



## Student Eligibility for Study/Work Term Out-of-Province/Canada

RWAM will extend the Out-of-Canada (OOC) emergency medical benefit to eligible dependents while studying out of province/Canada at a recognized post-secondary college or university, provided the dependent has not reached the applicable student maximum termination age and provincial coverage is in place. This is a value-added benefit; with no additional charge for this extension.

It is important that students notify their home provincial health plan of their upcoming absence from the province and their study plans.

The '[Student Eligibility and Extension Request for Study/Work Term \(RA042/RA100\)](#)' form available on the RWAM website, requires completion and submission to RWAM for processing.

### Students on Sports Scholarships

If the student has received a sports scholarship for their post-secondary education, RWAM's Out-of-Province/Canada emergency medical coverage will not apply during their practices or games, due to the following policy exclusion with our OOC insurer, Allianz Global Assistance:

*Professional Sport* - means any sporting activity, especially when competitive, for which a participant is compensated either by direct payment of money, or an indirect payment such as the provision of a scholarship where education costs are waived or supplemented for the duration of their scholarship period and participation in the specified sport for the college or university.

If the college or university that the student is attending on a sports scholarship does not provide insurance while participating in the sport, RWAM recommends you obtain specific sports coverage, since most carriers will not be able to issue a policy if a sports-related accident or injury has already occurred.

RWAM has partnered with SecuriGlobe, one of Canada's top travel insurance providers. SecuriGlobe offers a variety of travel insurance products, including Sports Policies that provide coverage while participating in a wide range of sports. You can contact them directly at 1-866-370-2065.

For more information contact: RWAM Insurance Administrators Inc.  
p. 1-877-888-7926 519-669-1632  
e. [OOC-groupclaims@rwam.com](mailto:OOC-groupclaims@rwam.com)