

# Manitoba International Students' Health Plan

## 1. Who is covered by the Manitoba International Students' Health Plan (MISHP)?

Any degree-seeking international student who is registered with Brandon University will be covered by the Manitoba International Student Health Plan.

## 2. What is the cost of the 2022-2023 health plan?

The cost of the plan is assessed by term, at point of registration. You will pay it with your tuition fees.

For single undergraduate and graduate program students:

- In Fall 2022, students will pay \$344 for coverage from Sept. 1 – Dec. 31, 2022.
- In Winter 2023, students will pay \$688 for coverage from Jan. 1 – Aug. 31, 2023.
- In Spring/Summer 2023, newly admitted students (those not enrolled in the Winter Term) will pay \$344 for coverage from May 1 – Aug. 31, 2023.

For undergraduate and graduate program students with dependents, the costs are as follows (please double check the cost with MISHP):

	1 Term	2 terms	Full Year
Single	\$332.00	\$664.00	\$996.00
Dependent	\$664.00	\$1,328.00	\$1,992.00
Family	\$996.00	\$1,992.00	\$2,988.00

In addition:

- International students who graduate from a degree program will have their coverage extended for four months after the last term in which they were enrolled and paid premiums.

## 3. Do I have to pay up front at the doctor's office, clinic, or hospital?

If you download and take your MISHP coverage card and photo ID with you, you will not need to pay up front with participating hospitals and clinics in most instances. If you do not bring your MISHP coverage card, you will be asked to pay up front. If you are charged for services, keep your receipts and submit a claim form to Manitoba Blue Cross to be reimbursed for eligible expenses. Claim forms are available at [mishp.ca](http://mishp.ca).

#### **4. Can I go to any clinic in Brandon, or do I have to go to a specific clinic?**

Your coverage is valid at any doctor's office, clinic, or hospital in Manitoba. You may have to pay out of pocket for the visit and submit for reimbursement. Find out what clinics have direct billing available at <https://mishp.ca/find-clinic>

#### **5. What am I covered for?**

Under this plan, you have the same primary health coverage as a Manitoba resident.

This means that there are no exclusions for pre-existing medical conditions. This coverage will allow you to visit a doctor, clinic, or hospital for necessary medical tests like x-rays or blood tests. It will also cover you for emergency or routine medical procedures. There is a lifetime total claim cap of \$1 million.

In addition, there is a \$25,000 drug cap for the first six months a student is enrolled in the plan (or for the first year for any dependents who are enrolled); after the first six months (or the first year for dependents), drug claims are only limited by the lifetime total cap of \$1 million. Please note that the initial \$25,000 drug cap counts toward the \$1 million lifetime maximum. To learn about everything your plan includes, visit [mishp.ca/coverage](https://mishp.ca/coverage).

#### **6. What if I arrive before September 1<sup>st</sup> (early arrivals)?**

Newly enrolled students are covered on an emergency basis for up to one (1) month prior to the start of their first academic term. During this period, medical treatment and testing for COVID-19 will only be covered if symptoms began after departure from your home country.

#### **7. How do I get my coverage card?**

Your card will be emailed to your student email address after you register for your first term with Brandon University. You can also download it from [mishp.ca/coverage](https://mishp.ca/coverage). Be sure to print and take your card with you, along with photo ID, when you go to a medical appointment, clinic, or hospital.

#### **8. When will I receive my coverage card?**

Coverage is effective September 1<sup>st</sup> and you will be able to seek reimbursement if you need to seek out care before you receive your card. Cards will be sent out as soon as possible via email to your Brandon University student email account.

#### **9. How is this different from the BUSU Supplemental Health & Dental Plan?**

MISHP provides you with primary health coverage, which allows you to access medical services in Canada from doctors, clinics, and hospitals. See [mishp.ca/coverage](https://mishp.ca/coverage) for details.

The Student Union Supplemental Health & Dental Plan is a supplementary plan that covers benefits not provided by the primary health coverage. This includes services like vision care, dental care, prescription drugs, and physiotherapy. See [busu.ca/healthplan](https://busu.ca/healthplan) for details.

## 10. Who is the benefits carrier/administrator?

Manitoba Blue Cross is the benefits carrier and Studentcare is the administrator for the Manitoba International Students' Health Plan.

## 11. Can I opt out?

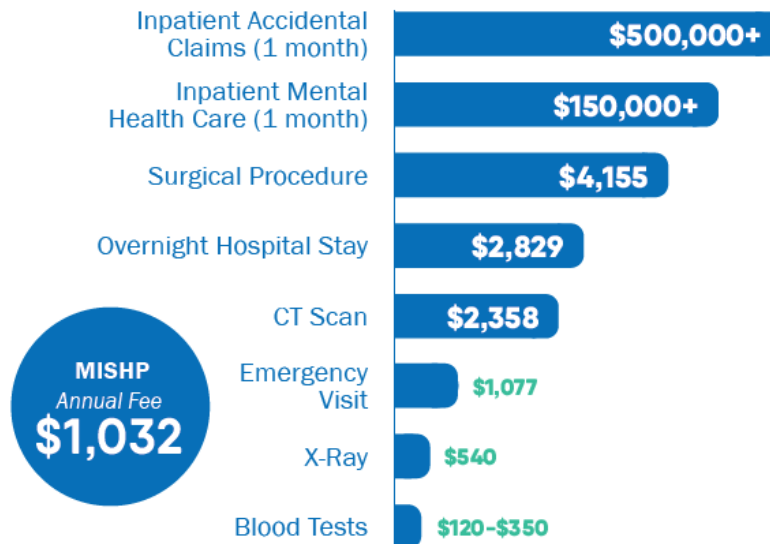
It is mandatory for international students in Manitoba to have primary health coverage. However, if you have comparable coverage – for example, if you have Manitoba Health coverage through a spouse or if you are already covered by MISHP because you took a course at another institution – you can request an opt out. Opt outs are managed by the administrator: visit [mishp.ca/contact-us](https://mishp.ca/contact-us) to contact Studentcare.

## 12. Why do I need a Health Plan?

International students must be covered by a primary health-care plan when they arrive in Canada. To ensure that you can focus on your studies abroad, you will be able to rest easy knowing that Studentcare and Manitoba Blue Cross is insuring your health and well-being.

Without primary 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.

### MISHP vs. Average Costs of Health-Care Services\* in Manitoba



\*Hospital rates listed are as provided by Victoria General Hospital and University Health Services (UManitoba) and are subject to change.

## 13. How do I get coverage for my spouse or dependents?

Family coverage for a spouse and/or dependents can be purchased within 30 days following the start of an academic term. The cost of this coverage is in addition to your own MISHP fee. We strongly encourage all family members who are with you to obtain health coverage. For further details and to purchase this coverage, visit [mishp.ca](https://mishp.ca).

**14. What if I am going on maternity/paternity leave?**

You can purchase up to 12 months of coverage for the duration of your leave from your studies. For further details and to do this, please call 204-788-6800

**15. How does the insurance coverage work in my graduating year?**

Graduating Fall Term: Enrolled and billed Sept 1 – Dec 31, coverage extends to April 30

Graduating Winter Term: Enrolled and billed Jan 1 – Aug 31, coverage extends to December 31

Graduating Summer Term: Enrolled and billed up to Aug 31, coverage extends to December 31

**16. What address will you use for any mail (refund cheques for example)?**

The default address used is your current Canadian address that is on your [BU Information portal](#). If the current address is outside of Canada, or any mail is returned undeliverable, mail will be directed to Brandon University. Financial & Registration Services will notify you when it arrives by email to your BU student email account for pick up.

**17. Due to COVID, I am studying from my home country and not planning to come to Canada. Do I still need to pay for this insurance?**

We have to purchase the insurance coverage either way on your behalf. The plan is based on if you are registered with Brandon University and not where you are located. Even though courses are primarily offered online this Fall and you may be staying in your home country, we will not know where each student is choosing to study or when they may be able to travel to Canada.