

HEALTH INSURANCE FOR INTERNATIONAL STUDENTS



KPU International



KWANTLEN
POLYTECHNIC
UNIVERSITY



**KPU TEMPORARY
MEDICAL INSURANCE**

»»» guard.me

COST

Full Semester **\$201.30**

Intersession **\$100**

OPT OUT?

Yes, but only once you
have BC MSP

OPT OUT DEADLINE

Spring – **Jan 31**

Summer – **May 31**

Fall – **Sept 30**

More info:

guard.me/kpu



**KSA EXTENDED HEALTH
& DENTAL CARE**

**»»» Kwantlen Student
Association**

COST (PER YEAR)

Health **\$85 +**

Dental **\$110**

OPT OUT?

Yes, but only if you have
comparable coverage
through a different extended
health & dental plan

OPT OUT DEADLINE

30 days from the official start
date of your program

More info:

**mystudentplan.ca/
kwantlen/en/home**



**BC MEDICAL SERVICES
PLAN (BC MSP)**

**»» Government of
British Columbia**

COST (PER MONTH)
\$75

OPT OUT?

No, all BC residents must enroll in the Medical Services Plan

OPT OUT DEADLINE

No, all BC residents must enroll in the Medical Services Plan

More info:

**[my.gov.bc.ca/msp/
application/prepare](https://my.gov.bc.ca/msp/application/prepare)**

KPU TEMPORARY MEDICAL INSURANCE & BC MSP

DO YOU ALREADY HAVE BC MSP?

YES

You have the option of opting out of your Temporary Medical Insurance if you wish

The **deadlines** to opt out of the Temporary Medical Insurance are:

Spring – Jan 31

Summer – May 31

Fall – Sept 30

NO

You cannot cancel your Temporary Medical Insurance

If you haven't yet done so, apply for MSP:

my.gov.bc.ca/msp/application/prepare



KPU TEMPORARY MEDICAL INSURANCE

WHAT IS IT?

KPU temporary medical insurance, provided by guard.me, is the health insurance plan that provides international students at KPU with coverage while they wait for their BC Medical Services Plan (BC MSP) coverage to begin. The waiting period for MSP is approximately 2-3 months.

HOW DO I GET ENROLLED?

You are automatically enrolled in KPU's temporary medical insurance plan when you register for your first course. You won't receive a physical health insurance card; instead, you'll receive a guard.me policy number via email (to your KPU email account) within the first two months of the semester.

HOW DO I OPT OUT?

To opt out, visit guard.me/kpu > **Opt Out**. Remember, you can **only** opt out of the KPU temporary medical insurance plan once you have received your MSP card and letter.

HOW DO I USE THE BENEFITS?

Some medical services in BC use direct billing, which means they bill your health insurance provider (i.e. guard.me) directly. If you visit a clinic that does this (guard.me/kpu > Find a Clinic), give them your policy number. If you need to have any medical tests done or you visit a clinic that doesn't use direct billing, you'll have to pay first and then submit your receipts to guard.me to file a claim to be reimbursed. When in doubt about any services, always contact **guard.me** directly for clarification.

WHAT IS COVERED? HOW TO SUBMIT A CLAIM?

Your benefits booklet will have all the information regarding your policy coverage. If you have additional questions, get in touch with guard.me (1-877-873-8447 and info@guard.me). Claims under \$2,500 can be submitted online. Claims over \$2,500 will require a paper application.

COST?

\$201.30 Full semester

\$100.00 For an intersession semester

KSA'S EXTENDED HEALTH & DENTAL PLAN

WHAT IS IT?

The cost of many health care services, such as prescription drugs, vision care and dental care, are not covered by BC MSP or guard.me. Therefore, in addition to your BC MSP, it is mandatory for KPU students to enroll in the KSA Extended Health and Dental plan.

HOW DO I ENROLL?

Students who meet the eligibility criteria listed below will be enrolled automatically once they have registered for classes.

- » You are a member of the Kwantlen Student Association,
- » You are in an applicable program,
- » You meet the eligibility criteria of one or more credits,
- » You are residing in Canada, and
- » You are under the age of 70.

HOW DO I OPT OUT?

Students can only opt-out if they have comparable coverage, meaning a plan that offers similar benefits. *Please note, MSP is not sufficient to opt out from your extended health & dental plan.* You can opt-out through KPU's Online Self Service (OSS) portal and you must opt out within the first 30 days of the semester that you are charged.

HOW DO I USE THE BENEFITS?

When you go to the dentist or pharmacist, present your Benefits Card. To get your Benefits Card, please visit mystudentplan.ca/kwantlen and click on *myBenefits Card*. The cost will be deducted from the card. For anything else, you will need to pay in full and then claim the cost afterwards.

WHAT IS COVERED? HOW DO I SUBMIT A CLAIM?

KSA extended health insurance provides coverage for prescription medicine, dental care, vision care, and travel insurance. To get more detailed information on coverage and how to submit claims, please visit the following website, mystudentplan.ca/kwantlen. You may also bring the receipts to the KSA Office (located in Surrey campus, inside Grassroots Café) and they will be able to assist you in filing your claim.

COST?

Extended Health Plan: \$85 per year

Dental Plan: \$110 per year

BRITISH COLUMBIA MEDICAL SERVICES PLAN (BC MSP)

WHAT IS IT?

The BC Medical Services Plan (MSP) is the provincial government's program that provides basic medical benefits. Everyone living in British Columbia for 6 months or longer must enroll in MSP (except students with existing coverage from another Canadian province or territory).

HOW DO I ENROLL?

If you'll be living in British Columbia for 6 months or longer, you must apply for MSP immediately upon your arrival as there is, approximately, a 2-3 months waiting period before MSP coverage starts. Please visit the following link to apply for BC MSP: my.gov.bc.ca/msp/application/prepare

HOW DO I OPT OUT?

All BC residents must enroll in MSP.

HOW DO I USE THE BENEFITS?

Simply present your MSP card when visiting a doctor. *Please note, MSP does not cover the cost of prescription drugs.*

WHAT IS COVERED? HOW DO I SUBMIT A CLAIM?

To get more information on what MSP covers please visit gov.bc.ca/gov/content/health

COST?

\$75 per month



»»» CONTACT US

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