



INSURANCE

Students studying in a school in Canada must be covered by a comprehensive health and dental insurance plan for the duration of their stay.

CISS /GUARD ME

CISS offers students a comprehensive Canadian insurance plan through a top student insurer called

[Guard Me K-12](#)

2025-26 rates for CISS students:

10 months	\$750 CAD
5 months	\$375 CAD
Short-Term	\$75 CAD per month

BENEFITS OF GUARD ME

- Comprehensive coverage for time that student is in Canada
- Canadian insurance plan recognized directly by many local hospitals and clinics
- Fast and simple reimbursement process for locations where up front payment is required
- CISS staff and host families are familiar with the benefits and reimbursement process, so assisting the student is simple
- Coverage includes holiday/trip travel to the USA

GUARD ME STUDENT SUPPORT PROGRAM

The Guard Me insurance policy arranged by CISS has been augmented to include a **24-hour mental health support service**. This gives students access to professional counsellors in their own language by phone, chat, email, video conference and in-person. The service is 100% confidential and students can use it as often as they like.

Use of the Guard Me Student Support Program is intended to support students who experience first time anxiety, stress, loneliness, culture shock and substance abuse.

- ! **The intent is for this to be a support for the student, away from home, not as an ongoing therapy for student who were receiving psychological care in their home country. Should a student's situation be deemed too traumatic, he/she may be asked to return home.**

MENTAL HEALTH CARE

CISS takes its role as student custodian very seriously. Any student applying to our programme who has had or continues to be treated for mental health issues **MUST** fully disclose this on the application form **AND** submit our specialized/additional Medical Outline document. Additional information or doctor letters may be required.

Mental health issues are not always a deterrent to acceptance. Many schools have counsellors who can support certain needs. However, CISS reserves the right to deny the application of any student deemed to require more support than is possible through CISS , its schools or host families.

Students who are found to have willfully not disclosed any ongoing mental health issues may be sent home from the programme. Any associated costs must be paid by the natural parent(s).

FYI

- ! **Trauma and emotional difficulties experienced in the home country will NOT go away by coming on a school programme. Rather, psychological or emotional episodes are often triggered by the challenges inherent in an independent study programme. It is NEVER acceptable for natural parents to hide mental health treatments or trauma in the student's life, as this is a disservice to the student, to CISS , the host family and the school.**

SCHOOL BOARD INSURANCE

Many school boards/school districts and/or boarding schools require that the student purchase insurance directly through the school insurance option. This is not negotiable.

The following PUBLIC schools REQUIRE all enrolled students to purchase medical insurance through the school district. No exceptions can be made in these locations.

List and rates are as of **October 2024** and are **subject to increase**

Province	Location	10 months	5 months
Alberta:	Calgary	\$550 CAD	\$275 CAD
	Red Deer	\$625 CAD	\$350 CAD
British Columbia	Abbotsford, Surrey, Langley	included	included
	Sunshine Coast	\$900 CAD	\$450 CAD
	North Vancouver	\$1,000 CAD	\$500 CAD
	Burnaby Comox & Courtenay Nanaimo Qualicum Beach	\$1100 CAD	\$500-\$600 CAD
	Sea-to-Sky	\$1200 CAD	\$600 CAD
	Victoria Sooke/West Shore	\$1150 CAD	\$575 - \$650 CAD
Ontario:	Toronto Catholic	included	included
	Toronto Public York Catholic	\$500 CAD	\$250 CAD
	Mississauga (Peel) Ottawa Catholic	\$540 CAD	\$270 CAD
	Windsor Public	\$600 CAD	\$300 CAD
	Windsor Catholic	\$600 CAD	\$300 CAD
Quebec:	Montreal Centre	included	included
	Laval Region	\$530 CAD	\$265 CAD

PERSONAL INSURANCE

In locations that do not require the student to purchase the school insurance, clients have a choice to purchase Guard Me insurance through CISS or arrange their own from their home country.

Requirements:

- CISS must receive a copy of the insurance plan with clear outline what is included and excluded
- Students MUST bring with them a credit card for up-front treatment costs
- In most cases, hospitals and clinics do not process international insurance at the time of incident. Students must pay for the visit/treatment and then submit a reimbursement claim from the insurance company by submitting their receipt(s)
- A clear explanation of how to make a claim must be provided to CISS ; student must also understand this process (a version in English is strongly recommended so host families can support the student in making a claim)
- Fees for visits vary depending on the situation, but can be very expensive if hospital stay is required
- Schools, host families or CISS will not be responsible for providing these funds to the student.