

MANITOBA INTERNATIONAL STUDENT HEALTH PLAN (MISHP)

Dear member.

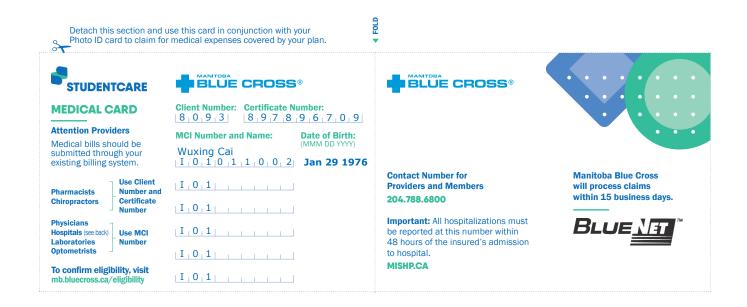
Welcome to MISHP! This plan provides coverage to international students and their dependants for medical services.

Attached you will find your coverage card. Your card includes a Client Number that is specific to your plan, a Certificate Number that is unique to you as the cardholder, and a Medical Coverage Identification (MCI) Number that is unique for each individual listed on the card. This means that if you have a spouse or dependant(s) covered under your plan, they will also be listed on the card with their own assigned MCI Numbers.

Please present your coverage card, along with a piece of valid photo identification (e.g. student ID card, driver's license), when seeking care from a health and medical provider (e.g. doctor, optometrist, pharmacist, etc.). Providers who are set up for direct billing will not charge you for eligible services. However, if you are charged for services, please submit a claim to Manitoba Blue Cross and you will be reimbursed for eligible expenses.

If you currently have provincial health coverage, you must notify Studentcare immediately at 204.788.6800.

For complete coverage details, information on how to claim, claim forms (if necessary), and a list of local clinics, please visit mishp.ca. For any additional inquiries, please call 204.788.6800.



USE YOUR COVERAGE CARD FOR MEDICAL EXPENSES

I understand that the personal information and personal health information provided herein as well as any other personal information and personal health information currently held or collected in the future by Manitoba Blue Cross may be collected, used, or disclosed to administer the terms of the policy of which I am an eligible member, to develop and recommend suitable products and services to me, and to manage the company's business.

Depending on the type of coverage I carry, limited personal information or personal health information may be collected from and/or released to a third party. These include other Manitoba Blue Cross organizations, licensed physicians and/or any other health-care professionals or institutions, health and life insurers, government and regulatory authorities, and other third parties when required to administer the benefits outlined in the policy of which I am an eligible member. I understand that Manitoba Blue Cross may retain service providers inside and outside of Canada to assist them in their business and further understand that my personal information may be subject to disclosure to law enforcement and other authorities, where required by law, both inside and outside of Canada, when such information is in the possession of Manitoba Blue Cross or one of its authorized service providers.

I understand that I have provided my consent for Manitoba Blue Cross to collect, use and disclose my personal information as outlined in the Manitoba Blue Cross Privacy Code. I understand that I may revoke my consent at any time; however, if consent is withheld or revoked, the coverage may be denied or rescinded. I understand why my personal information and personal health information is needed and am aware of the risks and benefits of consenting or refusing to consent to its disclosure. For additional information regarding Manitoba Blue Cross's privacy policies as to the collection, use, or disclosure of my information, I may contact Manitoba Blue Cross at 204.775.0151, 1.800.873.2583, or mb.bluecross.ca.

I understand Studentcare will collect, use, and disclose my personal information for the purposes of managing eligibility for coverage under the Manitoba International Student Health Plan. To learn more about their privacy policies, I may contact Studentcare at privacy@studentcare.net.