



# INTERNATIONAL HEALTH PLAN



## Frequently Asked Questions

*Please see the curated list of questions regarding plan details and operations for the upcoming 2020-2021 policy year due to the effects of the COVID-19 pandemic.*

### **Q1. If a student is required to take all of their classes online, do they need to opt-in for coverage?**

- All students are automatically enrolled in the plan. If a student is in Canada they have access to coverage and services across Canada. If a student is outside of Canada taking their online courses, see question 4.

### **Q2. How has COVID-19 affected coverage under the DSU International Health Plan?**

- All coverage remains in force under the DSU International Student Health Plan, including travel coverage. Coverage is valid across Canada, and students can continue to visit health care providers as needed. There are slight modifications to the travel portion of the policy and COVID-19 testing.
- Upon arrival, if a student requires medical care for a potential COVID-19 exposure for a **new** diagnosis, they are covered for medical expenses relating to diagnosis and treatment.
- If a student has received screening, testing, diagnosis or care for a positive COVID-19 result or was experiencing symptoms in their home country before arrival in Canada, there is no coverage once in Canada as this would be considered an unstable pre-existing medical condition as per policy wording.
- Students should be tested for COVID-19 before coming to Canada if testing available in their region.

- All students from outside of Atlantic Canada who will be coming to Halifax to study are required to have 3 COVID-19 tests. The Nova Scotia Health Authority will be performing these tests and covering the costs for students. COVID-19 testing coverage outside of the mandatory 3 tests above are subject to the coverage outlined below.
- COVID-19 testing is covered under the plan if it is medically required. Medically required means you have been referred by a physician or nurse for testing because you are symptomatic or have other medical reasons for being tested. This is subject to change if an alternative is available.
- COVID-19 testing for non-medical purposes is not covered under the plan. This includes testing for travel home, leisure travel, or work or academic requirements. Please contact [info@internationalhealth.ca](mailto:info@internationalhealth.ca) for information about low-cost testing options.

### **Q3. If a student chooses to travel, are they covered?**

- Travel coverage is in force, but we encourage all students to exercise caution due to the COVID-19 pandemic and review their travel benefits before departure.
- Students who are travelling for academic-related purposes have coverage for COVID-19. There is no coverage for COVID-19 while abroad if the student was experiencing symptoms and or had a positive COVID-19 result prior to departure.
- If a student is travelling for non-academic related purposes, they are covered except for expenses relating to COVID-19.
- Travel and Home country coverage are only in force if the student started their studies in Canada.

### **Q4. If an international student is studying in their home country or outside of Canada, how does this affect their coverage?**

- Coverage is not valid outside of Canada. If an international student is in their home country, they should opt-out of the plan.
- If the student arrives in Canada after they have opted-out, they MUST contact the DSU Health Plan Office immediately to arrange for coverage to be in force.

If students do not contact the office, they will have no coverage and will be responsible for ALL medical expenses.

- International students are being provided support services through the Remote Study Health Program in the absence of coverage through the DSU International Student Plan. This provides 24/7 access to private multilingual counselling by counsellors in the student's home country, emergency assistance, medical case management and referrals, nurse helpline, interpreter services, and more. Please visit [www.internationalhealth.ca/remotestudy-dal](http://www.internationalhealth.ca/remotestudy-dal) for more information.

## **Q5. How does a student opt-out of the DSU International Health Plan?**

- Students are required to opt-out of the plan each term that they are in their home country. This means, a student has to opt-out in the fall and a partial refund is provided. If the student is still studying in their home country in the winter, they must opt-out again and the remaining refund will be provided.
- Home country opt-out applications are available online at [www.internationalhealth.ca/dsu](http://www.internationalhealth.ca/dsu). Select the 'Opt-Out' button and then 'Home Country Opt-Out'
- All opt-out forms must be e-mailed to [dsuhealth@dal.ca](mailto:dsuhealth@dal.ca) by the opt out deadline each term. Applications received after this date will not be processed. No exceptions.
- If the student arrives in Canada after they have opted-out, they MUST contact the DSU Health Plan Office immediately to arrange for coverage to be in force. If students do not contact the office, they will have no coverage and will be responsible for ALL medical expenses.

## **Q6. How has COVID-19 impacted the DSU International Health Plan services?**

- Students in Canada can still access all of the services included in the DSU Health and Dental Benefits and we've made it easier with the new Virtual Health Hub!

- Students outside of Canada can access 24/7 support services in their home country through the Remote Study Health Program. Services are accessible online and through the My Peak mobile app.

### **Q7. Are there new features or services this year?**

- Yes, the Virtual Health Hub and the Remote Study Health program.

### **Q8. What is the Remote Study Health Program?**

- International students studying in their home country are not eligible for coverage or able to access services under the DSU International Health Plan. As such, Student VIP has partnered with Dalhousie University and the DSU to provide access to important support services through the Remote Study Health Program. There is no charge to students for the Remote Study Health Program as it is being provided by Dalhousie University!
- International students who opt out of the plan as they are in their home country, are automatically enrolled in the Remote Study Health Program. All eligible students will receive a welcome e-mail in September.
- This program provides access to:
  - 24/7 multilingual counselling by counsellors in the student's home country
  - 24/7 multilingual emergency assistance and support
  - Medical monitoring, case management and referrals
  - Nurse hotline
  - Interpreter services
  - And more
- Visit [www.internationalhealth.ca/remotestudy-dal](http://www.internationalhealth.ca/remotestudy-dal) for more information!

### **Q8. What is the 'Virtual Health Hub'?**

- The Virtual health Hub connects students in Canada to top of the line virtual health care services.
  - Virtual doctors' appointments,
  - COVID-19 screening
  - Physiotherapy appointments **(New!)**

- Physiotherapy wellness library and self-guided videos **(New!)**
- Fitness membership **(New!)**
- Medication delivery and more.
- Visit the Virtual Health Hub at [www.internationalhealth.ca/dsu](http://www.internationalhealth.ca/dsu)

### **Q10. If a student is not in Halifax, how can they find a doctor?**

- Students in Canada can use the Direct2U Doctors platform to have a virtual doctor's appointment! After completing a small questionnaire, the student is then connected with a health care provider. Virtual health care visits are eligible for coverage under the DSU International Health Plan.
- On the website, there is a provider search tool. It will display doctors, specialists, hospitals and labs available to use across Canada. Medical providers that will direct bill the health plan will be marked appropriately.

### **Q11. Where can plan details and up to date COVID-19 information relating to the DSU International Health plan be found?**

- [www.internationalhealth.ca/covid](http://www.internationalhealth.ca/covid)
- [www.internationalhealth.ca/dsu/covid](http://www.internationalhealth.ca/dsu/covid)
- Contact the DSU Health Plan Office
  - dsuhealth@dal.ca
  - 1-902-494-2850

### **Q12. Is there a mobile app students can use?**

- Yes! All international students should download the My Peak mobile app.
- This app will connect you to all of your health plan information, health and wellness services, emergency assistance and more.
- Search My Peak and use group code DSUINTL to register

### **Q13. What ways are you communicating and supporting students this year without on-campus access?**

- Student VIP is hosting weekly information sessions for students via zoom. Weekly sessions will rotate from a dedicated information session to a general inquiry session. Schedule of sessions are available online under the Virtual Health Hub at [www.internationalhealth.ca/dsu](http://www.internationalhealth.ca/dsu)
  - Every Tuesday, starting September 1, 2020, from 11:00 AM-11:45 AM.
  - ZOOM ID: 986 158 9719
  - ZOOM Password:992592
- The health plan websites, DSU and select Dalhousie University websites have been populated with information and support links. The Health Plan website now contains digital copies of the plan materials usually available in print (rack cards, coverage roadmaps, etc.)
- Social media posting, student newsletters and other media platforms via the DSU and Dalhousie University.
- Orientation videos available through various campus departments.
- New health plan videos will be available mid-September that cover 4 topics; Coverage, Accessing the Plan, Making a Claim, and Assistance
- Health Plan Giveaway
  - We have partnered with the DSU to support all students and encourage the students to engage with valuable health and wellness services through a giveaway!
  - We will be giving away Health & Wellness prize package to 2 lucky DSU students! All students must register on the Direct2U Health Hub on the website for a ballot. The giveaway is for ALL students; those on AND off the plan!
  - Students who register for a ballot but are not on the plan can still take advantage of the Virtual Health Hub.

#### **Q14. How do I contact the DSU Health Plan Office?**

- The Health Plan Offices will not be open for student access until further notice. Virtual appointments can be scheduled via telephone or zoom.
- Halifax

- [dsuhealth@dal.ca](mailto:dsuhealth@dal.ca)
- 902-494-2850

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- [dsuhealthtruro@dal.ca](mailto:dsuhealthtruro@dal.ca)