

Health Insurance Overview for Vancouver Campus Students

Updated October 6, 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. British Columbia (BC) legally requires, under the Medicare Protection Act, enrollment in its primary insurance plan called the Medical Services Plan or MSP. This requirement applies to individuals residing in the province for six months or longer, including international students on a study permit.

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 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 \$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](#)

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 [Study Insured](#) to provide you with short-term primary medical insurance. You will be automatically enrolled in this insurance to align with your arrival date and MSP effective date. The fee for this insurance will be included with your ancillary fees (i.e. the International Student Services fee) and is not charged separately.

All international students who started studying in the Fall 2021 term or earlier should have transferred their basic interim insurance to the Medical Service Plan of BC (MSP) or at the least applied for MSP. If you have not yet applied for MSP, please contact Colin Osaka, International Student Services Coordinator, at cosaka@adler.edu for assistance.

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. 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.

For students enrolling in the Fall 2021 term, the cost for the 2021-2022 Academic year is \$450. For students starting in the Spring 2022 term, the cost will be \$300 for 8-months of coverage. You can also enrol your dependents on this plan during the first ten days of the term in which you are enrolled.

If you have equivalent extended health coverage, you can opt out of this plan within the first ten days of the term in which you were enrolled. If you have opted out of the plan, you cannot enroll again until the following 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 can receive 24/7 counselling support through [Empower Me](#). Even if you opted out of the extended health and dental coverage, you could still seek support through this service. You can call Empower Me's referral line for confidential counselling and support 24/7/365 at 1-833-628-5589. [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 counsellor](#)

[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 the app, by phone (1-877-857-3397) and online at [Here2Talk.ca](#).