

## Health Insurance

*Make sure you have the right coverage for your time in Canada and at CBC.*

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As an international student, you are required to have medical insurance for the entire duration of your studies at CBC. Now, more than ever, we want students to know that they will have access to the appropriate health care coverage upon arrival in BC, Canada. Here is a breakdown of the various medical insurance plans that may be applicable to you as a new CBC student

### **Guard.me - International Insurance**

guard.me International Insurance is a private health care plan that is provided as a temporary plan to new international students during the 3-month wait period until they are eligible for provincial health care coverage. This plan covers all new and emergent conditions and medically necessary treatments, including those related to COVID-19. Guard.me International Insurance does not cover any services related to pre-existing conditions.

### **BC Medical – Services Plan**

If you are staying in the province of British Columbia (BC) for more than six months, you are required to enroll in the provincial health care plan called the Medical Services Plan (MSP). The waiting period to receive MSP coverage is approximately three months. MSP provides coverage for medically required services including services related to COVID-19. In addition, MSP also pays for diagnostic services including x-rays. Other services that may be covered by MSP include supplementary benefits provided by other health care practitioners.

- For more detailed information about what services are covered by MSP, click [here](#).
- For more detailed information about MSP and COVID-19, click [here](#).

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## **Determining Your Medical Insurance Needs**

Depending on your situation, your medical insurance needs will vary.

- Are you a new CBC student as of Fall 2022 but have been in BC, Canada for more than 3 months?
  - If this is the case, you are likely eligible for the provincial health care plan (MSP) and should have already applied shortly after your arrival to BC. If this is not the case, please apply immediately by [clicking here](#).
- Are you a new CBC student as of Fall 2022 and plan to arrive in BC, Canada prior to the start of classes?
  - If this is the case, you will be advised to apply for the provincial health care coverage (MSP) upon arrival in BC. If you are not eligible for MSP coverage immediately and are required to wait three months until your coverage becomes active CBC will enroll you on a private medical insurance plan (guard.me International Insurance). Payment for this private insurance will be automatically charged to your student account. This process will be dependent on you providing the college with accurate information regarding your arrival date.