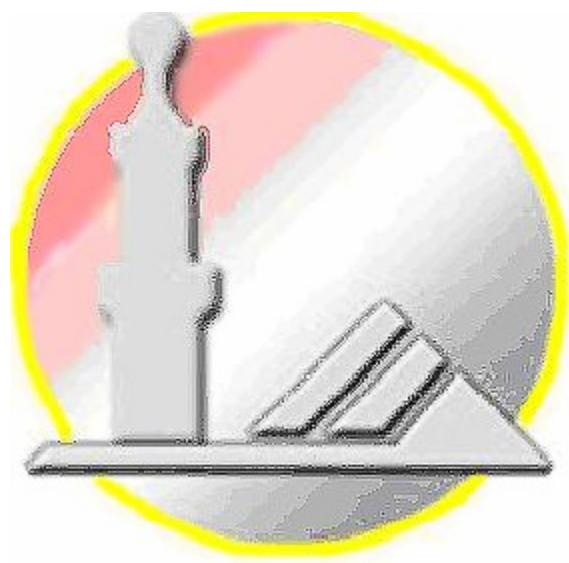


EGYPTIAN STUDENT ASSOCIATION
IN NORTH AMERICA (ESANA)

إتحاد الدارسين المصريين بأمریکا الشمالية



Health Insurance

*Your Pre-Departure Guide to Canada
2007*



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(WWW.ESANA.ORG)

Health Insurance

By university regulation, **all** international students (full time, part time, special, exchange and visiting) and their accompanying dependants are required to participate in the university's compulsory sickness and accident plan.

This plan meets immigration health insurance requirements when applying for your immigration documents.

PLEASE NOTE

That you cannot register for the university's plan prior to your arrival.

PLEASE NOTE THE FOLLOWING IMPORTANT INFORMATION:

Most of university health insurance plan :

- Coverage is effective for the 12-month period from September 1 to August 31, but:
 - Students registering in January are covered for the 8-month period ending August 31
 - Exchange/visiting students are covered for a 4-month (1 term) or an 8-month (2 terms) period.
- Students who arrive prior to September 1 (January 1):
your coverage will come into effect on the later of the following dates:
your date of arrival or August 15 (December 15)
- The 12-month premium for single coverage is automatically charged to a student's fee account.

Restrictions and exclusions:

In Quebec, the cost of health care for non-residents is very high. For example, the daily standard ward rate in a hospital is approximately \$3,500 (\$3,000 for children).

In an attempt to control the group claims experience and avoid substantial increases in the health insurance premium, it has become necessary to restrict/exclude certain categories of health care.

The major restrictions and exclusions (SERVICES NOT COVERED) are listed below:

- Pre-existing conditions
- Hospitalization for elective purposes
- Surgery necessitated by injuries suffered prior to registration or to correct physical disabilities
- Dental work
- Glasses and contact lenses
- Maternity benefits for normal deliveries that take place during the first 30 weeks following the beginning of your coverage.

Supplemental health and dental coverage

As an international degree student, you are automatically covered by the your university dental health plan.



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For more detail information about your health insurance, please contact the register office of your university.

Canada has a very strict control over drugs (medicine); you cannot obtain any antibiotics unless you have a prescription. Medications for headache, stomach-ache, cold and flu are available without prescription, but you may find them expensive. If you take any medication regularly, you can bring a reasonable amount of it with you from Egypt.

With your health insurance, you can go to any doctor for examination, and you don't have to pay them. The only exemptions are the dentists and optometrist (eye doctors). You will pay for eye exams, unless another doctor requested it.

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