

Health Insurance Information Session

August 21, 2024

ICS Settlement Advising
International Student
Orientation Programs



**University
of Victoria**

International Centre
for Students



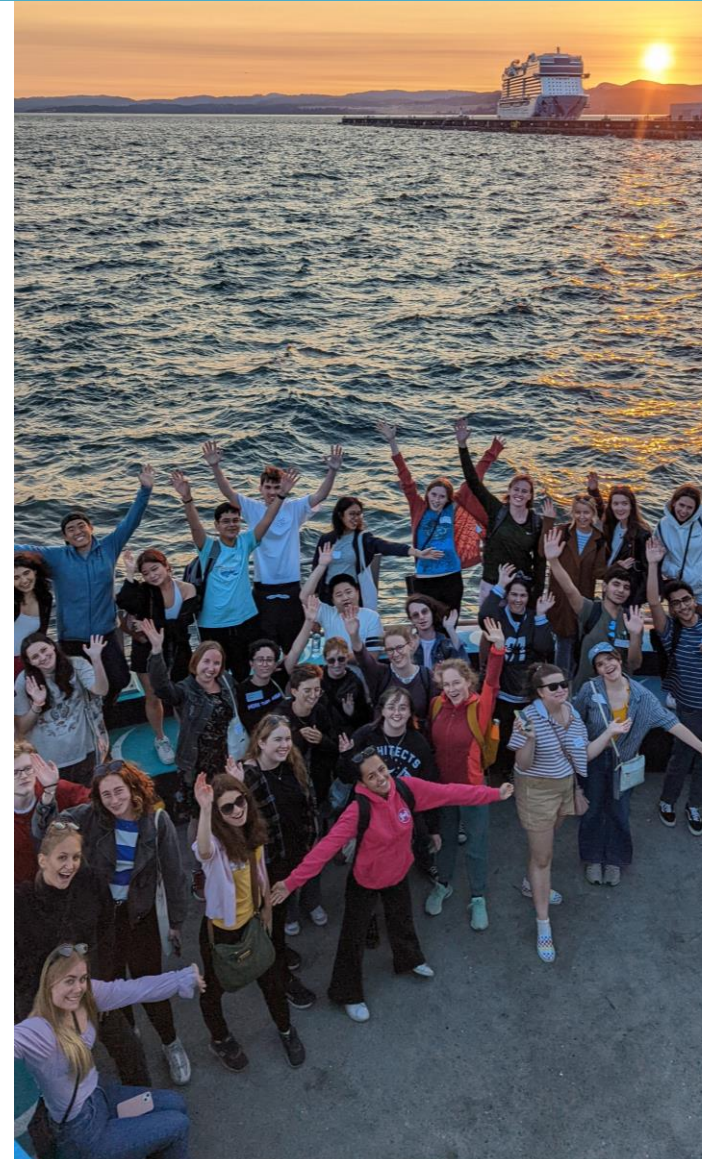
Housekeeping

This session provides information **for degree-seeking students**. Not all of it will be applicable to Exchange or short-term students.

This session is not for Continuing Studies students. Please contact sscoord@uvic.ca for information on your health insurance.

Business students are welcome to stay. Please contact gsbwelcome@uvic.ca for settlement and immigration 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 21, some processes and deadlines may change
- If you have case-specific questions please contact us at icsinfo@uvic.ca



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



ICS Settlement Advisers

We support with questions about:

- Housing
- Healthcare
- Community connections
- Resources

**Virtual and in-person
appointments**

E-mail: icsinfo@uvic.ca

Phone: 250-721-6361



Agenda

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



HEALTH INSURANCE



Health Insurance Overview

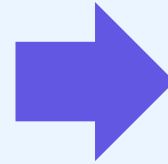
PRIMARY CARE MANDATORY

guard.me@UVic

Mandatory Temporary Medical Insurance

Basic medical and
emergency coverage
during **first term** of
studies.

CAD\$ 265/term



BC MEDICAL SERVICES PLAN (MSP)

Basic medical and
emergency coverage
for people living in BC
for more than 6
months.

CAD\$ 75/month

EXTENDED CARE

UVSS AND GSS EXTENDED HEALTH AND DENTAL BENEFIT PLANS

Dental, vision, and additional coverage to members of the
UVic undergraduate (via Studentcare) and graduate
(via Pacific Blue Cross) students' societies.
Fees vary for UVSS/GSS and cover an entire academic year.

MTMI / guard.me

What is **guard.me**?

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

Official coverage dates for Fall:

September 1 to December 31, 2024

Grace period:

August 18 to August 31



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

Paying MTMI Fees

MTMI fees are paid with your tuition

MTMI fee: CAD \$265 charge added to your UVic Account Balance

Fee payment deadline: September 30, 2024

**Additional fees may be added if payment is late.*

Payment methods: Convera GlobalPay for students, international bank transfer/wire or debit (in office). See [paying your tuition fees](#) for options.

Using Your MTMI

Enrolment confirmation:

- Expect an email from guard.me to:
 - Set up your [online account](#)
 - Download a copy of your card
 - See policy details
 - Submit claims

**Check your spam/junk folders.*

Healthcare Access Card:

- Your key to using your benefits.
- When getting medical care, bring:
 - Picture of Healthcare Access Card
 - Government issued ID
 - Student Card
 - Copy of study permit



*Keep a picture of
your card on your
phone!*

Opting Out of MTMI

Opt-out if:

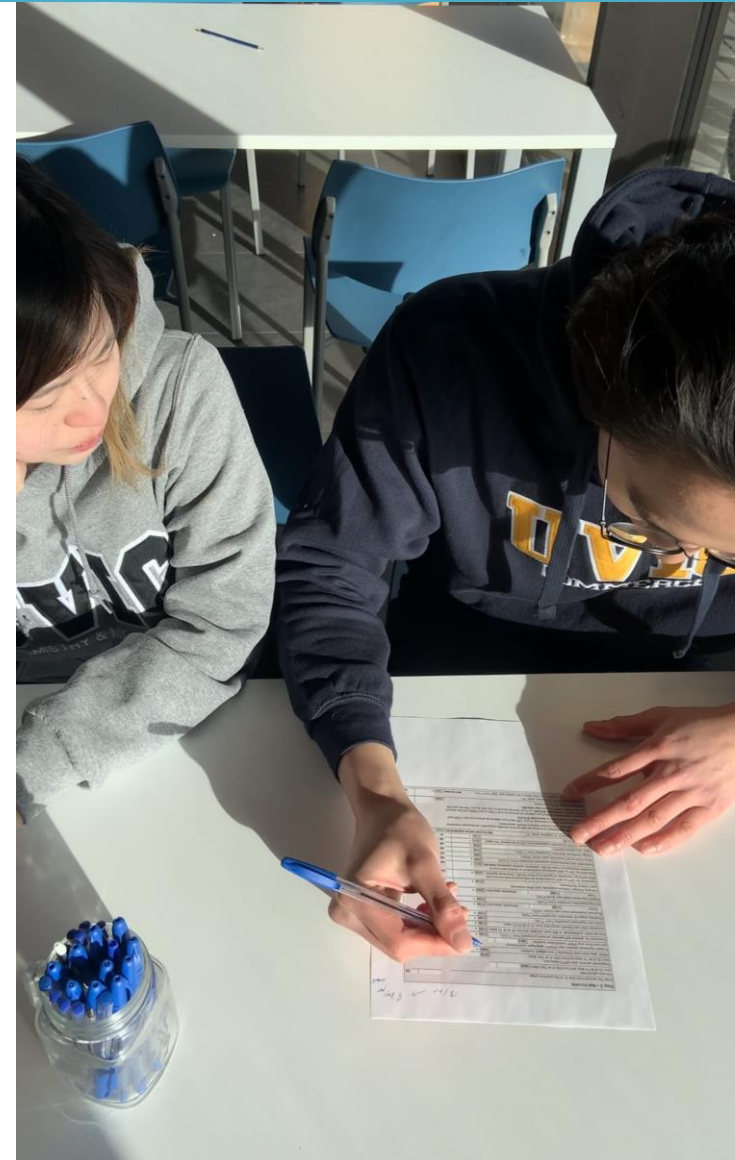
- You are already covered by BC MSP
- Have one of the eligible plans listed on the [guard.me@UVic website](https://guard.me@UVic)

By September 22: 100% refund

After September 22: may be eligible for partial refund

Pre-existing or chronic condition:

- email us at icsinfo@uvic.ca to confirm your eligibility and get appeal information



BC Medical Service Plan

Enrolment in **British Columbia's Medical Service Plan (BC MSP)** is **mandatory** for all BC residents.

Students staying in BC for 6 months or longer who hold a valid study permit must apply.

[Apply online](#) for BC MSP as soon as you arrive in BC. Waiting period for coverage eligibility is 3 months from arrival month.

International Student Health Fee: CAD \$75/month (per person) payable to BC government's Revenue Services.



Reach out to the ICS if you have questions about applying!

BC MSP Timeline

Steps to ensure you are covered:

- **As soon as you arrive in BC:** apply for MSP
- **3 months after you apply:** receive confirmation of enrolment + personal health number in the mail
- **4 months after you apply:** receive your Health Services card and payment information
- **Monthly:** pay your MSP fee

Important: your MSP expires when your study permit expires. If you have applied for a new study permit, you must update MSP to ensure continuous coverage.



Extended Health & Dental

What are extended benefits?

- Coverage for medical care not included in primary health insurance
- Subsidized by student union membership
- Important component of comprehensive and holistic medical care

Coverage includes:

- Dental care
- Vision Care
- Mental health: counselling, psychiatry, & more
- Physical health: chiropractic, acupuncture, physiotherapy, & more
- Gender affirming care



Extended Health & Dental

Most students are automatically enrolled and pay their fees via their UVic Account

Exchange students: who do not pay tuition to UVic are not automatically enrolled, but can **opt-in** with the [UVSS](#) or [GSS](#).

Opting Out:

- Must have equivalent coverage (through family, spouse, or work)
- **Deadline:** September 22 (for fall term)

Dates:

- Sept 1, 2023 – Aug 31, 2024
- Renews annually



Extended Health & Dental

Undergraduate Students

Coverage for undergraduate students such as vision care, travel, dental, physiotherapy, massage, gender affirming care, as well as some medication coverage.

Provider: studentcare (Blue Cross)

[Plan details here.](#)

Cost: \$367.41/ term

Visit [UVSS's](#) page or contact info@uvss.ca if you have questions.



Extended Health & Dental Graduate Students

Coverage for graduate students such as dental, physiotherapy, massage, gender affirming care, as well as some medication coverage.

Provider: Pacific Blue Cross
[Plan details here.](#)

Cost: assessed per term + credits

Visit [GSS's](#) page or contact gsoc@uvic.ca if you have questions.



Using Extended Health & Dental

How to get the most of your benefits:

- Familiarize yourself with the benefits available under your plan
- Learn about filing claims and using your benefits
- Ensure you have your plan information on hand
- Make sure you have MSP or MTMI

Understanding your plan information

Policy ID: your UVic V#

Group ID: UVSS: 3001 or GSS: 43222



Care for Dependents

Guard.me:

- Ensure both you and your family have [guard.me MTMI](#) while waiting for MSP
- Purchase coverage for \$1.95/day using the [online portal](#)

MSP:

- [Apply for MSP](#) at the same time
- The \$75 fee is only for students; **family members who are not students do not have to pay any fees for MSP**

Extended health benefits:

- Optional to enroll your family, but advised.
- Opt-in your dependants by **September 22 with the UVSS or GSS**



Health Insurance FAQ's

I don't have any health needs, do I need to have insurance?

- Yes! You never know what will happen or when you might get sick. Medical care in Canada is very expensive if you do not have insurance.

I want to save money, can I wait to apply for MSP?

- No. It is mandatory for British Columbians to have primary health insurance.
- Your guard.me expires after 4 months so you must apply for MSP as soon as you arrive in BC.

I have an extended health plan through my student union, can I opt-out of MSP?

- No. Primary and extended health care are different plans and cover different medical needs. Students must have both.



ACCESSING HEALTHCARE



Getting the Care You Need

Emergency care:

- Hospital emergency room

General check-up or non-emergency care:

- Student Wellness Centre (at UVic)
- Walk-in Clinics
- Virtual care

Prescriptions:

- Nurse practitioner or a doctor
- For some medications, pharmacist can renew

Specialists:

- Obtain a referral from clinic or hospital

Medication questions:

- Pharmacist



Accessing Healthcare

What to expect?

- Wait times vary
- Will be asked personal questions
- Privacy and confidentiality
- Can request gender of medical provider

Payments:

- **Billing at service** = pay when you are at doctor for services not covered
- **An Invoice** = you will have to pay the fee at a later time
- **Direct billing** = your insurance will be charged, you pay any difference
- **Out of pocket** = you will have to pay and submit a claim form via your insurance provider



Accessing Healthcare

What to bring with you?

- Insurance card:
 - Guard.me, or
 - BC Health Services Card
 - Personal Health Number
- Piece of ID (ONECard, BC ID)
- Study permit (a copy)
- Extended benefits policy and group #'s
- Emergency contact information



On-Campus Support

UVic Student Wellness Centre:

- book online
- Call: +1-250-721-8563
- Go in person to the [Health and Wellness Building \(HWB\)](#)
- appointments with a counsellor, nurse, physician or spiritual care providers

UVic Campus Security:

- Call 250-721-7599 (for on-campus medical emergencies)



Off-Campus Support

Hospitals:

- [Victoria General Hospital](#)
- [Royal Jubilee Hospital](#)

Medical emergency

- Call 911 or go to ER

Walk in clinics:

- physician or nurse practitioners
- Same day appointments
- List of all clinics and wait times: [medimap](#)

Blood work: LifeLabs

Other tests at the hospital

[Island Sexual health](#): Education & a clinic

Family doctors
are difficult to
obtain in Victoria

Call at
opening
time



Virtual Care

8-1-1:

- Call 24/7
- On-call nurse

mobileDOCTOR:

- During coverage period of MTMI guard.me

Telehealth options:

- With MSP coverage
- Example: Telus health
- A prescription or referral

SupportConnect

- 24/7 virtual mental health support
- app available for download
- free, confidential mental health support for UVic students and their dependents



Other Health Care Support

Dental clinics:

- [On campus Dental Centre](#)
 - General, cosmetic and preventative dentistry
- Searching online for dental clinics

Physical therapy:

- Referral or searching online

Alternative care:

- Massage, chiropractic, acupuncture, naturopathy, dietitians
- [Victory Health & Wellness](#)

Pharmacy:

- [UVic Campus Pharmacy](#)



Get Support

INTERNATIONAL CENTRE FOR STUDENTS

Jamie Cassels Centre B202d

Hours: Monday-Friday

9:00am-4:30pm (PT)

Phone: +1 (250) 721-6361

Email contact: icsinfo@uvic.ca

Website: www.uvic.ca/ics



Helpful Links

ICS Website: www.uvic.ca/ics

- Living in Victoria
- Health Insurance

Guard.me site: guard.me/uvic

MSP

- [MSP for International Students](#)
- [Apply for MSP](#)

Extended benefits:

- [UVSS benefit plan](#)
- [GSS benefit plan](#)



Thank you!

Stay Connected!

ICS Advising : icsinfo@uvic.ca

ICS Website: <https://www.uvic.ca/ics>

Follow us on Instagram [@uvicinternational](https://www.instagram.com/uvicinternational)

Join the Global Community [Facebook group](#),

Subscribe to our [newsletter](#)

Join our [upcoming events!](#)

