



1. Keep a copy of your insurance card in your wallet and on your mobile device

It is very important to always keep your Health Insurance Card with you, so that you (or someone on your behalf) can access it in the event you need medical attention.

If any information on your Health Insurance Card is incorrect, please write to student@david-cummings.com



2. Review your coverage details & how your insurance works

Visit the plan website at www.david-cummings.com/mitacs, and:

- 1) Read how to request pre-approval of medical services from MSH INTERNATIONAL, the Claims Administrator, and how to submit a claim.
- 2) Read the coverage details in the policy wording

3. Follow these tips for using your insurance successfully

- a) If you are hospitalized, call MSH INTERNATIONAL immediately at 1-800-808-2694 (Open 24/7) or notify MSH with an email to precert@msh-intl.com
- b) If you have a Study or Work Permit, carry a photocopy of it with you, or keep a picture of it on your mobile device. If you need treatment at a hospital, emergency room, or urgent care centre, show the copy of your permit as this may qualify you for lower hospital rates.
- c) When admitted to any medical clinic, register your name as it appears on your Health Insurance Card.
- d) Before leaving a hospital or other medical facility, ask for a copy of your health record / patient chart

Have questions?

For help to make an insurance claim, contact **MSH INTERNATIONAL** Tel. 1-800-808-2694 Email claimsamerica@msh-intl.com

For general plan member support, contact **David Cummings Insurance Services Ltd. (DCIS)** Tel. 604-228-8816 Email student@david-cummings.com