



**MANULIFE STUDENT
TRAVEL INSURANCE**

Medical coverage
wherever your studies
take you

UNDERWRITTEN BY
THE MANUFACTURERS LIFE INSURANCE
COMPANY AND FIRST NORTH AMERICAN
INSURANCE COMPANY, A WHOLLY
OWNED SUBSIDIARY OF MANULIFE.



**Travel Insurance
for Students**

Why Travel Insurance for Students?

If you're studying outside Canada, or even outside your province, your existing health plan may not cover all of your medical costs. With Manulife Travel Insurance, you can focus on your studies, not on your medical bills.

Studying outside Canada

"Bon Voyage, But..." , published by Global Affairs Canada, states: "Out-of-country health care can be costly, and your health plan may not cover any medical expenses abroad."¹

Studying outside your province

Even if you're only studying in another Canadian province, your existing health plan may have limits on the reimbursement of emergency medical expenses incurred in another province.

International students in Canada

Non-Canadian residents may not have existing health insurance, giving them all the more reason to purchase private medical insurance in case they get sick or injured while studying in Canada.

What the plan offers

Up to \$2,000,000 in benefits*

Emergency Medical Benefits:

- Hospital expenses
- Physician services
- Diagnostic services
- Private duty nurse
- Ambulance transportation
- Prescription drugs
- Paramedical services
- Emergency dental treatment
- Psychiatric care
- Trauma counselling
- Medical appliances
- Emergency evacuation
- Family transportation to bedside and subsistence allowance
- Repatriation of mortal remains
- Tuition reimbursement
- Trip break

Non-Emergency Medical Benefits:

- Annual medical examination
- Annual eye examination

Accidental death or dismemberment

¹ Bon Voyage, But... Essential Information for Canadian Travellers. Global Affairs Canada, 2013.

* Exclusions, limitations and conditions apply. Please see the policy or contact your advisor for details.

Who can apply

Canadian students who are covered under a government health insurance plan from a Canadian province or territory

International students temporarily living in Canada as students

You must also be one of the following:

- a full-time student with proof of admission or enrolment; or
- a student completing post-doctoral research; or
- a dependant and/or spouse of the student.

All applicants must be under age 45.

Ways to save

Student Travel Insurance premiums can be less than two dollars a day for Canadian students studying within Canada. And you don't have to pay any deductibles.*

50% national student savings for students studying in another province or territory in Canada.

Family coverage for student's spouse and dependent children (between 30 days and 21 years of age), when all family members are under age 45; the rate is calculated at 2x the premium for one person.

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Put travel insurance on your school supply list.

For a free quote or for more information, contact your advisor today!

Don't let medical costs keep you from meeting your study goals.

Get Student Travel Insurance from Manulife.



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