Health Insurances

Am I covered?

Explore the University Health Insurance Plan (UHIP)

uOttawa
PART 1
Health Insurance in Ontario
Why do you need mandatory health coverage?

During your stay at the university, we want you to be able to study with peace of mind.

During your studies, you may need health care if you become ill or have an accident.

Such events could be very expensive, tens or even hundreds of thousands of dollars.
• Canadians have a **mixed insurance system**. The provincial government pays for doctors and hospitals, and private insurance companies pay for prescription medication, dentists, and other services.

• Canadians have **two health cards**.

• **You will have two health insurance cards.**
  - UHIP pays the doctor's and hospital's portion. This insurance is administered by the [International Office of the University of Ottawa](https://www.uottawa.ca/international).
  - The insurance provided by your student association is the equivalent to private insurance. Undergraduate and graduate students have different supplementary insurance. You will need to consult your student association's website for more information.
Insurance plan limits

All insurance plans in Canada have limits, even government plans. It becomes important to get information from the appropriate administrators to be aware of the limits.

Both insurance plans are mandatory for international students who are members of a student association.

International Office administrators will advise only on UHIP and student association staff will advise on their own insurance.

University of Ottawa staff members cannot assist students with other insurance plans as they are not accredited.

Certain expenses may be your responsibility.
What is health insurance?

- Insurance is a protection to alleviate the cost of health care.
- **Do I get reimbursed if I do not use it?** No, the protection is the benefit.
- **Will it cover all costs?** No, you will have a similar protection as your fellow Canadian students.
- **Do I get reimbursed if I leave for a term?** Not necessarily, the insurance has a yearly premium and some conditions apply.
- It is important to know that eligibility requirements have to be met to benefit from the coverage, even if the premium is paid.
- The Insurance company has the final decision on coverage and admissibility.
Participants

• Insurance is mandatory for all international students.
• Spouses and children of students must register as soon as they arrive (within 30 days of arrival). Insurance companies charge additional fees for late registration ($500 per person). These fees can be compounded and can be very expensive.
• Some Canadians and other groups will also need to register for UHIP if they are not covered by provincial insurance.
Insurance at the University of Ottawa

• International students enrolled in a full-time program of study will benefit from mandatory insurance.
• Insurance enrollment is automatic for students.
• Insurance charges will be identified separately on your statement of account.
• If the insurance does not appear on the statement of account, please contact the International Office as soon as you arrive. It is your responsibility to ensure that you are covered.
1. Canadian laws are clear.

2. We cannot discuss any related health issues with a third party. This includes Parents, Professors, Friends, or others.

3. Furthermore, no aspect of the plan will be discussed with third party.

4. Should you need specific information on this matter, only UHIP administrators can inform you on UHIP coverage and privacy issues related to UHIP.
Access to health care UHIP
The UHIP coverage card

- The UHIP card is a **PDF file that will be sent to you**, directly from the insurance company, to your University of Ottawa e-mail address, approximately 10 business days after you have paid the UHIP fee.
- Your card will not be printed by the International Office.
- Without the UHIP payment, you will not be able to receive the UHIP card.
- It is important to keep this card, paper or electronic, with you at all times.
- The default expiry date on the card is always August 31st; however, it is possible your coverage terminates before.
- Students with dependants will only receive one coverage card with all names listed on it.
Find a doctor

• Knowing which health care providers accept UHIP is important, and could even save you money!

• On the Insurance Provider's site (https://uhip.ca/Enrollment/FindClinic), you will find the directory of the network of authorized service providers. It will locate the health care provider closest to you who recognizes UHIP as a valid health insurance plan.

• Physicians, clinics, and other health care providers in this Preferred Provider Network (PPN) (https://www.sunlife.ca/studenthealth/uhip):
  • will bill the insurance company directly for the services or treatment received, at UHIP rates;
  • will ask you to fill out an authorization form on your first visit, which will allow them to bill the insurance company directly, rather than you.
Submitting a claim
(for reimbursement of medical expenses)

• Some doctors will bill the insurance company directly, others will ask you to pay them and you will have to submit a claim for reimbursement.

• You will need to download the insurance company's claim form ([https://uhip.ca/Content/Assets/_Uploads/en_UHIP_ClaimForm.pdf](https://uhip.ca/Content/Assets/_Uploads/en_UHIP_ClaimForm.pdf)) and follow the instructions on the site ([https://uhip.ca/Claim/Index](https://uhip.ca/Claim/Index)). Don't forget to sign the forms and send the claim with the required original documents to the insurance company. Please keep a copy for your records.
Plan characteristics and limits

- The features of the insurance plans are described on the appropriate websites.
- Please note that according to the Ontario Medical Association (OMA) a doctor may charge more than the plan pays. **It is important to be well informed about the following points:**
  - The maximum annual reimbursement.
  - The maximum reimbursement per medical act.
  - The geographical area where you can get treatment.
  - Reduced coverage upon completion of your study program requirements.
  - Other conditions listed on the plan’s site.
PART 3
Important health insurance facts in a student’s life
Health insurances

**UHIP**
- Undergraduate and Graduate students
- Managed by Sun Life Financial
- International Office

**Greenshield**
- Graduate students
- Managed by Morneau Shepell
- Graduate Student Association (GSAED)

**Studentcare**
- Undergraduate students
- Managed by Studentcare
- University of Ottawa Students’ Union (UOSU)
## UHIP

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>University Health Insurance Plan</strong></td>
<td>Compulsory</td>
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<tr>
<td><strong>Similar to Ontario Health Insurance Plan (OHIP)</strong></td>
<td>Covers pre-existing conditions (illness), except for extensions</td>
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Coverage

**Doctors:**
Up to 125% of OHIP schedule of benefits rates (there may be additional fees).

**Hospitalisation:**
Care provided during hospitalisation.

**Maximum:**
1 000 000$ per year (Sept. to Aug.)
UHIP plan provides basic health coverage for students who are not eligible for OHIP or RAMQ.

UHIP provides basic health care services such as hospital, physician, and other services as covered by OHIP.

UHIP does not cover medication, vision care, dental care, and other services not provided by OHIP.
Coverage

- Medical services in Ontario
- Emergencies only outside of Ontario but still within Canada
- Minimal coverage outside of Canada. **Travel insurance is highly recommended.**
Coverage and premium – students

Start of coverage

Begins on the 10th day of the month before the start of the term.

End of coverage

When you no longer meet the eligibility criteria.

Premiums Fall 2020

720$ (12 months)
Minimum 1 term (240$)
End of contract

Several reasons, including:

- Disqualification – change of status
- Fraud
Extension and leave

Extension:
• Coverage is reduced to emergencies only.
• Please consult with the UHIP Administrator at the International Office.

Leave:
• **UHIP rules are different than academic ones.**
• Please consult with the UHIP Administrator at the International Office.
Late subscription

**Student**
- Retroactive premium

**Dependant**
- 30 days after their arrival to Canada
- Retroactive premium
- 500$ penalty per person
How will I get my UHIP Coverage Card?
Hello,

Welcome to the University Health Insurance Plan (UHIP). The program provides basic health insurance coverage while you’re in Canada. We’ve attached your insurance coverage card to this email.

Is the information incorrect on your card? Get it corrected by contacting the UHIP administrator at your school.

How to use your UHIP coverage card.

1. Print the attached insurance coverage card.
2. Carry it with you at all times.
3. Show the card each time you visit a doctor, walk-in clinic or hospital emergency department.

Get more details about your UHIP insurance online or call us at 1-866-500-8447.

Sincerely,
Sun Life Financial

Life’s brighter under the sun
Sun Life Assurance Company of Canada is the insurer and a member of the Sun Life Financial Group of Companies.
UHIP card example
Why register on mysunlife.ca

• The Insurance company has a simplified online registration process on its website, in order for you to access your account.

• **On your account you can:**
  • Access your claims
  • Update your personal information
  • Print your card
International Office

Tabaret Hall, M386

Opening Hours: 9 a.m. to 4:30 p.m. (May 15 to Aug. 15 we close at 3:30 p.m.)

uointl@uOttawa.ca

Tel: 613-562-5847
Resources

- You will find UHIP administrators at the International Office.
- For supplementary insurance, please contact your student association.
Good success at the University of Ottawa!