



Health Care Program

College Health Insurance Plan (C-HIP)

www.c-hip.ca



Mercer has partnered with Sun Life Financial to develop a comprehensive College Health Insurance Plan providing a complete safety net of health and accident coverage when provincial government coverage is not available.

The College Health Insurance Plan will set your school apart from your competitors when:

- Recruiting International Students overseas.
- Retaining International Students to Diploma/Degree completion.
- Creating a positive and supportive environment for International Students.

The College Health Insurance Plan includes:

- Part I: Hospital and Medical Health Care.
- Part II: Accidental Death and Dismemberment.
- Part III: Emergency Out of Province Medical Care.

Advantages to International Students include:

- Each student receives an I.D. card and booklet containing plan details.
- Access to Sun Life's preferred provider network.
- Access to the student website www.c-hip.ca.

Advantages to the Participating Schools include:

1. The Plan provides highest quality service levels and coverage available at competitive group rates for International Students when studying in Canada.
2. Annual administrative allowance is available to participating schools based on 5% of earned premium.
3. The plan combines the expertise of Mercer as consultant, along with two major insurers, Sun Life Financial and AIG to provide one seamless high quality College Health Insurance Plan.





Coverage Details

Part I – Hospital and Medical Care – Sun Life Assurance Company of Canada	Part II – Accidental Death and Dismemberment – AIG	Part III – Emergency Out of Province – AIG
<p><i>Basic Plan Features:</i></p> <ul style="list-style-type: none"> • Lifetime maximum of \$2,000,000 per covered person • Hospitalization • Physician Services • Diagnostic services and procedures • Ambulance services • Emergency services out of province but within Canada • Eye examination – one exam every 24 months, maximum \$75 • Paramedical services • Dental Accident and Dental Emergencies • One annual medical examination <p><i>Comprehensive Plan Features:</i></p> <p>All above Basic Plan coverage plus:</p> <ul style="list-style-type: none"> • Prescription Drugs at 80% reimbursement • Higher maximum for Maternity Care, Oncology Treatment, Paramedical Services and Dental Accident 	<ul style="list-style-type: none"> • \$50,000 principal sum per student • 24 hours a day, worldwide coverage • Additional benefits included: <ul style="list-style-type: none"> - Paralysis - Repatriation - Rehabilitation - Family Transportation - Tutorial Expenses 	<ul style="list-style-type: none"> • Full emergency medical and hospital coverage • Lifetime maximum of \$1,000,000 per student • Trips up to forty-five (45) days full coverage • Emergency ground and air ambulance/prescription drugs • Emergency evacuation to \$40,000 if required by a doctor • Worldwide assistance services provided by AIG - Travel Assist

Visit www.c-hip.ca for further details

The summary and brochure provide the highlights but not all the details of the C-HIP insurance program. The complete terms, conditions, exclusions, and limitations governing the coverage are found in the group insurance contract issued by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies and AIG.

© Mercer (Canada) Limited, Mercer Health & Benefits 2016

All rights reserved.

