

## Fees and Refund Policies

### Tuition Fee

Fee	Duration	Cost (Canadian \$)
Application Fee	One Time (non-refundable)	\$ 200
Tuition	10 month program	\$12,300
Tuition (High School)	5 month (fall semester)	\$ 7,000
Tuition (High School)	5 month (spring semester)	\$ 6,500
Tuition (Middle/ Elementary School)	September - December	\$ 5,600
Tuition (Middle/ Elementary School)	January - June	\$ 7,800

\* School activity fees are not included in tuition as these vary by school and the interest of the student

### Refund Policy for Tuition Fees

All requests for refunds must be made in writing to the International Education Program, School District No. 23 (Central Okanagan). Refund requests must include the original Letter of Acceptance issued by the International Education Program as well as relevant supporting documentation (e.g. letter from Citizenship and Immigration Canada).

**Full refund** less application fees will be given if Canadian Immigration does not approve a student study permit. To obtain a full refund, immediate contact with the international education program must be made via e-mail or FAX regarding the status of the student, also, a formal written request must be received within 60 days of the date of refusal. Requests must include the formal letter of refusal from Canadian Immigration and the original letter of acceptance issued by the International Education Program.

**2/3 refund**, less application fees, will be given when a student withdraws or becomes a landed immigrant or permanent resident prior to the commencement of the program.

**1/2 refund**, less application fees, will be given when a student withdraws or becomes a landed immigrant or permanent resident after the commencement of the program but before 30 calendar days have elapsed from the beginning of the program.

**No refund** will be granted to a:

- Student who withdraws from any course after 30 calendar days from the commencement of the program
- Student who withdraws or becomes a landed immigrant or permanent resident after 30 days from the commencement of the program
- Student who withdraws from the program 30 calendar days after the commencement of the program
- Student who is dismissed from the program due to a breach of the law, policy, regulation, or student code of conduct as determined by the Government of Canada, the police, School District No. 23 (Central Okanagan) and/or the International Education Program.

## Insurance

Fee	Duration	Cost (Canadian \$)
Insurance (MSP)	12 months	\$700
Insurance (Ingle)	6 months	\$300
Insurance (Ingle)	5 months	\$250
Insurance (Ingle)	4 months	\$200

\* Medical premiums are set by MSP and Ingle and are subject to change without notice

The Medical Services Plan (MSP) of British Columbia will cover all full year international students at the end of a three-month waiting period. MSP coverage is required by law in British Columbia for any student studying longer than 6 months. During the three month waiting period for MSP coverage, the school district purchases private medical coverage through Ingle International. Ingle also provides coverage for all students on programs lasting less than 6 months who are ineligible for MSP. In order to apply for medical coverage, the international student must provide the school district with a passport and a current study permit indicating date of arrival in Canada. In addition, the international student must sign the MSP group application form provided through the International Education Office. Once a signature is received, the student will receive their package from Ingle which provides them with an insurance card including their policy number, the full policy wording, and all necessary claim forms. At the end of the three month waiting period, MSP will mail the Care Card to the student. This can be a lengthy process. Once the student has a Care Card number, the student will receive basic medical services in the same manner as all British Columbians. Care Card benefits will end if coverage is not renewed by providing the International Education department with a new study permit and full payment of tuition and insurance. This must be done every year while the international student remains in BC.

It is recommended that the student, parent, and custodian read both the MSP coverage and the Ingle insurance policy thoroughly so they are familiar with all of the benefits provided.

During the three month waiting period, or for international students studying in Canada less than 6 months, in case of illness or injury, the international student must call the Emergency Assistance & Claims Department as soon as they are able. Emergency assistance is available 24 hours a day and will guide the student or custodian through the claims process. If an international student is hospitalized, it is imperative that a phone call be made to Claims within 48 hours of admission to the hospital. The phone number will be provided on the student's insurance card. Failure to call within 48 hours could result in a reduction of the benefits payable. There are no refunds for medical insurance coverage through International Education or School District No. 23 (Central Okanagan) unless the application for refund has been made well in advance of the program start date

If you have any questions or concerns please call Ingle at 1-888-386-8888 or visit Ingle's web site at [www.ingleinternational.com/centralokanagan](http://www.ingleinternational.com/centralokanagan)

MSP information can be found at <http://www.healthservices.gov.bc.ca/msp/>

All international students are required to pay for medical coverage as a condition of their acceptance in the International Education Program. All international students must report with their passport and Study permit to the International Education program office upon arrival in School District No.23 (Central Okanagan) to receive their coverage information.