



THOMPSON RIVERS UNIVERSITY



Medical Insurance Information Session

FALL 2018

Primary Medical Insurance

- ▶ Covers medically-required services, such as visits to doctors, hospital stays and diagnostic medical testing. Primary medical insurance is legally required for all residents of British Columbia (including international students) and is provided through the [BC Medical Services Plan \(MSP\)](#).
- ▶ There is a mandatory 3 month waiting period before new residents to BC are eligible for coverage under MSP.
- ▶ In order to address this, we purchase private insurance through [Guard.me](#). Coverage is backdated to first day of month you arrive in Canada + 2 additional months for a total of 3 months coverage.

Example: A student who arrived in August will have coverage as follows

- ▶ Guard.me for month you arrive in BC + next two months (August 1 – October 31)
- ▶ MSP from first day of 4th month after arrival in BC (November 1), until you either leave BC permanently or for more than 6 months

How much will it cost?

- ▶ **Guard.me** - \$60/month
- ▶ **MSP** - \$37.50/month. Anyone under the age of 19 does not pay for MSP coverage

Can I opt out?

- ▶ Yes, but only if you have coverage through any one of the providers listed below
 - BC Medical Services Plan (BC MSP)
 - Saudi Arabian Cultural Bureau - GWL
 - Canadian Bureau for International Education - CSF Plan
 - FrontierMedex - ISEP (International Student Exchange Program) Medical Insurance
 - Bi-lateral Exchange students who have coverage provided by their Home Institution (example: Australian Universities)
 - Bi-lateral Exchange students who have coverage provided by the government of their country of origin

Extended Health & Dental Insurance

- ▶ **What is it?** Supplemental Insurance that takes care of medical services not covered by MSP.

Examples: vision care, prescription drugs, dental care, physiotherapy, Chiropractor visits etc.

- ▶ Eligible TRU students receive secondary medical insurance through the [TRUSU Extended Health and Dental Plan](#).

How do I get coverage?

- ▶ New students joining TRU in the Fall semester are automatically enrolled as long as they are registered in 9 or more credits (3 courses)
- ▶ New students joining TRU in the Winter and Summer semesters must opt-in to the Extended Health and Dental plan by visiting the TRUSU desk (Campus Activity Centre)
- ▶ Exchange and visiting students are automatically opted out, but can opt-in by visiting the TRUSU desk (Campus Activity Centre)



Cost of Hospital Visit without Insurance

Fees for Health Care Services

This brochure is for people who do not have valid British Columbia (BC) or other provincial health insurance in Canada.

Who does this apply to?

- All visitors to Canada
- All who do not have any provincial health care coverage
- New/Returning Canadian citizens.

Interior Health will charge for services and supplies provided to you during your visit. All non-residents of Canada are responsible to pay for all medical services received.

Physicians (including Specialists) will bill you separately for the services they provide.

If you were brought to the hospital by ambulance, BC Ambulance Services will bill you for their services.

Hospital Fees for Inpatient & Outpatient Services for Non-Residents of Canada

Patients who have private insurance are required to provide this information to the Registration staff upon admission.

This claim will **not** be sent to your insurance company on your behalf. You must submit this claim **directly** to your insurance company as per their policy.

Hospital fees are the responsibility of the patient.

Inpatient Daily Rate

The daily rate is the base amount to cover the cost of your hospital stay.

Additional charges will be added for:

Lab tests, x-rays, medical supplies, CT scans, MRIs, prosthetics, implanted items and other services not covered under the base amount.

Physicians' fees will be billed separately by the physician's office.

Outpatient Visits Include:
Basic diagnostic and hospital services.

Additional charges will be added for:
Subsequent visits, medical supplies, CT scans, MRIs and other high cost procedures.

Fee Schedule

Inpatient Charges	
Ward Rate	\$ 3,600
*Intensive Care	\$ 10,085
Special Care Nursery	\$ 10,085
Special Care Unit	\$ 10,085
Step Down Unit	\$ 10,085
Maternity	\$ 3,600
Newborn	\$ 1,095
*Caesarean Delivery	\$ 2,360
Labour & Delivery	\$ 1,380
*Rates may differ by facility	
Surgery	
First 2 hours	\$ 2,320
Each subsequent hour or part thereof	\$ 1,170
Outpatient Charges	
Emergency	\$ 765
Clinical	\$ 765
Day Care Surgery	\$ 3,100
Hemodialysis	\$ 1,205
Physiotherapy	\$ 346
Diagnostic Services	
Radiology	\$ 346
Laboratory – Patient Present	\$ 346
Laboratory – Referred In	\$ 173
Other Diagnostics	\$ 340
CT Scan	\$ 1,660
MRI	\$ 1,840

Rates are effective May 1st, 2017, and subject to change.
Not all fees are listed.
For more details, please contact us at:
1-866-314-2806

Questions & Comments?

