

**YOU
MUST HAVE:**

MEDICAL SERVICES PLAN (MSP)
(Provided by HIBC under BC Provincial Government)



CAD \$75.00/month
Paid by International students THEMSELVES upon receiving their paper invoices in the mail



BEFORE MSP BECOMES AVAILABLE TO YOU :
PRIVATE EMERGENCY MEDICAL INSURANCE
(Provided by 3rd parties. Ex. guard.me)



CAD \$1.45/day
If purchasing guard.me *International Student Insurance* from the school

	CURRENT STUDY PERMIT VALID/GOOD FOR ≥ 6 MONTHS AS OF TODAY?		CURRENT MSP STATUS
NEW MSP APPLICATION: I'm a new/returning BC resident (Arrived < 3 months ago)	✓ Yes You CAN apply to get MSP	STEP ① : APPLY TO GET/RENEW YOUR MSP Email inquiry@maplehill.edu.com Your new study permit	✗ None
MSP RENEWAL: I need to extend my MSP	✓ Yes You CAN apply to get/renew MSP		✓ Valid
	✗ No (< 6 months OR not available/ received yet)		✗ Expired/ None
	✗ No (< 6 months OR not available/ received yet)		✗ Expired/ None

APPROXIMATE # OF COVERAGE DAYS NEEDED WHILE WAITING FOR MSP COVERAGE	FEE (CAD \$) if purchased from the school (CAD \$1.45/day)
90 days	CAD \$130.50
-	-
45 days	CAD \$65.25
-	-
=	Approximate # days to receive your new study permit which is valid for ≥ 6 months
+	45 days
=	x # Days of private emergency medical insurance needed while waiting for MSP coverage
	CAD \$1.45/day

STEP ② : PROOF OF PRIVATE MEDICAL EMERGENCY INSURANCE?

HAS PROOF:

Email proof of your private emergency medical insurance to:
inquiry@maplehill.edu.com

NO PROOF and would like to purchase it from the school:

Please pay us your FEES using one the following payment methods:

- 1) Interac E-Transfer (EMT):**
ning.ding@maplehill.edu.com
1. Email us your **PASSWORD** once the transaction is complete
- 2) Wechat/Alipay (transaction fee of 0.8% will be automatically included):**

1. Scan the QR code:



2. Enter your **PAYMENT AMOUNT** in Canadian Dollars (CAD)
 - The system will convert RMB to CAD based on the exchange rate of the day.
3. Enter the **LEGAL FULL NAME of the student** (as it appears on his/her passport)

Once your payment is received, your request will be processed within 3 business days. You will receive an electronic copy of your insurance card and policy details.

MEDICAL SERVICES PLAN (MSP)



HOW DO I GET MSP?

Maple Hill School can assist with applying/renewing BC's **Medical Service Plan (MSP)** on behalf of students upon receiving their residence date information and applicable supporting document (ex. study permit that are valid for ≥ 6 months). Students ≥ 16 years old may also choose to apply MSP themselves: 1. Check [application eligibility](#) is met 2. Fill out the [application form](#) online and upload supporting document (ex. study permit that are valid for ≥ 6 months) 3. You will receive a confirmation # upon submission of the form

Note: New and returning residents must complete a wait period of approximately of 3 months before MSP coverage becomes active.

Students will receive to their mailing addresses within 45 days the application is submitted to Health Insurance BC (HIBC) for review:

- 1) **MSP card**
- 2) **Monthly invoices (CAD \$75.00/month if you are an international student).**

NOTE: *STUDENTS MUST PAY FOR THE INVOICES THEMSELVES*****

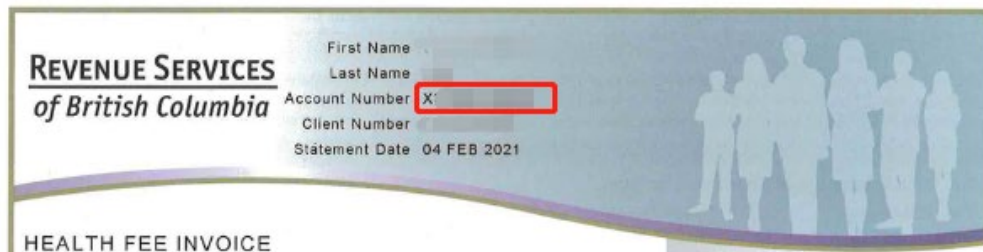
WHAT SERVICES DOES IT COVER?

Please refer to: <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/benefits/services-covered-by-msp>

HOW DO I PAY FOR MY MSP INVOICES?

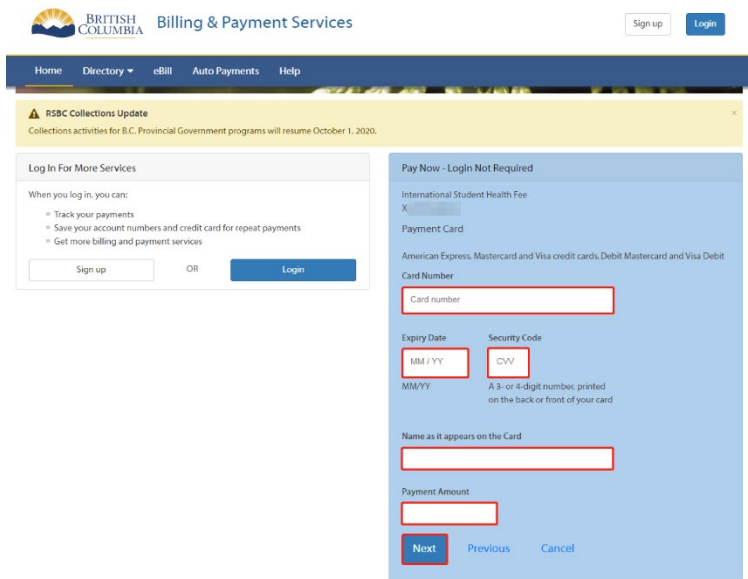
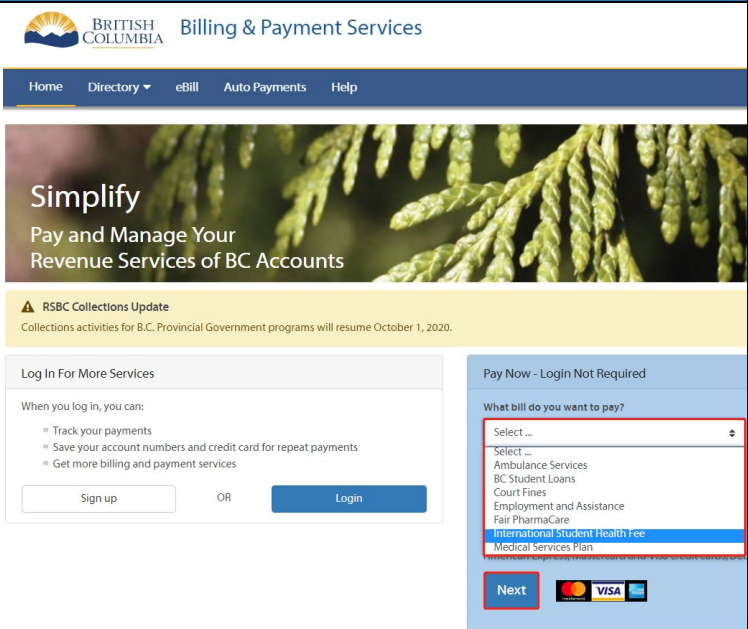
If you are an **international student**, you will be charged **CAD \$75.00/month** in international student health fee once your coverage becomes active and receive monthly invoices from Revenue Services of BC (RSBC) to your mailing address on the MSP system. Students hold the billing responsibility of paying this fee by themselves.

To make a payment, you'll need your account number (e.g. X37012345678) shown on the top of your invoice.



Detailed payment instructions are available on the back of your invoice and [here](#), but in general you can pay:

PAYEMENT METHOD	INSTRUCTIONS
<p>ONLINE THROUGH REVENUE SERVICES OF BC (RSBC) WEBSITE</p>	<p>CREDIT CARDS/DEBIT CARDS:</p> <ol style="list-style-type: none"> 1) Visit http://gov.bc.ca/rsbc 2) In the blue box on the right, select “International Student Health Fee” from the drop-down menu. 3) Click “Next” 4) Enter your international student account # from the top of your invoice (e.g. X37012345678) 5) Click “Submit” <ol style="list-style-type: none"> 6) Fill in your card info (American Express, Mastercard, Visa credit cards, Debit Mastercard, and Visa Debit) and payment amount 7) Click “Next” and follow the prompts.



CALL REVENUE SERVICES OF BC (RSBC)

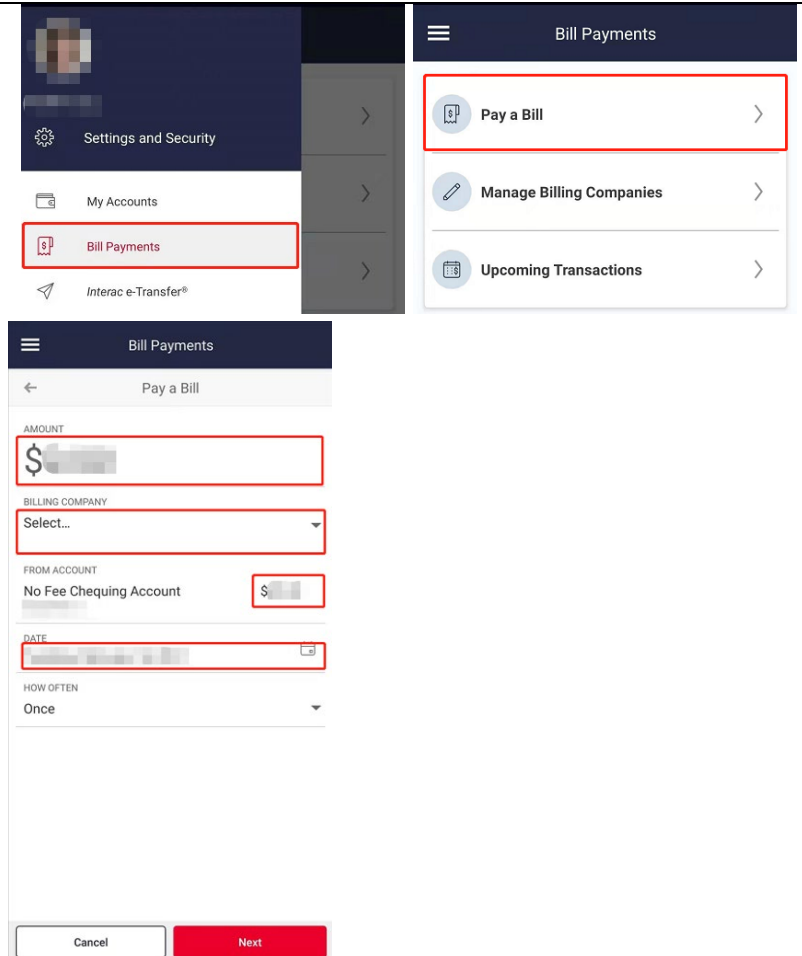
CREDIT CARD:

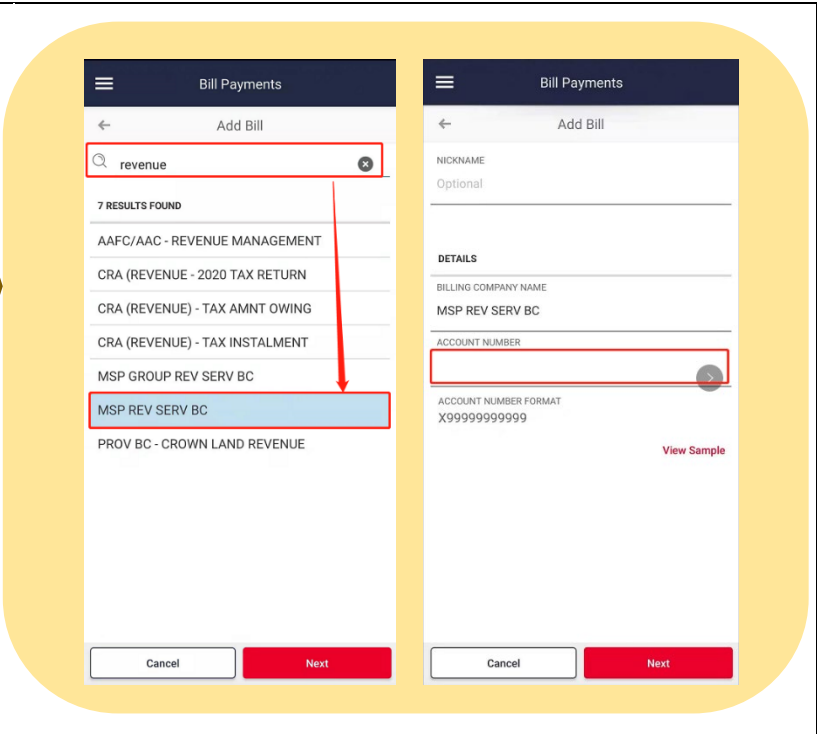
- 1) Call **1-877 383-0016** (toll-free, English service only) during 8:30AM-4:30PM (PST) Monday-Friday, except for statutory holidays
- 2) Select **“Make a Payment”**
- 3) Pay by providing your **account #** (e.g. X37012345678), **credit card details** (American Express, Mastercard, Visa credit cards, Debit Mastercard, and Visa Debit), and **payment amount**

ONLINE BANKING

ONLINE BANKING:

- 1) Log into your online banking account.
- 2) Select **“Bill Payments”**
- 3) Select **“Pay a Bill”**
- 4) Enter the **AMOUNT** you would like to pay
- 5) Select the **ACCOUNT** from which your payment would be withdrawn from
- 6) Select the **DATE** of your payment



	<p>7) Select the “MSP REV SERV BC” from the BILLING COMPANY dropdown menu</p> <div style="border: 1px solid black; border-radius: 15px; background-color: #fff9c4; padding: 10px; margin: 10px 0;"> <p style="text-align: center;">FIRST TIME PAYING FOR YOUR MSP PREMIUM TO RSBC USING ONLINE BANKING?</p> <ol style="list-style-type: none"> 1) Using the search bar, search up “MSP REV SERV BC” 2) Click “Next” 3) Fill in the “Account Number” field (e.g. X37012345678) 4) Click “Next”. <p style="text-align: center;">MSP REV SERV BC is now set up as one of your billing companies for future use.</p> </div> <p>8) Click “Next” and follow the prompts</p>	
<p>IN-PERSON AT A SERVICE CANADA LOCATION</p>	<p>CASH, DEBIT, CREDIT CARD: Make sure to have your payment and account # (e.g. X37012345678) ready</p> <p>CHEQUE, BANK DRAFT OR MONEY ORDER: Make sure to include your account # (e.g. X37012345678) and payee as “Minister of Finance” on your payment</p>	
<p>BY MAIL</p>	<p>CHEQUE, BANK DRAFT OR MONEY ORDER (DO NOT SEND CASH): Include your account # (e.g. X37012345678) on your payment and mail it to: Revenue Services of BC PO BOX 9085 STN PROV GOVT VICTORIA BC V8W 9E4</p> <p>Send your payment at least 8 days before the due date if you’re sending it through Canada Post.</p>	

FREQUENTLY ASKED QUESTIONS (FAQS) ON INTERNATIONAL STUDENT HEALTH FEE

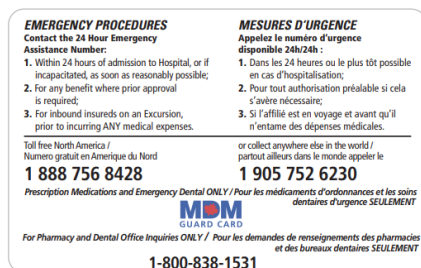
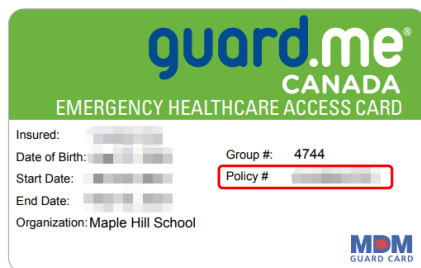
Please refer to: <https://www2.gov.bc.ca/gov/content/health/accessing-health-care/health-fee-international-students>

MSP – MORE QUESTIONS?

Medical Services Plan (MSP):

- Billing inquiries (Revenue Services of BC (RSBC)):
 - Tel: 1-877-383-0016 (toll-free, English service only), 8:30AM-4:30PM (PST) Monday-Friday, except for statutory holidays
 - Email: RevenueServicesBC@gov.bc.ca
- Other inquiries (Health Insurance BC (HIBC)):
 - Tel: 604-683-7151 or 1-800-663-7100 (toll-free). Press “1” for English, and “3” for Mandarin, 8:30AM-4:30PM (PST) Monday-Friday, except for statutory holidays
 - Email (General Inquiries only): mспенquiries@hibc.gov.bc.ca

GUARD.ME INTERNATIONAL STUDENT INSURANCE (PRIVATE EMERGENCY MEDICAL INSURNACE)



WHAT SERVICES DOES IT COVER?

Guard.me covers emergency medical services and is available for purchasing at CAD\$ 1.45/day through Maple Hill School. Please refer to the following documents for services covered by guard.me:

[Guard.me Canada Policy Wording English.pdf](#)

[Guard.me Canada Summary English.pdf](#)

- **Coverage for COVID-19**

guard.me covers for all new and emergent conditions and medically necessary treatment, including COVID-19.

Please note that coverage for COVID-19 does not include costs associated with self-isolation or a mandated quarantine. Private accommodation and day-to-day expenses (food and non-emergency transportation) are not eligible for reimbursement. Only new and emergent conditions and medically necessary treatments are eligible (which includes private-duty care by a qualified nurse if it is medically necessary and prescribed by a certified health professional).

- **MobileDoctor**

A noteworthy FREE service included in guard.me's coverage is MobileDoctor. This is a virtual medical care service allows students to conveniently connect with Canadian doctors from your phone, tablet or computer anytime, anywhere and can eliminate the need to go to a walk-in clinic or hospital to treat EMEEGENCY sickness,

necessary for the relief of pain and suffering to treat emergency sickness, necessary for the relief of pain and suffering. Please note that students should not be using the MobileDoctor service for matters that are non-emergent, including for the purpose of obtaining a doctor's note. The same applies for walk in clinics.

GURAD.ME - HOW DO I REGISTER/SIGN IN TO MANAGE MY ACCOUNT?

To register/sign-in: <https://app.getmaple.ca/register>

- Step-by-Step Tutorial: <https://www.guard.me/mobiledoctor.php> (also contains [video tutorial](#) at the end of the page)

GURAD.ME - HOW DO I SUBMIT A CLAIM ONLINE?

Submit your claim online here: <https://www.guard.me/claim.php>

- Step-by-step video tutorial: https://www.youtube.com/watch?v=f4iMGQIc_Rw
- Before you submit your claim online please make sure you have the following information available:
 - Your email (same email as one on your Maple Hill School application form)
 - Scanned receipts (in pdf, jpg, jpeg, png or gif formats)
 - Scanned medical records (in pdf, jpg, jpeg, png or gif formats)
 - Your guard.me policy/certificate # from your guard.me card
 - Your birthday
- Still having trouble with your claims? Please call claim Assist (24/7): 1-888-756-8428 or email claims@guard.me

GUARD.ME – FREQUENTLY ASKED QUESTIONS (FAQS)

- Genera FAQs: <https://www.guard.me/faqs.php>
- COVID-19 specific FAQs: <https://www.guard.me/covid-19.php#faqs-students>

GUARD.ME – MORE QUESTIONS?

guard.me International Student Insurance:

- General Inquiries:
 - Tel: 1-877-873-8447 (toll-free)
 - Email: admin@guard.me
- Claim Inquiries (24/7):
 - Tel: 1-888-756-8428
 - Email: claims@guard.me