

## Applying for Health Insurance Undergraduate International, Exchange & Study Abroad Students

**Important:** SFU requires that all international students have health insurance for the entire duration of your studies at SFU. Without insurance, you could pay thousands of dollars per day for a hospital stay or even be refused certain services. In Canada, there are generally two types of insurance: **basic** and **extended**. Basic health insurance generally covers visits to doctors, hospitals and diagnostic medical testing. Basic health insurance is mandatory. Extended health insurance generally covers vision, prescription drugs and dentists.

### Applying for Basic Health Insurance

#### Students who will live in BC LONGER THAN 6 months

1. Apply for the BC Medical Services Plan (MSP) immediately upon arriving in BC.
  - Please visit: <https://www.health.gov.bc.ca/exforms/msp/102fil.pdf>
  - Read all the information in detail, then download and complete the application form
  - Mail the completed form along with a photocopy of your study permit to the address at the top of the form
  - Do not send payment with your application. A bill will be sent to you when your application has been processed. The current premium (fee) per month is:  
\$57 for an individual; \$102 for a family of two; \$114 for a family of three or more.  
Note: international students are not eligible for premium assistance.
  - There is a three-month waiting period for newcomers to BC before medical coverage will take effect ((2 full months, plus the remainder of the month in which you arrived.)
2. Apply for temporary private insurance to cover the three-month waiting period for MSP (if you have not already arranged coverage through your home country or through a private company in Canada)
  - The Global Campus Health Plan offered by David Cummings Insurance Services Ltd. offers SFU students a discounted group rate (\$40/month) for short-term coverage until your MSP coverage begins. For more information and application forms, please visit: <http://www.david-cummings.com/sfu>

#### Students who will live in BC LESS THAN 6 months

1. Check to see whether you have adequate coverage from your home country
2. If you are not covered by your home country, apply for temporary insurance from a private company, such as the Global Campus Health Plan through David Cummings Insurance. For more information and application forms, please visit: <http://www.david-cummings.com/sfu>

#### Students whose MSP coverage will soon expire and need to renew

1. If you have recently extended your study permit, you must fax or mail a copy of your renewed study permit, along with your care card number, to the MSP office to ensure that your medical insurance does not expire. Contact information for MSP can be found at: <http://www.health.gov.bc.ca/msp/>
2. Once you have MSP coverage, you must continue to pay your monthly premiums and keep your address updated. Failure to pay your premiums can result in interest being charged or your file being forwarded to a collection agency. This can negatively affect your credit in Canada. If you move, ensure you update your address on the MSP website at <http://www.health.gov.bc.ca/msp/>

## Extended Health Insurance

Many Canadians purchase private extended health insurance to cover them for dental, vision, prescription drugs and other benefits not covered by MSP. The Simon Fraser Student Society (SFSS) offers SFU undergraduate students an extended Health & Dental Plan that covers many important services and expenses not covered by a basic health-care plan such as prescription drugs, dental cleanings and checkups, fillings, eye exams, eyeglasses and contact lenses, visits to health practitioners, travel coverage, and more. This plan applies to *all international and study abroad students who pay fees to SFU*. For more details on the SFSS Health & Dental Plan, please visit <http://www.ihaveaplan.ca/>

Please note that the SFSS Health & Dental Plan does not replace basic medical coverage such as MSP. You must have provincial health coverage or the equivalent (such as the Global Campus Health Plan,) to be eligible to use the extended health coverage provided through the SFSS Health & Dental Plan.

### **Newly-admitted and continuing students for any Spring or Fall Term**

All SFU undergraduate students beginning or continuing studies in September or January, who are registered for 3 or more credits at Burnaby, Surrey, or Vancouver campuses, **are normally automatically enrolled** in the SFSS Health & Dental Plan when paying fees to SFU. This includes international and study abroad students who pay fees to SFU. The cost of the Plan will be automatically included in your tuition and other fees.

**Plan Fee for Spring 2010: \$123.23 (\$52.19 for Health and \$71.04 for Dental)**

### ***Opting Out***

If you are already covered by an equivalent health and/or dental plan (such as a parent or spouse's employee benefit plan), you can opt out and receive a credit to your student account for the amount of the Plan. The British Columbia Medical Services Plan (MSP) does not provide coverage equivalent to the SFSS Health & Dental Plan. You cannot opt out if you are only covered by MSP. More details on the opt out period are available at the start of each term.

**Opt out Period for Spring 2010: January 4th – 15th, 2010**

### **Newly-admitted students for any Summer Term**

All SFU undergraduate students who are registered for 3 or more credits at Burnaby, Surrey, or Vancouver campuses, and paying fees to SFU, **are eligible to enroll** in the SFSS Health & Dental Plan at a pro-rated fee for coverage during the summer term. This includes international and study abroad students who pay fees to SFU. When beginning studies in the summer term, coverage is not automatic. To enroll, you must complete an Enrolment Form. Enrolment forms and more details on the SFSS Health & Dental Plan are available at [www.ihaveaplan.ca](http://www.ihaveaplan.ca)

## Accessing Health Services on Campus

- Health Services are available for all students on campus. **Health and Counselling Services** provides quality confidential health care at Burnaby and Vancouver campuses. For more information, please visit <http://students.sfu.ca/health/>

## Accessing Health Services Off Campus

- If you or your family wishes to use other services, check out the College of Physicians and Surgeons of BC at <https://www.cpsbc.ca/node/216> to find a family doctor or locate a convenient “Walk-In Clinic” in your neighbourhood
- To find a dentist, contact the Association of Dental Surgeons of BC at <http://www.bcdental.org/>

**Questions? Please contact SFU International at 778.782.4232,  
email [intl\\_advising@sfu.ca](mailto:intl_advising@sfu.ca) or drop by MBC 1200.**