

# HEALTH INSURANCE FOR INTERNATIONAL STUDENTS



**JUSTICE  
INSTITUTE**  
of BRITISH COLUMBIA



OFFICE OF  
INTERNATIONAL AFFAIRS



## JIBC Temporary Medical Insurance

► [guard.me](https://guard.me)

### **COST**

Full Semester: \$201.30

### **OPT OUT?**

Yes, but only once you have BC MSP

### **OPT OUT DEADLINE**

Spring: January 30

Summer: May 30

Fall: September 30

### **More info:**

[guard.me/jibc](https://guard.me/jibc)

*Note: Costs may vary slightly depending on the total number of days of each semester.*



## JISU Extended Health & Dental Care

► Justice Institute Student Union

### **COST**

(per year)  
Health and Dental: \$260

### **OPT OUT?**

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

### **OPT OUT DEADLINE**

30 days from the official start date of your program.

### **More info:**

[jisu.ca/health-and-dental](https://jisu.ca/health-and-dental)

## BC Medical Services Plan (BC MSP)

► Government of British Columbia

### **COST**

(per month)  
\$75

### **OPT OUT?**

No. All B.C. 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)



# JIBC 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 Temporary Medical Insurance are:

- Spring: January 30
- Summer: May 30
- Fall: September 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](https://my.gov.bc.ca/msp/application/prepare)





# JIBC TEMPORARY MEDICAL INSURANCE

## WHAT IS IT?

JIBC temporary medical insurance, provided by [guard.me](https://guard.me), is the health insurance plan that provides international students at JIBC 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 ENROLL?

You are automatically enrolled in JIBC'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](https://guard.me) policy number via email within the first month of the semester.

## HOW DO I OPT OUT?

To opt out, visit [www.guard.me/jibc](https://www.guard.me/jibc) and click on the Opt Out icon. Remember, you can only opt out of the JIBC temporary medical insurance plan once you have received your MSP card and letter.

## HOW DO I USE THE BENEFITS?

Some medical services in B.C. use direct billing, which means they bill your health insurance provider (i.e. [guard.me](https://guard.me)) directly. If you visit a clinic that does this ([guard.me/jibc](https://guard.me/jibc) > Find a Canadian 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](https://guard.me) to file a claim to be reimbursed. When in doubt about any services, always contact [guard.me](https://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](https://guard.me) (1-877-873-8447 and [info@guard.me](mailto:info@guard.me)). Claims under \$2,500 can be submitted online. Claims over \$2,500 will require a paper application.

## COST?

\*Full Semester \$201.30

*Note: Costs may vary slightly depending on the total number of days of each semester.*



# JISU'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 JIBC students to enroll in the JISU Extended Health and Dental plan.

## HOW DO I ENROL?

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

- You are a member of the Justice Institute Student Union
- You are in an applicable program
- You are enrolled in BC MSP
- You are residing in Canada, and
- You are under the age of 70 for travel benefits.

## 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 [jisu.studenthealthbc.ca](http://jisu.studenthealthbc.ca) 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 card, please download the 'Green Shield On The Go' app. 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 TO SUBMIT A CLAIM?

JISU 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 [jisu.ca/health-and-dental](http://jisu.ca/health-and-dental).

## COST?

Health and Dental: \$260 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 ENROL?

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

## HOW DO I OPT OUT?

All B.C. residents must be enrolled 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 TO SUBMIT A CLAIM?

To get more information on what MSP covers please visit [gov.bc.ca/gov/content/health](https://gov.bc.ca/gov/content/health)

## COST?

\$75 per month



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## FOR MORE INFORMATION:

[jibc.ca/international/health-insurance](http://jibc.ca/international/health-insurance)

[international@jibc.ca](mailto:international@jibc.ca)

604.528.5636

### **New Westminster Campus Qayqayt and Musqueam Traditional Territories**

715 McBride Boulevard  
New Westminster, BC V3L 5T4  
Canada

TEL **604.525.5422**

FAX 604.528.5518

EMAIL [info@jibc.ca](mailto:info@jibc.ca)

**jibc.ca**

*Justice Institute of British Columbia (JIBC) is Canada's leading public safety educator developing dynamic justice and public safety professionals through its exceptional applied education, training and research.*

### **Chilliwack Campus Stó:lō Traditional Territory**

5470 Dieppe Street  
Chilliwack, BC V2R 5Y8

TEL **604.847.0881**

### **Maple Ridge Campus Katzie and Kwantlen Traditional Territories**

13500 – 256th Street  
Maple Ridge, BC V4R 1C9

TEL **604.462.1000**

### **Okanagan Campus Sylix Okanagan Traditional Territory**

825 Walrod Street  
Kelowna, BC V1Y 2S4

TEL **250.469.6020**

### **Pitt Meadows Campus Katzie and Kwantlen Traditional Territories**

18799 Airport Way  
Pitt Meadows, BC V3Y 2B4

TEL **604.528.5891**

### **Victoria Campus Songhees, Esquimalt and WSÁNEC Traditional Territories**

810 Fort Street  
Victoria, BC V8W 1H8

TEL **250.405.3500**



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