

## Medical Benefits Highlights

\$5,000,000 Coverage per person per year

### Eligibility

- be a parent of a student residing in the same city in Canada as the student
- Age 59 & under

### Pre-existing condition coverage

- If stable 90 days prior to the effective date of the policy

### Travel Worldwide

- Majority of the period of coverage is spent in Canada or the country of study

### Eligible Medical Expenses

- Emergency medical treatment for sickness or injury whether in-patient or out-patient
- Physician/Surgeon/Anesthetic
- X-Ray and diagnostic laboratory procedures
- Rental of essential appliances

### Hospital accommodation

- Semi-private accommodation

### Ambulance Services

- Ground Transportation: When medically necessary, licensed ground ambulance service (also covers taxi fare in lieu of ground ambulance) to the nearest hospital.

### Medicines and/or drugs

- Up to maximum \$10,000 to a limit of a 30-day supply.

### Private duty nursing (R.N.)

- Up to maximum of \$15,000.

### Professional Medical Services

- When prescribed by a physician treatment provided by a licenced chiropractor, osteopath, physiotherapist or podiatrist up to a maximum of \$600, provided a minimum of 183 days of coverage has been purchased.

### Acupuncture Treatment

- When a 365 days JF Elite Plus Parent Insurance policy is purchased, up to a maximum of \$600 for acupuncture treatments. Treatments must be performed by a Canadian licenced acupuncturist. This benefit does not cover herbal medicines or other products that do not have a DIN number.

## Price: \$1.80 Per Day

### Vaccination and TB testing

- Up to \$100 for tuberculosis testing and vaccination in any consecutive 12-month period provided a minimum of 180 days of consecutive coverage has been purchased. Coverage for tuberculosis testing is not payable if testing is mandated by the school board or school as a requirement for program enrollment.

### Emergency Air Transportation (must be pre-approved and arranged by Ontime Care)

- Up to maximum of \$1,000,000 per occurrence if you or your eligible insured dependents medical condition requires air transportation to the nearest hospital or to return you to your country of residence.

### Annual Physician visit

- Up to \$150 over a 12 consecutive month period for a general check –up. (a minimum of 365 days policy must be purchased).

### Follow-up Visits

- When approved in advance by Ontime Care, up to \$3,000 for non-emergency care, provided it is directly related to your emergency.

### Maternity Benefits

- Up to \$10,000 for pre-natal care and involuntary termination or resulting complications related to the pregnancy provided the pregnancy commenced during the coverage period.

### Impacted Wisdom Teeth

- Up to maximum \$150 per tooth for the extraction of impacted wisdom teeth when medically necessary and performed in a dental or oral surgeon's office.

### Dental (services of a licensed dentist or dental surgeon for emergency dental treatment)

- Up to maximum \$5,000 for an accident requiring repair or replacement of sound natural teeth or permanent attach artificial teeth.
- Up to maximum \$600 for dental expenses you incur for dental pain relief other than pain caused by an accident.

### Psychiatric / Psychological (Emergency Only)

- Up to maximum \$1,000 for out-patient psychological therapy
- Up to \$25,000 for in-patient hospitalization due to psychiatric, psychological, mental or emotional disorders.

### Transportation to Bedside

- When approved in advance by Ontime Care up to a maximum of \$5,000 for transportation costs for one person of your choice to:
  - a) be with you if you are hospitalized as the result of a covered emergency and the attending physician provides written certification that the situation was serious enough to warrant the visit; or
  - b) identify the deceased insured person prior to the release of the body, where necessary.

### Eye Examination

- Up to \$100 over a 12 consecutive month period for one examination (minimum 12 months policy has been purchased).

### Prescription glasses, contact lenses and hearing aids

- Up to maximum of \$200 as a result of an accident.

### Automobile return

- Up to a maximum of \$1,000.

### Accidental Death & Dismemberment

- Up to \$100,000 as a result of an accident.

### Preparation and Return of Remains

- Up to a maximum of \$15,000 towards the actual cost incurred for preparation of remains and homeward transportation of the deceased insured person to his/her country or origin.
- Up to a maximum of \$5,000 for cremation and/or burial at the place of death of the insured person when approved by Ontime Care. The cost of the casket or urn is not covered by this benefit.