

# Primary Health Insurance







# International Centre for Students (ICS)

**Hours:** 9:00am to 4:30pm (PT)  
Monday - Friday

**Phone:** +1 250 721 6361

**Email:** [icsinfo@uvic.ca](mailto:icsinfo@uvic.ca)

**Website:** <http://www.uvic.ca/ics>

**Office B202d  
Jamie Cassels Centre (JCC)  
2<sup>nd</sup> floor**

## Exchange

International exchange  
opportunities  
[goglobal@uvic.ca](mailto:goglobal@uvic.ca)

## International Student Advising

Immigration and  
settlement support  
[icsinfo@uvic.ca](mailto:icsinfo@uvic.ca)

## Global Community

Social events and  
community engagement  
[gcmentor@uvic.ca](mailto:gcmentor@uvic.ca)



**University  
of Victoria**

International Centre  
for Students

# Primary Health Insurance

- Primary health insurance overview
- GuardMe
- BC MSP





# What is Primary Health Insurance

Coverage for essential and medical services, including:

- Visits to doctors, specialists, and other healthcare practitioners
- Medically necessary diagnostic tests, such as X-rays and blood work
- Hospital services, including inpatient and outpatient care
- Emergency medical care



# Primary Medical Insurance







## Mandatory Temporary Medical Insurance (MTMI)

- Most new international students automatically enrolled for 1<sup>st</sup> 4 months of studies (1<sup>st</sup> term)
- Covers you for new required medical services in BC (not pre-existing conditions)
- Emergency dental, vision, and prescription medication
- Non-emergency physiotherapy, psychotherapy

**[Guard.me/uvic](https://guard.me/uvic) for more info**



# Who is automatically enrolled in GuardMe?

- International students
- First term in UVic classes
- Undergraduate or graduate student
- Enrolled in a class that receives credits

Not sure if you have coverage?

Contact the ICS, we can help you enroll



guard.me®  
@UVic

# How do I pay for GuardMe?

- MTMI is a one-time fee of \$265
- Fee is added to your UVic tuition
- Check your Student Account Balance on your UVic Online Tools
- Pay using the tuition payment options, including Convera global pay, wire transfer, and more





# GuardMe Coverage Dates

- Fall term: September 1 to December 31
  - Grace period: August 18 to August 31
- Spring term: January 1 to April 30
  - Grace period: August 18 to August 31
- Summer Session: May 1 to August 31
  - Grace period: August 18 to August 31

Arriving early? Purchase additional Health Insurance at [www.guard.me/uvic](http://www.guard.me/uvic)



*Check your e-mail at  
the start of the term  
for a message from  
GuardMe!*

# Opt-out of GuardMe

You may be eligible to opt out of guard.me if you have an alternate eligible coverage plan, such as BC MSP.

Check [guard.me/uvic](https://guard.me/uvic) for eligible plans.

100% reimbursement deadline:

- Fall term: September 22
- Spring Term: January 22
- Summer Session: May 22







## Medical Services Plan

- BC MSP covers required medical services
- Apply online for BC MSP as soon as you arrive in Canada (waiting period of 3 months)
- **Cost:** \$75.00 a month



*Example of BC Services Card*

# BC MSP Eligibility

- People living in British Columbia 6 months or more
- Study or work permit at least 6 months
- Intend on spending the majority of the year in BC

Visit ICS webpage under [Health Insurance for International Students](#)





# Ready to apply for BC MSP?

➤ Apply online (takes about 15 min)

You will need:

- Scanned copy of study or work permit
- Residential address
- Dates of travel to Canada and BC

Need help? Watch our [BC MSP Enrollment video](#)

## International programs & student supports

Travelling to Canada Living in Victoria International experiences Get involved Contacts

Info for... Students visiting UVIC

Home / Living in Victoria / Health insurance

## BC Medical Services Plan

### Enrolment

International students must submit a [Medical Services Plan \(MSP\) enrolment application](#) when they arrive in BC.

Once approved, you will receive a [Non-Photo BC Services Card](#) with a personal health number (PHN), which will allow you to access medical services. You will also receive a letter from Health Insurance BC confirming the effective date of your MSP coverage.

Learn more about [eligibility and enrolment](#).

You are not eligible for MSP if you will be in BC less than 6 months.

### How to apply for BC MSP

Watch our step-by-step tutorial below for detailed instructions on applying for BC MSP.

BC Medical Services Plan
Enrolment
Coverage
Opting out
Need help?

# Questions about health insurance?

Connect with us at the International Centre for Students

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Welcome to  
**UVIC**