

It is important that you consider additional medical insurance through a private insurance company before you leave Canada.

FOR FURTHER INFORMATION

For additional information about health care coverage, see the brochure *Your Health Care Benefits*.

You may obtain this brochure either from the mailing address below or on our Internet website:

Health Services Administration

Department of Health and Social Services

Bag #9, Inuvik, NT X0E 0T0

Toll-free: 1-800-661-0830

Phone: (867) 777-7411 or (867) 777-7408

Fax: (867) 777-3197

Website: www.hlthss.gov.nt.ca

This brochure is not a statement of the acts or regulations, but is designed to give a general outline of health care coverage for students attending an educational institution outside the NWT. It is for your convenience only and is not a legal document.

All information contained herein is subject to current provisions of the *Medical Care Act, Hospital Insurance and Health and Social Services Administration Act* and their regulations.

This document is also available in French. Translation into other NWT official languages will be provided upon reasonable request.



Studying outside the NWT? • Studying outside the NWT? • Studying outside the NWT?

STUDYING OUTSIDE THE NWT?



Northwest Territories Health and Social Services

October 2004

INTRODUCTION

This brochure provides information on health care benefits for Northwest Territories (NWT) students attending an educational institution outside the NWT.

ELIGIBILITY FOR COVERAGE

You are eligible for health care coverage if you are a permanent resident of the NWT with a valid NWT health care card. As a student temporarily living outside the NWT attending an educational institution, you will continue to be covered for doctor services or hospital visits by the NWT Health Care Plan, provided you are going to return to the NWT when you have completed your education and you do not establish permanent residency elsewhere during this period. If you are studying outside the NWT for three months or longer, you must notify the Health Services Administration office in writing before you leave the NWT for **each** academic year and provide the following details:

- your name, NWT address and NWT Health Care Plan number
- your start and end dates of the academic year
- the address at your temporary residence outside the NWT
- whether you have any dependents (spouse or children) with you
- a copy of your acceptance letter or letter from the Registrar confirming your full-time attendance

The brochure, *Your Health Care Benefits*, provides additional information concerning health care coverage.

GENERAL INFORMATION

Always carry your NWT health care card with you. Before receiving health care services outside the NWT, you will generally be asked to produce a valid NWT health care card. If you cannot prove you are covered under the NWT Health Care Plan, you may be required to pay for the services received. If you have paid for medically required doctor or hospital services, obtain the original copy of a detailed receipt, which includes:

- your full name, current address and NWT Health Care Plan number
- details of the service provided (in English or French)
- date of service
- doctor's name and address
- name and address of hospital
- diagnosis or itemized claim

Photocopies are not accepted. Send the receipt as proof of payment to the Health Services Administration office at the address at the back of this brochure. Only medically required services will be considered for reimbursement. If you do not have the original receipt, you will not be reimbursed.

If you legally change your name or name(s) of your dependent(s), notify the Health Services Administration office immediately in writing. Provide a copy of a birth certificate along with a change of name order, adoption order or divorce certificate.

If you are in an accident or become ill while outside the NWT and need air or ground ambulance services, please note that your NWT Health Care Plan does **NOT** provide coverage for these services, or for the cost of any related services such as hospital transfer, escorts, and return transportation charges. Travel must originate in the NWT in order to be eligible for medical

travel benefits. For these other expenses, consider purchasing additional insurance coverage from a private insurance company before you travel.

Students studying within Canada but outside the Northwest Territories

Most doctor visits and hospital care for medically required services will be billed directly to the Department of Health and Social Services in the NWT. However, you may be required to pay up front for doctor services provided in Quebec. Some doctors in other provinces/territories may also request payment up front for services provided. If you receive medically required services within Canada and are required to pay up front, you may apply for reimbursement. Follow the procedure described under **General Information**.

Students attending schools outside Canada

In some countries, doctor and hospital costs are much higher than in the NWT. Medically required doctor or hospital services received outside Canada are paid at NWT rates. You are responsible for any additional costs.

For example, if you need medically required services outside Canada that cost \$1,000, and the NWT rate for the same services is \$250, you are responsible for paying the \$750 difference. If the service you receive outside Canada is not medically required, you will be responsible for paying the full amount.

If you receive medical services outside Canada, you may be required to pay for the full cost of the services received up front. To apply for reimbursement, follow the procedure described under **General Information**.