Health Insurance Options for International Post Docs

An international post doc is considered a post doc who is in Canada on a work permit. Post Docs are not students. Therefore, they are not automatically entitled to the same benefits as students such as use of recreation fee, membership to student union or health and dental coverage.

As an international post doc, your options for health insurance are as follows:

1. **Medical Care Plan (MCP):** If your work permit is specific to Memorial University and is valid for 12 months or longer, you are eligible to apply for MCP.
   a. MCP covers:
      • visits to a physician's office, hospital or beneficiary's residence (whether the problem is related to a chronic or emergency condition)
      • surgical, diagnostic and therapeutic procedures, including anaesthesia
      • pre- and post-operative care
      • complete maternity care
      • radiology interpretive services
      • certain surgical-dental procedures which are medically necessary to be performed in hospital by a dentist or oral surgeon
   b. To apply for MCP
      • Bring your Work Permit, passport, a letter confirming your employment and your completed MCP application form to the MCP office at 45 Major’s Path: Monday through Friday 8:30 a.m. to 4:00 p.m.
      • Copies of application form and instruction on how to get to MCP office are available at the International Student Advising (ISA) office, or on our website, [www.mun.ca/isa/health/mcp.php](http://www.mun.ca/isa/health/mcp.php)
   c. If you have MCP, it is recommended that you also purchase additional insurance to cover expenses not covered by MCP such as prescription medication. See options 2 & 3 for more information

2. **Supplemental Insurance:** This option is only available to students who have MCP. To purchase supplemental insurance to cover those expenses not covered by MCP such as prescription medicine, you can contact private insurance companies to purchase insurance. It is recommended that you contact 2-3 companies to get an idea of coverage and costs to assist you in deciding which insurance to purchase. With all insurance companies, there are exclusions to their policies so it is important to understand these and make the choice that works best for you.

3. **Comprehensive Insurance/Emergency Travel Insurance:** This option is available to post docs who have MCP, but is the only option available to post docs who do not MCP. There are several companies that offer this type of insurance.
   a. The ISA administers an insurance plan with Guard Me International as the provider. Post docs can opt into this plan by completing an opt in form every semester and paying the $206.84 fee for 4 months of coverage. The coverage dates align with the semester dates, so if your post doc position is outside of the normal semester dates, it might be a better idea for you to purchase the insurance directly through the insurance company (see option 3b). The opt in form can be completed at the ISA and payment must be made by cash or cheque. Before you opt in, you should read through the ISA website to understand the coverage you are purchasing, [www.mun.ca/isa/health](http://www.mun.ca/isa/health).
   b. You can visit the Guard Me website at [www.guard.me](http://www.guard.me) to purchase insurance as an individual at a cost of approximately $2.00 a day.
   c. You can search other companies that provide a similar insurance.
   d. Remember, with all insurance companies there are exclusions to their policies so it is important to understand these and make the choice that works best for you. Generally for this type of insurance, exclusions include coverage of pre-existing or chronic conditions, dangerous activity and self-inflicted injuries.

If you have any questions about health insurance coverage, please do not hesitate to contact us by emailing isa@mun.ca, calling 864-8895 or dropping by our office in room 1000A Corte Real. Office hours are Monday to Friday, 9am-1pm, 2pm-5pm (4:30pm during the summer).