Applying for Medical Insurance: International Exchange and Study Abroad Students

SFU requires all students to have medical insurance for the duration of your studies. Health services in Canada can be very expensive if you don’t have complete medical coverage. There are two levels of medical insurance coverage in Canada: primary and secondary medical insurance. These plans work to help you avoid unexpected health costs. It is important to understand your policies and how they operate within the health care system.

1. Primary Medical Insurance

You are automatically enrolled in the guard.me@SFU plan when you register in courses for your first term.

On exchange/study abroad for 1 term? This short-term medical insurance plan will cover you for your term at SFU. On exchange/study abroad for 2 or 3 terms? This short-term medical insurance plan will cover you for the waiting period for BC MSP (see next column).

Coverage includes:
- unexpected illness or injury, and unexpected emergency relating to a pre-existing medical condition
- hospital visits
- ambulance
- doctor visits
- x-rays and laboratory tests
- surgery related to an unexpected emergency
- prescription medication
- psychotherapy

This plan costs $281/term and must be paid to SFU. There are opt-out periods if you already have equivalent coverage, and opt-in periods if you would like to obtain coverage for family members.

Please visit: https://www.guard.me/sfu

You must apply on your own for BC MSP as soon as you arrive in Canada (if you will be residing in BC longer than 6 months or studying 2 or 3 terms at SFU)

The BC Medical Services Plan (MSP) will provide primary medical insurance coverage for your subsequent terms at SFU. There is a waiting period for newcomers, during which time the guard.me@SFU plan will provide you with short term coverage.

Note: Once you receive your BC Services Card, you must provide proof online to opt out of the guard.me@SFU plan.

Coverage includes:
- doctor visits
- hospital visits
- investigations
- tests

MSP costs (effective September 1, 2019):
- $75/mo per post-secondary student
- $37.50/mo for students enrolled in kindergarten to grade 12

Please visit: https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp

2. Secondary Medical Insurance*

You are automatically enrolled in the SFSS Undergraduate Enhanced Health and Dental or GSS Health and Dental Plan when you register for courses (Fall & Spring terms only).

Coverage includes:
- vision benefits
- dental benefits
- health benefits
- travel benefits

The cost ($169.58 for undergraduates and $306.96 for graduates) of this plan is included in your student fees and provides coverage from January 1, 2020 to August 31, 2020. You can make changes to your plan (e.g. switch to the Basic Plan [undergrads only], enroll family members, or opt out if you already have equivalent coverage) during the Change of Coverage period from January 3-16, 2020.

Note: Without MSP or the guard.me@SFU primary coverage, you cannot make claims for SFSS or GSS health plan benefits.

For further information:
- Simon Fraser Student Society - www.sfss.ca
- Undergraduate SFSS Health and Dental Plan or Graduate GSS Benefit Plan - www.studentcare.ca

*This plan is applicable to study abroad students who pay tuition and fees to SFU only, not to exchange students who pay tuition and fees to their home institution.