Student Accident Insurance

WINNIPEG SCHOOL DIVISION

Dear Parent/Guardian:

The School Division and the Manitoba School Boards Association are committed to the health and welfare of students. Injuries and accidents are everyday occurrences. The home, playground, school and community all present possible hazards to children and adolescents.

Universal Student Accident Insurance

The School Division maintains Universal Student Accident Insurance coverage, underwritten by iA Special Markets, for all students attending our division's schools. The program provides basic accident and medical coverage while students attend school or participate in school-organized activities. It also extends to provide coverage to high school students enrolled in an approved course or class outside of school that qualifies for credit in Physical Education. **This coverage does not extend to any other activities at times outside of school, i.e. not 24 hour coverage.**

For students who are engaged in remote learning, the Universal Student Accident Insurance will remain in-force for periods where the student is on a live call with a teacher or school staff member. Coverage does not extend when watching pre-recorded content or engaging in independent study. Please see the attached document with further information in regard to Universal Student Accident Coverage in regard to remote learning.
The Universal Student Accident Insurance Program complements but does not replace the Voluntary Student Accident Insurance coverage purchased by parents/guardians.

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

Voluntary Student Accident Insurance

The Voluntary Student Accident Insurance underwritten by Old Republic Insurance Company of Canada provides enhanced accident coverage for accidents and benefits beyond that of the Universal Student Accident Insurance held by the School Division or through a parent/guardian's benefits plan through their employer. Benefit coverage includes ambulance, hospital, accidental dental, disability, fractures, dislocations, and many other benefits.

Please visit www.manitobastudentinsurance.ca or refer to the attached brochure and application form 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.

You can also visit our Parent Portal at www.hubinternational.com/MSBAParentPortal where you can find further details on Universal and Voluntary Student Accident Insurance for your School Division.

DISCLAIMER: The material in this document is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the policy for complete details. In case of a conflict between your policy and this information, the policy documents will always govern.

MANITOBA School Boards ASSOCIATION

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Provincial Health 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*
***No benefits or expenses are payable under this policy for treatment or services which are insured services or basic health services (i.e., Physician's fees) under the provincial medical care or Hospital plan*

What happens if my student does not have Provincial Health coverage?

For those that don't have Provincial Health, the Universal Student Accident Insurance will exclude treatment and/or services otherwise covered under a Provincial Health plan:

"*No benefits or expenses are payable under this policy for treatment or services which are insured services or basic health services (i.e., Physician's fees) under the provincial medical care or Hospital plan applicable to an Insured Person whether or not that Insured Person is covered thereunder.*"

For example, if a student breaks their leg and is taken to the hospital in an ambulance, and needs a wheelchair and physiotherapy; the ambulance, rental of a wheelchair, and physiotherapy would be covered under the Universal Student Accident (all subject to adjudication and applicable maximums). However, all hospital related costs including x-rays, doctor fees (which can be significant), cast, and subsequent follow-up appointments are not covered by the Universal Student Accident plan as they are insured services/basic health services otherwise covered by Provincial Health. These costs will be the responsibility of the parent/guardian in the absence of Provincial Health.

What if we just moved to Manitoba?

From another Canadian Province/Territory:

If you just moved to Manitoba, you may have coverage from another Province/Territory. You will need to confirm if your prior province/territory coverage is still active; prior coverage remains in effect until the first day of the third month after moving to Manitoba. You should apply to Manitoba Health within 3 months of arrival to avoid any delays.

From another country

Coverage eligibility is based on legal residency, please contact Manitoba Health directly to confirm process.

Manitoba Health Application:

- https://www.gov.mb.ca/health/mhsip/registration.html

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