

# MEDICAL INSURANCE FOR INTERNATIONAL STUDENTS

All international students studying in Douglas College are required to have basic medical coverage.



#### GUARD.ME

Guard.me is temporary private health insurance to cover you while you are waiting to be eligible for MSP.

#### HOW TO APPLY

Automatically enrolled in your first semester as part of your tuition fees for private basic medical insurance coverage.

#### COST

\$189.00 CAD  
Prices subject to change



#### COVERAGE PERIOD

90 days  
starts from first day of classes



## BRITISH COLUMBIA

#### MEDICAL SERVICE PLAN

The British Columbia Medical Services Plan (MSP) is a mandatory public health insurance plan for all B.C. residents who are living in B.C. for six months or longer.

#### HOW TO APPLY

As an international student, you must apply online for MSP as soon as you arrive in B.C.

#### COST

\$75.00 CAD/Month  
You are responsible to make the payments and prices subject to change



#### COVERAGE PERIOD

3 months after arrival to the end of your study permit



#### DOUGLAS STUDENTS' UNION HEALTH & DENTAL PLAN

This extended coverage plan covers things that are not covered by the MSP, such as ambulance fee, vision care, dental care and prescription drugs.

#### HOW TO APPLY

Automatically enrolled in the plan if registered in 6 or more credits in the Fall Semester as part of your tuition fees.

#### COST

\$250.00 CAD/Year  
Prices subject to change



#### COVERAGE PERIOD

September 1 to August 31 of the following year.

# MEDICAL INSURANCE FOR INTERNATIONAL STUDENTS



## GUARD.ME

---

Guard.me is temporary private health insurance to cover you while you are waiting to be eligible for MSP.

- New international student will automatically be enrolled in the guard.me plan as part of your first semester College fees - \$189.00.
- The link to register and obtain your policy number, will be sent in the Welcome Email two weeks after class starts.
- The duration of your plan is 90 days to ensure you are covered while you wait for your MSP to become active.
- Additional coverage may be purchased for dependents at \$1.45 per day.
- Students must have an active policy before adding dependents.
- If you arrive in Canada before the first day of classes, you can purchase additional coverage to start on your date of arrival.

### Opting Out of Guard Me

Students may submit their opt out on the guard.me Douglas College website after the add/drop deadline if they are:

- Already in Canada and have MSP coverage that fully covers the duration of the plan.



<https://www.guard.me/douglascollege/contact>  
customer@guard.me  
905-752-6230 or 1-888-756-8428

---

## MEDICAL SERVICE PLAN

The British Columbia Medical Services Plan (MSP) is a mandatory public health insurance plan for all B.C. residents who are living in B.C. for six months or longer.

- As an international student, you must apply for MSP as soon as you arrive in B.C.
- You are responsible for applying for MSP online and making your payments.
- You will become eligible for coverage approximately 3 months after you arrive in B.C. (to ensure your coverage you are covered by guard.me).
- MSP covers the cost of basic medically required services you receive from physicians and midwives.
- It costs \$75/month per student.
- If your family members plan to reside in BC for six months or more, they may also be eligible for MSP.
- If you will be in BC for six months or less, you are not eligible to apply.



<https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents>  
mspenquiries@hibc.gov.bc.ca  
Lower Mainland: 604-683-7151

---

## DOUGLAS STUDENTS' UNION HEALTH & DENTAL PLAN

This extended coverage plan covers things that are not covered by the MSP, such as ambulance fee, vision care, dental care and prescription drugs. Depending on when you arrive, you may also be enrolled in the Douglas Students' Union Health & Dental Plan.

- Students are automatically enrolled in the plan if registered in 6 or more credits in the Fall Semester. One year coverage period: From September 1 to August 31.
- Students starting in Winter semester must opt-in for coverage if desired. Coverage Period: From January 1 to August 31.
- Students starting in Summer semester are not covered and may purchase extended health through another service provider.



<https://www.mystudentplan.ca/dsu/en/home/>  
info@thedsu.ca  
604-527-5110