

Health Insurance Information Session

International Student Orientation Program

August 25, 2026

ICS Settlement Advising



University
of Victoria

International Centre
for Students



International Student Orientation Programs

- Aug 24 – 28: online info sessions
- Aug 31 – Sep 11: in-person: tours, board game nights, lawn games on the quad!
- Sep 3: International Student Welcome

[Register for ISOP](#)



REMINDER

- Submit your [OneCard](#) photo online
- You'll need it to check in at the ISW event!

Welcome Notes

- This session provides information for **degree-seeking** students. Not all of it will be applicable to exchange or short-term students.
- Continuing Studies (DCS) students please contact sscoord@uvic.ca for health insurance support.
- Business (GSB) students are welcome to stay. Contact gsbinternational@uvic.ca for settlement support.
- This session will be recorded. Please turn off your audio and video during the session. You will be able to turn it on again during the Q&A period.



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Disclaimer

- This session is intended to provide general information
- The information in this session is up to date as of **August 25, 2026**, some information may change without notice
- If you have case-specific questions, please contact us at icsinfo@uvic.ca or attend our daily drop-in hours: Monday-Friday from 1:30-3:30pm at JCC B202d



Territory Acknowledgment

We acknowledge and respect the Ləkʷəŋən (Songhees and Xʷsepsəm/Esquimalt) Peoples on whose territory the university stands, and the Ləkʷəŋən and W̱SÁNEĆ Peoples whose historical relationships with the land continue to this day.

Learn more about why and how we acknowledge the Territories at UVic at [Territory acknowledgement](#)



What we will cover

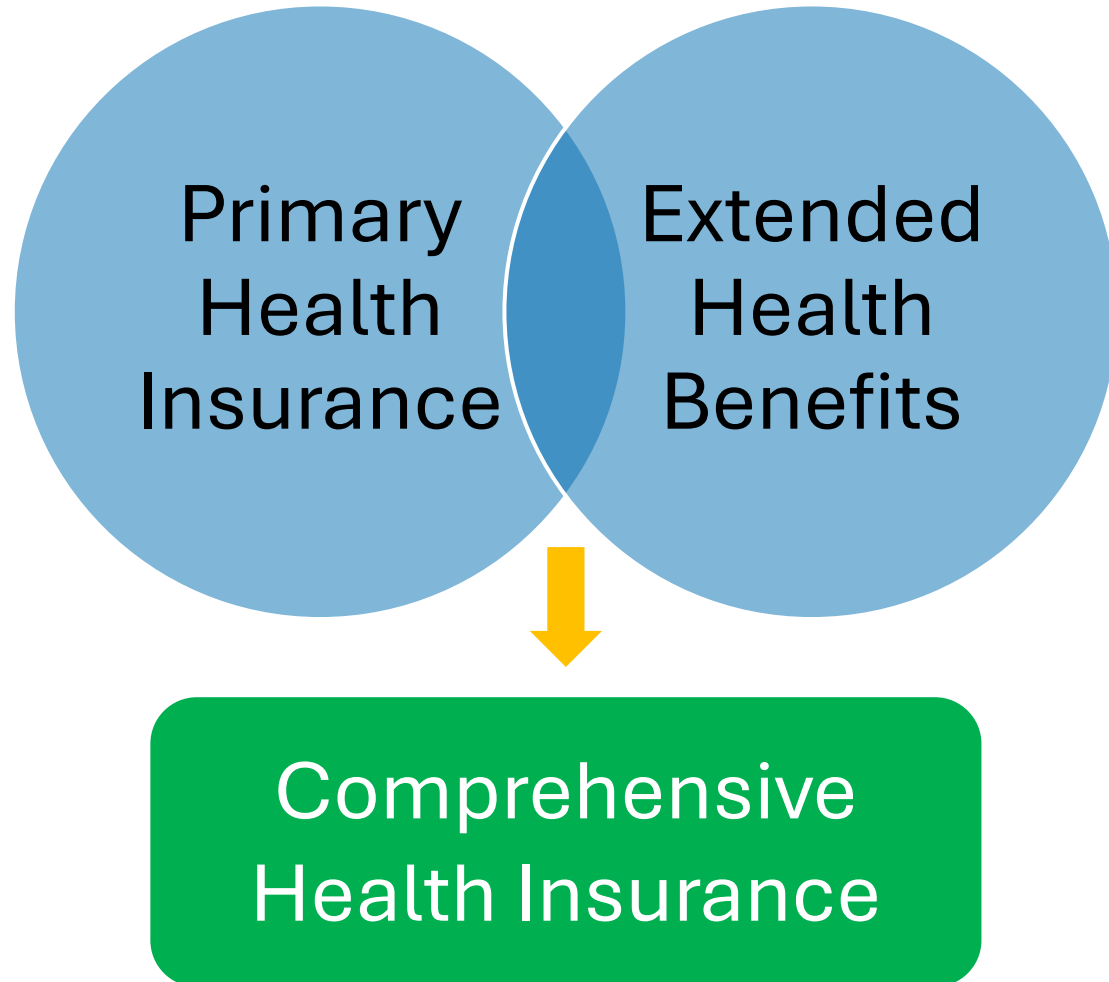
- Health insurance overview
- Primary health insurance
- Extended health benefits
- Accessing healthcare
- Q&A



Health Insurance



Comprehensive Health Insurance



Find all the details on our
Health Insurance page



Health Insurance Overview

	All students First 4 months	Rest of students' time in BC
Primary care (mandatory)	GuardMe@UVic /Mandatory Temporary Medical Insurance Basic medical and emergency coverage during <u>first term</u> at UVic CAD\$ 265/term	BC Medical Services Plan (MSP) Basic medical and emergency coverage for people living in BC for <u>more than 6 months</u> CAD\$ 75/month
Extended care	<u>UVSS</u> AND <u>GSS</u> EXTENDED HEALTH AND DENTAL BENEFIT PLANS Dental, vision, and additional coverage to members of UVic undergraduate and graduate student societies via Alumo	

Mandatory Temporary Medical Insurance (MTMI) / GuardMe

What is GuardMe?

- Temporary primary health insurance for new international students
- Covers basic and emergency medical care, including dental emergencies
- Keeps you safe while you wait for BC MSP

Dates for the Fall

- Coverage: **September 1 – December 31**
- Grace period*: **August 18 – 31**



*Learn more about
your plan [online!](#)*



Paying the MTMI Fee

- **MTMI fee:** a **CAD \$265** charge is automatically added to your UVic Account Balance ([Online Tools](#))
- Exchange students must pay their MTMI fees to UVic via the [tuition office](#)
- **Payment methods:** Convera Global Pay, international bank transfer/wire, or Canadian debit (in office). Visit [paying your tuition fees](#) for more information.
- **Fee payment deadline:** September 30, 2026

**Pay before the deadline to avoid late fees and penalties.*



Using Your GuardMe Plan

Find your enrolment email

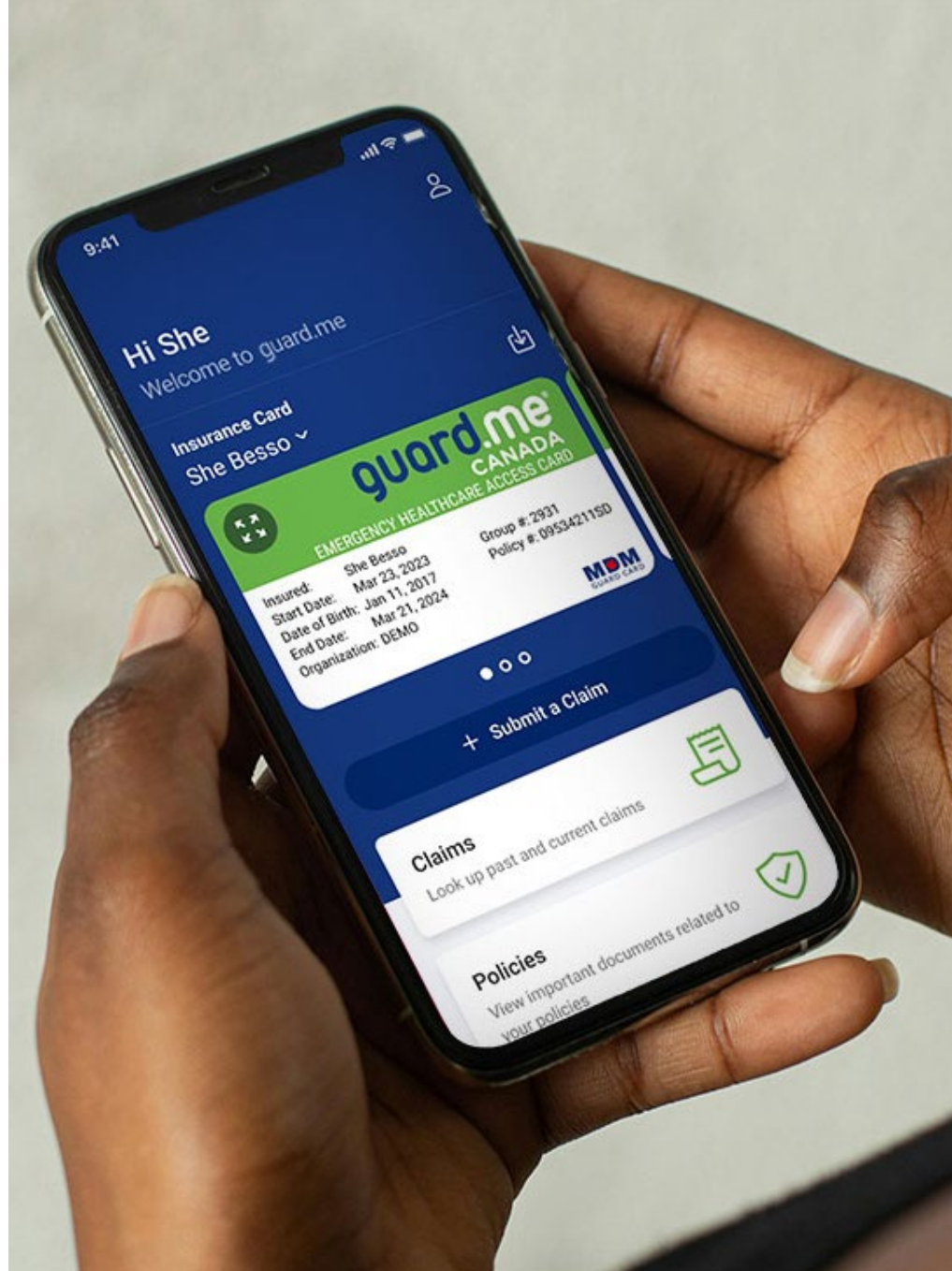
- Set up your [online account](#)
- Access your Healthcare Access Card (HAC)
- View your policy details
- Submit claims

GuardMe app

- Available on [Apple App Store](#) and [Google Play Store](#)
- Easy access to your account and services
- Connect with [GuardMe Customer Care](#)

Healthcare Access Card (HAC)

- Download a copy or save a picture on your phone
- Bring your Healthcare Access Card when visiting a doctor, hospital or pharmacy, together with your government-issued ID (or ONECard) and a copy of your study permit



Opting Out from GuardMe

You may be eligible to opt out if

- You are already covered by BC MSP
- You meet the eligibility criteria found on the [Opt-Out](#) page of the GuardMe@UVic website

Deadline:

- **September 22: 100% refund**
- After September 22: may be eligible for partial fee adjustment if meeting criteria

*If you have a **chronic condition**, please email us at icsinfo@uvic.ca to discuss your options.



BC Medical Services Plan (BC MSP)

Eligibility

- Students residing in BC for **6 months or longer** who hold a valid study permit must apply
- Primary health insurance for entire stay in BC, until study permit expires - extend as needed

Steps

- [Apply online](#) once you arrive
- Waiting period is approximately 3 months

Remember: GuardMe expires at the end of your first term.
Make sure to apply for MSP before it expires



International Student Health Fee (ISHF)

- CAD \$75 monthly health fee for study permit holders
- This fee is paid to Revenue Services BC, **not** to UVic
- Once your BC MSP coverage begins, you will receive monthly invoices and instructions for how to pay
- It can be paid online on the RSBC website
- It is important to pay your fees on time and remain in good standing

REVENUE SERVICES
of British Columbia

First Name Sam
Last Name Smith
1 Account Number X36 000000000
2 Client Number 9000000000
Invoice Date 06 JAN 2017

MEDICAL SERVICES PLAN INVOICE

Balance from previous invoice 3 \$ 0.00

4 **Current Charges**

DATE	ITEM DESCRIPTION	DUE
06 JAN 2017	Medical Services Plan Premiums Coverage: February 2017	130.00
Total Charges		\$ 130.00
Includes overdue balance of \$ 0.00		

5 **Total Due** \$130.00
****PAYMENT DATE by 26 JAN 2017**

7 **Person(s) Covered** (Contact Health Insurance BC for coverage questions - see reverse)
JANE DOE STEVE DOE

8 **Do you qualify for reduced premiums?**
The Premium Assistance program offers help with paying MSP. For details, call 1 800 663-7100 or visit gov.bc.ca/premiumassistance

****Paying by the payment date will allow for processing time and ensure the payment is applied to your account by the due date.**

9 Please keep the top portion of invoice for your records and return the bottom portion with your payment

Medical Services Plan of British Columbia
Payable at most Canadian Financial Institutions RSBC Copy

Account Number	Overdue Balance	Current Charges	Total Amount Due	Amount Payable	Amount Paid
X360000000000	0.00	130.00	130.00	130.00	

360000000000020975444

SAM SMITH
123 HUMBOLDT STREET
VICTORIA BC V8N 2N5

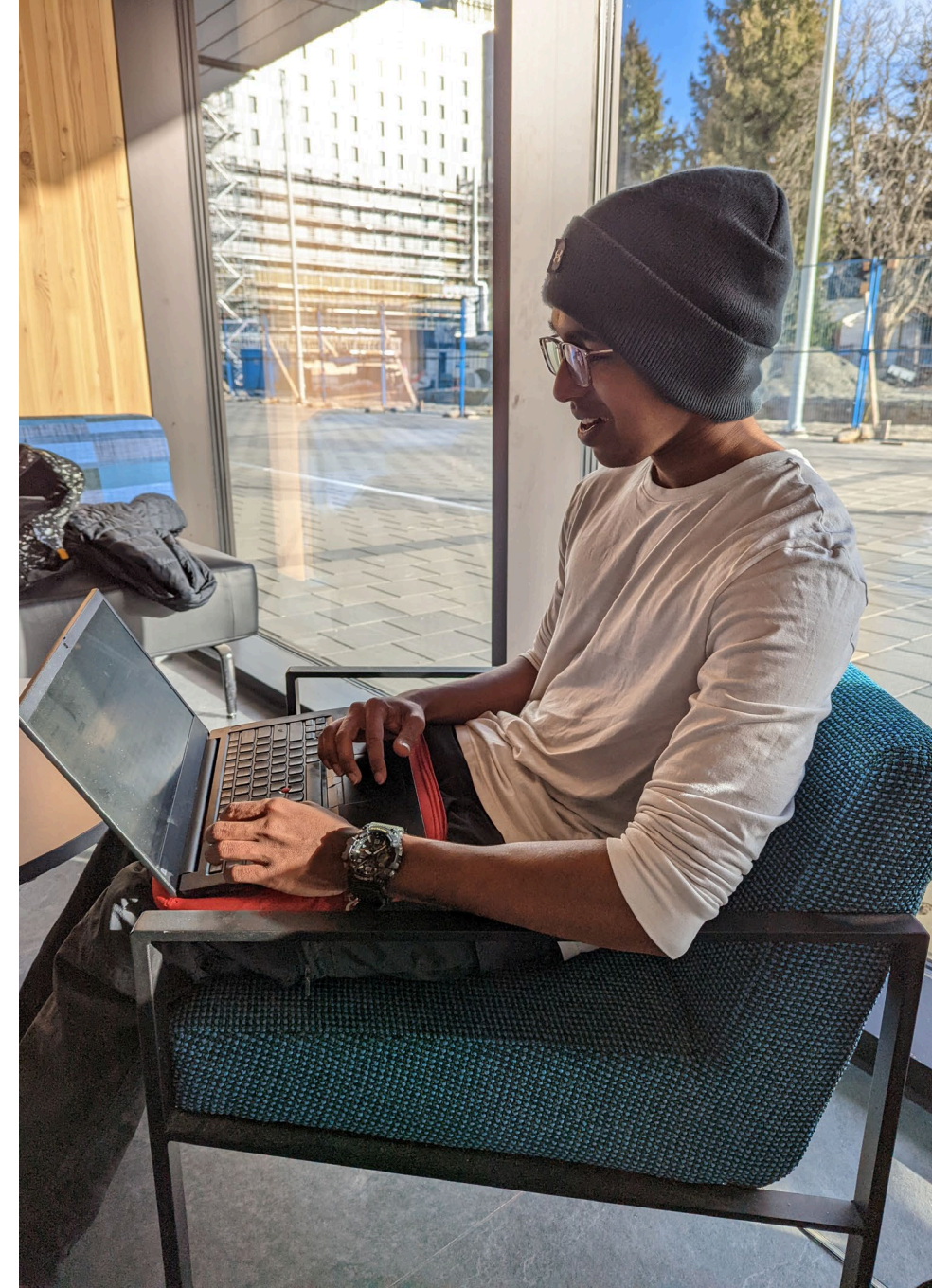
Note: if you are paying by credit card, complete the credit card information section on the reverse and forward to:
RSBC, PO Box 9085 Stn Prov Govt, Victoria BC V8W 9E4.
Make cheque or money order payable to the Minister of Finance.

Do not write or stamp on face of bill

After you apply

- Processing time is 21 business day + mailing time
- Around a month after applying, you'll receive in the mail (to the address you provided in the application) the following:
 - a letter of confirmation stating coverage dates
 - your BC Services Card (non-photo) with PHN
 - Paper invoices ([eBill](#) option)

Important: your MSP expires when your study permit expires. If you applied for an extension, or already received a new study permit, you must [inform MSP](#) to ensure continuous coverage.



Extended Health & Dental

What are extended benefits?

- Partial coverage for medical services not included in primary health insurance (GuardMe or BC MSP)
- Subsidized by student union membership (UVSS or GSS)
- Doesn't replace primary health insurance

Coverage includes

- Dental and vision Care, mental health support, paramedical care, gender affirming care and more
- ✓ Learn more about [UVSS](#) and [GSS](#) extended health & dental plans online. For questions and support, **contact [Alumo](#) office**



Coverage dates

Sep 1, 2026 – Aug 31, 2027

**Automatically renewed each year as you keep enrolling for courses at UVic*

Dependents

GuardMe

- Purchase coverage for your family on [Add a dependent](#) while waiting for BC MSP coverage to begin

BC MSP

- If arriving together: apply for MSP at the same time
- If dependents arrive later: add them to your account
- The ISHF \$75 is only applicable for study permit holders

Extended health benefits

- Enroll your family under the UVSS/GSS plans (optional)
- Opt-in by September 22 (for Fall)



Coverage timeline overview

Before term starts

August 18-31

- GuardMe grace period
- Apply for BC MSP

Start of 1st term

Sep 1- Dec 31

- GuardMe coverage
- Processing of BC MSP until coverage starts
- Extended H&D is active

End of 1st term

By Dec 31

- BC MSP should be active
- GuardMe coverage ends

Remaining time at UVic

Until you graduate

- MSP expires with permit
- Inform MSP if extending study permit
- Graduate/apply for PGWP

A healthcare receptionist, a woman with long brown hair wearing a light blue surgical mask and a pink long-sleeved shirt, is seated at a white reception desk. She is looking towards a patient. The patient, a young woman with long brown hair wearing a black face mask, a grey hoodie with 'UNIVERSITY' printed on it, and dark jeans, is standing and holding a blue folder. The background shows a waiting area with a beige sofa, a snowman decoration, and other people. A calendar is visible on the desk in the foreground.

Accessing Healthcare

Getting Set Up

- Bring medical documents and records with you already translated
- For ongoing prescriptions, bring a 90-day supply and have your prescription record or diagnosis with you
- Learn about your primary and extended health insurance coverage

TIP: translating important documents in your home country will save you money and time



Vaccinations

Are there certain vaccination requirements at UVic?

Students are not required to provide vaccination records to register or start classes at UVic.

Before you arrive:

- Learn about [immunization recommendations in BC](#)
- Compile your vaccination records
- Consult a health practitioner if you have questions about getting vaccinated

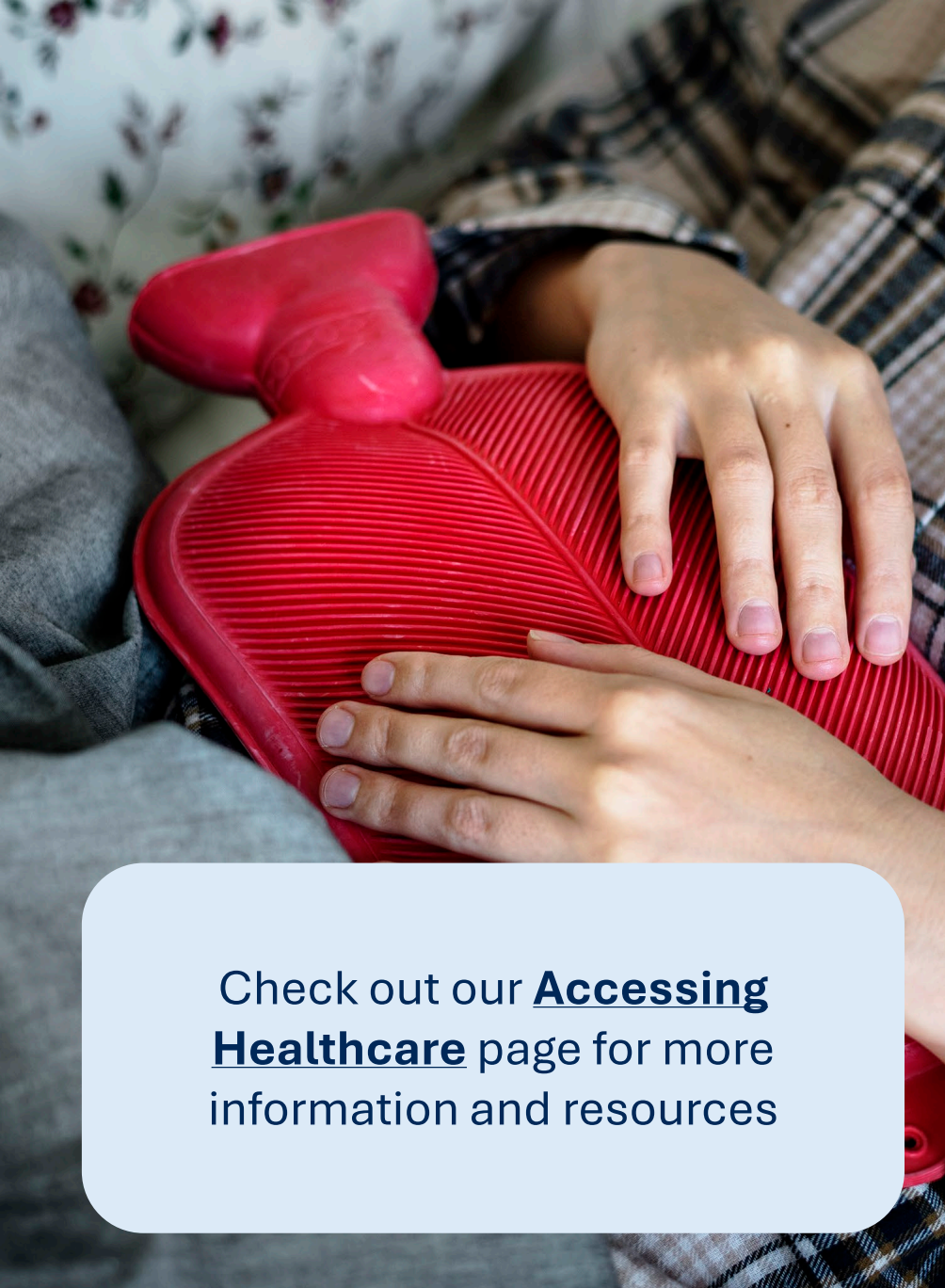
When in Canada:

- Learn about and take measures to prevent the spread of any contagious virus (e.g. measles) go to [Immunize BC](#)
- Visit our [Public health & immunization](#) page
- See a health practitioner or pharmacist if you have questions about immunization
- If you're worried about transmission, call **811** to get free medical guidance from a nurse or health practitioner



What to do if you feel sick?

- Is this an emergency/accident, a new condition, or a routine check up?
- Call 811 (non-emergency) for free health information and advice
- Seek appropriate medical care as recommended and needed
- Notify your professors to discuss [academic concessions](#) if you will miss class/exams



Check out our **[Accessing Healthcare](#)** page for more information and resources

Where to go when you get sick?

Is it an emergency?

- Call 911 or go to the Emergency Room at a hospital
- Call Campus Security: 250 721 7599 for help

Need to see a doctor for a specialist referral or another non-emergency care?

- Same day or pre-booked appointments at [Student Wellness Centre](#) (at UVic)
- Same day appointments at [walk-in clinics](#) or [Urgent and Primary Care Centres](#) in the city

Online healthcare

- MobileDoctor (GuardMe) or Telehealth options (BC MSP)

Medical/drug prescriptions

- From a doctor or nurse practitioner
- Pharmacists may be able to prescribe some types of medication



Off-campus Resources

Walk-in Clinics or Urgent Primary Care Centres (UPCC)

- Non-emergency medical issues requiring attention
- Same-day appointments on a first-come, first-served basis
- [Medimap](#) to locate clinics and check waiting times
- [GuardMe Find a Canadian clinic](#)

Testing and lab work

- Most tests need referral from a doctor (GP) or nurse (NP)
- Lab tests are usually done at private labs such as [LifeLabs](#)
- X-rays, CT scans, and ultrasounds are done in hospitals

Sexual health resources

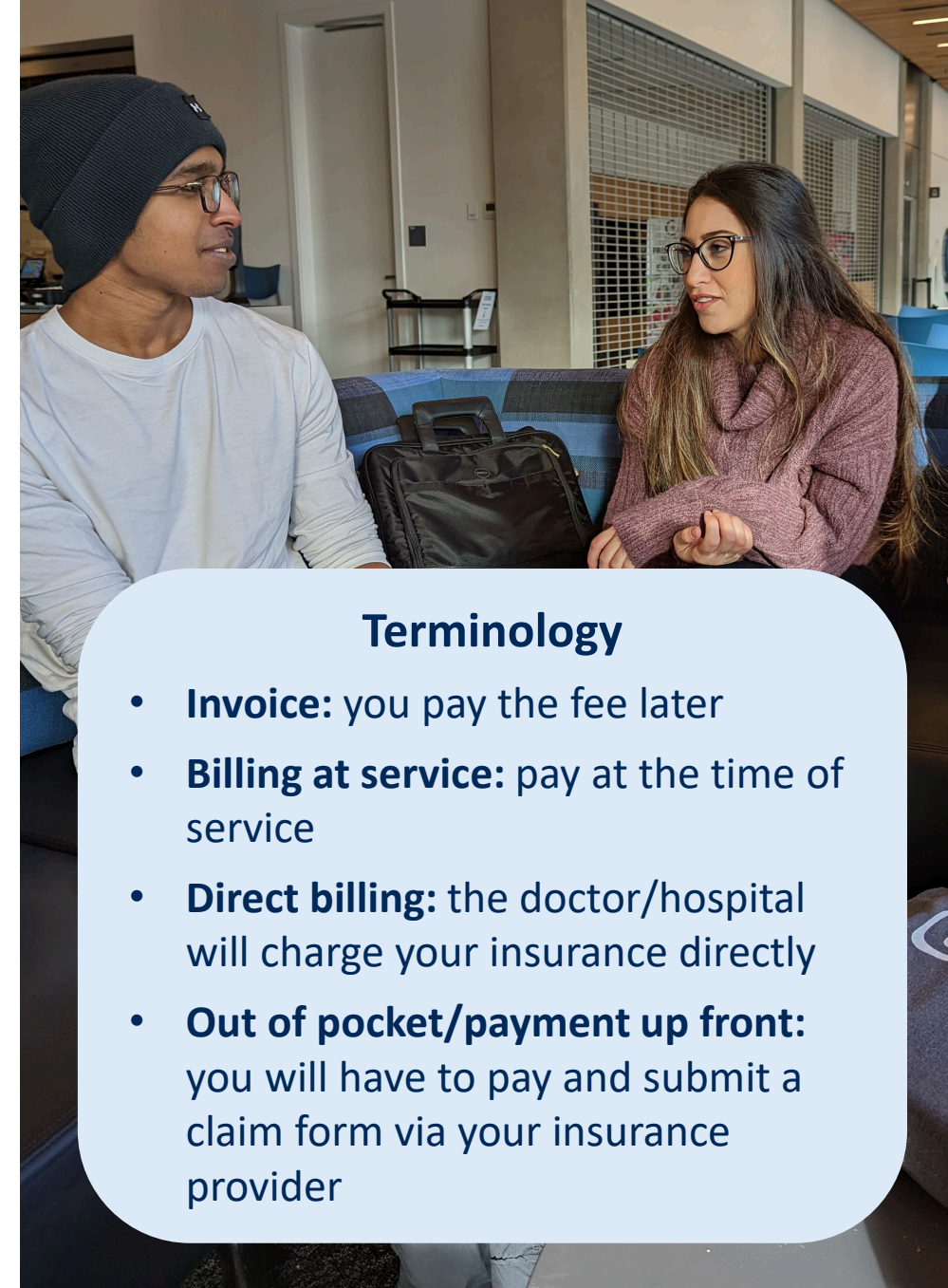
- [Island Sexual Health Society](#): clinic and resource centre specializing in sexual health and gender-affirming care
- [Get checked](#): free online testing service for sexually transmitted infections



Be prepared for your medical appointment

Make sure to bring with you:

- Proof of health insurance
 - GuardMe Health Care Access Card
 - BC Services Card (with your Personal Health Number)
- Piece of ID (ONECard, BC ID, passport)
- Study permit (on your phone or a paper copy)
- Extended benefits policy and group #'s (consult UVSS/GSS)
- Your address
- Emergency contact information



Terminology

- **Invoice:** you pay the fee later
- **Billing at service:** pay at the time of service
- **Direct billing:** the doctor/hospital will charge your insurance directly
- **Out of pocket/payment up front:** you will have to pay and submit a claim form via your insurance provider

It's okay not to be okay!

SupportConnect

- 24/7 virtual mental health support
- app available for download
- free, confidential supports in multiple languages

Counselor appointments

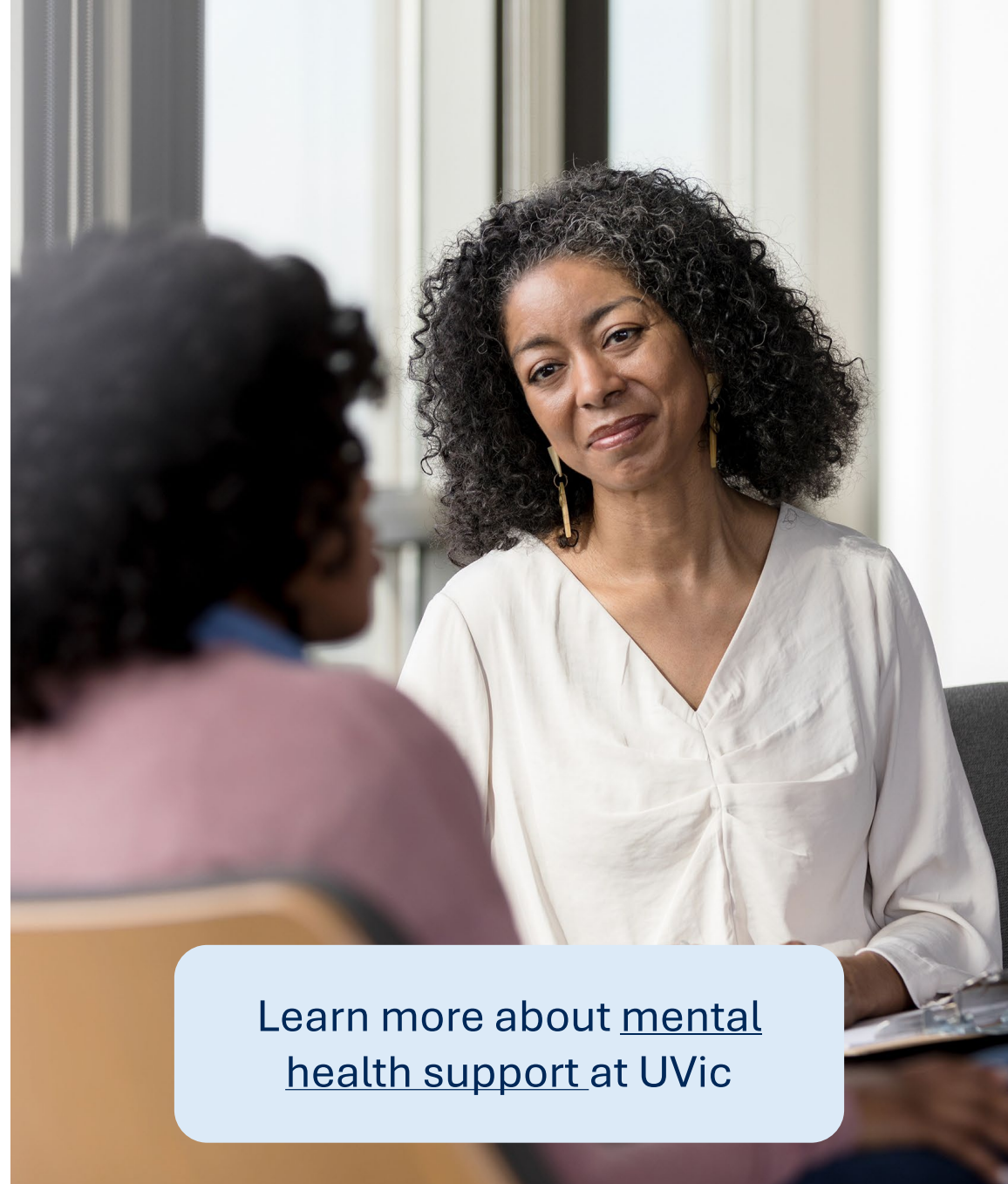
- at the Student Wellness Centre (free, on campus)
- Providers in the community, covered by extended health

Empower Me via extended health (GSS only)

- Video calls or in-person
- Different languages

Spiritual Care Providers

- Free service provided at the Multifaith Centre



Learn more about mental health support at UVic

Have questions? Reach out!

SETTLEMENT ADVISERS

icsinfo@uvic.ca | 250-721-6361

Drop-in advising: M-F, 1:30 – 3:30pm
In-person support at the ICS office
Jamie Cassels Centre - room B202d

Stay Connected

Follow us on Instagram [@uvicinternational](#) and [Facebook](#)

Subscribe to our [newsletter](#)

And join our [upcoming events](#)!

Website resources

- ✓ Settlement: [ICS – Getting Settled](#)
- ✓ ICS: [Health Insurance](#), [Off-campus housing](#), [Getting settled](#)



THANK YOU!



QUESTIONS?