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 (paid to SFU). There are opt-out periods if you already have acceptable equivalent coverage, and opt-in periods if you would like to obtain coverage for family members. 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 (as of January 1, 2018):
• $37.50/mo for one person
• $75.00/mo for 2 adults in a family
• No premiums for children under 19

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

2. Secondary Medical Insurance*

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

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

The cost of this plan is included in your student fees and is based on when you begin your first term at SFU. If your first term at SFU is in Summer and you would like coverage from May-August, opt in during the Change of Coverage period (May 2-17). You can also add family members to your plan during the Change of Coverage period. The cost to opt in for Summer 2019 is $84.79 for undergraduate students and $154.07 for graduate students.

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

For further information:
• 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.