Concordia University International Students

What you should know about Health Insurance coverage for Pregnancy

1 **I am a student, and I or my spouse are presently covered under the Health Insurance Plan for Concordia University International Students.**

Your Contract covers room and board in a hospital for up to two (2) days of confinement for a natural birth (a longer period may apply if there are complications). The average stay for Quebec residents covered by the government plan is between one and two days, unless there are any unforeseen complications. However, a pregnancy commencing prior to the date of coverage will be reimbursed only if you were previously covered for a similar benefit in Canada for a period of at least 12 consecutive months immediately prior to the present coverage.

2 **What if my wife is not presently covered under the Concordia International Student Health Insurance Plan for Concordia University Students?**

If your wife is covered under another Health Insurance Plan or you are planning to do so, you should verify, before the pregnancy starts, what the plan limitations are regarding pregnancy.

Also, remember that you have 31 days from the day your dependent becomes eligible for coverage to apply for family coverage under the Health Insurance Plan for Concordia University Students. After that 31 day period, you have to supply proof of health.

> *** Please note that some plans completely exclude expenses related to pregnancy; others will only cover the expenses if the pregnancy started after the beginning of coverage. There can also be limitations relating to the coverage of infants. For example, some plans will cover infants as of the 15th day or the 30th after birth.

For a list of websites of some insurers that provide Visitor's Insurance see the PDF titled *Insurance for Dependents*.

3 **I would like to have more information on my options. Who can I call?**

The plan administrator, the Vigilis Group, will be happy to answer all your questions. They can be reached by the phone numbers and email seen below.

VIGILIS

450 682-7772 | 1 888 682-5218
www.vigilis.ca
info@vigilis.ca