



# Your introduction to the University Health Insurance Plan (UHIP)

## What is UHIP and why do I need it?

The University Health Insurance Plan (UHIP) is an affordable and **mandatory** health insurance plan for all eligible international non-residents (and their dependents) studying or working at a participating Ontario University. You are required under the terms of your study/employment to have health insurance to pay the cost of health care services and medical treatments while in Ontario.

## What's covered under UHIP?

UHIP will pay up to \$1,000,000 (Canadian dollars) per policy year for eligible health services and medical treatments you and your family might need to maintain your health while living in Canada. This includes;



**Hospital Services**



**Physician Services**



**Laboratory & Diagnostic tests**

UHIP covers you for many of the same services covered under the Ontario Health Insurance Plan (OHIP); **however, UHIP does not offer the exact same coverage as OHIP.** Contact your university to learn if other types of services such as prescription drugs, are covered through the University supplemental health plan.

**Caution:** While most services are fully covered under the plan with no additional cost to you, some medical professionals may bill you for an amount that exceeds the UHIP coverage reimbursement rate. In these cases, you will be responsible to pay the difference between the two amounts.

## How do I enroll in UHIP?

Full time, part-time, ESL & non-degree Students	Your University will automatically enroll you in UHIP and charge the cost of coverage to your student accounts
Employee/short-term visitor	You will not be automatically enrolled in UHIP. You need to complete a UHIP application form and apply in person at the UHIP office at the University.

**Note:** you must enroll and pay for your dependent(s) in person at your University UHIP office within 30 days of their arrival in Canada or you will be charged an additional \$500.00 late dependent enrollment fee.

## Do I need UHIP if I already have an insurance plan?

Although the purchase of an additional insurance plan can offer you added protection **it does not mean you will be exempt from UHIP.** There are a few very specific situations where you may be exempt from needing UHIP coverage. For more information, please go to [www.uhip.ca](http://www.uhip.ca).

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