

Medical Coverage

Returning students: MSP all the time

New 10-month students: Guard.Me for the first three months, followed by MSP/Guardme top up for the rest of the school year

New 5-month students: Guard.Me all the time

What are MSP & Guard.Me?



BC Medical Services Plan (MSP)

- MSP is the mandatory public health insurance provided by Health Insurance BC for students with a valid study permit.
- **All 10-month students must provide their study permit** to the International in the beginning of school year.
- Always present your MSP card when you visit a clinic or hospital.



Guard.Me

- Guard.Me is a private insurance for students without MSP.
- If you have Guard.Me insurance and went to a clinic or hospital, please keep the medical receipts and submit the [online claim form](#). Click [here](#) for more instructions.
- Visit Guard.Me's website for [insurance plan details](#) and [FAQ's](#).