

As an international student, you are required to have health insurance for the entire duration of your studies at Vancouver Island University.



## Why do I need health insurance?

Your health and well-being are extremely important.

If you suffer a sickness or injury, the most important thing is for you to get the medical attention you need. Without health insurance, the high cost of medical services in Canada could limit your access to the care you would need, and leave you or your family with a large debt to pay.



\$ Hospital care can cost over **\$3,000 per day**.

\$ Emergency Room visit can cost over **\$700**.

\$ A visit to a doctor's office or walk-in clinic can cost **\$100** or more.

\$ Ambulance service can cost **\$300** or more.

With good health insurance, you and your family can **rest at ease knowing that you are covered!**

## The Medical Services Plan of BC (MSP)

If you will reside in BC with a Study Permit valid for more than 6 months, you will be deemed a Temporary Resident of BC and should be eligible for the BC Medical Services Plan (MSP). MSP is the BC Provincial government health insurance plan and enrolment is mandatory for all BC residents.

**Upon arrival in BC, there is a 3-month waiting period before MSP coverage begins.** You will need interim private health insurance during the MSP wait period.



### Health Insurance for the waiting period for MSP and for students not eligible for MSP

Vancouver Island University has made arrangements to provide international students with **excellent interim health insurance at a low cost** for the three month MSP wait period. This is under the Global Campus Health Plan (GCHP) provided by David Cummings Insurance Services (DCIS). Students who are not eligible for MSP can purchase the Global Campus Health Plan for the full duration of their study program.

### How to buy coverage:

Go to [www.david-cummings.com/VIU](http://www.david-cummings.com/VIU) where you can purchase online with credit card payment, or download and print a paper application.

Representatives of David Cummings Insurance Services will also be on site for International Student Orientation Sessions.

### How will I get my insurance documents?

Your insurance wallet card will be emailed to you at the address you put on your insurance application. The policy wording, medical claims forms, and directions about how to use your insurance are at [www.david-cummings.com/VIU](http://www.david-cummings.com/VIU)

### You are well covered with the Global Campus Plan.

The Global Campus Health Plan covers costs of hospitalization and medical services when needed to treat medical emergencies due to unexpected sickness

or injury. The coverage limit is \$2,000,000 CAD and the benefits are very comprehensive.

### Summary of what is covered

This is a summary brochure only. The full coverage details (including the benefits, conditions, limits, and exclusions) are in the policy wording.

- Hospitalization
- Services of a legally qualified physician, surgeon, or registered nurse
- Diagnostic, x-ray, & laboratory services
- Local ambulance service
- Medical equipment and supplies
- Services of a registered chiropractor, physiotherapist, massage therapist, podiatrist, osteopath, acupuncturist, or speech therapist
- Outpatient services of a psychiatrist, psychologist, or counselor
- In-hospital psychiatric care
- Maternity coverage in first 32 weeks of pregnancy (if pregnancy begins after the policy effective date)
- Prescription medication
- Emergency Dental Care Treatment in the event of an accident or the sudden onset of acute dental pain
- Accidental death or disablement
- 24-hour call centre for emergency assistance
- and more

### What if I have a pre-existing medical condition?

You are not covered for the maintenance care (including prescription medication) or non-emergency treatment for a pre-existing medical condition. An **unforeseen emergency** related to a pre-existing condition would be covered. Follow-up care required after the emergency has passed is not covered for pre-existing conditions.

### What is not covered?

\*Please read the policy wording for the full list of exclusions and limitations. The following are highlights of what is not covered.

Any medical costs related to:

- Pregnancy, miscarriage, childbirth or termination of pregnancy except as provided under the Maternity Benefit
- Contraceptives
- Elective medical treatment
- Mountaineering, scuba diving, rock or precipice climbing, hang gliding, paragliding, sport parachuting,

sky diving, athletic or sports activities for remuneration or prize money, or while riding or driving in or on any motorized vehicle or device in any race or speed contest



**Worldwide health insurance of unmatched value for ...**

- ↗ **international & exchange students**
- ↗ **international co-op study & work terms**
- ↗ **international internships**
- ↗ **international field schools**
- ↗ **cultural exchange programs**

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#### **The Underwriter**

This plan is underwritten by *Certain Underwriters at Lloyd's* through MSH International (Canada) Ltd.

#### **For more information and help**

- A. Questions regarding the Global Campus Health Plan should be directed to a DCIS representative:



**David Cummings Insurance Services**

Phone: (604) 228-8816 or 1-800-818-3188

Fax: (604) 228-9807

E-Mail: [student@david-cummings.com](mailto:student@david-cummings.com)

Websites: [www.david-cummings.com](http://www.david-cummings.com) &

[www.david-cummings.com/VIU](http://www.david-cummings.com/VIU)

Suite 350 – 2083 Alma Street  
Vancouver BC V6R 4N6  
Canada

Visit [www.david-cummings.com/VIU](http://www.david-cummings.com/VIU), the Global Campus Health Plan site for students of Vancouver Island University, where you will find

- Online and downloadable application form
- Full coverage details (what is covered + what is not)
- Multi-lingual plan brochures
- What to do if you need to see a doctor or go to a hospital
- Direct billing clinics near Vancouver Island University
- How to make a claim

- B. For more information about BC MSP visit:

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

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*Health Insurance for*  
**International & Exchange Students**

**Vancouver Island University**  
**Nanaimo Campus**

[www.david-cummings.com/VIU](http://www.david-cummings.com/VIU)