UBC Okanagan

ACADEMIC CALENDAR

2019/20

www.calendar.ubc.ca/okanagan
Policies on Fees
Tuition Fees
  Undergraduate
  Graduate
    Master’s
    Doctoral
  Refund of Tuition Fees
Student and Student Society Fees
  Student Fees
  Student Society Fees
  Refund of Student Fees
Program, Course, and Faculty Fees
Application and Administrative Fees
Medical Insurance
Policies on Fees

- Notice Regarding Fees
- Payments and Due Dates
- Deposits
- Late Payment of Fees
- Tax Receipts (T2202A, T4A, and Transit Tax Credit)
- Registration in More Than One Program
- Exchange Students
- Senior Citizens
- Studying Off Campus or Distance Education
- Domestic or International tuition and fees assessment
- International Students to Permanent Resident Status

Notice Regarding Fees

Tuition, program, course, special, and student society fees, are approved by the Board of Governors following consultation with students and are subject to change.

Fees include any amounts assessed to a student by UBC, or by UBC on behalf of UBC Okanagan Students’ Union (UBCSUO), or other student societies and organizations. Fees include, but are not limited to, tuition fees, program fees, special fees, and student society fees.

Notwithstanding the information included in the UBC Okanagan Academic Calendar, UBC reserves the right to change fees at any time without notice. Students who have not completed their course requirements when a change in fees is made may be required to pay the new fees.

Tuition fees for all students include allocations to the Teaching and Learning Enhancement Fund (http://tlef.ubc.ca/) and to student financial support.

Upon registering, a student has initiated a contract with UBC for payment of all tuition and assessed fees. A student may terminate this contract only by withdrawing from UBC. See Deposits, Refund of Tuition Fees, and Change of Registration (Calendar page: http://appleton.ad.students.ubc.ca/okanagan/index.cfm?tree=3,51,871,1005#11096). While UBC makes every effort to avoid errors in assessment, should an error occur it will be corrected and every effort will be made to attempt to notify affected students. However, lack of notification does not exempt a student from payment.

Fees listed are in Canadian dollars, unless otherwise indicated.

Payments and Due Dates

Fee payment in Winter Session may be in two instalments. In general, the first instalment covers tuition for Term 1 courses and the first half of two-term courses, plus most student fees. The second instalment covers tuition for Term 2 courses and the second half of two-term courses. Students enrolled in a study program restricted to Term 1 or Term 2 must pay the full amount assessed by the due date for that term.

Students may view their individual student financial account and/or outstanding balance at the Student Service Centre (http://students.ubc.ca/ssc). The balance reflects current and outstanding amounts from previous sessions, changes in registration, awards or cancellation of awards, penalties for late payment and other charges, as well as payments made.

For information on making payments, see Payment Options (http://students.ok.ubc.ca/finance/tuition/fees.html#tuition-payment-options). It is the responsibility of students to make payments by the due dates. Note: payments will be applied to outstanding amounts first and then to the current session.

Payment Due Dates

<table>
<thead>
<tr>
<th>Term 1</th>
<th>May 15, 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term 2</td>
<td>July 8, 2019</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Term 1</th>
<th>September 4, 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term 2</td>
<td>January 7, 2020</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Term 1</th>
<th>May 13, 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term 2</td>
<td>July 7, 2020</td>
</tr>
</tbody>
</table>
The due date for any increase in a balance resulting from late assessment or late registration during a term will be the 7th of the next month. When the due date falls on a Saturday, Sunday, or statutory holiday, payment may be made on the next business day.

All students must pay their current fee instalment in full by the due date. Deferred fees are due on the deferment date.

**Deposits**

**Domestic Undergraduate Students**
- New domestic undergraduate students must pay a non-refundable acceptance deposit of $500.00. Deposits will be credited toward assessed tuition fees.
- Continuing domestic undergraduate students must pay a non-refundable registration deposit of $100.00. Deposits will be credited toward assessed tuition fees.¹

**International Undergraduate Students**
- New international undergraduate students are required to pay a non-refundable acceptance deposit of $1,000.00. Deposits will be credited toward assessed tuition fees.
- Continuing international undergraduate students must pay a non-refundable registration deposit of $100. Deposits will be credited toward assessed tuition fees.¹

**Graduate Students and Senior Citizens**
- Most graduate students and senior citizens do not pay a deposit.

Note: some programs require an additional portion of the tuition fee to confirm acceptance of an offer of admission. (Students are notified if this is the case).

¹Continuing domestic and international undergraduate students who have no registration activity may have their registration deposit refunded. The deposit becomes non-refundable immediately upon registration in any course, and cannot be transferred to another session, nor can it be applied to non-refundable student fees (i.e., U-Pass, Medical Insurance). Contact Student Services by phone at 250.807.9100 or email sis.ubco@ubc.ca to request a refund.

**Late Payment of Fees**

Fees, fines, or other indebtedness to the University (including tuition and student fees, parking fines, library fines, housing and conferences fees) must be paid in full by the Payment Due Dates. Otherwise, students may be placed on Financial Hold and charged an Interest Penalty, in accordance with UBC Policy 67: Late Payment of Fees and Accounts (http://www.universitycounsel.ubc.ca/policies/policy67.pdf).

If the overdue amount is not paid in full by the first day of the next session, no future session registration will be allowed. Students will remain liable for the outstanding balance, plus all interest assessed up to the date on which the outstanding balance is paid in full.

Subsequent registration for graduate students will be allowed only with the written approval of the Dean, College of Graduate Studies. Retroactive fees and interest will be assessed prior to registration and must be paid at that time.

**Financial Hold**

A student may be placed on financial hold as a result of outstanding indebtedness to the University, including tuition and student fees, parking and library fines, and housing and conferences fees. Please note the following:

- A processing fee of $35 will be applied (in addition to the Interest Penalty).
- No subsequent registration activity will be allowed.
- No transcripts or diploma will be issued.
- UBC Housing and Conferences may refuse admission to residences, may withdraw residence and dining privileges, and may require a resident to vacate the premises.

The financial hold will be removed when the outstanding balance, including all penalties, is paid in full.

**Interest Penalty**

Interest will be charged at a rate of prime plus 6% per annum. Interest is charged on all outstanding amounts that are past due and is calculated monthly. Anything else in this section notwithstanding, any amounts charged as penalties for the late payment of fees and accounts (including the Interest Penalty and the processing fee) will not exceed 60% per annum.

**Tax Receipts (T2202A, T4A, and Transit Tax Credit)**

Students can access their tax receipts (T2202A, T4A, and Transit Tax Credit) at the Student Service Centre (http://students.ubc.ca/ssc).
The following fees qualify for tuition tax credit and will be included on the T2202A:

- Athletics and Recreation Fee
- Medical/Dental Fee
- English Foundation Program Fee

For more information on income tax, visit Canada Revenue Agency (http://www.cra-arc.gc.ca).

Registration in More Than One Program

For students registered in more than one graduate degree program, fees are assessed for both programs until minimum assessment is reached for the first program. Fees for the second program will continue to be assessed until degree completion.

For students registered in one graduate degree program and one undergraduate program, fees are assessed for both programs until minimum assessment is reached for the graduate program. Undergraduate fees will continue to be assessed.

Students registered in one graduate degree program and as an "unclassified student" will be assessed fees for both programs.

Students in Senate-approved combined degree programs for which a program fee has not been established will be assessed fees for each separate program.

Note: Student fees that are common to more than one of the programs will only be assessed once.

Exchange Students

Undergraduate Formal Exchange Program

Students visiting UBC on approved exchange programs under a formal agreement between their home university and UBC will pay fees to their home university. These fees cover credit courses taken during the Winter Session. Students will be assessed the following student fees:

<table>
<thead>
<tr>
<th>Fee</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>U-Pass</td>
<td>$63 per term</td>
</tr>
<tr>
<td>iMED</td>
<td>$180(^1) per academic year, $252(^2) per term, or $60(^3) per month</td>
</tr>
</tbody>
</table>

\(^1\) Two-term exchange students will be assessed $180; and one-term exchange students will be assessed $252. Visiting international research students will be assessed a monthly rate of $60 up to 6 months (a fraction of a month will be considered a full month).

UBC undergraduate students who are studying elsewhere on an approved exchange program covered by a formal agreement between the two universities (student mobility agreement) must register for the appropriate non-credit exchange activity and pay UBC tuition fees for 15 credits per term, plus student fees for the Winter Session. Students on an approved exchange will not be assessed the U-Pass.

All other UBC students on such exchange programs pay to UBC the normal tuition fees for their program for each term they are away, in addition to student fees.

Senior Citizens

BC residents who are Canadian citizens or permanent residents aged 65 years or over during the session in which they are registered are not assessed application, tuition, or student fees. The Distance Education administrative fee and some special fees may be assessed.

Fees will be assessed to senior citizens for programs in areas such as Nursing or any faculty or school where existing facilities and resources are limited.

Studying Off Campus or Distance Education

Students not studying on UBC campuses or students registered in all Distance Education courses will not be assessed any student fees.

Domestic or International tuition and fees assessment

UBC determines a student’s tuition and fee assessment based on their citizenship status. A student that is a citizen or permanent resident of Canada will be assessed domestic tuition and fees. Students that do not meet the criteria for domestic tuition will be assessed international tuition and fees. Students are responsible for accurately declaring their citizenship status upon application to the university, which includes ensuring that their status in Canada is accurate until the degree or diploma is completed.

UBC will not retroactively change tuition and fees assessed from International to Domestic except in situations defined under “International Student to Permanent Resident Status”. It is incumbent upon those persons eligible for domestic tuition and fees to inform UBC of their eligibility upon application, or as soon as their status changes during their studies. UBC requires supporting documentation to assess domestic tuition rates.
Domestic student

Students who fall within one of the following categories are considered domestic students and will be assessed domestic tuition and fees:

- Canadian citizens
- Permanent residents of Canada
- Any person with refugee status in Canada
- Diplomat assigned to Canada and dependent children

Students are required to provide verification documents to substantiate eligibility for domestic tuition and fees. Invalid or incomplete documentation will result in the assessment of international tuition and fees, or in the student account being placed on hold for additional investigation until a final decision is reached.

International student

Students will be assessed international tuition and fees if the criteria for domestic tuition and fees are not met.

If a student holds multiple citizenships and one of these is Canadian, they will be assessed as a domestic student and will be required to provide documentation as a domestic student.

Fee assessment exceptions

International students that meet one of the following criteria may be eligible for domestic tuition and fees if the student informs UBC after registering for courses:

- A visitor with an employer-specific full-time long-term work permit and dependent children
- An individual with an affiliation to an Indigenous nation of Canada (First Nations, Métis, or Inuit)
- An individual of a transborder Indigenous nation (American Indian or Alaska Native)

Eligible students should provide their supporting documents to Student Services (http://students.ok.ubc.ca/contact.html) before the Tuition Fee Payment Due Dates (http://calendar.ubc.ca/okanagan/index.cfm?tree=14,338,0,0#15278).

International Students to Permanent Resident Status

If an international student becomes a Permanent Resident on or before the Tuition Fee Payment Due Dates of the term, domestic tuition fees will be assessed for that term and subsequent terms.

If an international student becomes a Permanent Resident after the Tuition Fee Payment Due Dates for a current term, international tuition fees will be assessed for that current term and domestic fees will be assessed for subsequent terms.

Please Note: Permanent Resident status is attained as of the "Landed on" date, indicated on the Confirmation of Permanent Residence, not the "Date Issued."

For students who have been given a fee deferment, the tuition fee Payment Due Dates still pertain as the deadline to become a Permanent Resident.

Tuition Fees

Tuition Fees > Undergraduate

- Undergraduate Degree Programs
- Non-Degree Studies

To calculate the total cost of a program, please use the online you.ubc.ca/financial-planning/cost/ (http://you.ubc.ca/financial-planning/cost/).
**Note:** If a course has a 0-credit value, fees will be assessed at 1-credit at the applicable course-level fee.

### Domestic Students

<table>
<thead>
<tr>
<th>Program</th>
<th>Domestic per-credit rate</th>
<th>International per-credit rate (Commenced 2019S or later)</th>
<th>International per-credit rate (Commenced 2018S or 2018W)</th>
<th>International per-credit rate (Commenced 2017S or 2017W)</th>
<th>International per-credit rate (Commenced 2016S or 2016W)</th>
<th>International per-credit rate (Commenced 2015S or 2015W)</th>
<th>1  Subject to increases of up to 2% per annum.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applied Science (Year 1)</td>
<td>$179.97</td>
<td>$1,321.18</td>
<td>$1,308.48</td>
<td>$1,234.63</td>
<td>$1,105.80</td>
<td>$990.41</td>
<td></td>
</tr>
<tr>
<td>Applied Science (Years 2 to 5)</td>
<td>$192.11</td>
<td>$1,268.39</td>
<td>$1,256.19</td>
<td>$1,232.31</td>
<td>$1,105.80</td>
<td>$990.41</td>
<td></td>
</tr>
<tr>
<td>Arts</td>
<td>$179.97</td>
<td>$848.60</td>
<td>$840.44</td>
<td>$840.44</td>
<td>$840.44</td>
<td>$840.44</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>$200.41</td>
<td>$1,268.39</td>
<td>$1,256.19</td>
<td>$1,232.31</td>
<td>$1,105.80</td>
<td>$990.41</td>
<td></td>
</tr>
<tr>
<td>Fine Arts</td>
<td>$179.97</td>
<td>$1,306.58</td>
<td>$1,294.01</td>
<td>$1,234.63</td>
<td>$1,105.80</td>
<td>$990.41</td>
<td></td>
</tr>
<tr>
<td>Human Kinetics</td>
<td>$179.97</td>
<td>$1,274.71</td>
<td>$1,262.46</td>
<td>$1,234.63</td>
<td>$1,105.80</td>
<td>$990.41</td>
<td></td>
</tr>
<tr>
<td>Management</td>
<td>$179.97</td>
<td>$1,268.39</td>
<td>$1,256.19</td>
<td>$1,232.31</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Media Studies</td>
<td>$239.50</td>
<td>$1,268.39</td>
<td>$1,256.19</td>
<td>$1,232.31</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Nursing</td>
<td>$179.97</td>
<td>$1,306.58</td>
<td>$1,294.01</td>
<td>$1,234.63</td>
<td>$1,105.80</td>
<td>$990.41</td>
<td></td>
</tr>
<tr>
<td>Science</td>
<td>$179.97</td>
<td>$1,306.58</td>
<td>$1,294.01</td>
<td>$1,234.63</td>
<td>$1,105.80</td>
<td>$990.41</td>
<td></td>
</tr>
</tbody>
</table>

### International Students

<table>
<thead>
<tr>
<th>Program</th>
<th>Domestic per-credit rate</th>
<th>International per-credit rate (Commenced 2019S or later)</th>
<th>International per-credit rate (Commenced 2018S or 2018W)</th>
<th>International per-credit rate (Commenced 2017S or 2017W)</th>
<th>International per-credit rate (Commenced 2016S or 2016W)</th>
<th>International per-credit rate (Commenced 2015S or 2015W)</th>
<th>1 Subject to increases of up to 5% per annum.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applied Science</td>
<td>$1,321.18</td>
<td>$1,308.48</td>
<td>$1,234.63</td>
<td>$1,105.80</td>
<td>$990.41</td>
<td></td>
<td></td>
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<tr>
<td>Arts</td>
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<td>$1,256.19</td>
<td>$1,232.31</td>
<td>$1,105.80</td>
<td>$990.41</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>$848.60</td>
<td>$840.44</td>
<td>$840.44</td>
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<td>$840.44</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fine Arts</td>
<td>$1,268.39</td>
<td>$1,256.19</td>
<td>$1,232.31</td>
<td>$1,105.80</td>
<td>$990.41</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Human Kinetics</td>
<td>$1,306.58</td>
<td>$1,294.01</td>
<td>$1,234.63</td>
<td>$1,105.80</td>
<td>$990.41</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management</td>
<td>$1,274.71</td>
<td>$1,262.46</td>
<td>$1,234.63</td>
<td>$1,105.80</td>
<td>$990.41</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Media Studies</td>
<td>$1,268.39</td>
<td>$1,256.19</td>
<td>$1,232.31</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Science</td>
<td>$1,306.58</td>
<td>$1,294.01</td>
<td>$1,234.63</td>
<td>$1,105.80</td>
<td>$990.41</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Non-Degree Studies

**Note:** If a course has a 0-credit value, fees will be assessed at 1-credit at the applicable course-level fee, with the exception of MATH 001, 002, 003 and 004, and WRIT 098 and 099.

<table>
<thead>
<tr>
<th>Program</th>
<th>Domestic per-credit rate</th>
<th>International per-credit rate (undergraduate-level courses)</th>
<th>International per-credit rate (graduate-level courses 500+)</th>
<th>1 Subject to increases of up to 5% per annum.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unclassified</td>
<td>$179.97</td>
<td>$423.96</td>
<td>$1,321.18</td>
<td></td>
</tr>
<tr>
<td>Access Studies</td>
<td>$179.97</td>
<td>$423.96</td>
<td>$1,321.18</td>
<td></td>
</tr>
<tr>
<td>Visiting</td>
<td>$179.97</td>
<td>$423.96</td>
<td>$1,321.18</td>
<td></td>
</tr>
<tr>
<td>Auditors</td>
<td>$179.97</td>
<td>$423.96</td>
<td>$1,321.18</td>
<td></td>
</tr>
<tr>
<td>Qualifying</td>
<td>$179.97</td>
<td>$423.96</td>
<td>$1,321.18</td>
<td></td>
</tr>
</tbody>
</table>

1. Tuition fees for Unclassified, Access Studies, and Auditing students are assessed on a per credit basis, taking into consideration the year level of the course. All student fees will be assessed as noted in Student Fees.

2. Visiting undergraduate students are assessed fees at the prevailing per-credit rate plus authorized student fees. Domestic visiting research undergraduate students may register for the non-credit activity “Visiting Undergraduate Student” (VURS499). The fee for each registration in this activity, which covers either Term 1 of Winter Session or Term 2 of Winter Session or Summer Session, is equal to the domestic tuition fee for one credit of coursework plus authorized student fees. Domestic visiting research graduate students may register for the non-credit activity “Visiting Graduate Student” (VGRD 500 for master's students or VGRD 600 for doctoral students). The fee for each registration in this activity, which covers Winter Session Term 1 and/or Term 2, or Summer Session, is equal to the tuition fee for one credit of coursework plus authorized student fees. Domestic visiting research graduate students may register for the non-credit activity “Visiting Graduate Student” (VGRD 500 for master's students or VGRD 600 for doctoral students). The fee for each registration in this activity, which covers Winter Session Term 1 and/or Term 2, or Summer Session, is equal to the tuition fee for one credit of coursework plus authorized student fees. For Visiting International Research Student (VIRO) fees, see Go Global fees.

3. Fees paid as a Qualifying student will not subsequently be credited in a graduate degree program.
## Tuition Fees > Graduate

### Tuition Fees > Graduate > Master's

#### Master's Degree Programs

Every student enrolled in a master's program is required to maintain continuous registration by paying tuition instalments according to Schedule A or B for standard programs and according to the fees listed for each Specialized Master's Degree Program, plus authorized student fees. Failure to pay fees will result in a financial hold and an interest penalty.

Students who have paid more than the minimum instalments for the degree will have their tuition fees prorated to the end of the month in which the College of Graduate Studies confirms that all degree requirements have been completed. This includes the submission of either their major paper or final project to their department or their thesis to the College of Graduate Studies' Office.

#### Specialized Master's Degree Programs

The fees below apply to individual master's programs. The specialized master's program fees are different from the standard master's program fees listed in Schedules A and B.

<table>
<thead>
<tr>
<th>Program entry year</th>
<th>Domestic fee per instalment</th>
<th>Domestic Continuing Fee per instalment</th>
<th>International fee per instalment</th>
<th>International Continuing fee per instalment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019S or 2019W</td>
<td>$2,380.77</td>
<td>$760.80</td>
<td>$2,982.95</td>
<td>$2,982.95</td>
</tr>
<tr>
<td>2018W or earlier</td>
<td>$2,380.77</td>
<td>$760.80</td>
<td>$2,954.27</td>
<td>$2,954.27</td>
</tr>
</tbody>
</table>

Note: Continuing fee is assessed after instalment 6.

<table>
<thead>
<tr>
<th>Program entry year</th>
<th>Domestic fee per instalment</th>
<th>Domestic Continuing Fee per instalment</th>
<th>International fee per instalment</th>
<th>International Continuing fee per instalment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019S or 2019W</td>
<td>$1,431.19</td>
<td>$760.80</td>
<td>$1,681.56</td>
<td>$1,681.56</td>
</tr>
<tr>
<td>2018W or earlier</td>
<td>$1,431.19</td>
<td>$760.80</td>
<td>$1,665.40</td>
<td>$1,665.40</td>
</tr>
</tbody>
</table>

Note: Continuing fee is assessed after instalment 9.

<table>
<thead>
<tr>
<th>Program entry year</th>
<th>Domestic fee per instalment</th>
<th>Domestic Continuing Fee per instalment</th>
<th>International fee per instalment</th>
<th>International Continuing fee per instalment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019S or 2019W</td>
<td>$10,612.08</td>
<td>$760.80</td>
<td>$14,711.14</td>
<td>$2,925.58</td>
</tr>
<tr>
<td>2018W or earlier</td>
<td>$10,404.00</td>
<td>$760.80</td>
<td>$14,145.33</td>
<td>$2,925.58</td>
</tr>
</tbody>
</table>

Note: Continuing fee is assessed after instalment 3.
<table>
<thead>
<tr>
<th>Program Entry Year</th>
<th>Domestic fee per instalment</th>
<th>Domestic Continuing fee per instalment</th>
<th>International fee per instalment</th>
<th>International Continuing fee per instalment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019S or 2019W</td>
<td>$2,380.77</td>
<td>$760.80</td>
<td>$4,360.53</td>
<td>$4,360.53</td>
</tr>
<tr>
<td>2018S or 2018W</td>
<td>$2,380.77</td>
<td>$760.80</td>
<td>$4,318.60</td>
<td>$4,318.60</td>
</tr>
<tr>
<td>2017S or 2017W</td>
<td>$2,380.77</td>
<td>$760.80</td>
<td>$3,867.96</td>
<td>$3,867.96</td>
</tr>
<tr>
<td>2016S or 2016W</td>
<td>$2,380.77</td>
<td>$760.80</td>
<td>$3,464.35</td>
<td>$3,464.35</td>
</tr>
<tr>
<td>2015W or earlier</td>
<td>$2,380.77</td>
<td>$760.80</td>
<td>$3,013.35</td>
<td>$3,013.35</td>
</tr>
</tbody>
</table>

Note: Continuing fee is assessed after instalment 6.

<table>
<thead>
<tr>
<th>Program entry year</th>
<th>Domestic fee per instalment</th>
<th>Domestic Continuing fee per instalment</th>
<th>International fee per instalment</th>
<th>International Continuing fee per instalment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019S or 2019W</td>
<td>$1,431.19</td>
<td>$760.80</td>
<td>$1,681.56</td>
<td>$1,681.56</td>
</tr>
<tr>
<td>2018W or earlier</td>
<td>$1,431.19</td>
<td>$760.80</td>
<td>$1,665.40</td>
<td>$1,665.40</td>
</tr>
</tbody>
</table>

Note: Continuing fee is assessed after instalment 9.

<table>
<thead>
<tr>
<th>Program Entry Year</th>
<th>Domestic fee per instalment</th>
<th>Domestic Continuing fee per instalment</th>
<th>International fee per instalment</th>
<th>International Continuing fee per instalment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019S or 2019W</td>
<td>$2,024.07</td>
<td>$760.80</td>
<td>$6,748.95</td>
<td>$6,748.95</td>
</tr>
<tr>
<td>2016S to 2018W</td>
<td>$2,024.07</td>
<td>$760.80</td>
<td>$6,684.06</td>
<td>$6,684.06</td>
</tr>
<tr>
<td>2015W or earlier</td>
<td>$2,024.07</td>
<td>$760.80</td>
<td>$6,491.26</td>
<td>$6,491.26</td>
</tr>
</tbody>
</table>

Note: Continuing fee is assessed after instalment 6.

<table>
<thead>
<tr>
<th>Domestic fee per instalment</th>
<th>Domestic Continuing fee per instalment</th>
<th>International fee per instalment</th>
<th>International Continuing fee per instalment</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,928.30</td>
<td>$760.80</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Note: Continuing fee is assessed after instalment 9.
Program entry year | Domestic fee per instalment | Domestic Continuing fee per instalment | International fee per instalment | International Continuing fee per instalment
--- | --- | --- | --- | ---
2019S or 2019W | $1,665.26 | $760.80 | $8,334.38 | $8,334.38
2018S or 2018W | $1,665.26 | $760.80 | $8,254.24 | $8,254.24
2017S or 2017W | $1,665.26 | $760.80 | $5,917.87 | $2,925.58
2016S or 2016W | $1,665.26 | $760.80 | $4,242.87 | $2,925.58
2015W or earlier | $1,665.26 | $760.80 | $2,954.27 | $2,925.58

Note: Continuing fee is assessed after instalment 6.

**Standard Master's Degree Programs**

Every student enrolled in a master's program is required to maintain continuous registration by paying tuition instalments according to Schedules A or B, plus authorized student fees. Failure to pay fees will result in a financial hold and an interest penalty.

All graduate students are automatically assessed fees according to Schedule A. Students who are planning on taking a master's degree through part-time study (Schedule B) must obtain approval from their Graduate Program Advisor and the College of Graduate Studies prior to the beginning of the term in which fees are first assessed. To do so, please complete the Application for Part-time Payment form. This application is also available from the College of Graduate Studies.

Only students planning to take their degree through part-time study are permitted to select Schedule B. Students who select Schedule B are advised that, by virtue of their part-time status, they are ineligible to receive government loans, interest-free status, and University fellowships or scholarships. Students are not permitted to switch from Schedule B to Schedule A after the due date of the first instalment.

Students who have paid more than the minimum instalments for the degree will have their tuition fees prorated to the end of the month in which the College of Graduate Studies confirms that all degree requirements have been completed. This includes the submission of either their major paper or final project to their department or their thesis to the College of Graduate Studies' Office.

Full-time (Schedule A) | 3 | 3 | $1,665.26 | $2,925.58
Part-time (Schedule B) | 3 | 9 | $951.74 | $1,682.21
On-leave fee$^1$ | 3 | N/A | $120.68 | $356.72
Continuing fee$^2$ | 3 | N/A | $760.80 | $2,925.58
Extension fee$^3$ | 3 | N/A | $1,068.56 | $2,925.58

$^1$ All master's programs (both standard and specialized) have a fee assessed for each term in which On-leave status is taken.

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If a degree program is not completed by a set number of instalments or a minimum program fee, the assessments will then switch to a Continuing fee. The Schedule A Continuing fee is assessed after instalment 6. The Schedule B Continuing fee is assessed after instalment 9.

If a master's degree (both standard and specialized) is not awarded within a period of five years from the initial registration, a student may be granted an extension with permission from the College of Graduate Studies, but will be charged additional fees.

## Tuition Fees > Graduate > Doctoral

Every student enrolled in a doctoral program is required to maintain continuous registration by paying tuition instalments, plus authorized student fees according to the appropriate tuition fee schedule.

All students are “full-time” for the assessment of tuition and authorized student fees. Authorized student fees apply to all doctoral programs regardless of credit load or place of residence.

Students who have paid more than the minimum for the degree (the first six (6) instalments) will have their tuition fees prorated to the end of the month in which the College of Graduate Studies confirms that all degree requirements have been completed. This includes the submission of their dissertation to the College of Graduate Studies. Student fees are not prorated.

<table>
<thead>
<tr>
<th>Program</th>
<th>Instalments per year</th>
<th>Minimum # of instalments for program</th>
<th>Domestic fee per instalment</th>
<th>International fee per instalment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time (Schedule A)</td>
<td>3</td>
<td>6</td>
<td>$1,665.26</td>
<td>$2,925.58</td>
</tr>
<tr>
<td>On-leave Fee1</td>
<td>3</td>
<td>N/A</td>
<td>$120.68</td>
<td>$356.72</td>
</tr>
<tr>
<td>Continuing Fee2</td>
<td>3</td>
<td>N/A</td>
<td>$760.80</td>
<td>$2,925.58</td>
</tr>
<tr>
<td>Extension Fee3</td>
<td>3</td>
<td>N/A</td>
<td>$1,068.56</td>
<td>$2,925.58</td>
</tr>
</tbody>
</table>

1 All doctoral programs have a fee assessed for each term in which On-leave status is taken.
2 If a degree program is not completed by a set number of instalments or a minimum program fee, the assessments will then switch to a Continuing fee. The Schedule A Continuing fee is assessed after instalment 9.
3 If a doctoral degree is not awarded within a period of six years from the initial registration, a student may be granted an extension with permission from the College of Graduate Studies, but will be charged additional fees.

## Tuition Fees > Refund of Tuition Fees

- Refund of Credit or Course-Based Tuition
- Refund of Instalment-Based Tuition

### Refund of Credit or Course-Based Tuition

Refund of fees, if any, is calculated from the day on which a student drops or withdraws from a course or program (see Change of Registration (Calendar page: http://appleton.ad.students.ubc.ca/okanagan/index.cfm?tree=3,51,871,1005#11096)). If a withdrawal is not approved, the student will be liable for all assessed fees including any interest penalty. For processing of refunds, students must apply to Student Services by calling 250.807.9100 or email sis.ubco@ubc.ca.

The refund tables apply to courses that follow the standard term start and end date schedule as outlined in the Academic Year (http://www.calendar.ubc.ca/okanagan/index.cfm?go=deadlines). Courses that fall outside the standard schedule will have different deadline dates for refunds.

Note: for the purposes of the refund table below, a week starts on a Monday and ends on a Sunday.

### Winter Courses

| On or before last day to drop without W standing | 100% of the fee for credits dropped |
| After last day to drop without W standing to end of third week of classes | 50% of the fee for credits dropped |
| During fourth week of classes | 25% of the fee for credits dropped |
| After fourth week of classes | No refund |
On or before last day to drop without W standing
After last day to drop without W standing to end of fourth week of Term 1
During fifth week of Term 1
After fifth week of Term 1
During first two weeks of Term 2
After second week of Term 2
On or before last day to drop without W standing
After last day to drop without W standing to end of fifth week of classes
After fifth week of classes

Summer Courses

On or before last day to drop without W standing
After last day to drop without W standing to end of second week of classes
During third week of classes
After third week of classes

Refund of Instalment-Based Tuition

Students who withdraw during the first two weeks of University sessions will receive 100% of the instalment for that term or session. For students assessed on an instalment basis, the first week of a term or session ends on the first Sunday of the term/session start.

The refund of instalment-based tuition fees for students who withdraw from either Term 1 or Term 2 of Winter Session or from Summer Session after registration will be calculated as shown below.

During first two weeks of Winter Term or Summer Session
During third or fourth week of Winter Term or Summer Session
During fifth or sixth week of Winter Term or Summer Session
During seventh or eighth week of Winter Term or Summer Session
After eighth week of Winter Term or Summer Session

Student and Student Society Fees

Student and Student Society Fees > Student Fees

Student fees include fees authorized by student referendum, the UBC Board of Governors, and other student societies and organizations. Student fees are due annually, and charged to all students. Fees are calculated according to full- or part-time status, session, and study level.
### Student Fees with No Opt-Out Provisions

<table>
<thead>
<tr>
<th>Student Fee</th>
<th>Undergraduate Full-Time (18 credits or more)</th>
<th>Undergraduate Part-Time (fewer than 18 credits)</th>
<th>Graduate Full-Time or Part-Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Athletics and Recreation</td>
<td>$155.07 per year</td>
<td>$8.62 per credit</td>
<td>$155.07 per year</td>
</tr>
<tr>
<td>Students' Union</td>
<td>$144.72 per year</td>
<td>$8.04 per credit</td>
<td>$144.72 per year</td>
</tr>
<tr>
<td>BC Federation of Students</td>
<td>$18.68 per year</td>
<td>$1.04 per credit</td>
<td>$18.68 per year</td>
</tr>
<tr>
<td>Media Fund</td>
<td>$6.32 per year</td>
<td>$6.32 per year</td>
<td>$6.32 per year</td>
</tr>
<tr>
<td>Library Levy Fee</td>
<td>$37.35 per term</td>
<td>$37.35 per term</td>
<td>$37.35 per term</td>
</tr>
<tr>
<td>WUSC Student Refugee</td>
<td>$2.11 per term</td>
<td>$2.11 per term</td>
<td>$2.11 per term</td>
</tr>
<tr>
<td>U-Pass$^2</td>
<td>$63.00 per term</td>
<td>$63.00 per term</td>
<td>$63.00 per term</td>
</tr>
</tbody>
</table>

$^1$ The Athletics and Recreation fee is authorized by the Board of Governors and is used to support athletic and recreation programs and facilities. This fee is tax deductible and will be included in the T2202A tax receipt.

$^2$ The U-Pass provides all zone unlimited access to public transit within the Regional District of Central Okanagan and connections to Vernon through Vernon Regional Transit. It is charged to eligible students enrolled in the Winter Session who are members of the Students' Union. The U-Pass program has limited opt-out provisions. For more information, visit UBCSUO (http://www.ubcsuo.ca).

### Student Fees with Opt-Out Provisions

<table>
<thead>
<tr>
<th>Student Fee</th>
<th>Undergraduate Full-Time (18 credits or more)</th>
<th>Undergraduate Part-Time (fewer than 18 credits)</th>
<th>Graduate Full-Time or Part-Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental Plan$^1</td>
<td>$75.04 per term</td>
<td>$75.04 per term</td>
<td>$75.04 per term</td>
</tr>
<tr>
<td>Extended Health Plan$^1</td>
<td>$64.53 per term</td>
<td>$64.53 per term</td>
<td>$64.53 per term</td>
</tr>
<tr>
<td>iMED$^2</td>
<td>$180.00 per year; or $252.00 per term; or $60.00 per month</td>
<td>$180.00 per year; or $252.00 per term; or $60.00 per month</td>
<td>$180.00 per year; or $252.00 per term; or $60.00 per month</td>
</tr>
</tbody>
</table>

$^1$ Extended Health and Dental provides coverage for expenses such as most prescription drugs, travel health insurance, vision, and dental care, in addition to basic medical covered by MSP. The plan is available in the Winter Session only.

$^2$ iMED provides basic health insurance for all new international students. It covers emergency hospitalization and medical services (including doctor’s visits) for unexpected sickness or injury. The monthly rate is available for visiting international research students only up to 6 months (a fraction of a month will be considered a full month).

### Summer Session Fees

Summer Session students who have not already paid the maximum Students' Union fees in a given year will be assessed as follows:

<table>
<thead>
<tr>
<th>Student Fee</th>
<th>Undergraduate Full-Time (18 credits or more)</th>
<th>Undergraduate Part-Time (fewer than 18 credits)</th>
<th>Graduate Full-Time or Part-Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Athletics and Recreation</td>
<td>$8.62 per credit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Students' Union</td>
<td>$8.04 per credit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Canadian Federation of Students</td>
<td>$1.04 per credit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Media Fund</td>
<td>$6.32 per year</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

$^1$ The Students' Union fees are exclusive of the Extended Health and Dental Plan fees that are available only for students who were registered in the preceding Winter Session.

### Last updated: May 27, 2019

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Student and Student Society Fees > Refund of Student Fees

Refund of Undergraduate Student Fees

If an undergraduate student’s sessional credit load drops below 18 credits on or before the last day to withdraw without a W standing, the Athletics and Recreation fee, Students’ Union fee, and Canadian Federation of Students fee will be adjusted based on credit load.

Refund of Graduate Student Fees

Graduate students who withdraw during the first two weeks of University sessions will receive 100% of their student fees refunded for that term or session.

Program, Course, and Faculty Fees

Program and Course Fees

- Co-op course fee\(^1\) 
- Co-op administration and workshop fee 
- Distance Education course administration fee\(^2\) 
- English Foundation Program (EAP 103 and EAP 104) 
- Go Global application and administration fee (applies also to VIRO) 
- Student accident insurance\(^3\)

<table>
<thead>
<tr>
<th>Course</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-op course fee(^1)</td>
<td>$774.75</td>
</tr>
<tr>
<td>Co-op administration and workshop fee</td>
<td>$251.75</td>
</tr>
<tr>
<td>Distance Education course administration fee(^2)</td>
<td>$52.25</td>
</tr>
<tr>
<td>English Foundation Program (EAP 103 and EAP 104)</td>
<td>$5,580.25</td>
</tr>
<tr>
<td>Go Global application and administration fee (applies also to VIRO)</td>
<td>$415.00</td>
</tr>
<tr>
<td>Student accident insurance(^3)</td>
<td>$7.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Course</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANTH 306</td>
<td>variable</td>
</tr>
<tr>
<td>BIOL 371</td>
<td>$79.59</td>
</tr>
<tr>
<td>BIOL 372</td>
<td>$79.59</td>
</tr>
<tr>
<td>BIOL 420D</td>
<td>$76.50</td>
</tr>
<tr>
<td>BIOL 420Z</td>
<td>$583.66</td>
</tr>
<tr>
<td>GEOG 416</td>
<td>$780.30</td>
</tr>
<tr>
<td>GEOG 437</td>
<td>$63.67</td>
</tr>
<tr>
<td>EESC 335</td>
<td>$63.67</td>
</tr>
<tr>
<td>EESC 390</td>
<td>$884.34</td>
</tr>
<tr>
<td>EESC 435</td>
<td>$63.67</td>
</tr>
<tr>
<td>EESC 437</td>
<td>$63.67</td>
</tr>
</tbody>
</table>

\(^1\) UBC undergraduate students who are on a Co-op work term must register for the appropriate Co-op course and pay the Co-op course fee per work term, plus student fees for the Winter Session. In addition, students will be assessed the transit U-Pass fee and the Extended Health and Dental Plan fee.

\(^2\) A non-refundable administrative fee will be assessed for registration in each Distance Education course.

\(^3\) Departments may require students performing coursework in environments where the risk of injury is greater than in a classroom (e.g., laboratories, field work, clinical practice, practicums, etc.) to purchase student accident insurance. See UBC Risk Management Services (http://rms.ubc.ca/insurance/insurance-programs/insurance-student-automatic/) for more information.

Faculty Fees

B.A.Sc. Annual Professional Activities fee\(^1\) $116.25

\(^1\) This fee is assessed for all students registered in the B.A.Sc. program upon entry into each year of the program. An Advisory Committee, which includes faculty members and students, will make recommendations on the allocation of the funds.
Application and Administrative Fees

Undergraduate Application Fees

The following application fees are effective for applications to be received for 2020W and 2021S sessions.

- Applicants who are Canadian citizens or permanent residents of Canada: $70.50
- Applicants who are Canadian citizens or permanent residents of Canada who are jointly applying for housing: $120.50
- UBC students who are applying for readmission and/or change of faculty: $70.50
- Applicants who will be studying on a study permit (e.g., non-Canadian citizens and non-permanent residents) and presenting transcripts from institutions within or outside of BC: $118.50
- Applicants who will be studying on a study permit (e.g., non-Canadian citizens and non-permanent residents) and presenting transcripts from institutions within or outside of BC and who are jointly applying for housing: $168.50

Graduate Application Fees

The following application fees are effective for applications to be received for 2020W and 2021S sessions.

- All graduate programs except as listed below: Domestic students (Canadian citizens or Permanent Residents): $106.00
- All graduate programs except as listed below: Students studying on a study permit: $168.25
- Application fee for Faculty of Management master's-level program: Master of Management (M.M.): $145.75

Administrative and Document Fees

- Academic Calendar course description (per course): $1.00 + PST
- Deferred examination written off-campus (per paper)
  - Okanagan: $91.80
  - Vancouver: $91.80
  - Other - Canada/US: $102.00
  - Other - International: $142.80
- Degree conversion: OUC to UBC Okanagan: $123.00 + PST
- Diploma, duplicate or replacement: $61.80 + PST
- Diploma, duplicate or replacement (rush): $123.70 + PST
- Diploma, certified copy (per copy): $6.60 + PST
- Diploma, certified copy (per copy) - same day pick-up: $13.40 + PST
- Dishonoured payments: $35.00
- Distance Education special examination (where permitted, per paper): $55.00
- Duplicate tuition tax receipts: $6.60 + PST
- Faxes - Canada/USA: $5.85
- Faxes - International: $11.90
Financial hold processing $35.00

Library extramural borrowing variable

Review of Assigned Standing (per course) $56.20

Supplemental examination written at UBC (per paper) $30.60

Supplemental examination written off-campus (per paper)
  Okanagan $91.80
  Vancouver $91.80
  Other - Canada/US $102.00
  Other - International $142.80

UBCcard (replacement card) $25.00

Document Distribution - Canada Courier $20.40

Document Distribution - US Courier $25.50

Document Distribution - International Courier $30.60

1 Where examinations are permitted at a location not normally set up for UBC examinations, a Special Invigilation and Outside Examination Centre Fee is payable with the examination application.

2 Fees have been authorized for extramural borrowing. Information concerning these fees may be obtained from the UBC Okanagan Campus Library (http://library.ubc.ca/).

**Transcript Fees**

Official transcripts can be ordered from the Student Service Centre (http://students.ok.ubc.ca/enrolment-services/transcripts.html). Please click on the Student Service Centre link for payment details.

**Medical Insurance**

Students from outside British Columbia are responsible for ensuring that they have basic medical insurance as a condition of their acceptance to UBC.

Anyone residing in BC for longer than six months is required by law to enrol in BC Medical Services Plan (MSP) and pay premiums directly to the plan. However, there is a waiting period of three months before any newcomer to BC is eligible to enrol in MSP. For more information and to download an application, visit BC MSP (http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp).

International students, refer to iMED.

Canadians or permanent residents, visit BC MSP (http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp) or contact the Health & Wellness Centre (http://students.ok.ubc.ca/health-wellness/welcome.html).

**Extended Health and Dental Plan**

All students at the UBC Okanagan campus are also members of the University of British Columbia Students’ Union Okanagan (UBCSUO) and are covered by the UBCSUO Extended Health and Dental Plan. The extended health and dental plan provides coverage for expenses not covered by MSP such as prescription drugs, travel health insurance, paramedical services, and dental care.

Dental Plan $75.04 per term

Extended Health Plan $64.53 per term

**Opting Out**

Students can opt out during Change of Coverage periods (http://ihaveaplan.ca/rte/en/IHaveAPlan_UBCOkanaganUniversityofBritishColumbiaStudentsUnionOkanaganUBCSUO_ChangeofCoverage_ChangeofCoveragePeriod) only. The opt out and enrolment deadlines are as follows:

- For students starting in September: September 4 - 27, 2019
- For students starting in January: January 3 – 24, 2020

Opt outs and enrolments can only be processed during the Change of Coverage period (http://ihaveaplan.ca/rte/en/IHaveAPlan_UBCOkanaganUniversityofBritishColumbiaStudentsUnionOkanaganUBCSUO_ChangeofCoverage_ChangeofCoveragePeriod) or within 30 days of their registration period, whichever is later. For information on enrolling or opting out, go to I Have a Plan UBC (http://ihaveaplan.ca/rte/en/IHaveAPlan_UBCOkanaganUniversityofBritishColumbiaStudentsUnionOkanaganUBCSUO_Home).
iMED (for International Students)

There are two basic insurance plans (iMED and MSP) and one extended plan (UBCSUO Health and Dental) for international students at UBC. Descriptions of all three plans are provided below.

UBC provides a mandatory basic health insurance program (iMED) for all new international students as a condition of registering as a student (Canadian citizens and permanent residents of Canada are excluded). iMED covers emergency hospitalization and medical services (including doctor's visits) for sickness or injury.

All new international students who pay international tuition fees, as well as international exchange students, are automatically assessed the following fees:

- **iMED**: $180.00
- **iMED for one-term exchange students**: $252.00
- **iMED for visiting international research students (per month)**: $60.00

**Coverage period:** New international students are automatically covered for the three-month waiting period before they become eligible for BC's Medical Services Plan (MSP), with the exception of one-term exchange students, who are covered by iMED for the duration of their exchange because they are not eligible for MSP.

**For one-term international exchange students, iMED covers:**

- Term 1: August 30, 2019 to January 2, 2020 (plus up to ten days of travel from the home country to Canada).
- Term 2: December 26, 2019 to April 29, 2020 (plus up to ten days of travel from the home country to Canada).

These dates are subject to change.

The $252 fee will be assessed before the start of classes and will be listed online as a student fee.

For visiting international research students: A monthly rate (up to 6 months) is available for international students conducting research full-time at the University under the supervision of a UBC faculty member. The student can be either enrolled in an undergraduate, graduate, or graduate-equivalent program at another university or can be a participant in a UBC-recognized "bridging" program through Go Global. A fraction of a month will be considered a full month.

For all other international students: iMED covers the three-month waiting period before eligibility for MSP, from the time a student leaves home (up to ten days prior to arrival, provided the arrival date is within the iMED coverage dates) until the student's MSP eligibility date. iMED coverage will begin upon arrival in Canada, with the earliest arrival date being August 1 (Term 1), December 1 (Term 2), April 1 (Summer Term 1), or June 1 (Summer Term 2). The $180 fee for the three-month period will be assessed when a student registers and will be listed online as a student fee.

For students arriving in BC in the month(s) before their iMED coverage is due to start, please contact DCIS (http://www.david-cummings.com/imed) to purchase advance coverage; such students may then be eligible to opt out of the iMED plan.

Students arriving in BC in the month after the dates indicated above must submit the Date Change Request Form (http://www.david-cummings.com/imed/documents/DCISChangeDatesForm.pdf), with proof of arrival date in BC (a copy of study permit), to DCIS (http://www.david-cummings.com/imed). Dates of coverage can then be shifted to cover the three-month waiting period for BC MSP. The deadline for submitting the Date Change Request Form is the end of the Add/Drop date.

**Fee-freezing:** Any iMED fee assessed to a student's account will be "frozen" on the last day to withdraw from classes without a "W" standing. If a student withdraws from classes after the fee-freeze date and was not in Canada at any time during the coverage period, they may contact International House at 604.822.5021 or email International Advisors to request the removal of the iMED fee from their UBC student account. Those who fail to do so will be required to pay the iMED fee. The request for removing the iMED fee must be received by the Add/Drop date.

**Adding family members:** Students may add dependents to their iMED plan. For more information and application forms, visit DCIS (http://www.david-cummings.com/imed).

**Opting out:** Students who are already covered by MSP, by another Canadian provincial health plan, or by mandatory health insurance purchased for them by a third-party sponsor with whom UBC has an agreement, must opt out of iMED by the Add/Drop date. Please note that having private insurance does not make a student eligible to opt out of iMED. For opt out instructions and forms, visit DCIS (http://www.david-cummings.com/imed).