Health Insurance Information Session

Information in the presentation is current as of April 30, 2021.
Privacy Disclaimer

This presentation is hosted on Zoom and will be recorded. To protect your personal information and privacy, we ask you to keep video off throughout the session. Access to information shared via chat function will be limited to presenters only.
Disclaimer

• Information presented is current as we speak.

• Business students should contact Business International Programs Office at gsbwelcome@uvic.ca.

• This session is not for continuing studies students. Continuing studies students must contact uvcsimmigration@uvic.ca for help.
Presentation Agenda

• Introduction to ISS health insurance & settlement services
• BC health insurance comprehensive overview
• Inside Canada important information
  – Guard.me & enrollment
  – BC MSP & enrollment
  – Extended Health Insurance overview
• Outside Canada important information
  – Opting out of Guard.me, reminder to enroll in the future
• FAQs & questions
POLL QUESTIONS
Frontline Advising

• Health Insurance

• Provide referrals to International Student Advisers & Self-Isolation Program, help with setting up appointments as needed

• Settlement services provided include mobile phones, internet providers, taxes, SIN numbers, housing, banking, and others

• Referral services

• Email, phone, virtual appointments if needed (issinfo@uvic.ca or 250-721-6361)
INTERNATIONAL STUDENT HEALTH INSURANCE OVERVIEW
Comprehensive Health Insurance

- Primary Health Insurance
  - Guard.me (MTMI)
  - BC Medical Services Plan (BC MSP)
- Extended Health Insurance
  - UVSS Extended Health Benefits
  - GSS Extended Health Benefits
Guard.me Info & Enrollment

- Mandatory for International Students
- Automatically enrolled in first term of courses
- Health insurance intended to cover student’s primary health expenses during waiting period for provincial plan
- Effective coverage April 17th – August 31st, 2021
- Receive policy number and guard.me information by email
- Pre-existing conditions not covered*
- Students will need to enroll if this is their first term in Canada but not taking Uvic courses – we will walk you through it
Guard.me Opt In – For Affiliates & Dependents – Students who are not automatically enrolled

• [www.guard.me/uvic](http://www.guard.me/uvic)
BC MSP

• BC MSP is mandatory for residents staying in BC for 6+ months, including international students
• **Eligibility**
• Coverage begins from the date approved and continues until the study permit expiry date – can be extended with updated study permit
• Current monthly health fees $75 CAD per month, per student ([BC MSP website](https://www.bcmsp.ca))
• Understanding your coverage is essential!
• Opt-out of BC MSP is an option, but not an option we recommend

ISS website – [Living in Canada](https://www.iss.ucalgary.ca/living-in-canada)
BC MSP Online Enrollment

Visit BC MSP website to enroll online

- The online application takes about 15 minutes to complete. The data you enter will be saved locally to the computer or device you are using up until the point that you close your browser window or submit the form.
Extended Health & Dental Plan

- Provides additional coverage
- **UVSS Health and Dental Plan**
- **GSS Health and Dental Plan**
- You may be automatically enrolled
- Charges appear on your UVic account
Accessing Health Care in Victoria

- **Students with Guard.me: Mobile Doctor**
  [https://www.guard.me/uvic/mobileDOCTOR](https://www.guard.me/uvic/mobileDOCTOR)

- **HealthLink BC 8-1-1**

- **UVic Student Wellness Centre** – call in advance to book an appointment
  [http://www.uvic.ca/students/health-wellness/student-wellness-centre](http://www.uvic.ca/students/health-wellness/student-wellness-centre)

- **Walk-in clinics** (Medimaps)

- **SupportConnect**
  [www.uvic.ca/services/counselling/resources/supportconnect](http://www.uvic.ca/services/counselling/resources/supportconnect)

- **In case of emergency**, call 9-1-1

- **Extended health** options: discuss with UVSS or GSS
Opting out of Guard.me

If you are inside Canada, you can opt out only if you are covered by one of the following:

• Valid BC MSP valid at least until August 30th, 2021
• Canadian provincial or territorial public health plan
• Saudi Arabian Cultural Bureau-sponsored plan
• Libyan-North American Scholarship Program-sponsored plan
• African Leaders of Tomorrow Scholarship Program-sponsored plan
• Corbett British Columbia-Washington International Exchange & Fellowship Program

Visit guard.me/uvic, click Opt Out and follow the instructions. **Opt out deadline: May 22, 2021.**

Contact admindept@guard.me
Key Messages

• All students require comprehensive health insurance!

• If you are not already covered by the **BC MSP** or **Guard.me** primary health insurance plans, you must submit the applications for enrolment.

• You may be eligible to opt out of the Guard.me plan if you will not be in Canada this term, or if you have BC MSP coverage / other qualified coverage (**deadline = May 22**).

• Coverage provided by the **Extended health and dental plan** is not the same as coverage provided by guard.me plan and BC MSP.
FAQs

1. What are my coverage dates for Guard.me?
2. How do I pay my Guard.me MTMI fee?
3. Should I enroll in BC MSP?
FAQs, Questions, & Contact Info

International Student Centre

**Hours:** 9:00 a.m. to 4:30 p.m. (PDT), Weekdays

**Phone:** +1-250-721-6361

**Email:** issinfo@uvic.ca

**Website:** [www.uvic.ca/iss](http://www.uvic.ca/iss)

*We are working remotely until further notice*