

FAQ: Health Insurance for International Students

NEW!

Get to know your new **Manitoba International Student Health Plan (MISHP)** and **ICM Health & Dental Plan**

1. What is the Manitoba International Student Health Plan (MISHP)?

MISHP is a health plan coming into effect as of Jan. 1, 2024, replacing the guard.me coverage previously offered to international students at the International College of Manitoba. MISHP provides students with primary health coverage for doctor, clinic, or hospital visits and other medically necessary services while in Canada, similar to the provincial health plan that Manitoba Health offers Manitoba residents.

2. What is the ICM Health & Dental Plan?

The ICM Health & Dental Plan, also coming into effect as of Jan. 1, 2024, is a supplementary plan that helps fill the gaps in provincial health care or an equivalent primary plan like MISHP. It includes coverage for dental care, vision care, visits to health practitioners like psychologists, chiropractors, and physiotherapists, and even travel benefits.

3. Why do I need these plans?

Without health coverage, the high cost of medical services outside your home country could limit your access to the care you need or leave you with a large debt to pay. These ICM plans help ensure that you can focus on your studies with peace of mind, knowing that you're covered in case of an illness or injury.

4. How is this different from the coverage ICM offered before?

MISHP: While both MISHP and the previously offered guard.me plan provide primary health coverage comparable to Manitoba Health, MISHP has different details for some coverage categories. Also, MISHP has a different claiming process with another benefits carrier, Manitoba Blue Cross.

ICM Health & Dental Plan: This is a brand-new plan with brand-new supplementary benefits, including perks like a travel benefits package and a student assistance program offering 24/7 mental health support.

For full benefit details and claiming instructions, see www.mishp.ca for MISHP and www.studentcare.ca for the ICM Health & Dental Plan.

5. Who's covered?

Registered ICM students are covered by MISHP and the ICM Health & Dental Plan as of Jan. 1, 2024.

6. What's covered?

If you get sick or injured while residing in Canada, MISHP will cover:

- Physician/surgeon
- Prescription drugs
- And more
- X-rays/lab testing
- Hospital services

In addition, the ICM Health & Dental Plan will cover:

- Psychologists
- Eye exams, eyeglasses, and contact lenses
- And much more
- Physiotherapists
- Dental checkups and fillings

Students covered by MISHP and the ICM Plan also have access to:

- **HI (Virtual Health Care)**, included with MISHP. This program allows you to virtually connect with nurses and physicians via a mobile or web app from anywhere in Canada.

- **Empower Me (Mental Health & Wellness)**, included with the ICM Health Plan. This student assistance program provides mental health and wellness services 24/7.

For complete details, see www.mishp.ca for MISHP and www.studentcare.ca for the ICM Health & Dental Plan.

7. How much does it cost?

Fees are automatically charged with your tuition. The 12-month policy year is as follows:

- Fall Term students: covered from Sept. 1 - Aug. 31*
- New Winter Term students: covered from Jan. 1 - Dec. 31
- New Summer Term students: covered from May 1 - Apr. 30

MISHP	ICM Health & Dental Plan
\$1,032 for 12 months of coverage *Note that this winter, students who began their school year in fall 2023 will exceptionally be covered from Jan. 1 - Aug. 31, 2024 (8 months of coverage for \$688 instead of the full \$1,032) . Starting in September 2024, fall students will be charged for the full 12 months of Sept. - Aug.	\$115 per 4-month term (fall/winter/summer) for a total of \$345 for a full year (12 months of coverage)

Students who don't complete their academic requirements within one year will be charged MISHP returning extension fees for additional terms as follows:

Fall (Sept. - Dec.): \$344 **Winter** (Jan. - Aug.): \$688 **Summer** (May - Aug.): \$344

8. How do I submit claims for medical services incurred on or after Jan. 1, 2024?

Services covered by MISHP (submit to MISHP instead of guard.me)	Services covered by the ICM Health & Dental Plan
<p>Present your MISHP coverage card and valid photo ID (e.g. student ID card or driver's licence) to the health-care provider. With your card, providers who are set up for direct billing won't charge you for eligible services.</p> <p>If you are charged, visit www.mishp.ca/claim to download a claim form. Fill out the form and submit it with any required receipts to Manitoba Blue Cross within 6 months of the date of service to receive reimbursement.</p>	<p>Submit health and dental claims to the insurer, Manitoba Blue Cross, via:</p> <ul style="list-style-type: none"> - the mybluecross@ web portal or mobile app - Pay-Direct: Download your Pay-Direct Card and present it to eligible providers for immediate claim processing. - Mail: Fill out a claim form and mail it to Manitoba Blue Cross. <p>See www.studentcare.ca for Group and Certificate Numbers, instructions, and deadlines. Note that a different claiming process applies for travel claims.</p>

9. How do I get my coverage card?

Your MISHP card will be **emailed to your student email address up to 6 weeks after your coverage begins**. Bring it with you wherever you go to receive medical care. If you need to request a replacement card, see www.mishp.ca/coverage/card. Be sure to check your inbox's junk folder first.

No coverage card is required for the ICM Health & Dental Plan, but to simplify the claiming process, you can download a **Pay-Direct Card** from www.studentcare.ca and present it at eligible pharmacies and health or dental offices. If the practitioner offers Pay-Direct, you can have your claim processed immediately instead of submitting it later for reimbursement.

10. Can I opt out?

MISHP: It's mandatory for international students in Manitoba to have primary health coverage. However, if you're already covered by Manitoba Health, you can opt out of MISHP by providing proof of coverage. Request an opt out by contacting the plan administrator, Studentcare. See www.mishp.ca/contact-us.

ICM Health & Dental Plan: If you have proof of other equivalent coverage, you can opt out of the supplementary ICM Plan during a designated period at the beginning of your school year. In winter 2024, the Change-of-Coverage Period is from **Dec. 17, 2023 – Jan. 28, 2024**. See www.studentcare.ca for instructions.

11. Can these plans cover my family too?

If you have family members travelling with you to Manitoba, it's recommended to make sure they have health coverage too. You can add your spouse and/or dependants to MISHP by completing an enrolment process and paying an additional fee within 30 days of your coverage term start date. For instructions, see www.mishp.ca/coverage/dependant.

Your family members covered by MISHP or a provincial health care-equivalent plan can also be enrolled in the ICM Health & Dental Plan, during the Change-of-Coverage Period at the beginning of your school year. See www.studentcare.ca for instructions.

12. Where can I go for help?

See www.mishp.ca for questions about MISHP and www.studentcare.ca for questions about the ICM Health & Dental Plan.

You can also visit the on-campus Care Office from Monday to Friday, 8:30 am - 4:30 pm:

University of Manitoba
Room 102C, UMSU University Centre
65 Chancellors Circle
Winnipeg, Manitoba R3T 2N2



Questions?

Scan the QR code
for more details.

MISHP
mishp.ca



ICM Health & Dental Plan
studentcare.ca

