

Your Ingle International Student Insurance Plan: What's Covered, What Isn't

Covered Claim	Denied Claim
<p>Stable pre-existing conditions* — Emergencies related to a stable condition.</p> <p>Examples: Stable asthma, stable diabetes, stable Crohn's disease</p> <p>*<i>Stable</i> means the existing medical condition is not worsening and there has been no alteration in any medication for the condition or its usage or dosage, nor any medical treatment prescribed or recommended by a physician or received during the 90 day period prior to the policy's effective date.</p>	<p>Unstable pre-existing conditions</p>
<p>Prescription Drugs* — Prescribed by a doctor to relieve an acute condition or to bring a pre-existing condition back to a stable state after an emergency; up to a 60-day supply.</p>	<ul style="list-style-type: none"> • Acne medication • Contraceptives • Ongoing prescriptions for maintenance • Over-the-counter medication <p><i>Examples: tetracycline, erythromycin, birth control pills, insulin, Tylenol, Rub-A535, and Pepto-Bismol</i></p>
<p>Mental Health Care**</p>	<ul style="list-style-type: none"> • Injuries or illnesses related to attempted suicide/self-harm • Ongoing prescription medications once condition is stabilized (e.g., antidepressants) • Costs incurred above the maximum coverage amount • Out-patient visits to psychiatrist/psychologist that are not referred by a general practitioner
<p>Pregnancy** — Pre-natal visits, childbirth, miscarriage</p>	<ul style="list-style-type: none"> • Conception before start date of the policy • Due date after policy expiration
<p>Paramedical Services** — Chiropractor, physiotherapist, massage therapist, osteopath, etc.</p>	<ul style="list-style-type: none"> • Visits to paramedical practitioners that are not referred by a general practitioner
<p>Eye Exam** (1 per year)</p>	<ul style="list-style-type: none"> • Prescription glasses or contact lenses

<p>Dental accidents** — E.g., being hit in the mouth by an object or falling</p> <p>Dental pain relief** — E.g., a filling that has fallen out or a cavity or abscess that has formed after the start date of the policy</p>	<ul style="list-style-type: none"> • Routine dental check-ups and cleanings • Tooth decay that began before start date of the policy • Orthodontics/braces/dental appliances • Broken braces/adjustments to braces
<p>Sports/winter/water accidents* – Recreation only: professional athletics excluded</p>	<ul style="list-style-type: none"> • Sports injuries sustained while not wearing the proper protective gear (e.g., hockey equipment) • Injuries sustained while skiing/snowboarding/snowmobiling/ATVing on unmarked or restricted trails • Uncertified scuba diving
<p>TB Testing and TB Vaccine** (TB only)</p>	<ul style="list-style-type: none"> • Flu shots, HPV vaccine, travel vaccines, inoculations • Tests required by a third party
<p>Emergency transportation/taxi in lieu of ambulance**</p>	<ul style="list-style-type: none"> • Taxis not pre-approved by Intrepid 24/7
<p>Injuries and Illnesses for which treatment cannot be delayed*</p>	<ul style="list-style-type: none"> • Injuries or illnesses that occur when breaking the law • Injuries or illnesses whose treatment can wait until you return to your home country <p><i>Examples: driving a car without a licence, jaywalking, seeking dental work (unrelated to pain) a few days before you return to your home country</i></p>

* Subject to overall coverage maximum of \$5 million

** Subject to individual benefit maximums and/or minimum purchases

This is only a guide to help you understand what can be covered and what can be denied. Every claim is different, and the Claims Department cannot confirm whether or not something will be covered until they have received all necessary documentation, along with a signed claim form. Always read your policy wording for a full list of benefits, exclusions, and limitations.

Still unsure? Give us a call!
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