

Cestar College ensures that all full-time, part-time, and internship international students are automatically enrolled in a mandatory health insurance plan provided by Insurance Agency Group Inc., a third-party provider. International students of Cestar College are not permitted to opt out of the medical insurance fee, but students are free to purchase additional, more comprehensive coverage from other insurance providers if desired.

Please note that this policy does not replace, and is not intended to replace, RAMQ (Régie de l'assurance maladie) coverage for yourself or your family members. For full details on the coverage, the complete policy is available for consultation and download at <https://www.jfgroup.ca/>.

#### Coverage Fees:

- DEP Program: \$1,420.00, payable in up to 4 installments; i.e., \$355 per installment
- ASP Program: \$426.00, payable in up to 2 installments; i.e., \$213 per installment

**Basic Coverage:** The JF insurance policy is designed to cover specified benefits resulting from an illness or unexpected injury occurring for the first time during the coverage period, subject to the terms, conditions, limitations, and exclusions outlined in the policy. Benefits may include hospital services, physician fees, diagnostic tests, medications, vaccinations, certain therapies, equipment, transportation, dental care, and/or vision exams.

**Exceptions:** Please note that there are exceptions, including elective medical treatments, ongoing treatments, as well as injuries or illnesses resulting from certain activities involving intoxication, hazardous activities, air travel, motorcycle or snowmobile use, criminal activities, certain travel activities, and/or failure to follow medical advice. Please read the policy for complete details regarding its terms, conditions, limitations, and exclusions.

**Out-of-Province/Out-of-Country Coverage:** JF Insurance Agency Group Inc. provides coverage if at least 51% of the time is spent in Canada (no coverage is provided for visits to the home country).

**Dependents:** Coverage for dependents can be purchased separately. Students are encouraged to obtain health insurance for their dependents directly through JF Insurance Agency Group Inc. or any other provider of their choice, if needed. For more information on this option and coverage details, please visit <https://www.jfgroup.ca/>.

**Insurance Coverage:** Students will receive an email directly from JF Insurance Agency Group Inc. at their Cestar College email address or personal email near the end of the first month of their coverage period. It is the student's responsibility to keep their insurance information accessible at all times.

**Emergency Contact:** In case of an emergency, call Ontime Care or your local police immediately.

- From Canada and the U.S.: Toll-free 1-866-209-5804
- From anywhere: +1-905-707-9555

I, \_\_\_\_\_, understand that clicking this box constitutes a legal signature, certifying that I have read, understood, and accepted the above terms of agreement.