

Supplementary Health Insurance

It is very important to ensure you have adequate international medical insurance to guarantee optimal health care for yourself and to protect you from significant financial problems while abroad. Insurance is particularly important for travel outside the UK, medical expenses in the UK and/or healthcare costs not covered by the NHS, including repatriation.

The following information should provide you with the relevant details you will need in order to ensure that you have adequate medical coverage while at the Castle.

It is your responsibility to ensure that you have adequate health insurance for the duration of your studies at the BISC, as well as for any extra travel you will be doing

Students Normally Residing in Canada

Canadian supplementary health insurance plans typically require that you be covered by a provincial/territorial government health plan or the University Health Insurance Plan (UHIP) as a basic primary health plan. If you do not have basic coverage under one of these plans you are normally ineligible for a supplementary health plan, even if you have been enrolled in one. It is your responsibility to ensure that you are covered by a provincial/territorial government health plan or the University Health Insurance Plan (UHIP) **and** have adequate supplementary health insurance that covers international travel.

It is your responsibility to ensure that you remain fully covered by your provincial/territorial health insurance program or UHIP for the entire time you will be out of the country. Failure to do so may result in loss of coverage. Please contact the Ministry of Health in your home province/territory about your primary plan or the Queen's University International Centre (QUIC) for UHIP support.

Please note: If your health card has an expiry date which falls during your time abroad, you should contact your health care provider to request a new card. If your health card expires while you are abroad, you may have difficulty receiving medical care or you may find that your supplementary medical coverage is no longer valid.

Some Canadian Residents may be required to notify their ministry of health about absences from the country that exceed a certain number of days. If you fail to do so you may have trouble with health care coverage upon your return.

All Students

The level of coverage you need depends on the circumstances of your personal and/or family health history, your intended activities, and your travel destinations. When considering supplementary health insurance, the following plan features are critical to the quality of coverage:

- Continuous coverage before departure and after return
- Coverage renewable from abroad and for the maximum period of stay
- 24-hour emergency contact telephone number (with translation services for health care providers in the host country who may not speak your language)
- Medical evacuation costs covered
- Hospitalization coverage for illness or accident
- Coverage for doctor's appointments and prescription medicines
- Direct payment of bills abroad by health care provider
- Coverage of pre-existing medical conditions
- Deductible costs. These may be quoted in dollars (e.g. \$100 per claim or \$200 per term of policy) or as co-insurance requiring a shared percentage of the total bill (plans with 100% coverage are more expensive but may save you considerable cost in case of serious illness or an accident)
- Repatriation of remains
- Lifetime maximum for medical expenses due to accident or illness and hospitalization
- Ambulance and emergency transportation

- Exclusions which significantly limit coverage during your desired travel or sojourn abroad (ensure all regions and countries of travel are covered)

Health Insurance Offered through Queen's University

As with the purchase of any health insurance plan, we strongly recommend that you carefully review the policy to ensure it offers an appropriate level of coverage, including adequate international coverage, based on your own health context, planned activities and travel plans.

First-Year and Upper-Year Students

Regardless of your home institution, you are eligible for supplementary medical coverage through the Queen's University Alma Mater Society. Upper-year Queen's students are automatically enrolled in the [AMS health plan](#), unless they opt out. First-year students must contact the AMS directly to enrol in their supplementary health plan. All non-Queen's students must contact the AMS to enrol.

Please note: The AMS insurance policy is effective September 1 to August 31 annually, and is normally reviewed during the spring/summer period by the AMS to determine if changes to the carrier or level of coverage will be made. For information pertaining to the AMS health plan, including information about premiums and opting in/out, please visit the AMS website or contact them directly at 613-533-3001 or frontdesk@ams.queensu.ca.

Law Students

If you are a graduate or professional student currently registered at Queen's you are eligible for the [Society for Graduate and Professional Students health plan](#). For additional information pertaining to the SGPS health plan, including information about premiums and opting in/out, please visit their website at www.sgps.ca or contact them directly at 613-533-2924 or info@sgps.ca.

International Students on a Student Visa Attending Queen's University

If you are an international student registered at Queen's University who will be attending the Castle for a term or year, and if you will be purchasing the AMS supplementary health plan, you must also enrol in the University Health Insurance Plan (UHIP). These two plans, UHIP (a primary plan) + the AMS supplementary health plan, work together to provide coverage for outside of Canada.

International Students Attending the Castle Directly from Their Country of Citizenship and Canadian Citizens Living Abroad

If you are an international student spending a term at the Castle from a non-Canadian university, or if you are a Canadian citizen living abroad, you should check your medical insurance to ensure it is adequate. If it is not, you should inquire in your country of residence about additional international medical coverage. Both UHIP and AMS health plans (see above) are available from Queen's upon request for the duration of your studies abroad.

For further information pertaining to UHIP, or to enrol, please contact the UHIP office at:

UHIP Office, Queen's University International Centre (QUIC)
John Deutsch University Centre
Queens University, Kingston, Ontario, Canada K7L3N6
Tel: +1 (613) 533-2604
E-mail: uhip@queensu.ca
Website: <http://quic.queensu.ca/international-students-and-staff/health-insurance-and-care/uhip/>

Additional information about [health and medical coverage for international study/work/travel](#) can be found online at the Queen's University International Centre's (QUIC) website.