

# Health Insurance Basics at UBC

Health care in Canada can be very expensive if you don't have insurance. That's why it's important for you to understand the insurance policies your student requires while studying at UBC.

## Young and healthy – do they really need insurance?

**Yes!**

**International Students:** UBC requires that all international students have basic and extended health insurance for the duration of their studies.

**Domestic Students:** British Columbia law requires that all residents have BC Health Care Medical Services Plan (MSP) or keep current with their home province insurance plan.

The costs of hospital and doctor care in Canada are extremely high for the uninsured. Without insurance, you may have to pay thousands of dollars per day for a hospital stay or you may be refused certain services.

## Health insurance: an overview

There are three main components to full health coverage for international UBC students: iMED, the BC MSP, and the AMS/GSS Health and Dental Plan. Together these programs ensure that you avoid unexpected health costs.

	BASIC INSURANCE		EXTENDED INSURANCE
	iMED ( for International Students only)	BC MSP	AMS/GSS Health and Dental Plan
How you enrol?	Automatic when you register for classes	You must apply (if staying in BC six months or more)	Automatic when you register for classes
What the plan covers?	Going to the doctor for a sickness or injury and hospital visits	Going to the doctor, hospital visits, investigations and testing	Vision care (such as eye exams), dental care, prescription drugs, vaccinations and travel health coverage
Coverage period	First three months from arrival in Canada or full term (if you are a one-term exchange student), plus up to ten days of travel between your country and Canada	Apply as soon as you arrive. Covered after first three months in BC (waiting period)	Coverage beginning in Term 1: September 1 to August 31 Coverage beginning in Term 2: January 1 to August 31
Approximate cost	\$120 or \$170 charged to your university account	\$54 per month for an individual, paid directly to MSP, \$57.24 effective January 2010	\$210.21 per year charged to you university account
Who is automatically enrolled?	All new international students	No one	Students who pay AMS student fees
For more information	David Cummings Insurance Services www.david-cummings.com/imed 604-228-8816	MSP www.rev.gov.bc.ca/individuals/Service/MSPP/med.htm	AMS/GSS Health and Dental Plan www.ihaveaplan.ca 1-877-795-4421

## Here are the instructions:

- As soon as you register for classes, check your fees at [www.students.ubc.ca/ssc](http://www.students.ubc.ca/ssc) to see if you are covered by iMED (\$120 or \$170) and the AMS/GSS Health and Dental Plan (\$207.10). If these fees do not appear, you are not covered by those policies. If you think you should be covered, contact an International Student Advisor.
- As soon as you arrive in BC, apply for MSP, or if already insured by another province confirm that you will remain insured (you province may require continued premium payments). It takes several months to process your application, so it is important to apply right away. If you will be in BC for six months or less, you are not eligible so don't apply. If you already have MSP, you don't need iMED coverage; follow the opt-out procedures at [www.david-cummings.com/imed](http://www.david-cummings.com/imed).
- Download and print your iMED card as soon as you receive it by email (see below). You should also pick up your AMS/GSS Health and Dental Plan card and information booklet at the Health and Dental Plan Office (SUB, lower level).

## What is covered by iMED?

Medical benefits cover emergency hospitalization and medical services (including outpatient treatment at a doctor's clinic) for an unexpected

sickness or injury. The full policy is available online at [www.david-cummings.com/imed/coverage](http://www.david-cummings.com/imed/coverage).

## How do I use my iMED insurance?

Instructions on how to submit claims and how to download claim forms are available at [www.david-cummings.com/imed](http://www.david-cummings.com/imed). Once a student has signed the consent for billing there, we can process claims directly to the insurance company. Other MD offices will likely charge cash and give a receipt for the student to submit a claim. If you are admitted to a hospital room, you must call TIC at 1-800-995-1662 immediately or as soon as reasonably possible.

If you intend to have a test or medical procedure done at a hospital, call Norfolk Mobility Benefits at 1-800-672-6089 ext. 272 before the test or procedure to get proper authorization.

## When am I covered?

New international students are covered for the three-month waiting period before they become eligible for MSP. This waiting period includes the remainder of the month you arrive in BC plus two full months. For example, if you arrived in BC August 25, you would be eligible for MSP November 1.

See [www.david-cummings.com/imed](http://www.david-cummings.com/imed) for details of coverage periods and opting out if you have equivalent insurance.

## Can I opt out of iMED?

Only the following can opt out of iMED:

- Students already covered by MSP
- Students covered by another Canadian provincial health plan
- Students sponsored by a UBC-approved organization (such as CIDA or the Canadian Bureau for International Education)

Please note that having insurance coverage from your home country does not make you eligible to opt out of iMED.

Deadline: You must opt out by the end of the third week of classes.

iMED coverage with David Cummings Insurance Services, or you may wish to continue with another health insurance provider. Visit [www.david-cummings.com/imed](http://www.david-cummings.com/imed).

## BC's Medical Services Plan (MSP)

If you will be residing in BC for six months or longer, apply for MSP immediately after you arrive. Applications are available online at [www.healthservices.gov.bc.ca/msp/forms.html](http://www.healthservices.gov.bc.ca/msp/forms.html). If you have current coverage in another province of Canada, you do not have to apply for MSP, BC Doctors will charge directly to your home province if your insurance is valid. One exception is Quebec health insurance. Quebec has opted out of the reciprocal insurance plan and so students with Quebec medical insurance must pay directly for their services and claim back from their plan. Student Health will charge the rate that BC MSP would pay for the same service so reimbursement may not be in full.

## What does MSP cover?

MSP covers the cost of basic medical care within Canada including most physician and hospital services. In most cases, you will not have to pay at the time you seek medical care when you show your MSP CareCard. MSP does not cover most dental care, prescription drugs, or routine vision care (such as eye examinations or corrective lenses). For a full list of your medical and health care benefits under MSP, visit [www.healthservices.gov.bc.ca/msp/infoben/benefits.html](http://www.healthservices.gov.bc.ca/msp/infoben/benefits.html).

## When am I eligible for MSP?

There is a waiting period before MSP coverage begins: this is the rest of the month in which you arrive in BC, plus two full calendar months. For example, if you arrive in BC on August 25, you will be eligible for MSP on November 1.

## How much does MSP cost?

MSP's monthly costs are: \$54 for one person. Information on how to pay your premiums is available at [http://www.rev.gov.bc.ca/individuals/Custom\\_Service/MSP/msp.htm](http://www.rev.gov.bc.ca/individuals/Custom_Service/MSP/msp.htm).

## What is a CareCard?

The MSP membership card is called a CareCard, and the MSP number is called a Personal Health Number. You will be sent a CareCard once MSP processes your application. Be sure to contact MSP within one month after submitting your application to confirm that they received it.

I don't have my CareCard yet and I need to see a doctor. What should I do?

It is our understanding that any eligible person who has submitted an application will be covered after the waiting period, even if their CareCard has not yet arrived. If this is the case for you, you may need to pay at the time you receive health care, keep the receipt, and request reimbursement from MSP once your card arrives.

## Contact MSP

If you need to speak with an MSP customer service representative, please call between 8 am and 4:30 pm, Monday to Friday. 604-683-7151

## AMS/GSS HEALTH AND DENTAL PLAN

### Am I covered?

All students who pay AMS fees to UBC are automatically enrolled in the AMS/GSS Health and Dental Plan. To verify you are enrolled, check your fees online and look for the "Med/dent fee." This plan does not replace basic MSP (or an equivalent plan). To be eligible for all aspects of the AMS/GSS Health and Dental Plan, you must first be covered by MSP or iMED (or have equivalent coverage purchased in Canada).

If you are an exchange student and you pay tuition at your home university, you are not automatically enrolled in the AMS/GSS Health and Dental Plan. You may, however, be eligible to apply once you arrive at UBC. It is important that you have extended health and dental coverage while you are in Canada. Visit the Health and Dental Plan Office on campus for more information (SUB, lower level).

### What is covered?

Among other benefits, the AMS/GSS Health and Dental Plan covers:

- up to 80% of the cost of eligible prescription medications, after \$5 deductible per prescription;
- one eye examination per two policy years;
- the cost of a psychologist or counselling psychologist;
- vaccinations not covered by MSP;
- travel health coverage; and
- dental benefits: checkups, cleanings, fillings, root canals, gum treatments and extractions.

### Can I opt out?

If you are already covered by an extended health and dental plan, you can request to opt out of the AMS/GSS Health and Dental Plan. All opt-outs, change of coverage and enrolments must be completed between September 2–23, 2008, or within the first three weeks of your registration date, whichever is later.

### I'm experiencing financial difficulty.

#### Can I get help with payments?

If you have financial concerns, you can apply for a partial or full reimbursement of the extended health and dental plan fee at [www.gss.ubc.ca/health](http://www.gss.ubc.ca/health). The application for reimbursement requires detailed financial information.

## Where can I get more information?

For more information, visit [www.ihaveaplan.ca](http://www.ihaveaplan.ca) call toll-free 1-877-795-4421, or visit the Health and Dental Plan Office in Room 61 in the basement of the SUB. Information on benefits and opting out, answers to frequently asked questions, claim forms, and enrolment forms are available on the website.

## HEALTH SERVICES

### Student Health Service

Located in the UBC Hospital, the Student Health Service offers health care for all registered UBC students year-round. Students can make an appointment by phone, in person, or by registering online. Same-day appointments are available for ill students. All services are confidential and most are covered by iMED and MSP and other provincial plans.

For more information, visit [www.students.ubc.ca/health/service.cfm](http://www.students.ubc.ca/health/service.cfm).

### Urgent Care Centre

The UBC Urgent Care Centre is open 8 am to 10 pm, seven days a week to treat any medical concern that cannot wait until the Student Health Service office is open. Those with iMED insurance will be asked to pay a fee, which can be reimbursed later. When using UBC or other area hospitals, students should present a photocopy of the study permit and ask for the uninsured resident rate when going to the lab, radiology or emergency departments. If they do not have their study permit with them, and are charged the higher rate, they can take the receipt and study permit to the hospital cashier for a refund.

Services at UBC Hospital can be settled with the hospital cashier Monday to Friday between 10 am and 2 pm. Accounts at Vancouver General Hospital can be settled by sending the receipt and a copy of the study permit to Patient Accounts. The address is on the receipt.

### In an emergency, call 911 for police, fire or ambulance.

### Other health resources on campus

University Village Medical and Dental Clinic  
Suite 228–2155 Allison Road  
604-222-2273

UBC Medical Clinic (teaching facility)  
Suite 310–5950 University Boulevard  
Tel: 604-822-5431

UBC Dental Clinic (Faculty of Dentistry)  
2199 Wesbrook Mall  
604-822-2112

University Pharmacy (University Village)  
5754 University Boulevard  
604-224-3202

Wellness Centre, SUB 56B  
604-822-4858