



## Medical Insurance Chart – International Graduate Students

	<b>Guard.Me@SFU Plan</b> (Primary Medical Insurance)	<b>BC Medical Services Plan (MSP)</b> (Primary Medical Insurance)	<b>GSS Benefits Plan</b> (Secondary Medical Insurance)
<i>Eligibility / Required if...</i>	Every new international graduate student is automatically enrolled in their first term*.	Required for everyone living in BC for more than 6 months. Must apply upon arrival in BC.	Every graduate student is automatically enrolled if starting in January or September.
<i>Estimated costs</i>	\$247.00 per term	\$72.00/month for one person	\$456.87 for 12 months of coverage
<i>Coverage for family members?</i>	Yes, enroll family members online (see link below). Cost will be same price for 1 <sup>st</sup> dependent, 50% of price for additional dependents.	Yes, include family members in your application. Cost will be: \$130.50/month for a family of two, or \$144.00/month for a family of three or more	Yes, enroll family members online. See link below for details and cost.
<i>Scope of medical coverage</i>	Basic coverage such as doctor and hospital visits relating to unexpected illnesses or emergencies.	Basic coverage such as doctor and hospital visits.	Secondary coverage for prescriptions, dental and other medical services.
<i>Application process</i>	No application, automatically enrolled once you register in courses. Valid for the term (e.g. Sept. 1 – December 31).	Must apply as soon as you arrive in BC with completed application and copy of your study permit (and family member's documents). See "International and US" section for more details.	No application, automatically enrolled in January or September for 8 months or 12 months respectively. Students beginning their studies in May can enroll in the plan for four months (see link below).
<i>Obtain proof of coverage</i>	Pick up your GMe card from the International Services for Students office in MBC 1200, Burnaby during the first week of classes.	After applying, a CareCard or Services Card will be mailed to you.	Download proof, "pay direct card" from link below.
<i>Opt-out option</i>	Yes, opt out online after receiving MSP by deadline (see link below). You may be eligible for a refund if you have more than 1 month left in the term have not used the plan.	No available opt out process	Yes, if you are covered by an equivalent, independent policy. Opt out online by deadline via link below.
<i>Link/ Resources</i>	<a href="https://www.guard.me/sfu">https://www.guard.me/sfu</a>	<a href="http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp">http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp</a>	<a href="http://www.ihaveaplan.ca">www.ihaveaplan.ca</a>

\* Until you opt out of the Guard.Me@SFU plan, you will continue to be enrolled in this plan as long as you are a student at SFU and related fees will be assessed on your student account.

**This is not a legal document and information may change without notice.** Always refer to the applicable websites for the most updated information. This document was last updated on July 31, 2015.