

studentVIP MOBILE APP

Download the **Student VIP** mobile app to access all of your health plan resources, mental health counselling and your plan card.



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Therapy



Financial



Nutritional



cCBT



Crisis Support



**A free mental health
& wellness program
available 24/7 across Canada
for students and their dependants.**

I.M. Well includes counselling, nutritional and financial coaching, legal advice, cognitive behavioural therapy and more.

Connect with I.M. Well through live-chat, video-chat and telephone via the Student VIP mobile app or directly by calling **1-833-398-9040**.

Your insurance does not cover everything!
Review your benefits before using the plan.



VISIT THE MEMBER PORTAL

To submit claims and access more details about your benefits.

YOUR HEALTH PLAN CARD

**Scan the QR Code to
get your card.**

Present this card to the doctor or hospital to avoid paying out of pocket.



FAMILY COVERAGE

You can opt-in your eligible family members for coverage during the designated Opt-In period online. Additional fees apply.

WANT MORE INFORMATION ABOUT YOUR COVERAGE?

Scan the QR Code
to explore your benefits, services
and find a direct-billing provider.



North West
College

International Student Medical & Dental Plan

FOR INTERNATIONAL STUDENTS ENROLLED
AT NORTH WEST COLLEGE

POLICY YEAR: 2025-2026

POLICY NUMBER: 09388A

POWERED BY:



studentVIP

STUDENTVIP.CA/NWC



1-888-918-5056
info@studentvip.ca



North West
College

North Battleford
306-937-5100
Meadow Lake
306-234-5100

www.studentvip.ca/NWC

Need Help? Use the Live Chat feature on our website



International Student Health Plan Summary

Coverage is 100% up to an Overall Policy Maximum of \$5,000,000/Policy Year/Insured.

Select benefits are subject to specific coverage limits and maximums as noted.

This policy covers pre-existing medical conditions

Medical & Wellness	
Doctor, Surgeon, Specialist	100% up to \$5,000,000
Hospital - Emergency Room/Outpatient	100% up to \$5,000,000
Hospital - Inpatient (Semi-Private)	100% up to \$5,000,000
Annual Physical Check-Up	100% up to \$5,000,000
Diagnostic Imaging - CT Scans, MRI, X-Rays	100% up to \$5,000,000
Diagnostic Testing - Lab Work, Blood Work	100% up to \$5,000,000
Sexual Health Testing	100% up to \$5,000,000
Wart Treatment	100% up to \$500
Eye Exam	100% up to \$100
Prescription Drugs	100% up to a 60-Day Supply for Emergency Medications Only
Diabetic Supplies	100% up to \$500
Asthma Supplies	100% up to \$500
Vaccines	100% up to \$100/Vaccine (Excludes Travel Vaccines)

Paramedical	
Licensed & Registered; Acupuncturist, Chiropracist, Chiropractor, Massage Therapist, Naturopath, Occupational Therapist, Osteopath, Physiotherapist, Podiatrist, Speech Therapist	100% up to \$1,000/Practitioner after an Injury or Illness has occurred

Routine Dental		
Combined Maximum of \$600		
Exam	Preventative: Cleanings & X-Rays	Basic Restorative: Fillings & Extractions
100%	80%	80%

Emergency Dental		
Accidental Dental	Emergency Pain Relief	Wisdom Teeth Extractions
100% up to \$4,000	100% up to \$1,000	100% up to \$100/Tooth

Pregnancy & Maternity	
Combined Maximum of \$25,000	
Pregnancy & Complications	Initial visit to confirm pregnancy, and all subsequent prenatal and postnatal visits, ultrasounds, and physician and facility delivery charges.
Pregnancy Termination	Visits to the doctor or hospital if you suffer from a pregnancy miscarriage. Only 1 elective pregnancy termination (abortion) is covered.

Mental Health	
Psychologist, Psychiatrist and Psychotherapist (including Trauma Counselling)	100% up to \$10,000/Lifetime
Psychiatric Hospitalization	100% up to \$60,000/Lifetime Due to a mental health issue or disorder
Social Worker	100% up to \$500

This is a summary of coverage only. Additional benefits are available in the policy found online including limits and exclusions. If there are discrepancies between this document and the Policy, the Policy shall govern.

TOP UP PLAN for Provincial Health Holders

When students obtain Saskatchewan Provincial Health Care, benefits highlighted in blue in the chart will remain in effect to work in conjunction with provincial care.

Transportation & Related Expenses	
Ground Ambulance	100% up to \$10,000
Taxi in lieu of Ambulance	100% up to \$125
Repatriation (Death, Illness, Injury)	100% up to \$20,000
Emergency Family Travel to Bedside	100% up to \$5,000 for Airfare (Up to \$1,500 for additional expenses relating to family travel)
Burial or Cremation	100% up to \$20,000

Accident	
Aggregate limit \$1,250,000	
Accidental Death	100% up to \$50,000

Travel	
Within Canada	Your coverage is active anywhere in Canada
Outside of Canada	Eligible when more than 50% of the coverage period is spent in Canada. 30-day limit in US.
Home Country	Eligible when participating in a school organized sporting or extra-curricular event

24/7 TRAVEL ASSISTANCE

Outside of Canada, help is just a call away. Travel support through **Cigna Envoy** is available around the clock.

- Outside of the US: 302-797-3535
- Inside of the US: 1-800-243-1348