

## Health Insurance Overview for Vancouver Campus Students

*Updated March 1, 2021*

### Introduction

Medical Coverage in Canada is made up of two parts: **Primary or Basic Insurance** and **Secondary or Extended Insurance**. Each province in Canada is responsible for its own primary medical insurance plan. In British Columbia (BC), it is legally required under the Medicare Protection Act, for those residing in the province for six months or longer to enrol in its primary insurance. This insurance plan is called the Medical Services Plan or MSP.

Secondary insurance provides services not provided in the primary insurance plan. For secondary insurance to work, you must have valid primary insurance. Adler University provides all enrolled students (both domestic and international) with secondary or extended health insurance through StudentCare.

### All Students - Primary Insurance - Medical Services Plan (MSP) of British Columbia

As mentioned, enrollment in the Medical Services Plan (MSP) is mandatory for all who reside in British Columbia for six months or longer.

MSP covers all mandatory medical costs such as visits to a doctor, medical tests and hospital visits. It provides comprehensive coverage to keep you medically safe while residing in the province. Once you are enrolled, you will receive a BC Services Card with your Provincial Health Number. The Provincial Health Number is required when you access medical services through this plan.

#### [Benefits of MSP](#)

#### [Apply for MSP](#)

**Cost of MSP:** Canadian citizens and permanent residents do not pay a premium for the Medical Services Plan of BC. International students will be assessed a fee of \$75.00/month for the plan from the month the coverage begins. This fee will be invoiced to you directly from the Medical Services Plan.

**Out of Province Students:** Here is a link to [all the provincial and territorial government's ministry of health sites](#).

#### [FAQ on Moving Provinces](#)

**[FAQ on Canada Health Act](#):** This website answers questions related to Canada's Health Care system.

#### [Locate a Doctor or Clinic](#)

### All Students - Secondary Insurance – StudentCare Extended Health and Dental Plan

Adler University has partnered with [StudentCare](#) to provide a health and dental plan to cover additional medical expenses like dental, vision, paramedical, counselling and travel insurance to all enrolled

students at the university. All students are assessed the mandatory plan fee in either the Fall or Spring term (depending on your start date in the academic year). Students who start in the Summer term will be enrolled in the subsequent Fall term.

If you have equivalent extended health coverage, you are able to opt-out of this plan within the first 10 days of the term in which you were enrolled. If you have opted out of the plan, you are not eligible to enroll until the next Fall term.

[StudentCare Plan Information](#)

[How to make a claim](#)

[Contact StudentCare](#)

## **All Students - Counselling Services**

Through our partnership with StudentCare, all registered Adler University Students are able to received 24/7 counselling support through [Empower Me](#). Even if you opted-out of the extended health and dental coverage, you can still seek support through this service. You can call Empower Me's referral line for confidential counselling and support 24/7/365 at 1-844-741-6389. [More on Empower Me](#).

Students who have kept the extended health and dental plan, can receive up to \$500 worth of counselling services per policy year from an R.Psych, or MSW practitioner. Students wishing to see an RCC will be eligible to claim \$25 from each appointment up to \$300 per policy year. [Please see full details on the counselling benefit](#).

### **Mental Health Professional Resources:**

[How to choose a registered clinical counselor](#)

[Find a psychologist](#)

[Find a registered social worker](#)

[Find a therapist through Psychology Today listings](#)

## **Here2Talk - 24/7 Student Mental Health Counselling and Referral Service**

All students currently registered in a B.C. post-secondary institution have access to free, confidential counselling and community referral service, conveniently available 24/7 via app, by phone (1-877-857-3397) and online at [Here2Talk.ca](#).

## **International Students - Primary Insurance during the MSP Waiting Period**

Since there is a gap in coverage during the waiting period (time of arrival to time the MSP coverage begins), Adler University has partnered with [guard.me](#) to provide you with short-term primary medical insurance. You can purchase basic interim health nsurance through the [guard.me website](#) for yourself and any dependents.

All international students who started studying in Fall 2020 or earlier, should have transferred their basic interim insurance to the Medical Service Plan of BC (MSP). If you have not yet applied for MSP this, please contact Susanne Milner at [smilner@adler.edu](mailto:smilner@adler.edu).