

## MEDICAL INSURANCE INFORMATION

### What is BC Service Card?

The new British Columbia (BC) Service Card is considered as a government issued identification card. It replaces your British Columbia Medical Plan (BCMSP) CareCard. International students are temporary residents so a **non-photo BC Service Card** will be issued.

The BC Service Card insures medically required services provided by physicians and supplementary health care practitioners, laboratory services and diagnostic procedures. Upon successfully applying for Medical Service Plan (MSP) you will receive a BC Service Card. For **international students** who are planning to stay in the province of British Columbia for more than 6 months of the year, it is **MANDATORY** that you enroll in MSP. You should apply within **the first 10 days of your arrival in BC**. The waiting period to receive this coverage is **3 months**.



### When will my BCMSP Coverage start?

Waiting period for BCMSP is 3 months which includes the remainder of the month you arrive in BC plus two full months. For example, if you are in BC on August 25, you would be eligible for MSP on November 1.

Sample of a BC Service Card

### What if I need to see a doctor while waiting for my BC Service Card?

If this is the first time you are studying at Kwantlen, you are automatically enrolled in the Temporary Medical Insurance Plan by Travel Underwriters (TU). Coverage will start one week before school starts until the end of each term. You are eligible to get partial refund if you receive your BCMSP before the semester ends. For more information, please visit the website at: <http://www.kpu.ca/international/insurance>

### Important Details:

- All residents of BC need to maintain health coverage through MSP
- You must live in BC for 3 months to qualify for MSP
- Must have valid study permit to qualify for MSP
- Must keep your contact information current

Apply Online	OR	Mail the following to MSP:
<a href="https://my.gov.bc.ca/msp/application/prepare">https://my.gov.bc.ca/msp/application/prepare</a> <ul style="list-style-type: none"> <li>• Make sure you have access to a scanner</li> <li>• You will need: <ul style="list-style-type: none"> <li>○ a scanned <b>COPY</b> of the picture page of your passport</li> <li>○ a scanned <b>COPY</b> of your study permit</li> </ul> </li> </ul>		<ul style="list-style-type: none"> <li>• The MSP application form (<a href="https://www.health.gov.bc.ca/exforms/msp/102fil.pdf">https://www.health.gov.bc.ca/exforms/msp/102fil.pdf</a>)</li> <li>• A <b>COPY</b> of the picture page of your passport (do not include the original)</li> <li>• A <b>COPY</b> of your study permit (do not include the original)</li> </ul> <p><b>Mail the completed MSP form and supporting documents to:</b></p> <p>Health Insurance BC Medical Services Plan PO Box 9678 Stn Prov Govt Victoria, B.C. V8W 9P7</p> <p>For questions, call: 604 683-7151 or 1 800 663-7100</p>

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### To Change your address on your MSP plan

Update your address on <https://www.health.gov.bc.ca/exforms/msp/7062.html>. This form should be submitted by the Account Holder.

### 1. Extended Medical and Dental Coverage:

International students in full-time studies at Kwantlen are automatically enrolled in the Kwantlen Student Association (KSA) Benefits Plan. This is a mandatory extended health and dental plan that supplements the BC Medical Services Plan. It provides 12 month of coverage starting on the first day of the month the program of study begins. **Please see [www.kusa.ca](http://www.kusa.ca) for further information or visit the Benefits Office in the KSA office on any campus.**

### 2. Temporary Medical Insurance Plan – Guard.Me

**Mandatory Temporary Insurance Coverage:** All new international students coming to KPU will automatically be enrolled in KPU's Temporary Insurance Plan upon registration in classes for their first semester at KPU. Coverage will start usually, one week before school starts and the charge will apply once student registers for class. Each student's name, student number, email, gender, and date of birth will be released to Travel Underwriters, the insurer and the plan administrators. Students will be enrolled in this program upon class registration each semester until they can provide proof of coverage under the BC Medical Services Plan (BCMSP). No other alternative coverage will be accepted. For insurance coverage dates and fees, please visit <http://www.kpu.ca/international/insurance>

*\*To **cancel** your Guard.Me plan, you will need: KPU Student Number & BC Services card & BC Services Letter*  
<https://www.guard.me/kpu> (Click "Current Students" , then click "Opt Out")

### *Temporary Medical Insurance Plan Contact Information*

For claims assistance, please visit: <https://www.guard.me/kpu/claim.php?o=Current%20Students>

In case of emergencies call:

Toll-Free North America: 1-888-756-8428

Worldwide (collect): 1-905-731-8291

For a list of Direct Billing Medical Clinics, please visit: <https://www.guard.me/kpu/clinic-search.php?o=p>

**Any questions? Come see us!** (KPU International) Richmond 1400, Surrey Cedar Building 1145  
[www.kpu.ca/international](http://www.kpu.ca/international)