

2023-2024



**MORCARE**

International Student Program

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**NORTHERN COLLEGE OF  
APPLIED ARTS & TECHNOLOGY**



**MORCARE**

*This booklet is provided for the purpose of explaining the benefits provided under the group policy and is not a contract of insurance.*

*The terms and conditions of the group policy will prevail. The complete terms, conditions, exclusions, limitations and restrictions governing the coverage are found in the group contracts issued by the insurers.*

*For questions regarding the information in this booklet or if additional information about the benefits is required, the Student should contact: Morcare Insurance. Content subject to change without notice.*

**Morcare Call Centre: 416-216-5735 (Local) and 1-888-985-1552 (Toll Free)**

**Please also visit [www.morcare.ca](http://www.morcare.ca)**

*Morcare Insurance administers the group policy, however it is not the insurance carrier and it is not responsible for the approval, adjudication or payment of claims.*



MORCARE

Northern College

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- **OHIP ALTERNATIVE BENEFIT**
- **ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE**

**COVERAGE SUMMARY**

**Group Policy No. 100012284** issued by the insurer, Special Market Solutions, a division of Industrial Alliance Insurance and Financial Services Inc., and Industrial Alliance.

FOR FREQUENTLY ASKED QUESTIONS  
REFER TO **PAGE 15**

## **IMPORTANT NOTICE - PLEASE READ CAREFULLY**

- **In the event of an injury or sickness, your prior medical history may be reviewed when a claim is reported.**

Insurance is provided to full-time non-Canadian students, under age 65, who hold an International Student Visa and are registered in and attending classes at a recognized institution learning within Canada, and their accompanying spouse and dependent children insured under the policy, who do not qualify for any Canadian federal and/or provincial health and hospitalization insurance plan.

“Dependent Child” means any natural child, step-child, or legally adopted child of the student, who receives support and maintenance from the student and is; (a) under 21 years of age and unmarried; or (b) 21 years of age but less than 26 years of age, unmarried, and is a full-time student in Canada; or (c) mentally or physically infirm. This shall also include a child of the student’s spouse who lives with the student in a parent-child relationship.

“Spouse” means a person who is under the age of 65 and; (a) to whom the student is legally married; or (b) to whom the student is married by a marriage that is voidable and has not been declared null and void; or (c) with whom the student has continuously cohabited and who has been publicly represented as the student’s spouse for a minimum of 12 months immediately before a loss is incurred under the policy. Only one individual will qualify as a spouse. If the student is legally married but is also cohabiting with an individual as described under (b) or (c) above, the student may elect in writing which one of the individuals will qualify as a spouse under the policy. This election must be filed with the Policyholder. The Company will not be bound by an election not filed before the event insured against. If an election is not filed, the spouse will be the individual to whom the student is legally married.

Whenever a reference to the masculine gender appears it will also be construed to include the feminine gender.

## **FAMILY OPT IN (DEPENDENT COVERAGE)**

### **Dependent**

A Member may elect the family plan at any time within 30 days of the effective date of insurance of the Member. The family plan will not be accepted if the Member does not exercise this option within the 30 day period.

### **EFFECTIVE DATE OF INSURANCE OF AN INSURED**

Each person who is eligible for insurance under the policy shall become an insured on the later of:

- A. With respect to the student:
  - a) the effective date of the policy;
  - b) the date he becomes an eligible person, as specified.
- B. With respect to an insured Spouse and/or insured Dependent Child:
  - a) coincident with the effective date of the student's insurance. Any future Dependent Children are automatically insured under the family plan coverage.

A student who is disabled on the effective date of coverage will only become eligible on the date he is attending classes on a full-time basis. Spouses and Dependent Children who are hospitalized on their effective date of coverage will only become eligible on the date they are released from the hospital.

**Early Arrival:** Insurance shall commence 30 days prior to the effective date stated on the application on file with the Administrator, provided premium has been paid, if the Insured Person arrives prior to such effective date.

### **TERMINATION OF INSURANCE OF AN INSURED**

- A. Coverage will immediately terminate on the earliest of:
  - a) With respect to the student:
    - b) the policy termination date;
    - c) the premium due date if the Policyholder fails to pay a student's premium, except as a result of an inadvertent error;
    - d) attainment of age 65;
    - e) the date a student is ineligible for coverage;
    - f) the date a student becomes eligible under a Canadian federal/provincial health plan or other group insurance plan;
    - g) the date a student returns to his country of origin;
    - h) the date a student withdraws from classes with the Policyholder;
    - i) the date he becomes an eligible person, as specified.
- B. With respect to an insured Spouse and/or insured Dependent Child:
  - a) the date such person becomes ineligible for coverage;
  - b) the date a student's insurance is terminated;
  - c) the date such person becomes eligible under a Canadian federal/provincial health plan or other group insurance plan.

## **OHIP ALTERNATIVE BENEFIT**

**IMPORTANT NOTE:** Expenses for scheduled confinement in hospital or scheduled surgery, including outpatient surgery, must be submitted to the Company for approval three days in advance of the date of admission. Failure to submit such notification within the prescribed period of time will limit coverage to 70% of all expenses incurred, to an overall maximum of \$10,000.

### **COVERAGE**

Health Coverage during the period of time the student attends classes in Canada.

### **MAXIMUM LIMIT OF INDEMNITY**

\$1,000,000 lifetime maximum.

### **MEDICAL REIMBURSEMENT EXPENSES**

If injury or sickness, results in medically necessary treatment, the Company will reimburse reasonable and necessary charges for services or supplies as provided under the Provincial Health Insurance Plan Schedule of Benefits in effect, in accordance with the following:

- a) hospital charges, subject to 100% of the daily standard ward accommodation rate currently charged by the hospital in the province or territory of Residence;
- b) If in-patient hospitalization is required for psychiatric treatment, benefits are payable up to a lifetime maximum of \$25,000.00;
- c) Hospitalization for any condition related to the Human Immunodeficiency Virus (HIV) is not covered if the insured's positive HIV test was known by anyone prior to the effective date of insurance, otherwise, coverage is limited to a one-time hospitalization maximum of 72 hours;
- d) expenses incurred for blood plasma and whole blood, including the administration thereof;
- e) expenses incurred for x-rays and laboratory examinations which are required for diagnostic purposes;
- f) expenses incurred for MRI scan, when recommended by a Physician, up to a maximum of \$2,500.00 per policy year;
- g) expenses for medical care and treatment rendered or surgical procedure performed by a Physician, subject to the current Fee Guide published by the Medical Association in the province or territory of the Insured Person's Residence;
- h) expenses for the services of a licensed anaesthetist, when recommended by a Physician, subject to the health insurance plan schedule of fees published by the province or territory of the Insured Person's Residence;
- i) expenses for specific dental procedures if performed in an operating room by a dental surgeon appointed to the dental staff of the Hospital.

The Company will also reimburse the reasonable and necessary charges for services or supplies received by the Insured Person in accordance with the following:

- a) expenses for an annual health examination;
- b) expenses for well-baby care, for a period of six months after the birth of an Insured Dependent Child;

- c) expenses for serums, vaccines, anti-toxins, injections for immunizing against disease or poisons and administration thereof, not to exceed \$150.00 per Insured Person per policy year, which includes multiple injections of the same serum or vaccine if require to be administered in stages as covered by the provincial health insurance plan. Vaccines required for traveling are excluded.

**CLEFT LIP AND PALATE ASSISTANCE PROGRAM**

The Company will pay the expenses actually incurred for specialized dental treatment for covered dependent children with cleft lip and palate.

**MATERNITY EXPENSE INDEMNITY**

In the event of pregnancy or childbirth, the Company will reimburse expenses actually incurred for pregnancy, childbirth, miscarriage, complications and maternity, including pre-post natal costs, provided that family coverage had been in force with respect to the claimant for the entire term of the pregnancy, or when the insured's coverage is in effect as of the inception date of the policy, subject to a lifetime maximum of \$25,000.00.

**ONCOLOGY TREATMENT**

Charges for oncology treatments as an in-patient or out-patient are covered up to a lifetime maximum of \$25,000.00.

**REPATRIATION BENEFIT (\$15,000)**

If Injury or Sickness results in the loss of life of an Insured Person, the Company will pay the reasonable and necessary expenses actually incurred for the transportation of the body to the city of Residence in Canada or the Country of Origin, including the preparation of the body for such transportation, subject to a maximum of \$15,000.00 or up to \$5,000.00 for cremation or burial of the remains at the place of death. The cost of a casket or urn is excluded.

Benefits payable under this part shall be limited to only one part of this policy in the event this benefit is contained in two or more parts of this policy.

**RETURN HOME BENEFIT (\$10,000)**

If Injury or Sickness totally incapacitates an Insured Person, the Company will pay the reasonable and necessary expenses actually incurred for returning the Insured Person by the appropriate means of transportation to his city of Residence in the Country of Origin. All travel arrangements must be approved by the Company prior to departure and are limited to a maximum of \$10,000.00.

Notwithstanding the above, the Company reserves the right, as reasonably required and at the Company's expense, to transfer the Insured Person to any Hospital in the Country of Origin following an Injury or Sickness, subject to the maximum amount noted above.

## **SELF-INFLICTED INJURIES, AND ATTEMPTED SUICIDE**

Charges for the following will be payable subject to a lifetime maximum of \$10,000.00 per insured:

- a) in-patient and out-patient hospital services (including emergency room charges);
- b) psychiatry services;
- c) nursing and home support (including assessment charges);
- d) out-patient treatment programs which would be provided under the Provincial Health Insurance Plan.

## **PRE-EXISTING CONDITIONS**

The policy will not pay for expenses resulting from any condition for which an insured received medical advice, consultation or treatment within 120 days prior to the commencement of insurance, with the exception of a chronic condition which is under treatment and stabilized by the regular use of prescribed medication, and there has been no change in the medical condition for a minimum of 120 days.

**Grandfathering Clause:** Notwithstanding the above, an insured who is covered under the existing policy in the 12 month period prior to the effective date of this policy will be covered for a pre-existing condition under treatment and stabilized by the regular use of prescribed medication, inclusive of changes in medication, dosage or usage as prescribed, so long as the medical condition is the same for which the insured was receiving treatment.

## **WHEN DOES THIS INSURANCE NOT APPLY?**

The plan does not cover loss, fatal or non-fatal, caused by or resulting from: declared or undeclared war or any act thereof;

- A. any loss as the sole result of the utilization of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined;
  - a) active full-time service in the armed forces of any country;
  - b) suicide or any attempt thereat or intentionally self-inflicted injury, while sane or insane, except as provided;
  - c) the commission or the attempt to commit a criminal act by the insured;
  - d) alcohol related illness or disease as a result of alcoholism or excessive consumption of alcohol;
  - e) bodily injury as a result of alcoholism, or regular or long term excessive consumption of alcohol;
  - f) drug related illness or disease as a result of drug addiction or excessive use of drugs;
  - g) bodily injury as a result of drug addiction, or regular or long term excessive use of drugs;
  - h) participation in professional sports, bodily contact sports, acrobatic or stunt flying, hang gliding, parachuting, skydiving, parasailing, rock climbing, mountain climbing, bungee jumping, scuba diving, or motorized speed contests;



- B. The policy does not cover any of the following supplies or services or costs thereof:
- a) expenses eligible under any government/group hospital, medical, dental or health care plan, or expenses for which insurance is prohibited by law;
  - b) prescription drugs;
  - c) hospital visits solely for the administration of drugs;
  - d) private duty nursing;
  - e) medical examinations for the use of a third party, including immigration medical check-ups, experimental drugs, preventative medicines;
  - f) medical examinations specifically for: (i) an application for insurance (or continuance thereof), (ii) an application for a school, camp, association, club, group or program (admission to or continuance at), (iii) an application for employment (or continuance thereof), and (iv) legal requirements or proceedings. Except if mandatory for co-operative and/or internship programs;
  - g) group examinations, immunizations or inoculations, and examinations for screening, survey or research purposes;
  - h) cosmetic surgery, unless medically necessary as a result of an accident;
  - i) charges for any experimental medical treatments;
  - j) services for which no charge would ordinarily be made if there was no insurance coverage;
  - k) hearing aid;
  - l) acupuncture procedures;
  - m) contraceptive devices of any form;
  - n) treatments and consultations related to infertility;
  - o) any elective treatments or surgeries;
  - p) pre-natal classes;
  - q) laboratory or clinical pathology, other than as provided;
  - r) expenses incurred for eyeglasses and contact lenses, or prescriptions therefor;
  - s) expenses incurred for dental treatment, nor the cost of replacement or repair of artificial teeth, dentures or dental appliances, other than as provided;
  - t) travelling time or mileage; and court testimony, preparation of records, reports, certificates or communications.

## **INDEMNITY PAYMENTS**

### **OHIP ALTERNATIVE**

#### **MEDICAL INSURANCE**

Unless otherwise indicated, all benefits will be paid to or at the direction of the student.

Accrued benefits, if any, unpaid at the time of the student's death will be paid to his estate.

# **ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE**

## **COVERAGE**

Injury sustained during the period of time the student attends classes in Canada.

## **PRINCIPAL SUM**

Student	\$ 50,000.00
Spouse	\$ 10,000.00
Each Dependent Child	\$ 2,500.00

## **ACCIDENTAL DEATH, DISMEMBERMENT AND SPECIFIC LOSS INDEMNITY**

The “loss” or “loss of use” must occur within 365 days of the date of the accident. These benefits are payable on a lump sum basis and in addition to any other benefits you may receive.

	<b>% of Principal Sum</b>
Life	100%
Both Hands or Both Feet	100%
Entire Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and the Entire Sight of One Eye	100%
One Foot and the Entire Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
One Arm or One Leg	75%
One Hand or One Foot	66 2/3%
Entire Sight of One Eye	66 2/3%
Speech or Hearing in both Ears	66 2/3%
Thumb and Index Finger of Either Hand	33 1/3%
Four Fingers of Either Hand	33 1/3%
Hearing in One Ear	33 1/3%
All Toes of One Foot	25%
Quadriplegia (total paralysis of all four limbs)	200%
Paraplegia (total paralysis of the lower limbs)	200%
Hemiplegia (total paralysis of one side of the body)	200%

**ACCIDENTAL MEDICAL REIMBURSEMENT BENEFIT (\$10,000)**

If injury requires medical treatment within 30 days, the Company will pay for reasonable and customary expenses actually incurred for the following: (a) expenses for the services of a nurse; (b) transportation by a licensed ambulance service or, when recommended by a physician, by any other conveyance licensed to carry passengers for hire to or from the nearest hospital which is equipped to provide the required treatment; (c) hospital charges for the difference between the public ward allowance under the provincial hospital plan and the semi-private accommodation charge (private accommodation charge if recommended by a physician); (d) rental of a wheelchair, iron lung and other durable equipment for therapeutic treatment, not to exceed the purchase price prevailing at the time rental became necessary; (e) fees for the services of a licensed physiotherapist or certified athletic sports therapist, when recommended by a physician, subject to a maximum reimbursement of \$500.00 during any one policy year; (f) drugs and medicines which require the written prescription of a physician and are dispensed by a registered pharmacist or physician; (g) miscellaneous expenses for hearing aids, crutches, splints, casts, trusses and braces, but not including replacement thereof; braces do not include dental braces and are subject to a maximum of \$750.00 during any one policy year; (h) fees for the services of a licensed chiropractor, subject to a maximum reimbursement of \$500.00 during any one policy year.

The plan is subject to and will not contravene any Federal or Provincial statutory requirement with respect to hospital and/or medical plans. Benefits will be reduced by any amount paid or payable under any other policy providing similar reimbursement expenses.

**BEREAVEMENT BENEFIT (\$1,000)**

If an injury results in loss of life of a student, the Company will pay the reasonable and necessary expenses actually incurred by the spouse and dependent children of the student for up to six sessions of grief counselling, by a professional counsellor.

**COSMETIC DISFIGUREMENT BENEFIT (\$25,000)**

If an insured suffers a third degree burn, the Company will pay a percentage of the Principal Sum, depending on the area of the body which was burned according to the following table:

**COSMETIC DISFIGUREMENT BENEFIT (\$25,000)**

If an insured suffers a third degree burn, the Company will pay a percentage of the Principal Sum, depending on the area of the body which was burned according to the following table:

Body Part	Area Classification (A)	Maximum Allowable % for Area Burned (B)	Maximum % of Principal Sum Payable (C)
		%	%
Face, Neck, Head	11	9.0	99.0
Hand and Forearm	5	4.5	22.5
Either Upper Arm	3	4.5	13.5
Torso (front or back)	2	18.0	36.0
Either Thigh	1	9.0	9.0
Either Lower Leg (below knee)	3	9.0	27.0

The maximum percent of Principal Sum payable (C) is determined by multiplying the area classification (A) by the maximum allowable percent for Area Burned (B). In the event of a 50% surface burn, the maximum allowable percent for area burned (B) is reduced by 50%. This table only represents the maximum percent of the Principal Sum payable for any one accident. If the insured suffers burns in more than one area, as a result of any one accident, benefits will not exceed the maximum amount stated above.

**DAY CARE BENEFIT (\$5,000)**

If injury results in loss of life of a student, the Company will pay 5% of the principal sum for each year the dependent child is enrolled in a legally licensed day care (not to exceed four years) for each dependent child who is under 13 years of age and enrolled in a legally licensed day care centre on the date of, or within 12 months following the accident.

**EDUCATION BENEFIT (\$10,000)**

If injury results in loss of life of a student, the Company will pay 5% of the principal sum to any dependent child who, on the date of the accident, was enrolled as a full-time student in any institution of higher learning beyond the secondary school level (not to exceed four years). If, at the time of loss, there are no dependent children eligible for the Education Benefit, the Company shall pay an additional amount of \$2,500.00 to the designated beneficiary.

**FAMILY TRANSPORTATION BENEFIT (\$15,000)**

If injury results in confinement as an inpatient in a hospital, and such injury results in a loss being payable under the Accidental Death, Dismemberment and Specific Loss Indemnity, and the hospital is located at least 150 km from the insured's residence, the Company will pay the expenses actually incurred by a member of the immediate family for hotel accommodation and transportation by the most direct route to the confined insured.

If transportation occurs in a vehicle or device other than one operated under a license for the conveyance of passengers for hire, then reimbursement of transportation expenses will be limited to a maximum of \$0.35 per kilometer travelled.

**HOME ALTERATION AND VEHICLE MODIFICATION BENEFIT (\$15,000)**

If injury requires the use of a wheelchair to be ambulatory, the Company will pay the cost of alterations to the insured's principal residence and/or the cost of modification to one motor vehicle utilized by the insured, provided such injury results in a loss payable under the Accidental Death, Dismemberment and Specific Loss Indemnity.

**HOSPITAL INDEMNITY EXPENSE (\$2,500)**

A daily benefit, subject to the above-mentioned monthly maximum, will be payable when an insured is in a hospital, if such period of hospitalization is necessary for the treatment of an injury which results in a loss payable under the Accidental Death, Dismemberment and Specific Loss Indemnity of the policy and begins while insurance is in force.

A period of hospitalization necessary for an injury other than for a loss payable under the Accidental Death, Dismemberment and Specific Loss Indemnity will be covered as stated above, provided such hospitalization is of at least a 4 day period.

**FUNERAL EXPENSE BENEFIT (\$6,500)**

If injury results in loss of life in the city of Residence in Canada, an additional amount is payable for cremation or burial (if in the city of Residence in Canada) expenses actually incurred. This benefit is only payable if no Repatriation Benefits have been paid out.

**IDENTIFICATION BENEFIT (\$10,000)**

If injury results in loss of life, and requires body identification, the Company will pay the expenses actually incurred by a member of the immediate family for lodging, board and transportation by the most direct route, provided the body is located not less than 150 kilometres from the member of the immediate family's residence and the identification of the body is required by the police or a similar law enforcement agency having authority over such matters.

If transportation occurs in a vehicle or device other than one operated under the license for the conveyance of passengers for hire, then reimbursement of transportation expenses will be limited to a maximum of \$0.35 per kilometre travelled.

**PSYCHOLOGICAL THERAPY BENEFIT (\$5,000)**

If injury results in a loss payable under the Accidental Death, Dismemberment and Specific Loss Indemnity and results in the insured requiring psychological therapy, as prescribed by a physician, the Company will pay the reasonable and necessary expenses actually incurred.

**REHABILITATION BENEFIT (\$15,000)**

If injury requires that the student undergo special training in order to be qualified to engage in a special occupation in which the student would not have engaged except for such injury, the Company will pay the reasonable and necessary expense incurred for such training, provided such injury results in a loss payable under the Accidental Death, Dismemberment and Specific Loss Indemnity.

**SEAT BELT BENEFIT**

If injury results in a loss payable under the Accidental Death, Dismemberment and Specific Loss Indemnity, the principal sum will be increased by 10% if, at the time of the accident, the insured was driving or riding in a vehicle and wearing a properly fastened seat belt.

**SPOUSAL RETRAINING BENEFIT (\$15,000)**

If injury results in loss of life of a student, the Company will reimburse the spouse for the actual expenses incurred for a formal occupational training program in order to become qualified for active employment in an occupation in which the spouse would not otherwise have sufficient qualifications.

**TRAVEL EXPENSE REIMBURSEMENT FOR PARENT(S) (\$10,000)**

The Company will pay the actual expenses incurred by the parent(s) of the student for transportation, board, lodging and extra travel expenses incurred while en route and/or during the stay in the city or town where the body of the student is located following an accidental death.

**TUTORIAL AND SPECIAL TELEPHONE EXPENSE (\$2,000)**

If injury shall, within 100 days from the date of the accident, totally disable and confine the student to his residence or hospital for a period in excess of 40 consecutive days, the Company will pay the expenses incurred from the first day the actual expense is incurred for such confinement, for the tutorial services attained by the student at a rate not to exceed \$20.00 per hour, and in addition, will pay for labour charges, wiring and rental of communication equipment to provide a telephone tutorial service from the school to his residence or hospital.

## **LIMITED AIR TRAVEL COVERAGE**

Coverage includes injury sustained in consequence of riding as a passenger and not as a pilot or member of the crew; in boarding or alighting from or being struck by; or making a forced landing with or from:

- a) any aircraft having a current and valid airworthiness certificate and which is operated by a person holding a current and valid pilot's license of a rating authorizing him to pilot such aircraft, or
- b) any transport-type aircraft operated by the Canadian Armed Forces or by the similar air transport service of any duly constituted governmental authority of the recognized government of any nation anywhere in the world, provided the aircraft is not being used for test or experimental purposes.

Notwithstanding (a) and (b) above, coverage excludes injury sustained while and in consequence of riding as a passenger, pilot, operator or member of the crew, in or on, boarding or alighting from or being struck by or making a forced landing with or from any aircraft owned, operated or leased by the policyholder.

## **WHEN DOES THIS ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE NOT APPLY?**

- A. The plan does not cover loss, fatal or non-fatal, caused by or resulting from:
  - a) declared or undeclared war or any act thereof;
  - b) active full-time service in the armed forces of any country;
  - c) suicide or any attempt thereat or intentionally self-inflicted Injury, while sane or insane;
  - d) injury sustained in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as provided in the part titled "Limited Air Travel Coverage".
  - e) Nor does the plan cover expenses incurred:
- B. purchase, repair or replacement of eyeglasses or contact lenses or prescriptions therefor;
  - a) charges of masseur;
  - b) sickness or disease, either as a cause or effect;
  - c) expenses incurred by an insured who is not covered under any Federal or Provincial Hospital Plan or its equivalent.

## **INDEMNITY PAYMENTS**

### **ACCIDENTAL DEATH & DISMEMBERMENT**

Indemnity payable in the event of the loss of life of a student is payable to the estate of the student. All other indemnities payable, including those payable for the insured Spouse and/or insured Dependent Children, are payable to the student, with the exception of indemnities payable under the following benefits: Bereavement, Day Care, Education, Family Transportation, Funeral Expense, Identification, Repatriation and Spousal Retraining benefit.

The policy contains a provision removing or restricting the right of the group person insured to designate persons to whom or for whose benefit insurance money is to be payable. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act or other applicable legislation. **Medical Insurance:** Unless otherwise indicated, all benefits will be paid to or at the direction of the student. Accrued benefits, if any, unpaid at the time of the student's death will be paid to his estate.





MORCARE

# FREQUENTLY ASKED QUESTIONS

## FREQUENTLY ASKED QUESTIONS (FAQ)

### **FAMILY OPT-IN PROVISION**

You may elect to add the family plan at any time within 30 days of the **effective date** of your insurance. The family plan will not be accepted if you do not opt in your family within the 30 day period. **Please visit [www.morcare.ca](http://www.morcare.ca)**

#### **DO I NEED TO ADD MY FAMILY TO MY PLAN EVERY YEAR?**

Yes. You will need to add your family to the plan each school policy year. Family coverage is only active while the student coverage is active during the same policy year.

If the online link is closed, please proceed to your International Student Office for assistance.

**“SPOUSE”** means the legal spouse of the Insured Student, residing in Canada, provided there is no legal separation in effect, or an individual of the same sex or opposite sex who has been residing with the Insured Student for a period of at least one year and who has been designated as the spouse of the Insured Student in the College’s records for insurance purposes and is covered under the provincial health insurance plan.

**“DEPENDENT CHILD OR CHILDREN”** means any natural child, step child or legally adopted child of the Insured Student, who is 20 years of age and under, unmarried and receives full support and maintenance from the Insured Student, or 21 years of age but less than 25 years of age, unmarried and receives full support and maintenance from the Insured Student for reason of full-time attendance at an accredited institute, college or university in Canada or receives full support and maintenance from the Insured Student by reason of mental or physical infirmity, is a resident of Canada and is covered under the provincial health insurance plan.

**Please be aware that should you decide to purchase family benefits for your spouse and/or dependent children they will also be enrolled in the same benefit plan that you have chosen.**

## FREQUENTLY ASKED QUESTIONS (FAQ)

### **DO I NEED APPROVAL IF I WILL BE STAYING OVERNIGHT IN A HOSPITAL OR SCHEDULED FOR OUTPATIENT SURGERY?**

Yes. If you will have an expense for scheduled confinement in a hospital or scheduled surgery, including outpatient surgery, Notification of this claim must be submitted to the Insurer for approval **THREE (3) days in advance of the date** you will be admitted.

If you do not get approval 3 days in advance, your coverage is limited to 70% of all expenses incurred to an overall maximum of \$10,000. If you have questions, contact Morcare for assistance.

### **FOR MEDICAL EMERGENCIES**

If it is a medical emergency, proceed directly to the hospital. If you are admitted overnight, please contact Morcare immediately at 1-888-985-1552.

### **DEADLINE TO FILE A CLAIM**

Please submit your claim within 6 months of the date of service, or by November 30th, 2024; whichever is earlier.

## FREQUENTLY ASKED QUESTIONS (FAQ)

### **HOW TO FILE AN OHIP ALTERNATIVE HEALTH CLAIM**

OHIP ALTERNATIVE HEALTH CLAIMS (Doctors, x-rays, walk-in clinics, hospital visits, emergency)

If the healthcare provider accepts your Morcare International Medical Card, claims will be paid by the Insurer directly to the provider.

If you have paid for any expenses yourself, these claims can be submitted by EMAIL (preferred) or MAIL.

- **Email your claims to: [claims@morcare.ca](mailto:claims@morcare.ca)**
- **Secondary option: By mail to the address on the claim form**

If you have been issued an invoice for outstanding payment, you can include the unpaid invoice along with a completed International claim form and indicate that payment should be made directly to the health care provider.

Download the Claim Form at [morcare.ca](http://morcare.ca)

Please ensure you scan or send photos of both your claim form and all receipts or invoices. Make sure to keep copies for yourself.

Please be sure to include on the claim form: your policy number, certificate number and current mailing address.

**You can also contact Morcare at: 416-216-5735 (Local) and 1-888-985-1552 (Toll Free) for assistance with the Claim Form.**

### **HOW TO FILE AN ACCIDENT CLAIM**

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) CLAIMS:

In the event of accidental, death or dismemberment claim, You **MUST** call the Insurer at 1-800-266-5667

Have the following information ready to provide:

Name of the person insured

Policy number

Type of accident

Date of accident and/or death

The claim forms and instructions will be sent to you at that time.

# **NOTES**



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2255 Sheppard East, Atria 1, 2nd Floor, Suite 202, Toronto, ON, M2J 4Y1

[www.morcare.ca](http://www.morcare.ca)