</sup> day of a stay in any other country (except the United States) where he is participating to an internship recognized by the University;

However, in all cases hereinabove mentioned in paragraphs c) and d), insurance will be reinstated upon return in Quebec.

- e) the date the foreign student permanently leaves Quebec;
- f) the first day of the month following the 65<sup>th</sup> birthday of the participant;
- g) the date on which the student is no longer enrolled in the University;
- h) the date on which the contract terminates.

## **COORDINATION OF BENEFITS**

If the participant is insured under another insurance plan or any other social law effective in his province of residence, and is therefore entitled to receive a reimbursement for expenses that are covered under this policy, the insurer's responsibility under this policy is limited to the unpaid balance of eligible expenses.

Benefits payable under any other insurance plan include benefits the participant would have been entitled to receive if a claim had been submitted.

## **CLAIMS**

The settlement of claims depends on the analysis of the information provided by the claimant on the claim form. Accurate information ensures the prompt settlement of a claim. Insurance claim forms are available at the insurer's head office and from the group insurance administrator of the University where the student enrolled.

All benefits are payable in Canadian currency to the participant. However, when the claim is about an unpaid account of covered expenses, benefits are paid to the supplier of the covered services.

**The insurer is not liable for claims submitted more than 12 months after the event that gives rise to the claim occurred.**

Duly completed claim forms along with the receipted original invoice must be returned to:

**DESJARDINS FINANCIAL SECURITY  
LIFE ASSURANCE COMPANY  
200, rue des Commandeurs  
Lévis, Québec  
G6V 6R2**

For additional information regarding insurance coverages, insurance claims or hospitalization claims, the participant can contact our client contact centre between 8 a.m. and 5 p.m., Monday through Friday at the following numbers:

Quebec area: (418) 838-7580  
Other areas (toll-free): 1 866 838-7580

You can also contact us by electronic mail at the following address:

**[groupservice@dfs.ca](mailto:groupservice@dfs.ca)**

Beyond opening hours, in case of medical emergency or hospitalization in your province of residence or elsewhere in Canada, you can contact our "Sigma Assistel" voyage assistance service, 24 hours a day, year round, at the following numbers:

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<b>Calls from</b>	<b>Dial</b>
Montreal area	(514) 875-9170
Canada and United States	1 800 465-6390 (toll-free)
Elsewhere (excluding North and South America)	overseas code + 800 29485399 (toll-free)
Anywhere Worldwide (collect call)	(514) 875-9170

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### **HEALTH ASSISTANCE SERVICE**

Health Assistance service is a confidential telephone service enabling you to speak with health care professionals and to obtain information on health, nutrition, physical fitness, immunization, childcare, lifestyle, availability of local resources, etc. This service is offered to you 24 hours a day, year round, at the following numbers:

Montréal area: (514) 875-2632  
Other areas (toll-free): 1 877 875-2632

# Our Commitment to Our Plan Members

As one of our valued Plan Members, you are entitled to our attention and respect. We make it a point to be available to provide you any assistance you may require. You can rely on our knowledgeable team who is committed to settling your claims objectively and diligently, thereby delivering the kind of service you have come to expect.

At Desjardins Insurance, the needs of the Plan Members are at the heart of the organization. Your financial security is vital to us and, as such, we will provide financial support in the event of illness, an accident or death.

Please accept this brochure which summarizes our financial obligations toward you.

[desjardinslifeinsurance.com](http://desjardinslifeinsurance.com)



**Desjardins**  
**Insurance**

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Cooperating in building the future

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