

# STUDENT HEALTH AND INSURANCE

## Health Resources for McGill Students

The [Student Wellness Hub](#) provides a range of services to support the well-being of McGill Students, focusing on awareness, prevention, and early intervention. If you would like to access physical or mental health support, you can review services available and/or book an appointment on the [Student Wellness Hub](#) website.

All students can also use their [health insurance](#) to access care off-campus. You can review some resources on the [Community Resources](#) page on the Student Wellness Hub website.

If you anticipate encountering ongoing barriers in the academic or physical environment due to disability, injury, or illness, please consult with the Student Accessibility & Achievement office to determine an appropriate individualized accommodation plan. Appropriate medical documentation may be required, and can be discussed with an Access Advisor. Academic accommodation planning and support is available to students at the Downtown Campus as well as the Macdonald Campus, and to students in Continuing Studies. Please refer to the Student Accessibility & Achievement website for more information, or to book an appointment.

**Note for UGME and PGME Students:** See the Office of Medical Learner Affairs.

**Note for Nursing, Physical and Occupational Therapy, and Communication Sciences and Disorders Students:** See the WELL Office.

## International Students (Non-Canadians or Non-Permanent Residents of Canada)

By Senate regulation, all international students (full-time, part-time, half-time, Additional Session, Thesis Evaluation, Non-Thesis Extension, Special, Exchange, and Visiting) and their accompanying dependants must participate in the University's compulsory International Student Health Insurance Plan (IHI). The University, the Quebec Ministry of Education, and the Canadian Immigration Authorities require a copy of your proof of health insurance on file. Take note, that minors (less than 18 years of age) can register for the provincial coverage in Quebec, *Régie de l'assurance maladie du Québec* (RAMQ).

For details on the IHI plan and information concerning rates, consult the ISS website.

**Students covered by private health insurance are not exempt from the McGill plan.** However, you may be eligible for an exemption by meeting certain criteria. Exemption requests must be made on Minerva under the *International Health Insurance Coverage Menu (for students)* by the set deadlines. Supporting documents for your exemption request should then be uploaded under *Exemption Management* on the International Health Insurance portal.

**Exemptions are valid for one year only and must be renewed each subsequent academic year.**

All inquiries related to McGill's International Health Insurance Plan must be directed to International Student Services:

### International Health Insurance

Telephone: 514-398-4349

International Health Insurance Portal: send an inquiry

Website: [mcgill.ca/internationalstudents/health](http://mcgill.ca/internationalstudents/health)

**Note for School of Continuing Studies:** International students who are enrolled in **credit** courses at School of Continuing Studies are also billed IHI and should also refer to International Student Services website for information on health insurance.

## Canadian Citizens and Permanent Residents Canadians residing in Canada

All undergraduate and graduate (classified as Canadian full-time or Additional Session, Thesis Evaluation, Non-Thesis Extension, as well as Postdoctoral candidates) students beginning in the Fall term will be automatically enrolled in the applicable Students' Society's (SSMU, MCSS, or PGSS) supplemental Health and Dental Plans. Your supplemental health plan is only valid if you have provincial healthcare or have opted-in to the International Health Insurance Plan. For details on fees, change of coverage dates, and what is covered by the plans, refer to [www.studentcare.ca](http://www.studentcare.ca), or contact:

Studentcare/*Alliance pour la santé étudiante au Québec* (ASEQ)

Telephone: 514-789-8775 or 1-866-795-4435 (Monday to Friday, 9 a.m. to 5 p.m.)

Website: [www.studentcare.ca](http://www.studentcare.ca)

If you are a Canadian student from **outside Quebec**, you should check with your provincial health services to ensure that you have valid provincial health coverage while studying at McGill.

## Canadians who have been residing outside of Canada

As soon as you arrive in Québec, you can register for the *Régie de l'assurance maladie du Québec* (RAMQ) if you meet the eligibility conditions.

**Important:** If you do not meet the eligibility conditions, in order to ensure adequate health insurance coverage during your studies you may enroll in the group plan offered through International Student Services for international students. **Please note that this option is available only during the first month of each new semester at McGill.**

**Note for School of Continuing Studies:** Continuing Studies students also have access to a health and dental plan offered by MACES.

**Note for Graduate and Postdoctoral Studies:** Graduate students classified as Canadian full-time or Additional Session, Thesis Evaluation, Non-Thesis Extension, as well as postdoctoral candidates are automatically covered by their society's extended Health and Dental Plan (PGSS). Eligible students not charged automatically for insurance fees can choose to enrol themselves during the appropriate Change-of-Coverage period. For more information on what this plan covers, as well as enrolment, opt-out procedures, and deadlines, more information can be found on the PGSS site. Students without valid Canadian medicare, please see International Students (p. 1), or the **Canadians who have been residing outside of Canada** section above.

If you have special medical needs, please book an appointment with the Student Wellness Hub to discuss how to manage your health while at McGill.

If you anticipate encountering ongoing barriers in the academic or physical environment due to disability, injury, or illness, please consult with the Student Accessibility & Achievement to determine an appropriate individualized accommodation plan. Appropriate medical documentation may be required, and can be discussed with an Access Advisor. Academic accommodation planning and support is available to students at the Downtown Campus as well as the Macdonald Campus, and to students in Continuing Studies. Please refer to [mcgill.ca/access-achieve/](https://mcgill.ca/access-achieve/) for more information, or to book an appointment.

**Note for UGME and PGME Students:** See the Office of Medical Learner Affairs at [mcgill.ca/schoolofmedicine-learneraffairs](https://mcgill.ca/schoolofmedicine-learneraffairs).

**Note for Nursing, Physical and Occupational Therapy, and Communication Sciences and Disorders Students:** See the WELL Office at [mcgill.ca/thewelloffice](https://mcgill.ca/thewelloffice).

## Academic Accommodation of Pregnant Students and Students Caring for Dependants

McGill acknowledges the particular challenges facing you as a pregnant student and/or as a student caring for a dependant.

McGill supports you in your desire to further your education while meeting your family obligations.

Wishing to provide an environment in which you may be able to continue in your program of study and fulfil your university commitments, these guidelines aim to set out how, and in what exceptional circumstances, you may request academic accommodation.