



POLY

**HEALTH COVERAGE FOR INTERNATIONAL
STUDENTS AND HEALTH CARE IN QUÉBEC**

Winter 2024

HEALTH AND HOSPITALIZATION INSURANCE FOR INTERNATIONAL STUDENTS (ASHEE)

ASHEE

Mandatory for all international students in Québec

ASHEE begins **at the earliest on December 15 2023**.

ASHEE covers you for medical expenses incurred while in Québec.
It offers protection for a limited period for out-of-Québec stays.

Premium for the 2023-2024 school year:

- **648\$ until August 31 2024** for students in a degree program
- **405\$ until May 31 2024** for students on a one-term exchange

[More information](#)

A few important notions

- A lifetime reimbursement limit of \$25,000 applies to pre-existing conditions;
- If your condition permits, always consult the insurer before seeking care involving major expenses (e.g. MRI, surgery, etc.);
- Repatriation to your country of permanent residence may be required by the insurer in the event of conditions requiring complex, ongoing care;
- It is the student's responsibility to read his or her insurance policy carefully and to submit all necessary documents when requested by the insurer!

[More information](#)

ASHEE EXEMPTIONS

ASHEE EXEMPTIONS

Eligibility for the Québec public health care system (RAMQ):

You need to register to the RAMQ to be exempt from ASHEE, and **present the proof of registration** to the Registrar's Office at: regist-assurances-etrangers@polymtl.ca **by February 15.**

[More information](#)

ASHEE EXEMPTIONS

Eligibility for the RAMQ:

Attention! If you come from a country with a social security-related bilateral agreement with Québec:

Obtain proof of adherence to social security in your country before leaving for Canada.

Belgium	BE/QUE-128
Denmark	Danish health card
Finland	SF/Q 4
France	SE-401-Q-102 (degree-granting programs) or SE-401-Q-106 (exchange students, double diploma and joint thesis)
Greece	GR/QUE 6
Luxemburg	LUX-QUE 4
Norway	Certificate of coverage delivered by HELFO (Health economics administration) or NAV (labour and welfare administration)
Portugal	POR/QUE 4
Sweden	Certificate of coverage under Swedish health services
Romania	ROU/QUE 106
Serbia	SRB/QUE 14

[More information](#)

ASHEE EXEMPTIONS

Admissibility to a family plan or an insurance plan offered by a scholarship:

You must first provide a description of the coverage policy / contract to the Registrar's Office for approval via: regist-assurances-etrangers@polymtl.ca and then **provide proof of enrollment by February 15.**

Coverage must at least be equivalent to coverage provided by ASHEE.

Children under 18 are eligible for RAMQ coverage.

[More information](#)

PROOF OF INSURANCE

ASHEE:

- Digital card to be generated on the insurer's website or through the mobile application. Certificate number is sent by the Registrar's Office towards the end of the first month in the term.
- Most of the time, you have to pay for the care and make a claim to the insurer with proof.

RAMQ:

- Receipt of a card by mail after registration
- Upon presentation of the card, medical consultations are free of charge.

[More information](#)

OPTIONAL INSURANCES

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Optional insurance offered by the *Alliance pour la santé étudiante au Québec (ASEQ)*:

- Dental care + Legal protection program
- Additional health care not covered by ASHEE or RAMQ
- Wellness Program – Mental health resources

Opting-out period: from January 15 to February 16, 2024

[More information](#)

HEALTH CARE IN QUÉBEC

WHERE TO GO IN CASE OF ILLNESS OR ACCIDENT?

Minor emergencies:

- Virtual Health care ([ASEQ](#) and ASHEE)
- [Campus health and psychological counseling center](#) and [other medical clinics](#)
- Call the [Info-Santé 811 line](#)
- Consult a pharmacist

Major emergencies:

- Get to the hospital on your own or by ambulance

[**More information**](#)



QUESTIONS?

CONTACT

**MANDATORY INSURANCES: ASHEE
AND RAMQ**

<https://www.polymtl.ca/etudiants-internationaux/en/preparing-your-stay/3-health-care-insurance>

OPTIONAL INSURANCE: ASEQ

<https://aseq.ca/>

GO-Poly website

polymtl.ca/gopoly

GO-Poly Team

info@polymtl.ca