

International Student Insurance Notification

Every international student whose study status is “registered”/ “enrolled” will be mandatorily insured by the Morcare International Student Insurance plan, which is equivalent to OHIP (Ontario Health Insurance Plan).

Early Arrival: Insurance shall commence up to 30 days prior to semester start date when in transit. However, international students will not be able to get their international insurance certificate and their insurance account will not be activated until **sometime after day 10 of the semester**. Any medical expenses incurred during their travel, arrival in Canada but before their international insurance accounts are activated, **students can pay the expenses first and meanwhile keep all the payment receipts**. Once your insurance accounts are activated after day 10, you can then **claim** the expenses from Morcare. Please refer to the information via [Northern College \(International Students\) - Morcare](#)

Please note: The annual Intl Health Plan fee cannot be pro-rated for non-September starts (Winter or May intake students) or non-August completions (students who will graduate in each April or December).