

# Service Providers Guide

GET YOURSELF SET UP IN VANCOUVER



Aarm Dental Group



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ADVISOR  
by PeaceGeeks



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**Disclaimer**

The services offered in this document are operated by organizations outside of UCW (“external service providers”). This list of services is being provided solely for your convenience and for informational purposes only. While we have attempted to provide a list of reputable service providers, provision of these services does not constitute an endorsement or an approval by UCW of any of the services provided by these external service providers. UCW, its employees, servants, agents, successors, administrators, assigns, and contractors do not assume and are not responsible for any injury, loss, damage or any liability whatsoever for the student’s use of these linked websites or the accommodation and related services provided by these external service providers.



**Aarm Dental Group**  
*We're in your neighborhood to make you smile...*

**Aarm Dental Group  
on Beach**

112-1000 Beach Avenue  
(corner Howe & Beach Ave, near Vancouver Aquatic Center)

**604-683-5530**

General Dentists



Dr. Israa Elgazzar, DMD



Dr. Geoffrey Zieginson, DMD

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*We're in your neighbourhood to make you smile...*

**Aarm Vancouver Locations....**

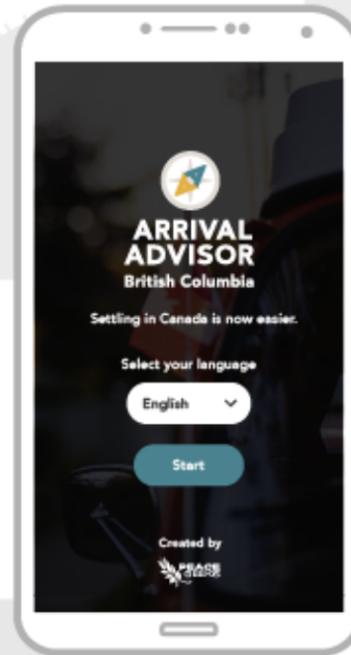
<b>Aarm on Beach</b>	112-1000 Beach Ave.	<b>604-683-5530</b>
<b>Aarm at BC Place</b>	919 Expo Blvd.	<b>604-689-0965</b>
<b>Aarm on Beatty</b>	529 Beatty St.	<b>604-699-1901</b>
<b>Aarm on Cambie</b>	2180 Cambie St.	<b>604-684-0224</b>
<b>Aarm at Coal Harbour</b>	1560 Coal Harbour Quay	<b>604-688-2354</b>
<b>Aarm on Denman</b>	917 Denman St.	<b>604-647-0006</b>
<b>Aarm on Hornby</b>	1270 Hornby St.	<b>604-681-8530</b>
<b>Aarm on Main</b>	2270 Main St.	<b>604-255-0060</b>
<b>Aarm on Seymour</b>	993 Seymour St.	<b>604-688-7607</b>
<b>Aarm in Yaletown</b>	1156 Pacific Blvd.	<b>604-629-0386</b>

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**www.aarm-dental.com**

What services are available for newcomers in British Columbia?

We can help.



# ARRIVAL ADVISOR

by PeaceGeeks

New to British Columbia? Download the Arrival Advisor app!

Arrival Advisor is your trusted companion from your arrival in Canada to when you feel comfortably settled. It's free, in your language, and personalized for you. Get oriented in your new community, with topics on: Employment, Health Care, Money & Banking, Housing, Education, Legal & Immigration, and more. The app is available in English, French, Arabic, Chinese (Traditional and Simplified), Korean, Punjabi, and Tagalog. Download now via the Apple App Store and Google Play Store. Learn more at [arrivaladvisor.ca](https://arrivaladvisor.ca).

Arrival Advisor is created by [PeaceGeeks](https://peacegeeks.org), a Vancouver-based nonprofit organization that builds digital tools to empower communities in the pursuit of peace, in partnership with settlement providers and newcomers.

New to Canada?  
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Always Free. Available in multiple languages.



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Immigration, Refugees and Citizenship Canada

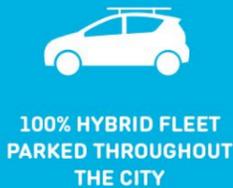
Immigration, Réfugiés et Citoyenneté Canada

[arrivaladvisor.ca](https://arrivaladvisor.ca)



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# FROM HOME TO CAMPUS, WE'VE GOT YOU COVERED

Wherever the classroom this fall, navigate back to school like a pro with Evo Car Share. With a ton of parking around Vancouver, including at UBC, SFU, CapU, BCIT and more campuses, getting the most out of student life is easy.

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# DONE WITH OVERPRICED DATA?

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**Robson**  
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604.401.9555

**Robson**  
#103-1610 Robson St  
604.559.9463

\*Freedom Mobile's Big Gig Unlimited data plans include (depending on your selected plan) from 10GB to 25GB of Fast LTE (full-speed) data on the Freedom Network, as well as from 500MB to 2GB of Fast LTE (full-speed) data on the Freedom Nationwide Network (see freedommobile.ca/coverage). Freedom Mobile's Big Gig Unlimited data Canada-U.S. plan includes 30GB of Fast LTE (full-speed) data on the Freedom Network, as well as 5GB of Fast LTE (full-speed) data on the Freedom Nationwide Network or in the U.S. Once your Fast LTE (full-speed) allotment is depleted, you will continue to have access to data services, with no data overage fees, but at a slower speed – of up to 256 kilobits per second (for downloads) and 128 kilobits per second (for uploads) on the Freedom Network, and up to 128 kilobits per second (for downloads) and 64 kilobits per second (for uploads) on the Nationwide Network or, in the case of the Big Gig Unlimited data Canada-U.S. plan, in the U.S. – until the end of your current billing cycle. Applications such as web browsing, email, instant messaging, voice over IP services, or low-quality audio streaming will continue to work, but at a slower speed. Applications that normally require greater bandwidth, such as video streaming or peer-to-peer file sharing will also continue to work, but the slower speed may affect application performance. We will send you a text message notifying you when you have used 70% and 100% of the Fast LTE (full-speed) allotment included in your plan, at which point you may choose to purchase a Fast LTE (full-speed) add-on to add more full-speed data to your plan. Digital Discount promotion is subject to change or cancellation without notice. To be eligible to receive the \$5/month Digital Discount, you must (i) be subscribed to a Prepaid or Postpaid line on an "Eligible Plan", (ii) sign up for Auto Pay (pre-authorized payments), (iii) have an active and valid Auto Pay method on file, and (iv) redeem the "Digital Discount" promo code at a Freedom Mobile retail location or through your My Account. For Digital Discount program details and how to redeem your \$5 monthly discount, visit freedommobile.ca/digitaldiscount. In all cases, usage is subject to the Freedom Mobile Terms of Service and Fair Usage Policy. The Freedom Mobile name and logos and other words, titles, phrases, marks, logos, icons, graphics are trademarks of, or used under license by, Freedom Mobile Inc.

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- ✓ Keeps your information confidential
- ✓ Understands your culture
- ✓ Speaks your language

**Get help and advice about anything:**

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- ✓ Practical issues while studying abroad
- ✓ Relationships with friends and family
- ✓ Language and cultural barriers
- ✓ Anxiety and stress
- ✓ Sadness and loneliness
- ✓ Balancing work and school
- ✓ Managing finances
- ✓ Adapting to new cultures



...get help when and where you need it the most.

 **keep.meSAFE**

In partnership with

**MORNEAU SHEPELL**



## BENEFIT SUMMARY

SERVICE	BENEFITS
Hospital	100% of eligible charges; Semi-private room; Private room where medically required
X-rays, Lab Testing	100% of eligible charges
Physician/Surgeon	100% of eligible charges
Psychiatric Hospitalization	100% of eligible charges; benefits payable up to \$50,000
Psychotherapy	100% of eligible charges for a) psychiatrist inpatient fees following an emergency up to \$10,000 in addition to hospitalization benefit above or b) up to \$1,000 for outpatient psychiatrist or psychologist care
Eye Exams	100% of eligible charges up to \$100 for one non-emergency eye exam
Paramedical Services	100% of eligible charges up to \$500 for Chiropractor, Acupuncturist, Naturopath, Chiropractist /Podiatrist – no referral from physician required
Physiotherapy/ Speech Therapy	100% of eligible charges up to \$1,000; <b>unlimited</b> if provided as inpatient service
Private Nursing	100% of eligible charges up to \$15,000
Ambulance	100% of eligible charges
Emergency Transportation	Taxi fare to or from a hospital or medical clinic up to \$100

SERVICE	BENEFITS
Prescription Drugs	100% of eligible charges to a maximum 30-day supply; <b>unlimited when hospitalized</b>
Dental – Accidental Injury	100% of eligible charges up to \$4,000 for Emergency dental treatment as the result of an injury caused by an accidental blow to the mouth
Dental – Emergency	100% of eligible charges up to \$600 for relief of pain and suffering
Medical Equipment & Supplies	100% of eligible charges for crutches, canes, wheelchairs, walkers, casts etc.
AccessAbility	For disabled students, coverage for Corrective Device Defect, Malfunction and Theft Protection
Annual Non-emergency	100% of charges for one exam up to \$150
Out of Canada Coverage	All eligible expenses anywhere in the world except - coverage in USA limited to 30 days; no coverage in Home Country unless part of school or training program
Immunization	100% of eligible charges up to \$100
Maternity	When pregnancy starts after the effective date, up to \$25,000 for all maternity expenses including pre-natal care and well-baby care; plus an additional \$25,000 for serious complications

SERVICE	BENEFITS
Family Transportation	When you are hospitalized for more than 7 days, up to \$5,000 for air tickets, for 2 family members to join you; up to \$1,500 for expenses
Air Evacuation/ Return Home	100% of the cost to transport you to the nearest hospital or to a hospital in your Home Country
Accidental Death and Dismemberment	\$50,000 (optional coverage available up to \$200,000)
Common Carrier	\$100,000
Trauma Counselling	Up to 6 sessions if an insured suffers a loss under the Accidental Death and Dismemberment benefit
Burial in Host Country	Up to \$5,000 for the cost of preparing the remains, cremation or burial and a burial plot in the location where death occurs
Repatriation of Deceased	Up to \$15,000 toward the cost of preparation and return to your Home Country

### notice from turbo:

- This is a summary of benefits available under the **guard.me More Canada** policy.
- Certain limitations and exclusions may apply.
- Full details are found in the **guard.me more Canada** policy available at [www.guard.me](http://www.guard.me).
- The actual policy wording governs.
- All benefits are in Canadian currency and are per 365 day period.
- Prior approval required for certain benefits.



**turbo FACTS:**  
DID YOU KNOW?

- That in Canada a night in the hospital can cost upwards of \$3000?
- That something as simple as a broken arm can cost as much as \$2,000 to put in a cast?
- If you need surgery it can easily cost \$10,000 or more?

If you suffer a sickness or injury, the most important thing is to get the medical attention you need. Without health insurance, the high cost of medical services outside your home country could limit your access to the care you need, or leave you with a large debt to pay.

As you travel and discover other countries, it is important to be protected by a comprehensive insurance policy that offers global support and assistance. Insurance needs to be an important part of your journey. Let **guard.me** insure your health and well-being while you focus on your trip. You can rely on our experts 24 hours a day, 7 days a week for friendly, award-winning help, advice and support.

**WHAT IF I LOSE MY ID CARD OR POLICY?**  
To obtain copies of your ID Card, Policy Wording or Policy Summary, simply logon to [www.guard.me](http://www.guard.me), and follow the easy instructions.

**WHO DO I CALL IN AN EMERGENCY OR TO GET INFORMATION?**  
Call the emergency assistance number located on the back of your ID Card. Multi-lingual help is available 24 hours a day, 7 days a week.

**HOW DO I FIND A CLINIC?**  
Simply logon to [www.guard.me](http://www.guard.me), select "My Clinic" and enter your details. Once you have chosen a clinic, show them your ID Card to have your invoice sent directly to **guard.me**.

**HOW DO I MAKE A CLAIM?**  
For claims, such as prescription drugs, doctor or hospital visits, and for all claims information simply logon to [www.guard.me](http://www.guard.me), select "My Claim" and follow the easy instructions.

**HOW WILL I KNOW WHEN MY CLAIM HAS BEEN PROCESSED?**  
**Guard.me** processes your claims quickly and efficiently. To track your claim, logon to [www.guard.me](http://www.guard.me) select "My Claim" and follow the easy instructions.

**POLICY INFORMATION:**  
Please see over for a Summary of our **guard.me** More Canada Policy. For additional information, visit your school, your school website or go to [www.guard.me](http://www.guard.me) to download a copy.



Enrollment Inquiries: [admin@guard.me](mailto:admin@guard.me)  
Claims Inquiries: [claims@guard.me](mailto:claims@guard.me)

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[www.guard.me](http://www.guard.me)

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CANADA

BENEFIT SUMMARY

## University Canada West



Dear student,

PhoneBox is proud to partner with the **University Canada West** to offer students high-quality phone plans with a service tailored for students' needs for an affordable price. We provide monthly plans in Canada starting at **\$35 Canadian Dollars**. Our plans have no contract or any kind of commitment. You can sign up for a plan and receive your SIM card in your home country or in Canada. PhoneBox accepts multiple payment options, including international credit cards, prepaid cards, GooglePay, ApplePay, WeChat Pay, AliPay and PayPal.

### Why PhoneBox?

-  **No commitment:** You can terminate your plan anytime.  
*\*You can schedule your termination date if you are going back to your country*
-  **Vacation plan:** You can pause the service and the billing for up to three months if you travel outside Canada.
-  **Best network** in Canada for an affordable price  
*\*PhoneBox uses Rogers networks. All plans are provided with a 4G LTE network.*
-  **Customer Service** is available in eight languages: English, French, Spanish, Portuguese, Chinese, Korean, Japanese, and German. And more languages coming soon!
-  **Free shipping** anywhere in the world  
*\*Delivery outside Canada will take around 30 days. Talk to our Customer Service if you have any questions!*
-  **eSIM available:** Choose eSIM and skip the SIM card shipping  
*\*Please check here if your device is compatible with our eSIM: <https://gophonebox.com/en/eSIMdevice>*

## PhoneBox Monthly plans:

Unlimited Canada-wide calling and unlimited international messaging (SMS)

Plan Fee	Data
<b>\$35</b> <small>CAD</small>	<b>7GB</b>
<b>\$45</b> <small>CAD</small>	<b>15GB</b>
<b>\$55</b> <small>CAD</small>	<b>20GB</b>
<b>\$65</b> <small>CAD</small>	<b>25GB</b>
<b>\$75</b> <small>CAD</small>	<b>30GB</b>

### How does the monthly plan work?

PhoneBox monthly plan has no commitment or contract. It's ideal for students 18+ years old who will stay in Canada longer than 3 months. You will receive an invoice via email every 15th, and the payment due date is the 25th of every month. However, PhoneBox won't block the data if the customer reaches the data capacity. You will be informed by SMS of your data usage, and you can also check it on our smartphone app. To log in, you must use your Canadian phone number from PhoneBox to create a username and password.

### When will I receive my phone number? And how?

You will receive your phone number via email on the service start day.

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-  [instagram.com/gophonebox](https://www.instagram.com/gophonebox)
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PHONEBOX

658 Seymour St. Vancouver, BC V6B 3K4



toll free 1-855-886-0505

email [services@gophonebox.com](mailto:services@gophonebox.com)

### Will my service work outside Canada?

No. PhoneBox does not offer a roaming service. You will have service after you arrive in Canada. Please, insert the SIM card and restart your device after landing in Canada. It will allow the SIM card to reset.

### Where is the PhoneBox store located in Vancouver?

658 Seymour St, Vancouver, BC V6B 3K4

### I need help. How can I reach out to PhoneBox?

Please, reach out to our Customer Service:

Toll-Free: +1-855-866-0505

Email: [services@gophonebox.com](mailto:services@gophonebox.com)

WhatsApp: +1 403-966-2412

WeChat: phonebox canada

Kakaotalk Plus Channel: PhoneBox

Line: @phoneboxcanada

## How to sign up for a plan with PhoneBox?

### 1- To sign up, visit: <https://mysim.gophonebox.com/?bn=3464#SIMType>

This unique link is for University Canada West students and their dependents only. With it, you eliminate the \$10 charge for your SIM card. If you have any questions, please contact [services@gophonebox.com](mailto:services@gophonebox.com) or use any of our Customer Service channels.

### 2- Where can I find more information about PhoneBox?

Please visit our website: [www.gophonebox.com](http://www.gophonebox.com)

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# Get money smart.



As an international student in Canada, you're in a new country and likely learning to do a lot of new things on your own. During this important stage of life, you want to be as smart as you can be about your money.

Here are some tips we'd suggest to help you make smart choices.

### Tip #1: Make a budget to understand how much you can spend and save.

Knowing your fixed monthly expenses is one of the first steps that help you understand how much you can spend and how much you can save. Get to know the cost of things that may be new to you in Canada, like transportation, groceries, local entertainment, cell phone plans, etc. Once you know what your expenses may now cost you in Canada, you can try to set some extra money aside each month to save for a future need.

### Tip #2: Apply for a credit card as soon as you arrive.

Building a good credit history is important if you want to build a solid financial future in Canada. It can help you get approved for things like cell phones, apartment rentals, loans, lines of credit and even a mortgage. But building a good credit history can take time, so the sooner you apply for a credit card, the sooner you'll start building your credit history. Remember to always pay at least your minimum payment for that credit card on time to maintain a good credit history.

### Tip #3: Set up automatic bill payments so you never miss a bill payment.

Getting behind on monthly bills or other expenses can make it challenging to catch up and may impact your credit score. Use tools like Scotiabank's Pre-Authorized Payments to help you pay bills including your credit cards minimum payments automatically and on time without worry.

### Tip #4: File your tax returns in Canada well before the deadline.

Almost everyone living in Canada should be filing their taxes each year, including students. Missing the deadline to file may lead to you having to pay interest or penalties. Your campus may offer support with your taxes so make sure to ask. You can also review the information on the Government of Canada website ([www.canada.ca](http://www.canada.ca)) to learn about which tax forms you'll need, what credits you can benefit from, and where to find additional help. Don't wait to learn about filing your tax returns and file well before the tax filing deadline. Remember, when in doubt reach out to a tax professional for help.

Scotiabank is here to help you succeed in Canada. Speak to a Scotiabank Advisor or visit [scotiabank.com/startright](http://scotiabank.com/startright) for more information.

This tip sheet is provided for information purposes only and should not to be relied upon as financial or tax advice, nor should it be considered a recommendation to buy or sell. Information contained in this tip sheet is subject to change without notice.

Vancouver House Branch  
1408 Continental Street  
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Advisor Ana Barbarika 778.330.3193

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Reggie Malebranche

Name

V31X

Advisor Number

236.888.8170

Phone Number

reginald.malebranche@sjrb.ca

Email Address

RM Code

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