

HEALTH INSURANCE FOR INTERNATIONAL STUDENTS



**Justice
Institute**
BRITISH COLUMBIA

LEARNING THAT TAKES YOU BEYOND



JIBC Temporary Medical Insurance

► guard.me

COST

Full Semester: \$200*

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

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: \$273

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

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



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



JIBC TEMPORARY MEDICAL INSURANCE PROVIDED BY GUARD.ME

WHAT IS IT?

JIBC temporary medical insurance, provided by 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 ENROL?

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 policy number via email within the first month of the semester.

HOW DO I OPT OUT?

To opt out, visit 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) directly. If you visit a clinic that does this (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 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?

*Full Semester \$200

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 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 'GSC Everywhere' 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.

COST?

Health and Dental: \$273 per year

MORE INFO:

jisu.ca/health-and-dental

*Note: Subject to change on September 2023.



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

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

COST?

\$75 per month

MORE INFO:

gov.bc.ca



Justice Institute

BRITISH COLUMBIA

FOR MORE INFORMATION:

jibc.ca/international/health-insurance

international@jibc.ca

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*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.*

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Pitt Meadows Campus Katzie and Kwantlen Traditional Territories

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