

Applying for Medical Insurance: International Students

NIC 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. Guard Me Temporary Medical Insurance

You are automatically enrolled in the **guard.me@NIC** plan as part of your tuition. Coverage is effective immediately upon your arrival to NIC.

The guard.me@NIC plan will cover you during the waiting period for BC MSP (see next column).

Coverage includes:

- new and unexpected illness or injury, and unexpected emergency relating to a pre-existing medical condition
- doctor and hospital visits
- emergency transportation
- annual non-emergency doctor's visit
- x-ray, lab testing

This plan costs \$175.50 for 90 days and is included in your fees.

Important Notes:

- The charges for your 90-day Guard Me plan are collected and included in your tuition deposit for fee paying international students.
- **The cost for 90 days of Guard Me is \$175.50**
- Exchange students will have the charged applied to their student account after arrival and must pay accordingly. Exchange students will be enrolled for the full semester and charges will be rated at \$1.95/day plus a small admin fee. Total charges will vary based on exchange students end of studies and return to home country dates.
- Opt outs will only be considered for students who have active MSP. There will be no other exemptions.
- For more information please see <https://www.guard.me/nic>

2. MSP (Medical Services Plan) British Columbia 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 cover you for the remainder of your time studying at NIC. Students studying for more than three months on a study permit **MUST** enroll in BC MSP. There is approximately a three-month waiting period before your MSP coverage can begin, during which students are covered by the guard.me@NIC plan. Students should apply for MSP as soon as they arrive in Canada. **There will be some overlap between coverage of Guard Me and MSP plans, this cannot be prevented.**

Coverage includes:

- doctor visits
- hospital visits
- investigations
- tests

Important Notes:

- You can [apply for MSP online](#).
- **The cost of MSP for an international student is approximately \$75.00 per month.** You must pay these fees directly to the Province of BC. NIC does not collect for these fees.
- Exchange students and students on visitor's visas need not apply for MSP.
- MSP coverage is valid until your study permit expiry date. If you need to extend your study permit during your program, you will need to re-apply with MSP. Any students who do not have valid or current MSP will be re-enrolled on a Guard Me plan by the OGE, charges will be added to your account and your account will be locked until the fees have been paid and you have provided proof of current MSP enrolment.

3. Green Shield NIC Student Extended Benefit Medical Insurance Program

You are automatically enrolled in the **Students' Union's** Green Shield health and dental plan when you register in courses.

For students in full-time programs 6 months or longer.

Coverage includes:

- dental benefits
- health benefits
- travel benefits
- vision benefits

Important Notes:

- **This plan costs \$275.00 per year and is automatically assessed for eligible students.**
- Without MSP or the guard.me@NIC primary coverage, you cannot make claims for Green Shield health and dental plan benefits.
- For more information visit <https://student.greenshield.ca/north-island-college-students-nth> or <https://student.greenshield.ca/en-ca>

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

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