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# International Students Health Insurance Policy

- **Policy ID:** TBD
- **Approved by:** Student Services Director and Campus Director
- **Executive(s) Responsible:** Campus Director
- **Administrator(s) Responsible:** Student Services
- **Revision Date:** September 2024
- **Effective Date:** March 2022
- **Next Review Date:** September 2026

## Background & Scope

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All international students are required to provide proof of valid health insurance throughout their period of study at TSOM. This is in legal compliance and for the protection of all international students.

Cost of medical care in Canada is significant and it is vital and in legal compliance that international students obtain adequate health insurance coverage. International students must provide TSOM with evidence of a minimum six months of consecutive health insurance coverage prior to starting classes at TSOM and continue to submit proof of valid coverage prior to the expiry of their current policy for the duration of their studies.

If proof of health insurance coverage has not been received prior to the start of classes, or if coverage expires and no new proof of coverage is submitted, the student will not be permitted to attend classes and will be recorded as absent. All student absences are subject to the [Attendance and Absenteeism Policy](#). To avoid this from occurring, students will be automatically enrolled in the guard.me health insurance plan that TSOM has in place. Students have the option at any point leading up to the start of class or the start of the current policy expiry to present TSOM with proof of valid coverage before the deadline.

## Purpose of the Policy

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This policy outlines the requirements that all international students must follow. An international student is a student who is not a Canadian citizen, a permanent resident, or a confirmed refugee.

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## Policy Statement

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### 1. Proof of Coverage Requirements

1.1 TSOM accepts OHIP, guard.me international health insurance (purchased through TSOM or elsewhere), and other emergency health insurance plans that meet or exceed a minimum of \$500,000 CDN.

1.2 Proof of valid health insurance includes the policy card and fully policy in English.

1.3 TSOM does not accept extended group health benefit plans or Canadian provincial health coverage from outside of Ontario as sufficient proof of coverage.

### 2. Submitting Proof of Valid Health Insurance

2.1 Prior to arrival, students have the option to purchase health insurance coverage elsewhere and provide proof by uploading it to the Student Portal. If the student completes this by the registration date, the remaining balance will be adjusted on the student's invoice and contract to reflect the removal of insurance fees.

2.2 Upon arrival, six months of adequate health insurance coverage will be included in the required deposit payment. Students will receive proof of insurance upon arrival.

2.3 During the period of study, it is every student's responsibility to ensure that they always maintain valid coverage. Students have the option of purchasing health insurance coverage elsewhere and through TSOM. If a student's coverage is set to expire during their studies, they must submit proof of valid insurance coverage via the Student Portal prior to the expiration date of their current policy.

2.4 Failure to provide proof of coverage will result in TSOM initiating guard.me coverage for 30 days at a time. If the student fails to do so by their current health insurance policy's expiration date, their coverage will be auto renewed with guard.me. Guard.me coverage offered through TSOM is non-refundable once the policy is effective.

### 3. Exceptions

Students will be fully refunded for the amount paid for their insurance coverage if their visa is denied.

### 4. Staff Responsibilities

TSOM's administration personnel will not allow any students in class unless they have proof insurance coverage that meets the requirements outlined in this policy.

If students have OHIP coverage, TSOM staff will only scan/make a copy of card indicating the student's name, OHIP number, and expiration date; copies of the card from students will neither be requested nor accepted.

## Related Legislation

- 1) Immigration and Refugee Protection Act, 2002.
- 2) International Student Program (ISP) Designation Requirements (2022)
- 3) Languages Canada Quality Assurance Standard (2022)
- 4) Ontario Career Colleges Act, 2005.

## Related Policies

Policy Name	Policy Number
Co-op Placement Policy	TBD
Statement of Students' Rights and Responsibilities	TBD
Student Code of Conduct	TBD
Suspension and Expulsion Policy	TBD

## Document History

Date	Approval/Review/Key Change(s)
October 2024	Annual review; rebranding and staff/governance changes.
September 2023	Revised minimum coverage amount and included auto-enrollment/renewal details.
May 29th, 2023	Updated (submission requirements) and reformatted into the AODA-friendly GUS policy template.
Feb. 16th, 2023	Updated (minimum requirements).