Applying for Medical Insurance: International Graduate 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. Together, these plans work to help you avoid unexpected health costs. It is important to understand your policies and 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.

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 is included in your student fees.

There are opt-out periods if you already have MSP or acceptable equivalent coverage, and opt-in periods if you would like to obtain coverage for family members. Please visit: https://www.guard.me/sfu

2. Secondary Medical Insurance

You must apply on your own for BC MSP as soon as you arrive in Canada.

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 (or if you already hold a BC CareCard), you must provide proof online to opt out of the guard.me@SFU plan.

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

MSP costs (as of September 1, 2019):
- $75.00/mo per post-secondary student
- $37.50/mo for students enrolled in kindergarten to grade 12

The cost of this plan ($460.48) is included in your student fees and provides coverage from September 1, 2019 to August 31, 2020.

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

For further information:
- Graduate Student Society - http://sfugradsociety.ca/benefit-plan
- Graduate GSS Benefit Plan - www.studentcare.ca

This is not a legal document and information may change without notice. Always refer to the applicable websites for current information.

www.sfu.ca/medical-insurance