

# UHIP 101

*UHIP is your University Health Insurance Plan, operated by Cowan Manulife Insurance, which is **mandatory primary** healthcare coverage for all registered international students. It is comparable to OHIP (Ontario Health Insurance Plan), the provincial health insurance plan for Canadian citizens and permanent residents residing in Ontario.*

In this document, you will find all the basic information you need to know to have a successful enrollment with UHIP. This document covers the following:

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## 1. UHIP timelines – How does UHIP Work

- Your enrollment into UHIP and continued eligibility is tied to your registration status at UofT
- **Registered international students** are **automatically** charged for UHIP. UHIP is listed on your ACORN invoice as the University Health Insurance Plan.
- Your UHIP coverage is normally valid from September 1<sup>st</sup> to August 31<sup>st</sup> and is renewed every academic year as long as you remain a registered student. For winter admission students, coverage is valid from January 1<sup>st</sup> to August 31<sup>st</sup>.
- If you don't pay your fees or do not remain enrolled in courses (i.e. you become deregistered), your UHIP coverage will be terminated. Contact our office ASAP to discuss your options to either keep your UHIP coverage active or request a partial refund.

## 2. What does UHIP cover

- UHIP is your primary healthcare insurance and covers doctor and hospital visits, bloodwork and x-rays etc. For detailed information on your UHIP coverage, please visit [uhip.ca](http://uhip.ca).
- UHIP does not cover prescriptions and dental services. However, these services may be covered by your supplementary health insurance plan.

### A) Supplementary plan

- Students are enrolled in the Supplemental Health Plan, which is administered by your student union. This plan is provided by Greenshield and completely separate from your UHIP coverage. It provides coverage for dental, vision, and prescription drugs. Check out our Healthcare Guide on our website for a comparison between UHIP, OHIP, and your Supplementary Plan.
- Contact your student union for more information regarding this plan.

## 3. How to Access your UHIP card

- If you have not received a welcome email from Cowan, please be sure to check your ACORN account to ensure you have an active UofT email address listed. Welcome emails cannot be sent to non-UTmail+ email accounts.
- To access your card, you will be asked to enter your first name, last name, date of birth, and certificate number (included in the welcome email, directly under the link to access your coverage card) or “U” + student number (e.g. U1XXXXXXXXX)
  - For students who have a student number that begins with 9 you must use the prefix “UT” in front of your student number
- In your welcome email select the link “[Click here to get your coverage card](#)”

#### 4. How to Enroll your Dependents

- Dependents are not automatically enrolled in UHIP. You are **required** to enroll your eligible dependent family member(s) within **30 days** of their arrival in Canada. If you do not enroll your dependents within 30 days of their arrival in Canada you will be charged a \$500 late fee.
- To register your dependent(s), complete the Dependents Application by following the instructions on [this page of our website](#).
- Please note that their application must be renewed each academic year. Renewal requests are due by August 1 each year.

#### 5. How to find a clinic – Preferred Provider Network

- We encourage students to use the [Preferred Provider Network](#), a searching tool that helps you locate doctors, clinics, hospitals, and labs that accept UHIP and bill Cowan directly. This means that you don't have to pay out of pocket!
- If you need to go to a clinic not included in the PPN, please check if they bill UHIP rate in advance, to make sure you'll get reimbursed after submitting the claim.

#### 6. Extensions – extending your coverage

- If you finish your degree requirements and would like to request a UHIP extension, you must do so one month before your current coverage expires. August 1<sup>st</sup> is the deadline for fall extensions and December 1<sup>st</sup> is the deadline for winter extensions.
- To determine whether you are eligible for an exemption, please use our [extension checker tool](#).
- You may be eligible for a UHIP extension for a maximum of 6 months.

#### 7. Exemptions – opting out of UHIP

- UHIP is mandatory primary healthcare insurance, so getting an exemption can be difficult, unless you hold one of the [pre-approved healthcare plans](#).
- Students must submit an exemption waiver form through the [UHIP Student Portal](#) (for pre-approved plans only) before October 15<sup>th</sup> (for fall admission students) or February 15<sup>th</sup> (for winter admission students) to receive a full refund.

- To determine whether you are eligible for an exemption, please use our [exemption checker tool](#).
- If you hold coverage from a non-pre-approved plan, you will need to reach out to Cowan directly to have them assess your eligibility for an exemption.

## 8. How to submit a claim

- If you must visit a doctor/clinic before your coverage card comes in, or if you visit a health care provider outside of the Preferred Provider Network, you may need to pay out-of-pocket. In this case, hold onto your receipts to submit a claim later once your account has been created. Follow the instructions on [this page](#) to submit a claim.

## 9. Contact Information

- Contact the UHIP office ([uhip.information@utoronto.ca](mailto:uhip.information@utoronto.ca)) if you have questions regarding exemptions, extensions, revision of coverage, if you would like to add/remove dependents, have questions about the UHIP premium, or would like to update your personal information.
- Contact Cowan directly ([UHIP.RAMU@cowangroup.ca](mailto:UHIP.RAMU@cowangroup.ca)) if you have questions regarding a specific claim or how to make a claim, for UHIP coverage details, or if you need help to register for or access Cowan's member site.