






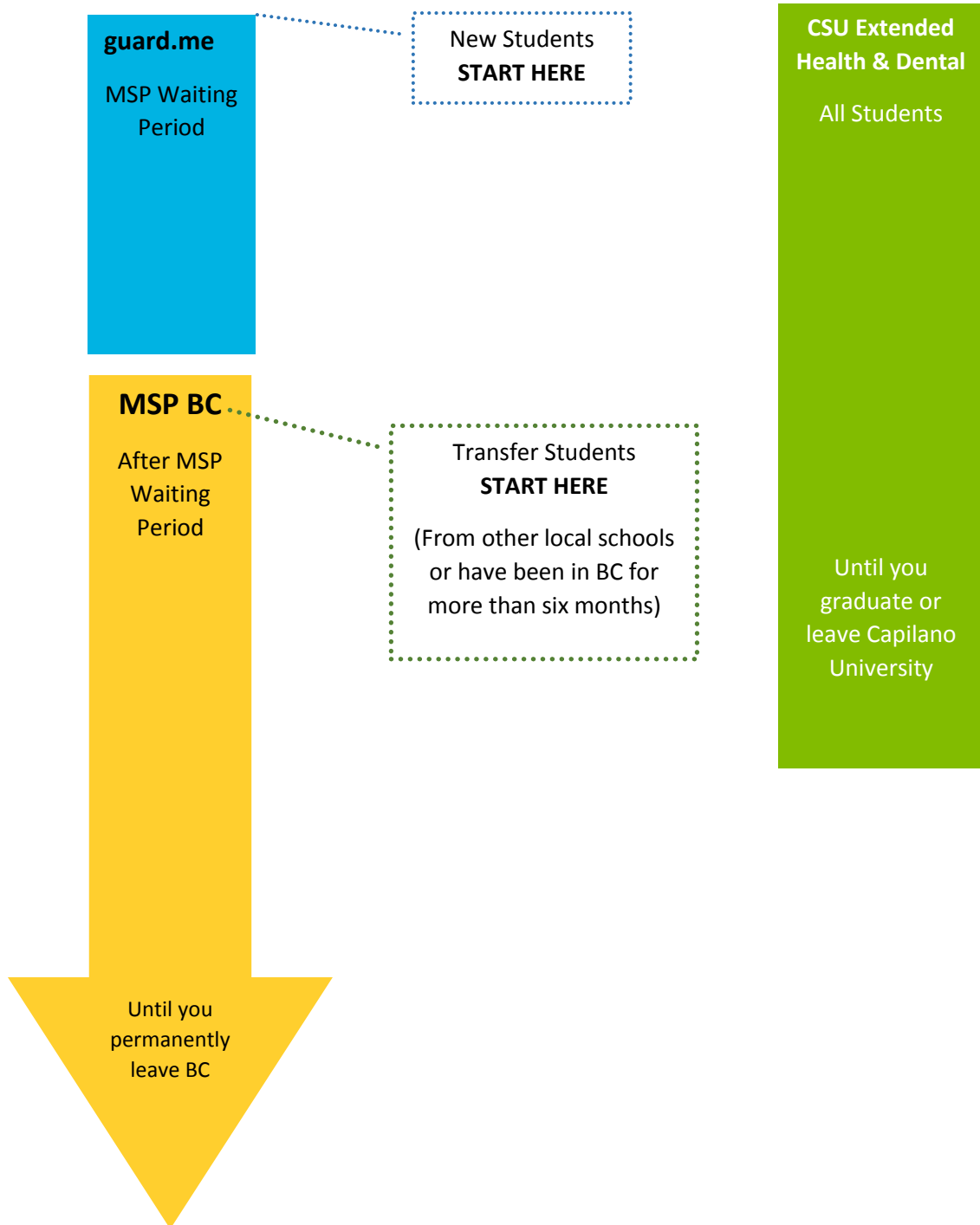
Health Insurance for Capilano University International Students

All international students **must have health insurance** for the entire time they are studying at CapU and the two required plans are: **basic medical insurance** (temporary and long term) and **extended health and dental**.

	TEMPORARY BASIC	LONG TERM BASIC	EXTENDED HEALTH & DENTAL
Type of Insurance			
Provider	Guard.me www.guard.me	Medical Services Plan (MSP) of British Columbia www.health.gov.bc.ca/msp/	CSU Health & Dental Plan www.studentcare.ca
Coverage Period	MSP Waiting Period	From the end of MSP Waiting Period until you permanently leave BC	Sept 1 to Aug 31 (Fall start)
Cost	\$180	\$75 per month	\$231 (12 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	Complete a MSP BC application form at orientation	All full time students are automatically registered (9 credits or more)
Payment	Directly to CapU (payable during third week of classes)	Directly to MSP BC (payable monthly, quarterly or annually)	Deducted from your deposit (included in your student fees)
Opt Out	Only with proof of MSP BC coverage	Not possible. 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	Automatic, as soon as MSP BC starts	You must notify MSP BC directly when you permanently leave BC	Not possible
Notes & Exceptions	Students who do not submit proof of MSP BC before the first day of classes will be charged the full amount for this temporary insurance. Students on a Visitor's Visa or studying in BC less than six months are not eligible for MSP and are therefore required to purchase this temporary insurance for the entire duration of their studies at CapU. Additional charges apply.	Students on a Visitor's Visa or staying in BC less than six months are not eligible for MSP BC. MSP Phone Number: 604-683-7151	Students who start courses in the Spring term (January) can opt in at \$154 (8 months) before Jan 20 th . The coverage period is Jan 1 st to Aug 31 st . Part time students can opt in to the coverage at a rate of 1.5 the full time student costs. Students at the Sechelt or Squamish campus are eligible to opt in to this program at the regular rates plus, the Student Union fees which are not normally charged at these campus locations.



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For more information, please visit capilanou.ca/international/prepare-arrival/Health-Insurance.