

## International Student Insurance

### **Manitoba International Students Health Insurance Plan (MISHIP)** **(Great-West Life)** This plan is not administered by UMSU.

MISHIP is comparable to coverage provided by the Manitoba Health Services Commission for residents of Manitoba. It does not provide dental or eye care Coverage. All international students (including exchange students) must purchase this health insurance plan which the university has arranged for non-Canadian students. This plan is the only insurance coverage the university will accept.

The international student insurance cost for "single" coverage will be included automatically on your fee assessment the first time you register. Upon registration for fall, the Sept – Dec MISHIP fee is added to your fee assessment and upon registration for winter, the Jan – Aug fee is automatically added to your fee assessment.

MISHIP cards can be picked up at the Registrar's office approximately one (1) month after the start of classes each term.

#### **Summary of Benefits**

- Medical Services & Supplies: doctor's visits, surgery & anaesthesia, xrays, lab work, in-hospital dental surgery, chiropractic services, prosthetic and orthotics devices, other medical supplies
- Hospital Coverage, Ambulance Services (up to \$150)
- Prescription Drugs: Reimbursement of drug expenses after \$100 annual deductible
- Discount Eyewear through the preferred vision services network.
- Repatriation Benefits
- Coverage outside Manitoba for Medical/Emergency expenses.

Claims for services must be made to your Manitoba International Students Health Insurance Plan – Great West Life first. For information about your plan and for claim forms go to:

<http://www.miship.ca>

To add Family coverage visit: Room 400, Registrars Office at University Centre.

**For questions about your specific claims contact Great-West Life Customer Service at:**

Phone: (204) 942-3589 (local Winnipeg calls) or 1-800-957-9777 (toll free)

## UMSU Health & Dental

### **UMSU Health & Dental Insurance (Green Shield) & CFS/NSHN Travel Insurance (ETFS Insurance Services)**

All full-time undergraduate students (except exchange students) who are taking 6 or more credit hours on campus and all full-time graduate students are automatically members of the UMSU Health and Dental plan, and will be automatically assessed the annual fee for single coverage on their tuition fee assessments in the fall term. The coverage period for the UMSU Health and Dental plan is September 1st to August 31st of the following year (a full calendar year).

Students already covered by a health and/or dental plan through a private plan (i.e. parents, spouse, or employer) can opt-out of the UMSU Health & Dental plan. (The Manitoba International Students Health Insurance Plan or coverage through Manitoba Health does not qualify students to opt-out of the UMSU Plan). Students can coordinate benefits with the UMSU plan and the MISHIP to achieve the most beneficial plan coverage. Students in the UMSU plan are also eligible to enroll a spouse or dependants for an additional fee.

Green Shield ID cards can be picked up at the Health & Dental plan office at Room 110 University Centre.

#### **Benefits include:**

- Dental Benefits
- Prescription Drug Coverage (80%)
- Chiropractor
- Naturopath
- Massage Therapy
- Physiotherapy & Athletic Therapy
- Occupational Therapy
- Ambulance Transportation
- Accidental Dental
- Eye Exam Coverage and Vision Coverage
- Emergency Travel Medical Insurance Benefits
- and more...

**If you have any questions about your plan, making a claim or the online opt-out process, please contact the Health & Dental Office at 110 University Centre.**

Call: (204) 474-6666 or Email: [healthplan@umsu.ca](mailto:healthplan@umsu.ca)

Or Visit: The UMSU website @ [www.umsu.ca](http://www.umsu.ca)