



Health Insurance for New International Students

Coverage Memo and FAQ re: COVID-19 Pandemic (rev. 2020-08-11)

While governments normally cover treatment costs related to a pandemic, the following information has been provided **in case** an iMED plan member is deemed liable to pay for medical services relating to COVID-19:

Subject to the [policy terms and conditions](#), iMED will cover *medically necessary* testing for COVID-19, along with hospital and outpatient medical services relating to *COVID-19-like symptoms*, and relating to a positive COVID-19 diagnosis.

If an iMED plan member is admitted to hospital for COVID-19-like symptoms, and/or tests positive for COVID-19, notification should be made to **MSH Assistance** immediately at **1-800-808-2694**. An MSH case manager would be assigned to monitor the member's condition and to assist with claim procedures.

Questions & Answers

Q1. In what circumstances will iMED cover testing for COVID-19?

iMED covers diagnostic testing that is deemed medically necessary to investigate **active symptoms of sickness or injury**, including testing for COVID-19 if the member is experiencing COVID-19-like symptoms, and if the attending physician and local health authority approve the patient for COVID-19 testing.

iMED does **not** cover routine testing for COVID-19 (or for any other medical condition) if the purpose is for *preventative screening* when the patient is either asymptomatic (not having symptoms) or not manifesting the type of symptoms that warrant the COVID-19 test. This is true even if screening for COVID-19 (or other condition) is required by an employer or other 3rd party.

Q2. What if a person is admitted to hospital for COVID-19?

All hospital admissions must be reported immediately to MSH ASSISTANCE at 1-800-808-2694

When a patient is confined to public hospital on a 'non-voluntary' basis for reasons of public safety, such as a hospital QUARANTINE to prevent spread of communicable disease, then the associated hospital fees are typically deemed the responsibility of the relevant government health authority, not the patient. However, billing policy can differ from one Health Authority to another. If an iMED plan member is billed for hospital fees relating to a suspected or confirmed case of infection with COVID-19, the hospital invoices and related health records relating to the hospital stay must be promptly forwarded to MSH International with a completed [iMED Medical Claim Form](#), following the [iMED claim procedures](#).



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Q3. What if a prescription medication becomes available to *treat* COVID-19?

If a prescription medication (approved for use in Canada) becomes available to treat a patient with a suspected or confirmed case of infection with COVID-19, iMED will cover the prescription cost if medically necessary, subject to the standard benefit terms and conditions in the iMED policy.

Q4. What if a vaccine becomes available to *inoculate against* COVID-19?

iMED does not cover preventative medicine, such as vaccines. If a COVID-19 preventative vaccine becomes available iMED will not cover expenses for the vaccine or the cost to have the vaccine administered.

Q5. How do I reach David Cummings Insurance Services Ltd. (DCIS) for help?



While the DCIS office is temporarily closed to visitors, DCIS STAFF ARE HERE TO HELP YOU!

By EMAIL: Write to info@david-cummings.com

By TELEPHONE: Call (604)228-8816, or toll free in Canada & USA at 1-800-818-3188.

If we are not available when you call please leave a **clear voicemail message** with your full name, telephone number, and your email address so that we can get back to you.

Q6. How do I reach MSH International for iMED Claims and Emergency Assistance?



MSH International (Canada) Ltd.

Tel. 1 (403) 538-2364

Toll Free within North America, call 1-800-808-2694

Email: claimsamerica@msh-intl.com (for claims inquiries)

precert@msh-intl.com (to request pre-approval of a medical procedure)