



The Banff Centre
inspiring **creativity**

Emergency Medical Insurance for International Participants at The Banff Centre

All Non-Canadian Participants: Full emergency medical insurance is **mandatory** as a condition of acceptance at The Banff Centre. Please complete and return the Confirmation of Medical Insurance form to the **Office of the Registrar** along with your *Confirmation of Acceptance*. Proof of valid medical insurance is required before you can participate in your program.

StudentGuard healthcare for international students

- Please review the StudentGuard policy available at www.guard.me. A summary of the policy is available in the Community Services office.
- **Please read the policy exclusions carefully so you understand what is and what is not covered.**
- Policies are also available in Arabic, Chinese, Traditional Chinese, French, German, Italian, Japanese, Korean, Portuguese and Spanish.

How much does the StudentGuard policy cost?

- Cost of enrolment is \$2.00 Canadian per day. This includes a small service charge fee.
- Unlike many policies, there is no deductible and reimbursement for valid expenses is paid in full. Please be aware that you will have to pay up-front for off-site medical services (i.e. hospital / doctor visits) and claims will need to be submitted for assessment. Only original receipts will be accepted.
- There is typically a 4 - 6 week waiting period for reimbursement on approved claims.
- If you are over the age of 65, different rates do apply. Please contact the Community Services office for more details and rates.

Can I be covered if I arrive in Canada early or stay in Canada after my program ends?

Yes! StudentGuard can be extended to insure you from the day you arrive in Canada to the day you return to your home country.

When should I enrol in the policy? Please enrol prior to your arrival in Canada so that you are covered from the moment you arrive. You are personally responsible for all medical and dental costs while in Canada.

How do I enrol in the policy? Please complete the *Confirmation of Medical Insurance Coverage form* and return it with your confirmation of acceptance to the Office of the Registrar.

I am bringing my spouse and / or child(ren) to Canada with me. Can they be insured too?

Yes. Please contact Community Services to make these arrangements. Please confirm with your program coordinator that there are accommodations available for your spouse and / or child in advance of your arrival.

Can you mail me my proof of coverage? We do not mail proof of coverage prior to the commencement of your policy; however, if you require one, we would be happy to fax or e-mail you a letter confirming your enrolment.

Where do I pick up my StudentGuard coverage insurance card and receipt? At The Banff Centre Community Services' office located on the first floor of Lloyd Hall. Our regular office hours are Monday - Friday, 9:00 am - 5:00 pm. & Sunday 3:00 – 8:00 pm. Closed Saturday and most statutory holidays.

I already have travel health insurance. How do I know my coverage is adequate for my stay in Canada?

- Read your policy carefully to ensure that it covers reasonable health care due to illness or injury (more than just emergency care). Your policy should provide at least \$1,000,000, CDN maximum coverage. StudentGuard's maximum coverage is \$2,000,000.CDN.
- **Out-of-country medical insurance does not cover the cost of routine dental care, maternity care, or pre-existing medical conditions.**
- If you have a known medical condition, please let us know and we can verify what coverage would be available to you under the StudentGuard policy.
- **Pre-existing condition means** a sickness, injury or other condition that was causing signs or symptoms and / or required medical advice or investigation, whether a diagnosis was established or not; and / or any form of medical treatment provided by a physician or other practitioner during the 3 month period immediately preceding the effective date of your StudentGuard policy.
- Verify that your policy will cover the full cost of medical expenses incurred as the result of injury or illness while in Canada. If not, we recommend purchasing alternate coverage through StudentGuard.

Non Canadian participants who have not presented proof of full medical insurance by the end of their first day of residency will automatically be enrolled for the duration of their stay (including their arrival & departure days) in The Banff Centre's StudentGuard Group Policy and charged the applicable fee. The student account will be billed directly and the appropriate Assistant Registrar informed.

There will be no exceptions or extensions for participants who fail to provide acceptable proof of private or other medical insurance after their first day of enrolment. Once the billing is completed and the enrolment in StudentGuard confirmed, no refunds will be made should proof of adequate insurance be presented.

The Banff Centre is not responsible for any participants' medical or dental costs.

It is important that you keep your proof of coverage on your person at all times.

Please fax your Confirmation of Medical Insurance to the Office of the Registrar at 1-403-762-6345 or email arts_info@banffcentre.ca

For inquiries about StudentGuard please contact Community Services (CS) office at 1-403-762-6269, fax: 1-403-762-6236 or send an e-mail to community_services@banffcentre.ca