



Student Athlete Accident Coverage

If your child is injured while participating in school sanctioned sports, practices, athletic events, or in physical activities as approved by a proper school authority, you can submit eligible medical expenses through the Universal Student Accident Insurance plan secured by your School Division.

UNIVERSAL STUDENT ACCIDENT INSURANCE

Through the Universal Student Accident Insurance plan, there are several eligible medical expenses that can be submitted as a result due to an accident. The following is not a complete listing, please see the Detailed Coverage Summary for all eligible benefits on MSBA Parent Portal at www.hubinternational.com/MSBAParentPortal:

Benefit	Coverage Amount
Medical Expenses - Accident Only <i>Includes: registered nurse, hospital charges, wheelchair rental, prescription drugs, physiotherapy, and more</i>	In Canada: Up to \$15,000 Outside Canada: Up to \$2,000
Ambulance - Accident or Sickness	Up to \$2,000 per student per incident
Dental Expenses - Accident Only	Up to \$2,500 per student per incident
Eyeglasses and Contact Lenses <i>Necessary due to injury from an Accident</i>	New: \$300 Replacement: \$200
Fracture, Dislocation, Tendon Severance and Misc. Indemnity	Up to \$1,000

Eligibility

Universal Student Accident Insurance provides coverage for eligible full-time students registered in participating in the Manitoba School Divisions. Students are covered during school hours, as well as for all school-sponsored sports (including practice, games, and travel to/from events), physical education classes (as noted above), and school-approved activities.

Provincial Coverage

Students **must** have Manitoba Health or provincial healthcare replacement coverage to be eligible under this plan. Please see next page for more details.

How to Claim

Industrial Alliance Insurance and Financial Service Inc. must be notified **within 90 days** of the date of the injury.

Expenses/receipts are to be submitted to all other insurance carriers first; once the Explanation of Benefits is received, please forward it to this plan with copies of the expenses/receipts.

Visit: www.hubinternational.com/MSBAParentPortal and go to 'Universal Student Accident Insurance' to print a claim form. You can also call toll free 1-800-266-5667 or email SpecialMarkets-Claims@ia.ca to report the claim.

Submit the completed claim form by mail or email. Be sure to note/mention the policy number: **100005613**:

INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.

Claims Department

400 – 988 Broadway W, PO Box 5900, Vancouver, BC, V6B 5H6

SpecialMarkets-Claims@ia.ca

VOLUNTARY STUDENT ACCIDENT INSURANCE

It is recommended that parents/guardians consider purchasing the Voluntary Student Accident Insurance, which provides 24-hour coverage for all accidents at home, school, sports, organized activities, or play for the entire year.

A sample of available plans are listed below. For complete descriptions of coverage, benefit limits, conditions, limitations and exclusions, please view the policy online at www.mantobastudentinsurance.ca

Benefit	Silver \$17 / year	Gold \$32 / year	Platinum \$42 / year
Coverage 24 Hours / Day	✓	✓	✓
Unlimited Accidental Dental	10 years	10 years	10 years
Per Tooth After 10 Years	\$1,250	\$1,400	\$1,650
Total & Permanent Disability**	\$75,000	\$150,000	\$350,000
Loss of Limb/Loss of Sight, Hearing or Speech**	\$75,000	\$150,000	\$150,000
\$6,000 Tutoring Benefit	✓	✓	✓
Eyeglass/Contact Lens - Needed due to injury	Full Cost	Full Cost	Full Cost
Paramedical	\$500	\$500	\$800
Fracture/Dislocation Benefit***	Up to \$750	Up to \$750	Up to \$1,000

* Benefit limits vary based on plan chosen and the child's age

** Only one of these two benefits is payable per child in the event of an accident

***If child is injured due to an accident and fractures or dislocates a body part, eligible reimbursement will correspond to the injury as shown in the Schedule of Maximum Benefits in your policy. If they have more than one injury from the same accident, Old Republic will cover the one that pays the highest benefit only.

Please visit www.manitobastudentinsurance.ca for details and how to enroll your child(ren) in the Voluntary Student Accident Program. If you have any questions, please contact Old Republic Insurance Company of Canada at 1-800-463-5437.

PROVINCIAL COVERAGE

The Student Accident Insurance plans require Provincial Health coverage in place; i.e. active Manitoba Health or any other Canadian Province/Territory. It is important to note that neither Universal Student Accident nor Voluntary Student Accident is a replacement for Provincial Health coverage.

The following is what is required for Provincial Health coverage for Student Accident plans:

Student Coverage	Universal Student Accident	Voluntary Student Accident If Purchased by Parent/Guardian
Provincial Health Plan*	Required but will accept Replacement Provincial Health Coverage	Required
Replacement Provincial Health Plan		Not Accepted – contact HUB to obtain individual coverage
No Provincial Health Plan	Limited Coverage** - No coverage for treatment or services otherwise covered under the provincial health plan, e.g. cast, surgery or doctor visits for a broken arm, etc.	Limited Coverage: - Hospital Room Expense: No coverage; student MUST have provincial health insurance coverage to receive this benefit. - Travel Emergency Medical Benefit (Platinum Plan Only): Limited to \$5,000 maximum per student

*Valid Health Card from a Canadian Province or Territory

For additional information on Student Accident Insurance, please visit the MSBA Parent Portal at www.hubinternational.com/MSBAParentPortal.