

## Health Insurance for New Students

**Did you know that in Canada, one night in the hospital can cost upwards of \$3000?** If you need surgery it can easily cost \$10,000 or more. It is very important that you have the appropriate medical insurance coverage while you are studying in Canada.

**All Students in British Columbia are required to be covered by Health Insurance during their university studies.** Basic health care coverage (doctor visits, hospital care and more) is typically provided through British Columbia's Medical Services Plan (MSP) - See [www.health.gov.bc.ca/msp/infoben/index.html](http://www.health.gov.bc.ca/msp/infoben/index.html). There is a 3 month waiting period before newcomers to BC are eligible for the BC Medical Services Plan. This waiting period is required by the BC government in order to process any newcomer's application for BC MSP and is governed by the *BC MSP Act*.

**FDU-Vancouver provides private Health Insurance through Guard Me <http://www.guard.me>**, to cover students during this waiting period, Guard Me provides affordable comprehensive health insurance for the initial 3 months when students arrive in Canada. All FDU Students must purchase Guard Me's University and College Plan during this 3-month waiting period through FDU. **FDU does not accept other insurance travel insurance coverage from other providers.** All new students are automatically enrolled into Guard Me's plan at a rate of **\$2.10 USD per day**, beginning on the first day of Orientation to the end of their third month in Canada. Guard Me's medical plan pays for all basic medical expenses as well as certain additional services such as required prescriptions. Please visit <http://www.guard.me> (click on policies) for an explanation of Guard Me's University and College policy coverage or call the Student Services Office at (604) 648-4465. Guard Me does not cover expenses sustained due to pre-existing conditions.

If you will be arriving in Canada prior to the first day of orientation, you need to begin your insurance on the day you arrive to ensure you have proper medical insurance coverage. To begin your coverage early, please complete the form on [Page 2](#). Guard Me gives students the option to enroll family members (spouse and/or dependents) by completing an additional application form for each person and by paying an additional fee. If you want to enroll family members, please contact the Student Services Office at (604) 648-4465.

Students who plan to travel outside of Canada while they are student are also recommended to purchase the Guard Me Travel Insurance, in addition to the BC MSP. Students who participate in official university exchange programs are required to purchase this insurance. This will cover medical expenses that are not covered by BC MSP and can be purchased through FDU at a rate of \$2.10 USD per day.

\* Students who are enrolled in BC MSP or an equivalent Canadian provincial health coverage plan or FDU students from the New Jersey campuses who are covered by an university approved medical insurance plan are not required to purchase Guard Me's bridging insurance plan.

## Medical Insurance Early Activation Form

Your Guard Me insurance will begin the day before the first day of Orientation for the term. If you will arrive in Canada before the first day of orientation, please complete this form to begin your Guard Me medical insurance coverage as of the date you arrive in Canada. There is a charge of \$2.10 USD per day for the additional days.

First Name : \*

Last Name : \*

FDU Student ID Number: \*

Date of Birth :  \* (65 yr MAX )

Gender: \*

Home Country: \*

Mobile: \*

Email Address: \*

### What date do you land in Canada?

Start Date: \*  (yyyy-mm-dd)

**If you are an Exchange Student OR a student activating this insurance for a trip outside of Canada, please indicate the date that you want the coverage to end:**

End Date: \*  (yyyy-mm-dd)

By completing and submitting this form to the Office of Student Services at FDU-Vancouver, I authorize FDU-Vancouver to begin my Guard Me medical insurance coverage as of the Start Date indicated on this form. I understand that I will be charged at a rate of \$2.10 USD per day by FDU-Vancouver for my Guard Me medical insurance coverage.