EMERGENCY HEALTH INSURANCE FOR NSCC INTERNATIONAL STUDENTS

For our **NEW** international students at NSCC, here are some things you need to know about our mandatory emergency health insurance program for international students:

As a new international student, you are not covered under Nova Scotia's provincial Health Insurance (also known as MSI) or any other provincial plan. This means that you **MUST** purchase the international student emergency health insurance (EHI) plan provided through the College and in partnership with our outside service provider. The cost of this plan is approximately $650 for 12 months of coverage. Family rates are also available for those students with dependents. It is not mandatory that students with dependents purchase a family plan, however it is mandatory they purchase the individual plan from NSCC.

If you withdraw or leave the college during this coverage period, you must contact NSCC's Student Benefits Office (contact information provided below) right away to ensure a cancellation request is completed and to determine if you qualify for a rebate on your insurance plan premium.

PLEASE NOTE: The international student emergency health insurance plan is **NOT** the same as NSCC's Student Health and Dental Plan. It provides coverage to the student only in case of a medical emergency and does not cover regular checkups, dental appointments or other preventative services. International students without a Nova Scotia Health Card (MSI card) are **NOT** eligible for the Student Health and Dental Plan.

For our **RETURNING** international students at NSCC, there are some important details you also need to know! For instance, international students who have been in Nova Scotia for over 12 consecutive months and who have not left the province for more than 31 consecutive days in that time period can apply for the Nova Scotia Health Card (MSI card) on the first day of the 13th month. If you meet the eligibility criteria, then the Nova Scotia Health Card (MSI card) would then remain in effect for as long as you are here on a student visa and you haven't left the province for more than 31 consecutive days. To obtain a Nova Scotia Health Card (MSI card), you must contact the Nova Scotia Department of Health, MSI office. Contact information, eligibility requirements and other important information can be found online at **novascotia.ca/dhw/msi/** They can also be reached by phone at 902-496-7008 or via email at MSI@medavie.ca

International students who obtain their MSI cards can then opt out of NSCC's international student emergency health insurance plan but need to provide proof of their Nova Scotia Health Card (MSI card) to the Student Benefits Office (see contact information below). Once proof has been confirmed, you will be removed from the international student emergency health insurance plan. International students will then qualify for NSCC's Student Health and Dental Plan, details of which can be found in your student handbook or online at www.mystudentplan.ca/nscc.

ENROLLING IN NSCC'S EMERGENCY HEALTH INSURANCE PLAN
International students without Nova Scotia Health Cards (MSI cards) will be automatically enrolled in the plan and their information will be provided to the insurer for coverage annually. The fee of $650 will be placed on your student account and must be paid.

If you have a Nova Scotia Health Card (MSI card), this needs to be presented to the Student Benefits Office before September 30th.

If you have any questions about applying for coverage or accessing your emergency health benefits, please contact the
NSCC Student Benefits Office:
NSCC Student Benefits Plan Office,
 Institute of Technology Campus Room A-282.3, A-Wing, Second Floor
5685 Leeds Street Halifax NS B3J 2X1
Phone: 902-491-1624
Toll-free within NS: 1-866-491-1624
Email: nsccplan@mystudentplan.ca

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