

## For more Information

### Ontario

Call 1-866-566-8532

### Rest of Canada

Call 1-800-891-0370

Please send your completed application and your cheque payable to ETFS to one of the following addresses:

#### TORONTO

10 Saint Mary Street  
Suite 505  
Toronto, Ontario M4Y 1P9  
Telephone: (416) 413-7678  
Fax: (416) 413-7679

Website: [www.etfsinc.com](http://www.etfsinc.com)

Office hours are from 8:00 a.m.  
to 4:30 p.m. Monday to Friday (ET).

#### SHERBROOKE

2085 Roy Street  
Sherbrooke, Quebec J1K 1B8  
Telephone: (819) 566-1596  
Fax: (819) 566-1084

#### MONTREAL

1080 Beaver Hall Hill, Suite 912  
Montreal, Quebec H2Z 1S8  
Telephone: (514) 874-9203  
Fax: (514) 393-3271

Website: [www.etfsinc.com](http://www.etfsinc.com)

Office hours are from 8:30 a.m.  
to 5:00 p.m. Monday to Friday (ET).



GlobalExcel®

#### Global Excel Assistance on Call Around the World, Day or Night

When it comes to an emergency, time is a critical factor. Global Excel's toll free number is the solution. Each caller is connected with a courteous and professional case coordinator who will answer questions and assist in obtaining medical care day or night, year round.

- Benefit information
- Urgent message relay
- Claims information
- Personalized service
- Fewer forms to fill out
- Medical assistance
- Interpretation service
- Direct billing instructions
- Fast payment of claims
- Quick answers to questions

#### Global Excel is here for you 24 hours a day, 7 days a week!

From Canada and the U.S.: call toll free **1-800-715-8833**

From Mexico: call toll free **001-800-514-1518**

From anywhere: call collect **(819) 566-8839**

Visit us at [www.globalexcel.ca](http://www.globalexcel.ca)

Underwritten by:



Administered by:

**ETFS**™

This brochure is intended for promotional purposes and is not an insurance policy. It is not an offer of insurance. It contains some information about coverages offered by Royal & Sun Alliance Insurance Company of Canada but it does not list all of the conditions and exclusions that apply to the described coverages. The actual wording of the policy governs all situations.

The products and rates described are subject to change without notice at any time.

Medi-Select Advantage® Health and Hospitalization Insurance for International Students is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Expert Travel Financial Security (E.T.F.S.) Inc., a member of the ETFS Financial Group.

™ The Royal & SunAlliance logo is a trademark owned by Royal & SunAlliance Plc, licensed by Royal & Sun Alliance Insurance Company of Canada.

© The following is a registered trademark of Expert Travel Financial Security (E.T.F.S.) Inc., a member of the ETFS Financial Group: Medi-Select Advantage.

© The following is a registered trademark of Global Excel Management Inc., a member of the ETFS Financial Group: the Global Excel logo.

™ The following is a trademark of Expert Travel Financial Security (E.T.F.S.) Inc., a member of the ETFS Financial Group: ETFS.

# MEDI-SELECT Advantage®

## Health and Hospitalization Insurance

for

## INTERNATIONAL STUDENTS



Citizenship and Immigration Canada recommends that international students who are not eligible for a government health insurance plan in Canada subscribe to an insurance plan as soon as they arrive in the country.

## Benefit Summary\*

Lifetime maximum: \$1 million

**Hospital Accommodation:** up to 60 days per sickness or injury / semi-private room / outpatient consultations

**Psychiatric Treatment:** up to \$10,000 when admitted to hospital and/or outpatient consultations

### Physician Charges

**Annual Medical Examination:** one examination and related laboratory tests

**Diagnostic Services:** laboratory tests and X-rays

**Maternity:** as long as the pregnancy starts after the effective date and the appropriate premium is paid

**Eye Examination:** one examination by an optometrist or an ophthalmologist

**Psychologist:** up to \$500

**Paramedical Services:** physiotherapist, chiropractor, osteopath, chiropodist or podiatrist, up to \$500 per profession

**Prescription Drugs:** up to \$10,000

**Private Duty Nursing:** up to 60 days per sickness or injury

**Medical Appliances:** crutches, casts, splints, canes, and others

**Treatment of Dental Accident:** up to \$1,000

**Emergency Treatment Outside the Province:** 14 days in the United States / 90 days in the country of origin or in another country for a training program / 14 days outside of the province of residence

**Ambulances Services:** when medically necessary

**Emergency Air Transportation:** when medically necessary

**Preparation and Return of Remains:** up to \$10,000

**Accidental Dismemberment or Total Permanent Loss of use of limb or sight:** up to \$10,000

**Accidental Death:** \$10,000

\* This insurance plan provides coverage up to the amount published by the provincial government health insurance plan for non-Canadian residents. Certain limitations and exclusions may apply, please refer to the policy for a complete listing.

Prior approval is required from Global Excel for certain benefits.

Benefit limits are per 12 consecutive months.

All benefit limits are in Canadian currency.

Avoid the risk and enjoy your stay with  
**Medi-Select Advantage**  
Health and Hospitalization Insurance!

## Eligibility

To be eligible for coverage under this plan:

1. The applicant must:
  - a) be 65 years old or less; and
  - b) not be eligible for a provincial or territorial health insurance plan in Canada; and
2. The applicant must:
  - a) be a student and provide proof of admission in a recognized Canadian institution of learning; or
  - b) be a student completing post-doctorate research in a recognized Canadian institution of learning.
3. The applicant's spouse and child(ren) may be covered if the appropriate premium is paid.



## How to Apply

Three easy ways to apply:

### 1. On-line

Go to our Website [www.etsinc.com](http://www.etsinc.com) and select:

1. Products & Services
2. Individual Health and Travel Insurance
3. International Students

Then, at the bottom of the page, select:

[Application Procedures](#) and on the next page [e-mail](#)

### 2. By fax (see the back of this brochure or the application for instructions)

### 3. By Mail (see the back of this brochure or the application for instructions)