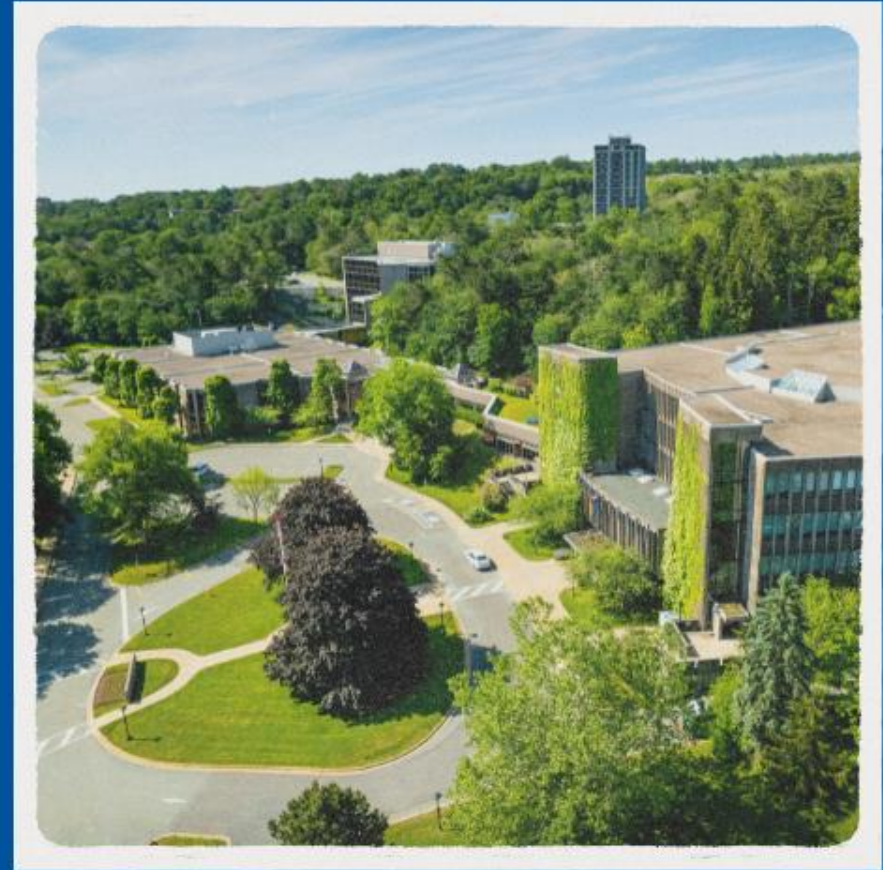


# Health Care System in Canada

Amy Braye - *Manager, International Education Centre*

Megan White – *Manager, Health and Wellness*



**April 16, 2025 for Summer Orientation**

# Outline

- Introductions
- Recording will be available
- Mute all participants
- Video turned off
- Questions: please type into the chat box

# **What you need to know about Health Care in Canada?**

## **HEALTH CARE IS NOT FREE IN CANADA!**

- Every service has a charge
- Expensive



## HOW DO WE PAY FOR THESE CHARGES?



Insurance



Out of pocket (oh no!)

- Insurance through the province of Nova Scotia – “MSI”
- Extended benefits
  - Requires MSI
  - Builds on MSI to include MORE coverage
- Private Insurance
  - For people who are not eligible for MSI
  - MSVU International Students : GuardMe



- For residents of Nova Scotia
- Covers:
  - Visits to the doctor and hospital
  - Care and treatment in hospital
  - Diagnostic services
- Does not cover:
  - Prescription medicines to be taken at home
  - Optometrist (Vision)
  - Dentist
  - Physiotherapy
  - Massage
  - Ambulance



**\*International Students are eligible on the 1<sup>st</sup> day of the 13<sup>th</sup> month that you have been living in Nova Scotia\***

- A benefit that comes with some jobs
- Builds on MSI
- Covers a percentage of things like:
  - Prescription medicines to be taken at home
  - Optometrist (Vision)
  - Dentist
  - Physiotherapy
  - Massage
  - Ambulance

**\*Students with MSI have extended benefits through the MSVU Student Union\***





# What if you are not eligible for MSI?

- Private Insurance
- MSVU Students – GuardMe
- Automatically charged to your student account (\$636/12 months)
  
- Covers care related to:
  - Accidents
  - Emergencies
  - Unexpected Illnesses
  - Annual Checkup with Doctor and Optometrist
  
- Does not cover:
  - Pre-existing conditions (with exceptions)
  - Pregnancy that started before the insurance policy start date
  - Dental cleaning and check up
  - Glasses

**\*Once you get MSI, you can opt-out of GuardMe, but you have to have MSI before the September fee payment deadline\***



[Guard.me/msvu](https://Guard.me/msvu)

- What is the name of the insurance from the government of Nova Scotia?

MSI



- What is the name of the insurance for MSVU students NOT eligible for the Nova Scotia insurance?

GuardMe



- What kind of insurance covers:
  - Prescription medicines to be taken at home
  - Optometrist (Vision)
  - Dentist
  - Physiotherapy
  - Massage

Extended Benefits



Answer in the Chat

Knowing that GuardMe does not cover:

- Pre-existing conditions
- Pregnancy that started before the insurance policy start date
- Dental cleaning and check up
- Glasses

What should you do to prepare to come to Canada?

1. Evaluate if you should come to Canada based on your health
2. Have your teeth cleaned and checked, have any dental work done at home
3. Get your eyes tested and your glasses updated
4. Review the [Guard.me/msvu](https://guard.me/msvu) website for great information!

## Average Costs

Average cost for caring for illness over a year without insurance:

- Type one diabetes: \$7,000
- Type two diabetes: \$3,000
- Sickle cell anemia: \$120,000
- Canada has the second highest medication costs for common conditions such as high blood pressure and cholesterol
- The average cost for 30 tablets (one month) of a brand name medication is \$275.29 (\$3,303.38 per year)

## Pregnant?

- Birth and delivery in hospital: \$5,000 to \$8,000
- Cesarean section in the hospital: \$10,000 to \$12,000
- Prenatal ultrasound: \$300 to \$500
- From start of pregnancy to giving birth: \$15,000 to \$20,000

Baby will also not be covered and not eligible for MSI until mother has MSI and will also incur costs when treatment required.

## ***MSVU Health Office (on campus!)***

- Knows about GuardMe coverage details
- Works with GuardMe to have your expenses covered
- Professionals that understand international students need support to navigate aspects of health care in Nova Scotia that might be different from your health care system at home



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## Health Office

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**Before considering the following, we really encourage students to seek care in the Health Office at MSVU**

## Walk-in Clinic

- May be close to where you are living
- May not direct bill to GuardMe (you have to pay in cash then get refunded by GuardMe on your own)
- May not be as supportive in navigating the system

## Hospital

- Urgent and critical care only
- You might be sent there for tests
- Long wait times
- Will bill to GuardMe



When did you start?	When your Policy Starts	When you get your card
Summer	May 1 <sup>st</sup>	Early June
Fall	September 1 <sup>st</sup>	Early October
Winter	January 1 <sup>st</sup>	Early February

How do you get your card?

- Watch for an email from GuardMe and follow their instructions
- Around May 15<sup>th</sup>, 2025

What if you need health care before you get your card?

- Contact the MSVU Health Office BEFORE you seek care
- Be prepared to pay out of pocket during the blackout period (between policy starting and receiving your card and policy number)
- Try contacting financial services to see if they can get your card sooner than planned (if you have time)



If you are arriving **before the policy starts**, purchase EARLY ARRIVAL INSURANCE at [guard.me/msvu](https://guard.me/msvu)

- Costs: \$1.75/day
- Can purchase for dependents too

COVID-19 guard.me International Insurance Update



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Visiting Scholars

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QUESTIONS?

