

Frequently Asked Questions

For full coverage details, health care services, opt-out information, forms and documents and more please visit www.internationalhealth.ca/nscad

Q1. If a student is required to take all of their classes online, do they need to opt-in for coverage?

- All students are automatically enrolled in the plan. If a student is in Canada they have access to coverage and services across Canada. If a student is outside of Canada taking their online courses, see question 4.

Q2. How has COVID-19 affected coverage under the NSCAD International Health Plan?

- All coverage remains in force under the NSCAD International Student Health Plan, including travel coverage. Coverage is valid across Canada, and students can continue to visit health care providers as needed. There are slight modifications to the travel portion of the policy and COVID-19 testing.
- Upon arrival, if a student requires medical care for a potential COVID-19 exposure for a **new** diagnosis, they are covered for medical expenses relating to diagnosis and treatment.
- If a student has received screening, testing, diagnosis or care for a positive COVID-19 result or was experiencing symptoms in their home country before arrival in Canada, there is no coverage once in Canada as this would be considered an unstable pre-existing medical condition as per policy wording.
- Students should be tested for COVID-19 before coming to Canada if testing available in their region.

- All students from outside of Atlantic Canada who will be coming to Halifax to study are required to have 3 COVID-19 tests. The Nova Scotia Health Authority will be performing these tests and covering the costs for students. COVID-19 testing coverage outside of the mandatory 3 tests above are subject to the coverage outlined below.
- COVID-19 testing is covered under the plan if it is medically required. Medically required means you have been referred by a physician or nurse for testing because you are symptomatic or have other medical reasons for being tested. This is subject to change if an alternative is available.
- COVID-19 testing for non-medical purposes is not covered under the plan. This includes testing for travel home, leisure travel, or work or academic requirements. Please contact info@internationalhealth.ca for information about low-cost testing options.

Q3. If a student chooses to travel, are they covered?

- Travel coverage is in force, but we encourage all students to exercise caution due to the COVID-19 pandemic and review their travel benefits before departure.
- Students who are travelling for academic-related purposes have coverage for COVID-19. There is no coverage for COVID-19 while abroad if the student was experiencing symptoms and or had a positive COVID-19 result prior to departure.
- If a student is travelling for non-academic related purposes, they are covered except for expenses relating to COVID-19.
- Travel and Home country coverage are only in force if the student started their studies in Canada.

Q4. If an international student is studying in their home country or outside of Canada, how does this affect their coverage?

- Coverage is not valid outside of Canada. If an international student is in their home country, they should opt-out of the plan.
- If the student arrives in Canada after they have opted-out, they MUST contact the Student VIP International immediately to arrange for coverage to be in

force. If students do not contact the office, they will have no coverage and will be responsible for ALL medical expenses.

- International students are being provided support services through the Remote Study Health Program in the absence of coverage through the NSCAD International Student Health Plan. This provides 24/7 access to private multilingual counselling by counsellors in the student's home country, emergency assistance, medical case management and referrals, nurse helpline, interpreter services, and more. Please visit www.internationalhealth.ca/remotestudy-nscad for more information.

Q5. How does a student opt-out of the NSCAD International Health Plan?

- Students in their Home Country
 - Students are required to opt-out of the plan each term that they are in their home country.
 - Home country opt-out applications are available online at www.internationalhealth.ca/nscad . Select the 'Opt-Out' button and then 'Home Country Opt-Out'
- Students with MSI
 - Students with a valid MSI Card with coverage effective until August 31, 2021 can submit an application to opt-out of the NSCAD International Student Health Plan.
 - Opt-out applications are online at www.internationalhealth.ca/nscad and must be e-mailed to admin@internationalhealth.ca with a copy of your MSI card.
 - If your MSI card is not valid until August 31, 2021 you will not be permitted to opt-out.
- Private coverage is not sufficient to opt-out of the NSCAD International Health Plan.
- All opt-out forms must be e-mailed to admin@internationalhealth.ca by the opt-out deadline each term. Applications received after this date will not be processed. No exceptions.

- If the student arrives in Canada after they have opted-out, they MUST contact Student VIP International immediately to arrange for coverage to be in force. If students do not contact the office, they will have no coverage and will be responsible for ALL medical expenses.

Q6. How has COVID-19 impacted the NSCAD International Health Plan services?

- Students in Canada can still access all of the services included in the NSCAD International Student Health Plan and we've made it easier with the new Virtual Health Hub!
- Students outside of Canada can access 24/7 support services in their home country through the Remote Study Health Program. Services are accessible online and through the My Peak mobile app.

Q7. Can I add my family to the NSCAD International Health Plan?

- Yes, you can add your family to the plan, but you must complete an opt-in application when your family has arrived in Canada and pay the family opt-in fee.
- Opt-ins are done online at www.internationalhealth.ca/nscad

Q8. Are there new features or services this year?

- Yes, the Virtual Health Hub and the Remote Study Health program.

Q9. What is the Remote Study Health Program?

- International students studying in their home country are not eligible for coverage or able to access services under the NSCAD International Student Health Plan. As such, Student VIP International has partnered with NSCAD University to provide access to important support services through the Remote Study Health Program.
- International students who opt-out of the plan as they are in their home country, are automatically enrolled in the Remote Study Health Program. All eligible students will receive a welcome e-mail in September.
- This program provides access to:

- 24/7 multilingual counselling by counsellors in the student's home country
 - 24/7 multilingual emergency assistance and support
 - Medical monitoring, case management and referrals
 - Nurse hotline
 - Interpreter services
 - And more
- Visit www.internationalhealth.ca/remotestudy-nscad for more information!

Q10. What is the 'Virtual Health Hub'?

- The Virtual health Hub connects students in Canada to top of the line virtual health care services.
 - Virtual doctors' appointments,
 - COVID-19 screening
 - Physiotherapy appointments **(New!)**
 - Physiotherapy wellness library and self-guided videos **(New!)**
 - Fitness membership **(New!)**
 - Medication delivery and more.
- Visit the Virtual Health Hub at www.internationalhealth.ca/nscad

Q11. If a student is not in Halifax, how can they find a doctor?

- Students in Canada can use the Direct2U Doctors platform to have a virtual doctor's appointment! After completing a small questionnaire, the student is then connected with a health care provider. Virtual health care visits are eligible for coverage under the NSCAD International Student Health Plan.
- On the website, there is a provider search tool. It will display doctors, specialists, hospitals and labs available to use across Canada. Medical providers that will direct bill the health plan will be marked appropriately.

Q12. Where can plan details and up to date COVID-19 information relating to the NSCAD International Health plan be found?

- www.internationalhealth.ca/nscad
- www.internationalhealth.ca/nscad/covid

- Contact Student VIP International
 - admin@internationalhealth.ca
 - 1-888-918-5056 ex. 42

Q13. What ways are you communicating and supporting students this year without on-campus access?

- Student VIP is hosting weekly information sessions for students via zoom. The schedule of sessions is available online under the Virtual Health Hub at www.internationalhealth.ca/nscad
 - Every Thursday, starting September 3rd , 2020, from 11:00 AM-11:45 AM.
 - ZOOM ID: 986 158 9719
 - ZOOM Password:992592

Q14. How do I get my health card?

- Your health card will be e-mailed to you at the end of September in your Health Plan Welcome Kit. You can save the picture to your phone or print it off.
- You can also get your card any time after the end of September on the website.

Q15. I paid up front for a medical service, how do I get my money back?

- You must submit a claim to the insurance company to review for eligibility. You can complete a claim online at www.internationalhealth.ca/nscad/makeaclaim and include all of your medical notes and receipts.

Q16. Who do I call if I have questions about my coverage or the status of a reimbursement?

- Medavie Blue Cross can help you with your coverage and claim questions.
 - nscad@studentvip.ca
 - 1-833-867-3468

Q17. Who do I call if I have questions about opting out, family coverage, and general NSCAD International Health Plan questions?

- Please contact Student VIP International
 - admin@internationalhealth.ca
 - 1-888-918-5056 ex.42