

COMMUNIQUÉ

Group insurance

April 9, 2020

An FAQ for international students

The COVID-19 situation is evolving rapidly and we want to ensure that you have the answers to your questions about your group insurance plan. We've developed an FAQ, which is included here, to respond to your specific concerns.

Your health and safety are our top priorities during these difficult times. If you can't find an answer to one of your questions in this FAQ, you can refer to the [FAQ](#) on our website.

You can also consult the Government of Canada's coronavirus [website](#). It has a lot of information on COVID-19, including the most recent developments. You can also read up on symptoms, treatment, risk factors and prevention, and you can get advice on how to take care of your loved ones if they're sick.

Marketing
Group and Business Insurance

FAQ – COVID-19 – Q178 policy

April 9, 2020

1. Will the COVID-19 pandemic have an impact on the scope of Q178 policy coverage, particularly regarding international travel?

No. If a student decides to return home for 14 days, any fees related to a COVID-19 hospitalization will be eligible in their home country and upon their return to Canada, subject to a maximum stipulated in the policy.

For educational activities recognized by the university but held off campus, public health guidelines must be followed. Here are some sources:

<https://www.canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19.html>

<https://www.quebec.ca/en/health/health-issues/a-z/2019-coronavirus/>

<http://www.education.gouv.qc.ca/en/coronavirus/>

If a student leaves Quebec but continues taking courses remotely, this isn't a recognized educational activity, and the 14-day period applies.

2. Is the coronavirus test covered by insurance, regardless of results?

Yes, COVID-19 testing can be reimbursed, as stated in the policy:

X-rays and laboratory tests

Reasonable and customary charges for diagnostic X-rays and laboratory tests.

Prior approval from the insurer is mandatory for any specific blood test or X-ray (such as scanner, MRI examination, computerized axial tomography and mammography).

Regarding the Visitors to Canada Insurance policy issued by Desjardins Insurance, dependents of students who have this coverage should contact the sector in question to make sure that coronavirus tests are covered: [see the travel insurance site](#).

Note that university employees won't be able to answer questions about the Visitors to Canada Insurance policy issued by Desjardins Insurance.

3. If an international student comes to Canada and they take out the policy after their arrival, will any pre-existing conditions affect their coverage?

Yes, the pre-existing medical condition clause applies, regardless of the condition. The Q178 policy covers up to \$10,000 in healthcare expenses.

4. Does international student insurance cover psychological services?

Yes, fees charged by professional psychologists are eligible under the policy, up to \$500 per year.



5. Can you provide us with an up-to-date list of clinics that have direct payment agreements with Desjardins?

You can consult the list included in the appendix. University employees can find this list on the *Bureau de coopération interuniversitaire* extranet page for the Q178 policy. Students can get a copy of the list from the person in charge of insurance at their institution.

6. If an international student can't leave Quebec after the end of their study period, could they get additional coverage? It ends on April 30 for some students.

To be covered, the student must be enrolled at a university in Quebec that offers policy Q178. This means that students must have a Quebec Acceptance Certificate (QAC) for studies and a valid study permit.

If these three conditions have been met and the university is able to collect a premium from the international student, the insurance coverage may be extended.

Appendix

Montreal-area medical clinics

Cité-de-la-Santé de Laval	1755 Boul. René-Laennec	Laval	450-668-1010
Atwater Medical Centre	4060 Sainte-Catherine St. West, Suite 170	Montreal	514-935-6555
Clinique médicale Luso	1 Avenue du Mont-Royal Est	Montreal	514-849-2391
Clinique médicale Métro-Médic Centre-Ville	1538 Sherbrooke St. West	Montreal	514-932-2122
Université de Montréal Centre de santé et de consultation psychologique (Only available to Université de Montréal students)	2101 Edouard-Montpetit Blvd	Montreal	514-343-6452
Dr. Victor Abikhzer	5950 Côte des Neiges Road, Suite 350	Montreal	514-733-9192
Clinique médicale Plateau Mont-Royal	1374 Avenue du Mont-Royal Est, Suite 103	Montreal	514-527-3997
CLSC-CHSLD des Maskoutains	1015 Rue Gauthier	St-Hyacinthe	450-778-2572
Centre de santé des femmes de Montréal http://www.csfmontreal.qc.ca	3401 De Lorimier Avenue	Montreal	514-270-6110

Quebec City-area medical clinics

Clinique médicale de Courville	1049 Larue Avenue	Beauport	418-661-0097
Clinique médicale du Jardin	14008 Henri Bourassa Blvd	Charlesbourg	418-628-9074
Clinique médicale de Lévis Lauzon	6750 Guillaume-Couture Blvd, Suite 301	Lévis	418-833-5810
Clinique médicale Taniata	700 Taniata Avenue	Saint-Jean-Chrysostome	418-839-4158

Sherbrooke-area medical clinics

Clinique médicale Belvédère	2235 Galt St. West	Sherbrooke	819-563-4244
Clinique médicale des Cantons	1474 King St. West	Sherbrooke	819-565-1955
Clinique médicale Galt	2235 Galt St. West	Sherbrooke	819-563-4244
Université de Sherbrooke Services de Santé	Pavillon de la vie, Room 201 (2500 Université Blvd)	Sherbrooke	819-821-7667

Trois-Rivières-area medical clinics

Clinique de gynéco-obstétrique	2337, 7 th Avenue	Trois-Rivières	819-379-5350
Clinique médicale de l'Université	Pavillon de la Santé	Trois-Rivières	819-376-5011
Clinique médicale Médi-Centre	5050 Des Forges Blvd	Trois-Rivières	819-376-4444
Clinique médicale St-Philippe	1-1652 Royale Street	Trois-Rivières	819-374-8000
Clinique de physiothérapie de l'Université du Québec à Trois- Rivières	3351 Des Forges Blvd	Trois-Rivières	819-370-3713