Plan eligibility Disclaimer and conditions

Who is eligible for coverage

To be eligible for coverage, you must:

- a) be a student, or
- **b)** be a dependent child or the spouse of an eligible insured student; and
- c) as of the effective date, be less than 50 years of age; and
- d) not be insured or eligible for benefits under a Canadian government health insurance plan; and
- e) be in good health at the time you purchase your policy and on the effective date, and know of no reason to seek treatment or medical consultation during the period of coverage.

Definitions:

Treatment means medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a physician including, but not limited to, prescribed medication, investigative testing or surgery.

Physician means a person other than you, who is legally qualified and licensed to practice medicine or perform surgery in the location where the services are performed, and who is not related to you by blood or marriage.