



HEALTH INSURANCE

The cost of health care in Canada is very high for those who do not have health insurance. Without coverage, you could be denied treatment or pay thousands of dollars each day for medical services.

As a result, in order to ensure medical issues do not cause financial difficulty or compromise academic progress, all UVic students are required to have comprehensive coverage for the entire duration of their studies.

Family members who are with you in Canada should also have comprehensive coverage. You can purchase insurance coverage for them at an additional cost.

The guard.me@UVic plan

The guard.me@UVic plan covers required medical services to address new and unexpected illness or injury.

For information about benefits, visit www.guard.me/uvic

How am I enrolled?

Most new international students are automatically enrolled in the guard.me@UVic plan upon registration at UVic.*

If you are automatically enrolled, you will receive policy information from guard.me by email.

* *Research students are not automatically enrolled but can purchase comparable coverage at www.guard.me/uvic.*

How do I pay the fee?

If you are automatically enrolled, you will be assessed a fee of \$265 in your UVic student account.

- [Fee deadlines](#)
- [Instructions for how to pay UVic fees](#)

What are the effective dates of my coverage?

The effective dates of coverage provided by the guard.me@UVic plan are determined by when you will begin your program of study at UVic:

- If you will begin your program of study during the first term of winter session, your coverage will be effective August 18 through December 31.
- If you will begin your program of study during the second term of winter session, your coverage will be effective December 18 through April 30.
- If you will begin your program of study in summer session, your coverage will be effective April 17 through August 31.

Where can I learn more about the guard.me@UVic plan?

More information is available on our [health insurance webpage](#). If you still have questions after consulting the website, contact [International Centre for Students](#).

The BC Medical Services Plan

The British Columbia (BC) Medical Services Plan (MSP) covers required medical services provided by physicians, specialists, diagnostic facilities, laboratory facilities, and hospitals. Visit their [benefits webpage](#) for more information.

How am I enrolled?

If you intend to stay in BC for fewer than six months, you are not eligible for the BC MSP.

All other international students must submit an application for enrolment when they arrive in BC. Enrolment is available through their [online application](#).

You will receive in the mail a Non-Photo BC Services Card with a personal health number (PHN) which will allow you to access required medical services. For more information, visit the [BC Services Card webpage](#).

How do I pay the fees?

You will receive in the mail an invoice for your monthly fee and instructions for how to pay. Please note that international students are not eligible for premium assistance.

What are the effective dates of my coverage?

After you apply for the BC MSP, there is a waiting period before your coverage begins.

The waiting period consists of the balance of your month of arrival in BC plus two more months. For example, if you arrive in BC in August your coverage will begin on November 1, but if you arrive in BC in September your coverage will begin on December 1.

Your BC MSP coverage expires when your temporary resident status in Canada expires. This date appears on your Canadian immigration document.

Most new international students are automatically enrolled in the guard.me@UVic plan, which covers required medical services to address new and unexpected illness or injury during the BC MSP waiting period.

Where can I learn more about the BC MSP?

More information is available on the [BC MSP website](#).

If you still have questions after consulting the website, contact Health Insurance BC. Toll-free telephone service is available from anywhere in North America at 1-800-663-7100.

UVic's extended health and dental plans

The University of Victoria Students' Society (UVSS) health and dental plan provides extended coverage for undergraduate students. More information is available on the UVSS [health and dental plan webpage](#).

The Graduate Students' Society (GSS) health and dental plan provides extended coverage for graduate students. More information is available on their GSS [health and dental webpage](#).

Most students are automatically enrolled in the appropriate plan upon registration at UVic and assessed a fee in their UVic student account.*

The coverage offered by UVic's extended health and dental plans does not replace the need for primary health insurance. Without the guard.me@UVic plan or the BC MSP you may not be able to access the benefits associated with your extended health and dental plan.

** Exchange students and research students are not automatically enrolled but may be eligible to opt in during the change of coverage period if they choose to purchase a UVSS or GSS membership package.*

International Centre for Students

uvic.ca/isc | Jamie Cassels Centre B202d | +1 250 721 6361 | icsinfo@uvic.ca
