

## **SCHOOL POLICIES AND REGULATIONS**

### **Medical Insurance Policy**

of

### **Alexander Academy**

**Suite 200, 688 West Hastings**

**Vancouver, British Columbia, V6B 1P1, Canada**

### **Medical Insurance Policy**

Comprehensive health and accident insurance is mandatory in British Columbia. All students attending Alexander Academy are required to have valid Medical Insurance. Proof of medical insurance coverage is required upon registration. Although accepted at the Academy, students will not be permitted to attend class without valid medical insurance. An application for medical insurance on behalf of the student must be made at the time of registration.

#### **Current BC Residents**

When completing the registration process, please ensure that the school has your child's MSP Care Card Number on file.

#### **Canadians Arriving from another Province**

If you are a resident of Canada and arriving in BC from another province, you must enroll your child in the Medical Services Plan of British Columbia upon arrival. You should maintain coverage from your previous medical plan as there is a three month waiting period (90 days) before MSP coverage can begin.

#### **International Students**

New BC Residents arriving from Foreign and US locations or returning BC residents arriving from outside Canada must obtain **Private Medical Insurance** which is valid for at least the first three months in BC.

#### **Where Can I Purchase Private Medical Insurance?**

You may purchase medical insurance from the company of your choosing, providing that the insurance is valid for medical expenses in Canada. A local insurance provider, **Guard Me** offers students a high quality and low cost health insurance option designed for international students. You can obtain information by contacting the administration at Alexander Academy or by accessing the Guard Me website at [www.guard.me](http://www.guard.me). *Please note that private medical insurance is subject to certain exclusions, such as extreme sports, pre-existing conditions, and incidents involving drug or alcohol use. The applicant is responsible for reviewing the insurance terms which are located on the Guard Me website.*

## **When Should I Purchase My Private Medical Insurance?**

You are strongly advised to purchase your child's medical coverage **before travelling to Canada**. Accidents and unexpected illness can occur at any time, and having insurance in place before your child leaves home is the best way to protect you and your family.

## **About the British Columbia Medical Services Plan (MSP)**

MSP is the British Columbia Provincial Government's basic medical plan for all BC residents-including Temporary Residents and International Students. After residing for three months in the Province, international students holding a **Study Permit valid for more than six (6) months** are entitled to medical and hospital benefits through the government Medical Services Plan (MSP).

The BC Medical Services Plan Insurance **will cover**: Doctors consultations, Hospital treatments, x-rays, Laboratory work

The BC Medical Services Plan Insurance **will not cover**: Prescription costs, Ambulance journeys, Alternative therapies, Contact lenses, Glasses, Physiotherapy, Chiropractor, Dental and Orthodontic treatment.

### **Note:**

Enrollment for MSP is **not** automatic. Parents should submit their child's MSP application immediately after arriving in BC.

Upon arrival there is a three month waiting period before MSP coverage can begin. Parents must purchase private medical insurance for their child, for at least the first three months in BC.

MSP Contacts for B.C. Residents Mailing Address:

Medical Services Plan

PO Box 9035 Stn Prov Govt.

Victoria, B.C. V8W 9E3

Email: [www.health.gov.bc.ca/msp/](http://www.health.gov.bc.ca/msp/)

Toll Free Telephone service: An automated service is available 24 hours a day, 7 days a week, to provide information about your MSP account, and general information about MSP benefits and services.

If you need to speak with a customer service representative, please call between 8:00 a.m. to 4:30 p.m., Monday to Friday. Vancouver: 604- 683-7151 Other areas of B.C. (toll-free): 1 800 663-7100

**Revised: 2017.01.26**

### **Policy Review**

This policy was approved on: **26<sup>th</sup> January 2017**

This policy will be reviewed by: The Alexander Academy Board on or before **26<sup>th</sup> January 2019** or when there are significant changes to the relevant Ministry and/or IBO policies.