Health Insurance Options for International Post Docs and Visiting Scholars

Post Docs and Visiting Scholars 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/visiting scholar, your options for health insurance are as follows:

1. **Medical Care Plan (MCP):** If your work permit is specific to Memorial University, you are paid by Memorial and is valid for 12 months or longer, you may be 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 determine your eligibility for MCP Consult with the Office of Faculty Relations
   c. 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.
   d. If you have MCP, it is recommended that you also purchase additional insurance to cover expenses not covered by MCP such as prescription medication. You may be eligible for such benefits through your employment with Memorial. Consult the Office of Faculty Relations for more information.

2. **Comprehensive Insurance/Emergency Travel Insurance:** This option is available to post docs/visiting scholars who have MCP, but is the only option available to post docs/visiting scholars who do not have MCP. There are several companies that offer this type of insurance.
   a. The Internationalization Office (IO) administers an insurance plan with Guard Me International as the provider. Post docs/visiting scholars 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 2b). The opt in form can be completed at the IO and payment must be made by cash or cheque. Before you opt in, you should read through the IO website to understand the coverage you are purchasing,
      [https://www.mun.ca/international/programming/healthinsurance/index.php](https://www.mun.ca/international/programming/healthinsurance/index.php)
   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 using an access code you can obtain through the Foreign Health administrator, Natasha Clark, nclark@mun.ca, 709-864-7278
   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 [international@mun.ca](mailto:international@mun.ca), calling 864-8895 or dropping by our office in room 2004 Corte Real. Office hours are Monday to Friday, 9am-1pm, 2pm-5pm (4:30pm during the summer).