

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 for private basic medical insurance coverage as part of your tuition fees.

COST

\$189.00 CAD

COVERAGE PERIOD

90 days



**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.

COVERAGE PERIOD

Duration of your coverage is the same as 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 9 or more credits in the Fall Semester as part of your tuition fees.

COST

\$250.00 CAD/Year

COVERAGE PERIOD

September 1 to August 31 of the following year.



SEE BACK FOR MORE INFORMATION

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.

- As part of your new student registration, you will automatically be enrolled in the guard.me plan for private basic medical insurance coverage as part of your College fees - \$189.00.
- The coverage for your plan starts on the first day of classes.
- 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 purchasing insurance for dependents.
- If you arrive in Canada before the first day of classes, you can purchase additional coverage to start on your date of arrival.
- Purchasing additional coverage from the Early arrivals page is a one-time purchase only, it cannot be purchased beyond the first day of classes.

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:

- Studying online overseas for the entire semester or travelling to Canada part way through the semester.
- 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 cost \$75 per student.
- If you have family, the health fee is applicable to both minors and adults, you will have to pay \$75 per month, per individual.
- Student and family members must be covered during their stay in Canada.



<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 Student Union Health & Dental Plan.

- Students are automatically enrolled in the plan if registered in 9 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/>
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