

## Rates

RATES PER DAY*	SFU BASIC	PREMIER
Student Only	\$1.40	\$2.00
Student + 1 dependent	\$2.80	\$4.00
Student + 2 or more dependents	\$3.50	\$5.00

\*minimum duration is 30 days

## How do I apply?

Complete the application form for the plan of your choice (SFU Basic or Premier Plan) and send it with payment to **David Cummings Insurance Services**.

Applications with a credit card payment may be submitted by **FAX to 604-228-9807**, or **EMAIL to [info@david-cummings.com](mailto:info@david-cummings.com)**

If paying by cheque, mail your application and cheque payable to **David Cummings Insurance Services** to the address on the back panel of this brochure.

Apply in person at our Vancouver office, or when a DCIS representative is visiting SFU campus.

Once your application has been received and approved by DCIS, we will send your policy kit (policy wording, ID card and claim form) either to the Canadian mailing address or the email address indicated on your application form.

## What if I need to see a doctor?

Bring a claim form with you if you seek medical attention at a doctor's office or out-patient clinic. You may need to pay first and claim to the insurance company for reimbursement.

If you are referred to a specialist, or for a test or procedure to be done at hospital (eg. MRI or CT Scan) contact the insurance company to get pre-authorization for those services. Contact information is on the back of the insurance ID card.

**If you are HOSPITALIZED as in In-Patient**, you or someone on your behalf must **call TIC Emergency Assistance (open 24 hours) immediately**. See the back of your insurance ID card for instructions and contacts.

## Here for you.

Your Global Campus Health Plan website:  
[www.david-cummings.com/sfu](http://www.david-cummings.com/sfu)



- Online and downloadable application forms
- Full coverage details (what is covered + what is not)
- What to do if you need to see a doctor or go to a hospital
- How to make a claim



### David Cummings Insurance Services Health & Travel Insurance Specialists.

Tel 604 228-8816 or 1-800-818-3188  
Fax 604 228-9807  
[info@david-cummings.com](mailto:info@david-cummings.com)  
350-2083 Alma Street  
Vancouver, BC Canada V6R 4N6

Visit [translink.bc.ca](http://translink.bc.ca) for information about getting to our office by public transit.

#### The Underwriters:

**SFU Basic Plan** is underwritten by Co-operators Life Insurance Company through TIC Travel Insurance.

**Premier Plan** is underwritten by Certain Underwriters at Lloyd's through Norfolk Mobility Benefits Inc.

#### This is a summary brochure only.

The full coverage details for both SFU Basic and Premier Plans (including complete eligibility criteria, benefits, conditions, limits, and exclusions) are in the policy wordings. Contact David Cummings Insurance Services if you have questions.

Rev. August 2011

for SFU International

## Global Campus HEALTH PLAN



# here for you.



David Cummings Insurance Services

# Why do I need health insurance?

Your health and well-being are extremely important.

If you suffer a sickness or injury, the most important thing is for you to get the medical attention you need. Without health insurance, the high cost of medical care could limit your access to the medical care or leave you with large bills to pay. For example, the cost of a hospital stay in Canada can range from **\$1000 to over \$6000 per day.**



**You are well covered with Global Campus Health Plan (GCHP).**

Global Campus Health Plans provide comprehensive insurance coverage at a low cost.

They are available to cover you either **during the waiting period before you qualify for BC Medical Services Plan (MSP)** or for your entire study period.

## Who can apply?

SFU International & Exchange Students

SFU Domestic students new to BC and waiting for MSP

SFU employees new to BC and waiting for MSP

To be eligible you must be: Under age 65, a registered student (or employee) at Simon Fraser University, and you must not be covered by a Canadian Provincial Health Insurance Plan at the time of your application. Coverage is also available to your eligible spouse/partner and/or dependent children who reside with you. Full eligibility details are available at [www.david-cummings.com/sfu](http://www.david-cummings.com/sfu)

# GLOBAL CAMPUS HEALTH PLAN for SFU

## Two high quality health plans... priced for SFU students!

**SFU Basic Plan**  
**\$1.40 per day**

+

**Premier Plan**  
**\$2.00 per day**

## What is covered?

Global Campus Health Plans cover the cost of hospitalization and medical services for emergencies due to unexpected sickness or injury. The maximum coverage limit is \$2,000,000 Canadian Dollars. Eligible expenses are reimbursed at 100%, with no deductible.

### Coverage on BOTH the SFU Basic & Premier Plans include:

- Hospitalization
- Services of a legally qualified physician, surgeon, or registered nurse
- Diagnostic, x-ray, & laboratory services
- Prescription medication
- Local ambulance service
- Medical equipment and supplies
- Paramedical Services (Registered Physiotherapist, Chiropractor, Massage Therapist, Acupuncturist, and more)
- Maternity Care during the first 32 weeks of pregnancy, if pregnancy begins during the GCHP policy
- Emergency Dental Care Treatment in the event of an accident or the sudden onset of acute dental pain
- Return to your home country if required due to your illness or injury
- Accidental Death or Disablement Benefit
- Repatriation of mortal remains or local burial / cremation in the event of death
- and more

### Special Feature on BOTH the SFU Basic & Premier Plans include:

- Unforeseen emergency relating to a pre-existing medical condition is covered IF the condition was stable for 90 days prior to the effective date of your insurance policy. (Routine care for a pre-existing medical condition is not covered).

### Extra Benefits and Features only on the Premier Plan include:

- If you purchase your policy before departing your home country and you request coverage to start on the date you arrive in Canada, you will be covered at no extra cost as you travel from your home country to your study location, if your total travel time is 10 days or less.
- Covers injuries caused by an Act of Terrorism
- Enhanced coverage of unexpected emergency relating to a pre-existing medical condition
- Covers Psychiatric Care and trauma counseling
- Covers longer excursion travel to the USA, and longer visits to your Home Country
- Enhanced coverage of prescription medication (60-day supply per type of medication vs. one month supply on *SFU Basic*)
- Enhanced Accidental Death & Dismemberment Benefit (\$50,000 vs. \$15,000 on *SFU Basic*)
- Claims under \$2,500 may be faxed or emailed to the insurance company (instead of having originals sent by mail)

For full coverage details see the SFU Basic and Premier Plan policy wordings at [www.david-cummings.com/sfu](http://www.david-cummings.com/sfu)