

**Policy Title:** International Student Health Insurance Policy

**Approved by:** Campus Director

**Executive(s) Responsible:** Associate Director, Student Services/Registrar

**Administrator(s) Responsible:** Admissions Officer, Enrolment Services and Registration Officer

**Revision Date:** N/A

**Effective Date:** May 5, 2023

**Next Review Date:** May 5, 2024

**Institution Number:** 4119

## Background & Scope

All Canadian College of Technology and Business (CCTB) international students are required by both the college and the BC Government to have medical insurance for the duration of their studies in Vancouver. CCTB is committed to ensuring that all students meet this requirement before enrollment, to ensure their safety and well-being.

## Purpose of the Policy

This policy outlines the types of health insurance that are available to international students, as well as the mechanism by which students can obtain health insurance through the college.

## Policy Statement

### 1. Proof of Coverage Requirements

CCTB accepts the following as proof of coverage:

- Valid provincial health coverage (MSP)
- Guard.me international insurance – purchased through CCTB or elsewhere
- Other emergency health insurance plans that meet or exceed the minimum \$2,000,000 CDN or equivalent coverage of the guard.me Canada emergency insurance plan

In order to show proof of valid health insurance, students must submit their policy card and full policy wording in English.

CCTB does not accept the following plans as sufficient proof of coverage:

- Extended group health benefit plans
- Canadian provincial health coverage from outside of British Columbia

## 2. Private Health Insurance

Private medical insurance covers a range of health and medical services including basic health services such as hospital and ambulance, as well as some extended health services such as prescription drugs, physiotherapy and accidental dental services (if required).

CCTB has partnered with Guard.me, a private medical insurance company that specializes in medical insurance for international students, to help students meet this requirement. They have a health network system which allows students on Guard.me insurance to visit clinics and pharmacies without having to pay upfront.

However, students can also get their own private medical insurance. They will need to provide proof of their private insurance to both the Admissions and Student Services Departments. Students that have not provided CCTB with proof of their private health insurance in advance of the start of their program will be enrolled into Guard.me at their own expense. The cost of Guard.me is approximately \$60 CAD per person per month. CCTB students can also purchase Guard.me for their dependents.

Cancellation / Refund of Guard.me coverage is determined by Guard.me and available on their website and student portal.

Students need to provide proof of private medical coverage for a minimum of 90 days from their contracted start date. After this 90-day period, international students will have the option to apply for provincial public insurance.

## 2. Public Health Insurance

Medical Services Plan (MSP) is public medical insurance from the BC government. It allows students to visit medical services provided under the MSP care.

Students need to apply for MSP once they arrive in Vancouver and there is a 3-month waiting period. Students will need to have private health care insurance coverage during the 3-month waiting period. To apply, students will need to provide documentation that they will be in Vancouver for more than 6 months.

MSP covers basic medical care, mostly doctor and hospital visits, within Canada, but it does not cover dental, prescription drugs, or eye exams (except when the eye exam is referred by a doctor).

### 3. Submitting Proof of Valid Health Insurance

#### 3.1. Before Enrollment

International students must provide proof of valid health insurance to be eligible for enrolment at CCTB. If students purchase their own private insurance, they can provide proof by submitting their insurance card and policy to the Admissions and/or Student Services Departments.

#### 3.2. During their Studies

It is the student's responsibility to ensure they always maintain valid coverage while studying at CCTB. If the student's coverage will expire during their studies, students must submit new proof of valid coverage to CCTB prior to the expiry of their current policy.

CCTB's administration personnel will not allow any student in class unless they have proof of insurance coverage. When obtaining proof of MSP coverage, staff will only request confirmation of a valid health card.

If students do not provide proof of health insurance coverage before their policy has expired, they will be suspended from their classes once the expiration date is reached. If they do not provide proof of valid coverage within five (5) business days of this expiry date, they will be expelled from their program of study.

#### Related Legislation

- Immigration and Refugee Protection Act

#### Related Policies

Policy Name	Policy Number
Student Dismissal Policy	

#### Document History

Date	Approval/Review/Key Change(s)