



ICEAP International Student Insurance Compliance Policy

Operational Batch Enrollment Procedure and Guard.me Backdating Process

Last Revised May 2026

Institution	International Centre for English Academic Preparation Inc. (“ICEAP”)
Policy Owner	ICEAP Administration and Student Service and Finance Department
Applies To	Prospective, current, and former international students enrolled in or applying to ICEAP programs
Availability	Website, Student Handbook, student contracts and enrollment packages, and ICEAP Administrative Office

1. Policy Statement

International Center for EAP (ICEAP) is committed to ensuring that international students have appropriate health insurance protection while studying in Canada. ICEAP maintains a formal insurance compliance procedure to support student safety, institutional accountability, and compliance with Ontario Ministry expectations.

ICEAP requires all international students to have valid health insurance coverage for their period of study in Canada. ICEAP communicates insurance requirements before arrival, verifies student registration and class participation, enrolls eligible active students in the required insurance plan through Guard.me, and maintains insurance documentation in the student file.

This policy applies to prospective, newly arrived, registered, and continuing international students enrolled in ICEAP programs, including students in in-person, blended, online-supported, language pathway, or academic preparation programs.

2. Policy Principles

- Students should not be left without a practical health insurance solution while studying in Canada.
- Students must receive information about health insurance requirements, emergency medical procedures, and insurance access through pre-arrival, registration, or orientation communication.
- ICEAP must maintain evidence of insurance enrollment, insurance cards or confirmations, coverage dates, and related communications in the student file.
- Because many international students do not provide confirmed arrival information before entering Canada, ICEAP uses a practical cohort-based enrollment process supported by Guard.me’s permitted backdating process.

- Insurance enrollment is normally completed after class rosters are finalized so that ICEAP purchases insurance for students who have registered, reported to the school, and commenced or confirmed their ICEAP study.

3. Pre-Arrival Communication and Student Responsibility

Before arrival or program commencement, ICEAP will communicate health insurance requirements to students where possible. Students are expected to provide ICEAP with accurate information regarding their expected arrival date, actual arrival date, registration status, contact information, and any existing insurance coverage.

Students are advised that they are responsible for reporting to ICEAP promptly after arrival in Canada and before or at the time of registration. Students who arrive in Canada but do not report to ICEAP, do not attend registration, or do not provide arrival information may delay ICEAP's ability to verify and arrange insurance enrollment.

Where a student has immediate medical needs before the scheduled batch enrollment date, the student must contact ICEAP Student Services immediately so that ICEAP can review the situation and arrange urgent insurance enrollment support where available.

4. Insurance Provider and Backdating Mechanism

ICEAP uses Guard.me as its international student health insurance provider. Guard.me has confirmed to ICEAP in writing that backdating is allowed for this mandatory plan for up to thirty (30) days, and that ICEAP's outlined process is within the permitted backdating window.

Where a student reports to ICEAP after arrival and the student's arrival date or program participation date falls within Guard.me's permitted backdating window, ICEAP may use the insurer's backdating process so that eligible coverage reflects the student's actual arrival date, program start date, or other appropriate coverage start date, as determined by ICEAP's records and the insurer's rules.

The backdating process is intended to address the practical reality that some international students arrive in Canada independently and only report to the school at registration, shortly before classes, or after initial class placement. ICEAP will not use backdating to avoid student protection obligations; it is used as a practical method to align coverage with documented student arrival and participation information permitted by the insurer.

5. Operational Insurance Enrollment Procedure

Step 1 - Pre-Arrival and Intake Monitoring

Admissions and Student Services staff monitor each student's expected arrival date, program start date, registration status, class placement, and enrollment confirmation prior to and during the beginning of each academic term. Students are reminded to provide arrival information and to complete registration requirements.

Step 2 - Registration and Initial Insurance Review

During registration and early class participation, ICEAP staff review student registration information, class placement, arrival information where available, and insurance status. Students receive or are directed to information regarding insurance requirements, emergency medical procedures, clinic access, hospital resources, and insurance support contacts.

If a student confirms that they already have acceptable private health insurance coverage, ICEAP may request evidence of coverage and retain documentation in the student file. If a student does not have other acceptable coverage and is required to be enrolled through ICEAP, the student will be included in ICEAP's insurance enrollment process.

Step 3 - Third Monday Class Roster Confirmation

ICEAP's standard operational practice is to confirm active class rosters on the Monday of the third week of the academic session. On this date, each class list is reviewed to confirm which students have reported to ICEAP, registered, been placed in classes, and are actively participating or confirmed as active students.

The purpose of the third-Monday roster confirmation is to ensure that insurance is purchased for the correct active students and to avoid enrollment errors involving students who were admitted but did not arrive, students who deferred, students who withdrew before reporting, or students whose registration status changed during the first two weeks of the session.

Step 4 - Batch Submission to Guard.me

After the third-Monday roster confirmation, ICEAP submits the confirmed active student list to Guard.me for insurance enrollment. The submission includes the information required by the insurer, such as student name, date of birth, student identification information where applicable, coverage start date, and other required enrollment details.

For students who arrived before the batch submission date, ICEAP will use Guard.me's permitted backdating process where available so that eligible coverage may be aligned with the student's documented arrival date, program start date, or first date of active program participation within the insurer's permitted backdating window.

Step 5 - Exceptions and Urgent Cases Before Batch Submission

If ICEAP becomes aware before the third-Monday batch submission that a student requires immediate health insurance evidence, has a medical concern, requests insurance documentation, or falls outside the normal batch process, ICEAP may arrange individual insurance enrollment before the scheduled batch submission date.

Students who arrive more than thirty (30) days before the batch enrollment date, students who provide late or incomplete arrival information, and students with unusual registration circumstances will be reviewed individually. ICEAP may require immediate individual enrollment, proof of alternative coverage, or other documentation to protect the student and maintain compliance records.

Step 6 - Documentation and Record Retention

ICEAP maintains insurance confirmations, insurance cards, policy details, coverage dates, enrollment lists, Guard.me communications, student arrival information where available, class roster

confirmations, and related insurance communication records in student files or institutional compliance records.

Coverage periods are reviewed to ensure that students have appropriate insurance coverage for their period of study, subject to the insurer's rules, student reporting accuracy, and ICEAP's registration records.

Step 7 - Student Communication After Enrollment

After insurance enrollment is processed, students receive or are provided with access to insurance policy information, insurance cards or confirmation, emergency contact information, claim instructions, and coverage guidance. This information may be provided by email, printed copy, student portal, orientation materials, institutional communication channels, or direct support from Student Services.

6. Late Arrival, Unreported Arrival, or Delayed Registration

Some international students may arrive in Canada before reporting to ICEAP or before providing confirmed arrival information. ICEAP requires students to notify the school of their expected and actual arrival dates and to complete registration promptly after arrival.

If a student arrives without prior notice or reports to ICEAP after arrival, ICEAP will verify insurance status at registration or when the student becomes known to the school. Where required, ICEAP will include the student in the next appropriate Guard.me enrollment process or arrange individual enrollment. Where permitted by Guard.me, ICEAP may apply the insurer's backdating process so that eligible coverage reflects the student's actual arrival date, program start date, or first date of active program participation within the permitted backdating period.

Students who fail to report their arrival or delay registration may limit ICEAP's ability to provide immediate insurance documents before they become known to the school. ICEAP will document the circumstances and take reasonable steps to arrange coverage once the student reports to ICEAP.

7. Compliance Verification

- Student Services and Administrative staff confirm the active student list on the Monday of the third week of the session.
- The confirmed class roster is compared against student registration and attendance records.
- The confirmed active student list is submitted to Guard.me for insurance enrollment.
- Insurance confirmations, coverage dates, and student communication records are retained for audit and student support purposes.
- Students requiring insurance support before the batch enrollment date are handled individually where ICEAP is aware of the need.
- Periodic internal reviews are conducted to verify that student insurance records are complete and properly retained.

8. Ministry Compliance Explanation

ICEAP understands the Ministry's expectation that international students should have health insurance protection, and that evidence of insurance should be maintained in the student file. ICEAP's process is designed to meet this expectation in a practical manner that reflects how international students arrive, register, and commence studies.

In practice, ICEAP does not always receive reliable arrival information before a student enters Canada. Some students arrive independently, arrange temporary accommodation, and report to ICEAP only at registration, shortly before class commencement, or during the initial placement period. For this reason, ICEAP uses a roster-based confirmation process on the Monday of the third week of the academic session. This allows ICEAP to confirm which students are active and should be enrolled in the mandatory insurance plan.

This process is supported by Guard.me's written confirmation that backdating is allowed for this mandatory plan for up to thirty (30) days. As a result, when an active student is submitted through the third-week roster process, ICEAP may use the permitted backdating process to align eligible coverage with the student's arrival date, program start date, or first active participation date, provided the date is within the insurer's permitted backdating window.

ICEAP believes this process protects students while also avoiding inaccurate insurance enrollment for students who received admission documents but did not arrive, deferred, withdrew before reporting, or changed registration status during the first two weeks. ICEAP will continue to revise its student communication and internal documentation practices to ensure that students receive clear insurance information and that insurance confirmations are properly maintained for audit purposes.

9. Evidence and Supporting Documents

- Guard.me written confirmation of the 30-day backdating window
- Confirmed third-Monday class rosters
- Insurance enrollment lists submitted to Guard.me
- Insurance confirmations and insurance cards
- Coverage verification records and coverage dates
- Student registration records and attendance/class placement records
- Student communication records regarding insurance requirements
- Orientation or registration materials explaining health insurance and emergency medical access
- Student file documentation
- Internal compliance checklists and periodic review records

10. Staff Responsibilities

Position / Department	Responsibility
Admissions Department	Collect expected arrival information where available; communicate insurance requirements before arrival or registration.

Student Services Department	Support student registration, orientation communication, emergency medical guidance, and student insurance inquiries.
Academic Department / Class Administrators	Confirm class placement and active student status for the third-Monday roster review.
Administrative / Finance Staff	Prepare and submit confirmed active student lists to Guard.me; retain enrollment and payment/confirmation records.
Designated Compliance Staff	Review documentation completeness, maintain audit evidence, and follow up on exceptions or missing records.

11. Policy Accessibility and Review

This policy is maintained internally for compliance, audit, and operational purposes. Relevant insurance information is made available to students through registration, orientation, student support communication, and other institutional channels. ICEAP may revise this policy from time to time to reflect Ministry expectations, insurer requirements, operational changes, or improved student protection practices.