



The Banff Centre
inspiring **creativity**

Emergency Medical Insurance for International Participants at The Banff Centre

All Non-Canadian Participants:

Full emergency medical insurance is **mandatory** as a condition of acceptance at The Banff Centre. Please complete and return the Confirmation of Medical Insurance form to the **Office of the Registrar** along with your confirmation of acceptance. Proof of valid medical insurance is required before you can participate in your program.

StudentGuard Healthcare for International Students

- Please review the StudentGuard policy available at www.studentguard.com / hard copies available at the Community Services office.
- **Please read the policy exclusions carefully so you understand what is and what is not covered.**
- Translations are available in French, Spanish, Portuguese, Italian, Korean, Chinese, and Japanese.

How much does the StudentGuard policy cost?

- The cost of enrolment is \$2.00 Canadian per day. This includes a small service charge fee
- Unlike many policies, there is no deductible and reimbursement for valid expenses is paid in full. **Please be aware** that you will have to pay up-front for off-site medical services (i.e. hospital/doctor visits) and claims will need to be submitted for assessment. Only original receipts will be accepted.
- There is typically a 4 - 6 week waiting period for reimbursement on approved claims.
- Reimbursements can also be credited on your credit card.
- If you are over the age of 65, different rates do apply. Please contact the Community Services office for more details and rates.

Can I be covered if I arrive in Canada early or stay in Canada after my program ends?

- Yes! StudentGuard can be extended to ensure you from the day you arrive in Canada to the day you return to your home country.

When should I enrol in the policy?

- **Please enrol prior to your arrival in Canada so that you are covered *from the moment you arrive*.** You are personally responsible for all medical and dental costs while in Canada.

How do I enrol in the policy?

- Please complete the **Confirmation of Medical Insurance Coverage form** and return it with your confirmation of acceptance to the Office of the Registrar.

I am bringing my spouse and/or child(ren) to Canada with me. Can they be insured too?

- Yes. Please contact Community Services to make these arrangements.
- Please confirm with your program coordinator that there are accommodations available for your spouse and or child in advance of your arrival.

Can you mail me my proof of coverage?

- We do not mail proof of coverage prior to the commencement of your policy; however, if you require one, we would be happy to fax or e-mail you a letter confirming your enrollment.

Where do I pick up my StudentGuard coverage insurance card and receipt?

- At The Banff Centre Community Services' office located on the first floor of Lloyd Hall. Our regular office hours are Monday - Friday, 9:00 am - 5:00 pm. & Sunday 3:00 – 8:00 pm. Closed Saturday and most statutory holidays.

I already have travel health insurance. How do I know my coverage is adequate for my stay in Canada?

- Read your policy carefully to ensure that it covers reasonable health care due to illness or injury (more than just emergency care). Your policy should provide at least \$1,000,000, CDN maximum coverage. StudentGuard's maximum coverage is \$2,000,000.CDN
- **Out-of-country medical insurance does not cover the cost of routine dental care, maternity care, or pre-existing medical conditions.**
- If you have a known medical condition, please let us know and we can verify what coverage would be available to you under the StudentGuard policy.
- ***Pre-existing condition* means a sickness, injury or other condition that was causing signs or symptoms, and/or required medical advice or investigation, whether a diagnosis was established or not; and/or any form of medical treatment provided by a physician or other practitioner during the 3 month period immediately preceding the effective date of your StudentGuard policy.**
- Verify that your policy will cover the *full* cost of medical expenses incurred as the result of injury or illness while in Canada. If not, we recommend purchasing alternate coverage through StudentGuard.

It is important that you keep your proof of coverage on your person at all times.

Please fax your Confirmation of Medical Insurance to the Office of the Registrar at 1-403-762-6345 or email arts_info@banffcentre.ca

Inquiries about StudentGuard or The Banff Centre community please contact the Community Services office at 1-403-762-6269 or send an e-mail to community_services@banffcentre.ca

Sincerely,

Banff Centre Community Services (CS)

The Banff Centre, Box 1020, Stn. 34

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