

EFFECTIVE: SPRING 2019



Type	Temporary	Long Term	Extended Health & Dental
Provider	Guard.me <a href="http://guard.me">guard.me</a>   1 877 873 8447	Medical Services Plan of British Columbia <a href="http://health.gov.bc.ca/msp">health.gov.bc.ca/msp</a>   604-683-7151	CSU Health & Dental Plan <a href="http://studentcare.ca">studentcare.ca</a>
Coverage Period	MSP Waiting Period. <b>From January 1 to March 31, 2019</b>	From the end of MSP waiting period until you permanently leave BC.	<b>Jan 1 to Aug 31, 2019 (starts in the Spring term)</b>
Cost	\$180 (3 months)	\$37.50 per month	\$159.46 (8 months)
Type of Coverage	Medical Physicians Hospital visits Some extended health benefits Emergency dental	Medical Physicians Hospital benefits	Prescription drugs & Vaccinations Health Practitioners Vision Coverage Dental Coverage
Registration	Automatically registered	<b>Apply online</b> (processing time up to 3 months: MSP waiting period) <a href="http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp">www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp</a>	Students starting at CapU in the <b>Spring semester</b> are <b>not</b> automatically enrolled and are given the opportunity to <b>self-enrol</b> . Visit <a href="http://www.studentcare.ca">www.studentcare.ca</a>
Payment	<b>Pay between Dec 20, 2018 to Jan 18, 2019 directly to CapU.</b>	<b>Directly to MSP BC</b> (payable monthly, quarterly or annually)	<b>Pay online</b>   <a href="http://www.studentcare.ca">www.studentcare.ca</a>
Opt Out	Students can opt out if they already have guard.me or MSP. <b>The deadline to opt out is January 18, 2019 at 4:00 pm PT</b> <b>Upload your MSP letter* in your Welcome Guide on Moodle before Jan 18, 2019.</b>  * Note: MSP letter is not your bill. It is the letter you received with your MSP card.	No, MSP BC is mandatory for all BC Residents including international students	Only with proof of equivalent coverage. See above website for online opt out.
Cancellation	No	You must notify MSP BC directly when you permanently leave BC	No
Notes & Exceptions	Students on a visitor's visa and/or staying in BC less than 6 months will be covered under this insurance and charged for their entire period of study at CapU (from arrival date to departure dates).  Students who do not provide MSP letter will be charged in full.	Students on a visitor's visa or staying in BC less than six months are not eligible for MSP BC.	Part time students can <u>opt in</u> to the coverage at a rate of \$239.18. Students at the Sechelt or Squamish campus are eligible to <u>opt in</u> to this program at the regular rates <u>plus</u> , the Student Union fees which are not normally charged at these campus locations.

All students must have two types of health insurance while studying at Capilano University.

