**Health Insurance for New Students**

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 [B.C. MSP](https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents) . 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 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[www.guard.me](http://www.guard.me) covering students during this waiting period; Guard Me provides affordable comprehensive health insurance for the initial three 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 travel insurance coverage from other providers. Starting on September 1, 2025, all new students are automatically enrolled into Guard Me’s plan at a rate of** **USD$2.10 per day, for a period of three months.** Guard Me’s medical plan pays for all basic medical expenses as well as certain additional services such as required prescriptions. Guard Me gives students the option to enroll family members (spouse and/or children) by completing an additional application form for each person and by paying an additional fee. If you want to enroll family members, please complete the form on Page 2 and send it to Emily Wang at m.wang1@fdu.edu.

**Students arriving before September 1, 2025**

If you will be arriving in Canada prior to September 1, 2025, you need to begin your insurance on the month you arrive to ensure you have proper medical insurance coverage. To begin your coverage early, please complete the form below on Page 2.

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 USD$2.10 per day. We are unable to provide refunds once Guard Me policies have been activated unless a student’s BC MSP policy coincides with their Guard Me policy.

\* Students who are enrolled in BC MSP or FDU students from the New Jersey campuses who are covered by a university approved medical insurance plan are not required to purchase Guard Me’s bridging insurance plan.

**Family Members:**

If you would like coverage for any family members traveling with you, please complete the Guard Me activation form for each family member and email it to m.wang1@fdu.edu. Activations for family members can take up to 5 days, please send your family’s activation form 5 days prior to their arrival in Canada. We are unable to provide refunds once Guard Me policies have been activated unless a student’s BC MSP policy coincides with their Guard Me policy.

**Medical Insurance Early Activation Form**

First Name: \* 

Last Name: \* 

Gender: \* 

FDU Student ID Number: \* 

Date of Birth (yyyy/mm/dd): \* 

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 USD$2.10 per day by FDU-Vancouver for my Guard Me medical insurance coverage.