

# STRONG START:

New Student Orientation



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# Health Insurance Plans

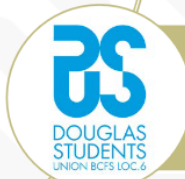
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Guard.me



MSP



Extended Health

## What is guard.me?

Guard.me provides temporary private health insurance coverage while you are waiting for your MSP to activate as there is a 3 month waiting period from the time you arrive in British Columbia

First semester international students at Douglas College are charged \$189.00 as part of their fees. This coverage starts on the first day of class, January 4 for 90 days and ends on April 3, 2022

Additional coverage may be purchased for early arrival or dependents

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## When will I receive my guard.me card?

New international students will receive their welcome email with their insurance cards from guard.me **after** the add/drop deadline, January 18, 2022.

If you require your policy information in advance for situations such as:

- Requiring medical assistance
- Requirement in order to purchase insurance for dependents

Please contact us at [douglascollege.ca/contactdci](https://douglascollege.ca/contactdci)

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# How do I purchase additional coverage?

## Early Arrivals

- Students can purchase insurance from their arrival date in Canada until January 3, 2022
- Not mandatory to purchase from guard.me

## Adding a dependent

- Students must have a valid policy before purchasing insurance for their dependents
- Dependent insurance will reflect the same days as the principal plan

## Additional Coverage

- The cost per day is \$1.45

## Website & Contact Information

Website: <https://www.guard.me/douglascollege>

Phone number: 905-752-6230

Toll free number: 1-888-756-8428

Email: [customercare@guard.me](mailto:customercare@guard.me)

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## What is MSP?

- It is a **mandatory public health insurance plan** for all B.C. residents who are living in B.C. for six months or longer.
- It covers the cost of **basic** medically required services you receive from physicians and midwives.

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## How to apply?

- International students should apply online on BC government's website upon their arrival in British Columbia.

### Apply Online

The online application takes about 15 minutes to complete. The data you enter will be saved locally to the computer or device you are using up until the point that you close your browser window or submit the form.

*Note: If you use a screen reader or assistive device, please apply using the [paper form \(PDF, 6.15MB\)](#). We are currently working to fix this high priority accessibility issue.*

This online application currently supports male (M) and female (F) gender designations. To make a submission with a non-binary gender (Q) designation, please contact Health Insurance BC.

Before you start, make sure that:

You are using one of these web browsers: Internet Explorer 11 or the latest version of Mozilla Firefox, Google Chrome or Apple Safari.

You have identification for everyone on your application. You will be asked to upload digital images of documents that support the name and Canadian citizenship or immigration status for all persons.

You have your marriage certificate, divorce decree or legal name change certificate if your current legal name doesn't match the name on your ID.

[Apply for MSP](#)



- You are responsible for applying for you and accompanying family members, if applicable, and making your payments.



## After you apply

- Processing times are up to 3 months.
- Students are expected to hold temporary coverage while waiting for their MSP to be processed. Once it is processed, students receive their MSP cards and billing details by mail.

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# Payment

- The payment options include: pre-authorized debit, through your bank or financial institution, online using your credit card, at a government office or by mail.

Please note that the MSP costs are not included in your tuition fees.

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## Eligibility

- Only if staying in B.C. for six months or longer. If you are leaving B.C. permanently and hold an active MSP account, you should contact the MSP directly to be assisted.
- Generally, your MSP coverage will have the same expiry date as your status in Canada. If you are issued a new study permit that may qualify you to continue being enrolled in the MSP, you must update Health Insurance BC. Otherwise, MSP coverage will be cancelled.

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# Contacting Health Insurance BC

If you have questions about eligibility or how to enrol in MSP, contact Health Insurance BC:

Lower Mainland: 604 683-7151

Elsewhere in B.C.: 1 800 663-7100

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## What is the DSU Health and Dental Plan?

- It is an **extended** health insurance that covers services that are not covered by MSP
- Examples of expenses covered by the plan
  - ambulance fee
  - dental care
  - prescription drugs
  - vision care

## Eligibility and Opt-in for Winter Semester

- Students who are starting their program of study in the Winter semester may opt-in for coverage.
- The opt-in period is from January 17 to January 31, 2022.
- Individual opt-in is \$375
- Coverage period is from January 1, 2022 to August 31, 2022.

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## Dependents, Plan Card and Claims

- Students on the health and dental plan can opt-in their eligible family members (spouse, common-law partner, and dependent children).
- Plan Card registration and claims are submitted on [mystudentplan.ca](https://mystudentplan.ca).

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## Contact the DSU

[www.mystudentplan.ca/dsu](http://www.mystudentplan.ca/dsu)

[info@thedsu.ca](mailto:info@thedsu.ca)

604-527-5110

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