



UHIP Fact Sheet Faculty/Staff 2025-2026

Global Opportunities and International
Student Services Office (GO-ISSO)

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The University Health Insurance Plan (UHIP) is a **mandatory** health insurance plan for all international and/or non-residents (and their dependents) studying or working at Carleton University. All plan details can be found at www.uhip.ca and at <https://carleton.ca/isso/uhip/uhip-for-staff/>

UHIP applies to the following groups of staff:

- International employees working in Ontario who cannot get OHIP (Ontario Health Insurance Plan);
- Family members (spouse and/or children) of international students and employees who are not eligible for OHIP (separate enrollment required with the ISSO);
- Canadian employees or other individuals who are satisfying the OHIP waiting period; and
- Short-term visitors (international visiting researchers, visiting students, new employees, Post Docs) and their family members.

ENROLMENT

International short-term university visitors and employees who are here for a period of **two weeks or more**, are **required to enrol in the UHIP plan**. Enrollment is optional for stays less than two weeks. Short-term visitors include, but are not limited to, visiting researchers, visiting scholars, and post-doctoral students. You are required to complete the **online enrollment form** <https://sarms.carleton.ca/isso/uhip>. A payment link will be sent to you via email indicating what the UHIP premium will be. Payment will be made online using a credit card.

If you will be working here for a period of 6 months or longer, you may be eligible for the [Ontario Health Insurance Plan](#) (OHIP) which is provincial government-funded health insurance.

Until further notice, the 3 month wait period has been waived so you may be eligible for OHIP right away. You should contact Service Ontario at 1-866-352-3161 or check details at <https://www.ontario.ca/page/apply-ohip-and-get-health-card> to see if are immediately eligible. If so, UHIP will not be required.

If, however, there is a delay in getting OHIP, you are required to enrol in UHIP until OHIP starts. As soon as you can provide proof of OHIP eligibility, please submit proof to uhip@carleton.ca so that your UHIP can be terminated and to discuss any potential UHIP refund.

COST

UHIP for faculty and staff is charged on a monthly basis rather than according to the academic year. 2025-2026 rates:

Mos of coverage	Member (single)	Member + 1 dependent	Member + 2 or more dependents
1	\$66	\$132	\$198
2	\$132	\$264	\$396



3	\$198	\$396	\$594
4	\$264	\$528	\$792

COVERAGE

UHIP is a basic and primary health care plan and it includes a number of services such as:

- Hospital services such as; emergency room services, non-emergency hospitalization etc. (Limitations may apply.) Cowan/Manulife must be notified within 48 hours of any hospital stay expected to exceed 72 hours in duration.
- Physician's services, for example, annual health examination, diagnosis & treatment of illness and injuries, care related to pregnancy etc. and
- Miscellaneous, for example, diagnostic and x-ray services, emergency ambulances etc.
- Pre and postnatal care
- One eye exam per year if you are under the age of 20 or over the age of 65.

UHIP reimburses physicians at a rate of 125% of the OHIP rate. Each medical test/assessment has a corresponding 'OHIP code' and cost and UHIP will pay 125% of that cost. **Anything over and above that 125% will be the responsibility of the student/member to pay.**

UHIP does NOT cover dental costs and prescription medication. If you are interested in enrolling in drug and dental coverage, you must enrol through Human Resources. Information on their plans is available on their benefits page at <https://carleton.ca/hr/benefits/>

FINDING A DOCTOR/MEDICAL CLINIC

UHIP is considered private insurance and not all medical providers will accept your UHIP card. Here are some guidelines for you when looking to find a doctor/medical clinic:

Unless it is an emergency, visiting faculty/staff and their dependents cannot utilize the on-campus clinic. This includes their counselling services.

- You are encouraged to find a medical practitioner on the [Cowan Preferred Provider Network](#). These doctors/clinics are part of the **Preferred Provider Network (PPN)** and will accept the UHIP card and do direct billing to Cowan so no immediate out-of-pocket expense for you.
- It is recommended you call the clinic/doctor in advance to confirm if they are still part of the PPN.
- Looking for some fast, free medical advice? Call Telehealth Ontario at 1-866-797-0000. This a free, confidential service you can call to get health advice or information. Details at <https://www.ontario.ca/page/get-medical-advice-telehealth-ontario>
- [List of Walk-in Clinics and Medical Centres in Ottawa](#) (**Not all these clinics necessarily accept UHIP**)
- If you are living in the Gatineau/Hull area you should be able to access these clinics with your UHIP card:
[Groupe Sentinelle Sante](#)
[Superclinique MediGo](#)
[Clinique medicale d'Urgence de L'Outaouais](#)



Note: *If you visit a clinic that is not part of the Student Health Network, you may have to pay for the medical services* upfront. Note that additional administrative charges may apply when visiting a clinic or medical centre off campus. If you have to pay up front for any medical services, you will have to complete and submit a [Claim Form](#) to Cowan for reimbursement. Details and information on how to complete and submit a Claim Form can be found on the [UHIP](#) website.