



**CHIP**

**Booklet**

Effective September 1, 2023

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## UHIP Policy Number: 150150

**This Policy number and your University ID are important.** Use these numbers when contacting Cowan for assistance.

The information provided here is an overview of the coverage and services of the University Health Insurance Plan. Every effort has been made to describe the program accurately. However, should there be a question of interpretation, the terms outlined in the official plan documents will prevail.

Benefits are underwritten by The Manufacturer's Life Insurance Company (Manulife) and administered by Cowan Insurance Group (Cowan). For questions about this booklet, your coverage, claims or claims payments contact Cowan, at 1-833-377-8447.

### Disclaimer

This document summarizes the main aspects of UHIP. No typographical or mechanical error made by a university or any of the parties to the UHIP insurance contract will invalidate insurance otherwise in force, or continue insurance otherwise terminated under the insurance policy's terms and conditions.

This information is subject to change without notice.

# What is UHIP?

## How does it work?

Every person living in Canada must have coverage for primary healthcare services, such as hospital, physician, surgery, and medical testing. Ontario residents have OHIP, the mandatory government health insurance plan. International students access comparable coverage through the University Health Insurance Plan (UHIP), a not-for-profit insurance plan created by Ontario's universities.

You and any family members who come to Canada must have UHIP – this primary healthcare protection is mandatory. Exemptions may apply.

## Who is (and isn't) eligible for UHIP?

### Students

You must be a student at a participating Ontario university or an affiliated college, **and** one of the following:

- A full-time student with a valid study permit or temporary resident visa, registered in a degree program and working toward an undergraduate, graduate or postgraduate degree.
- A part-time student (maximum six semesters) previously enrolled as full-time.
- A non-resident full-time student participating in a study-abroad or co-op work exchange program, or with a letter of permission to attend an overseas university for credit.
- A full-time student (maximum two years) registered in an English as a Second Language (ESL) or non-degree program. Check with your university to confirm whether it extends coverage to ESL or non-degree students.

You will be enrolled in UHIP automatically by your university. Premiums will be charged to your student account. While you are an eligible student, your coverage renewal is automatic.

## Employees

You must be an employee at a participating Ontario university or an affiliated college, and one of the following:

- An international employee with a valid work permit.
- A Canadian employee absent from Canada on approved University business (maximum 18 months) and who has exhausted their OHIP extension.
- A Canadian employee returning to Canada after an approved University business extension during the OHIP waiting period (maximum three months).

You must apply for UHIP, and pay the university. Once enrolled, you must contact the university to renew and pay your premium before your coverage end date.

## Dependants

You must live with an eligible student, employee, or visitor, and one of the following:

- A legal, common-law (including same-sex) spouse of the student, employee, or visitor. Your common-law relationship must have existed for at least 12 months.
- A natural or legally adopted child, stepchild or child for whom the eligible student or employee is the legal guardian. The child must be unmarried, live with the student or employee, and dependent on the student, employee, or visitor for support. Dependant children must be under age 22, or under age 25 if studying full-time at an accredited educational institution. Disabled dependants, as defined by UHIP, are covered beyond the limiting age.

Dependants may be insured as either a member or a dependant, but not as both.

You must apply for UHIP, and pay the university. Once enrolled, you must contact the university to renew and pay your premium before your coverage end date.

## Short-Term Visitors

You must be officially associated with a participating Ontario university or an affiliated college, and one of the following:

- In a designated educational or staffing function, or an invitee to a seminar (minimum two weeks, maximum three months). Dependants travelling with you are also eligible. Check with your university to confirm whether it extends coverage for short-term visitors.

You must apply for UHIP, and pay the university. Once enrolled, you must contact the university to renew and pay your premium before your coverage end date.

## Ineligible Groups

The following are not permitted to join UHIP:

- Students, employees, or visitors at an Ontario university or affiliated college not participating in UHIP.
- Students who take an unapproved leave of absence from a participating Ontario university.
- Correspondence students.
- Dependants of students, employees, or visitors whose status is that of a visitor under a Minister's permit, or medical Minister's permit.
- Children who become disabled after age 21 (or after age 24 if a full-time student) when the student, employee, or visitor applied for coverage.
- Individuals, other than short-term visitors and families who have temporary resident status.
- Dependants of students, employees, or visitors who never had UHIP coverage.
- Anyone else not specifically listed as eligible for UHIP, such as your siblings or parents.

# When does coverage start/stop

## Applying for and Renewing UHIP

<b>Students</b>	You will be enrolled in UHIP automatically by your university. Premiums will be charged to your student account. While you are an eligible student, your coverage renewal is automatic.
<b>Employees</b> <b>Short-Term Visitors</b>	You must apply for UHIP, and pay the university. Once enrolled, you must contact the university to renew and pay your premium before your coverage end date.
<b>Dependants</b>	You must apply for UHIP for all of your eligible dependants, and pay the university. You must re-enroll your dependants each year.

## Late Applicants

If you enroll your dependants in UHIP more than 30 days after their arrival in Ontario:

- You will need to pay a \$500 late application fee if you don't enroll your dependants within 30 days of the date they're eligible.
- There's no discount for the time they had no coverage if you were late enrolling them. You will have to pay the premium for your dependant(s) as of one of the following:
  - Date your dependant(s) arrived in Canada and became eligible for UHIP.
  - First day of the month your term started at the University.
  - Your employment start date at the University.

## When does my coverage start?

Coverage starts on the date you arrive in Canada, or the 10<sup>th</sup> of the month before your studies or employment starts, whichever is **later**. If you arrive in Canada before you're eligible for UHIP, you must buy private medical insurance until your UHIP start date. Example:

Arrival in Canada	August 5
Start of your studies or employment	September 1
Buy private medical insurance	August 5 - 9
Start of UHIP coverage	August 10

## When will my UHIP coverage stop?

Your coverage stops on:

- The date you are no longer eligible for UHIP (e.g. you've withdrawn from your studies, left your employment, or retired)
- The last day of the month for which you've paid premiums.
- The date you become eligible for OHIP.
- Twenty-four months after the date you are notified that your OHIP coverage is denied.
- The date you refuse repatriation, during the automatic extension period for hospitalization.
- The date Cowan obtains evidence that you misused your coverage card.
- The date Cowan obtains evidence that you failed to report medical test results or submitted false medical test reports to the Canadian government to obtain medical clearance.
- The date the group insurance policy is terminated.

## How can I extend my coverage?

### Graduation/convocation

If you are authorized to stay in Ontario, you can extend your coverage until the **later** of:

- The end of the term in which you graduate (maximum four months), or
- The end of the term in which you convocate at the first available convocation date (maximum six months).

You must apply and pay the university for this extension before your coverage ends.

### Travel in Canada

- If you are authorized to stay in Canada to travel, you may extend your UHIP coverage (maximum two months, up to a combined maximum of six months including the extension for graduation/convocation).

You must apply and pay the university for this extension before your coverage ends.



## Extension of student visa or work permit

- If your document has expired and you have applied to extend it, you may extend your UHIP coverage.

You must apply and pay the university for this extension before your coverage ends.

## Emergency hospitalization on your coverage end date

- If you or a dependent family member are confined to hospital as an inpatient for non-elective services on the date your coverage would terminate, your coverage will be extended during your hospitalization (until Cowan arranges for repatriation or 365 days, whichever is less).

You do not need to apply for this extension.

## Leave of Absence

If your university approves, you may take a leave of absence from your studies and continue your UHIP:

- For non-medical reasons (maximum to the end of the term in which leave is authorized, and limited to one term in a twelve-month period).
- Maternity, paternity, or parental leave (maximum 12 months).
- For medical reasons (maximum to the end of the term in which leave is authorized).

You must apply and pay the university for this leave of absence before your coverage ends.

**Note:** Travel emergency medical coverage limited to 60 days during medical leaves of absence. Coverage will not restart until you return to Canada. For all other leaves, travel emergency medical coverage is limited to 120 days.

## How to opt out of UHIP

Everyone living in Ontario is required to have primary health insurance. For Ontario residents, that's OHIP. For international students, employees, and visitors, that's UHIP. There are a few government plans that cover their citizens while in Ontario. If you have one of these plans, you may be exempt and opt-out of UHIP. Other plans will not be considered by Cowan for exemption. More details can be found on [UHIP.ca](http://UHIP.ca).

# How much does UHIP cost?

UHIP is a not-for-profit insurance plan. Premiums are based on the academic year (ending August 31).

## Rates for September 1, 2023 to August 31, 2024:

<b>Course Start Date:</b>	<b>Member</b>	<b>Member + 1 Dependant</b>	<b>Member +2 or more Dependents</b>
September 2023	\$756	\$1,512	\$2,268
January 2024	\$504	\$1,008	\$1,512
May 2024	\$252	\$504	\$756

**Note:** These prices are in Canadian dollars and include 8% tax.

UHIP premiums may change each September 1, based on:

- The cost of claims across all UHIP members.
- Expected increase to health care costs overall.

# Coverage details

UHIP's policy year is September 1 to August 31. We provide up to \$1,000,000 CAD per policy year for primary health care services, similar to OHIP for eligible medically necessary services.

UHIP is similar to OHIP, rather than identical to OHIP. UHIP covers some services that OHIP does not (for example, home care services). Likewise, there are some benefits offered by OHIP (like OHIP+) that are not covered by UHIP. Changes to OHIP are not automatically adopted by UHIP.

## Hospital

UHIP covers:

- Emergency **hospitalization** in a standard ward room (100% coverage for the first four days, and limited to 2.5 times the interprovincial rate for residents of Canada).
  - Semi-private or private room must be medically necessary and pre-approved by Cowan.
- Operating and delivery room usage.
- Radiotherapy facilities and respiratory equipment.
- Supplies and medications provided by the hospital during your stay.
- Physician services or services of any other provider paid by the hospital.

### **You need Cowan's pre-approval for:**

- Surgery or treatment (such as dialysis and cancer treatment) that is not for a medical emergency.
- Semi-private or private room accommodation.

**You must notify Cowan within 48 hours of your admission to hospital. Some services and treatments need to be approved by Cowan before they happen.**

## Doctors/Clinics (family doctor, general practitioner or specialist)

UHIP covers:

- The services of a **physician** (covered up to 125% of what the physician charges for Ontario residents to the same overall maximum and terms as under OHIP), including:
  - Diagnosis and treatment of illness or injury.
  - Surgery, including the administration of anaesthetics.
  - Care related to pregnancy (prenatal and postnatal)
  - One annual health exam
- Services of a **nurse practitioner** are also eligible (covered up to 80% of what UHIP will pay for physicians).

## Eye examinations

UHIP covers:

- For those who are age 19 and under or 65 and over, one annual eye examination by either an:
  - **Ophthalmologist** (covered up to 125% of what the provider charges for Ontario residents to the same overall maximum and terms as under OHIP).
  - **Optometrist** (covered at 100% of what the provider charges for Ontario residents to the same overall maximum and terms as under OHIP).
- If you are age 20 to 64 and have any of the following conditions, you may be eligible for eye exams every 12 months, **when pre-approved by Cowan**.
  - Diabetes
  - Glaucoma
  - Cataracts
  - Retinal disease
  - Amblyopia
  - Visual field defects
  - Corneal disease and strabismus

## Services of other practitioners

UHIP covers:

- The services of a **registered podiatrist** (covered at 100% of what the provider charges for Ontario residents to the same overall maximum and terms as under OHIP). Surgery is not covered.
- The services of a **registered physiotherapist** (covered at 100% of what the provider charges for Ontario residents to the same overall maximum and terms as under OHIP), **when pre-approved by Cowan.**

Injury requiring physiotherapy	Age 20 to 64	All other ages
Non-complex injury or surgery that did not require inpatient stay (such as ACL repair, arthroscopy, rotator cuff surgery)	Not eligible	Eligible in private clinics (overall maximum \$312)
Complex injury or surgery or neurological injury (such as knee or hip replacement or stroke) that requires an overnight stay in the hospital	Eligible in hospital and private clinics (overall maximum \$312)	Eligible in hospital and private clinics (overall maximum \$312)

## Diagnostic and lab services

UHIP covers these services when ordered by a physician or a nurse practitioner for diagnostic and treatment purposes:

- **Lab services** such as X-rays, ultrasounds and blood work (covered at 100% of what the provider charges for Ontario residents to the same overall maximum and terms as under OHIP).
- **Diagnostic services** such as MRI and CAT scans (covered at 100% of what the provider charges for Ontario residents to the same overall maximum and terms as under OHIP).

## Ambulance in Ontario

UHIP covers:

- **Ground or air ambulance** within Ontario to the nearest available hospital in the province, when a physician or designated hospital official confirms as essential (covered at 100% of what the provider charges for Ontario residents to the same overall maximum and terms as under OHIP, less the same \$45 fee applicable to all residents).

## Oral and maxillofacial surgery

UHIP covers:

- **Oral and maxillofacial surgery** such as corrective or reconstructive jaw surgery that can only be performed in hospital (covered at 100% of what the provider charges for Ontario residents to the same overall maximum and terms as under OHIP), **when pre-approved by Cowan.**

## Home Care

UHIP covers:

- The services of a medical professional to provide **home care** (covered at 100% of what the provider charges for Ontario residents to the same overall maximum and terms as the Ontario government), **when pre-approved by Cowan.**

## Assistive Medical Devices

UHIP covers:

- Specialized **medical devices** and aids such as home oxygen, and respiratory equipment and supplies (covered to the same overall maximum and terms as the Ontario Assistive Devices Program), **when pre-approved by Cowan.**

## Emergencies outside Ontario, and within Canada

UHIP covers:

- Outside of Ontario, UHIP limits coverage to medical **emergencies** (not applicable to those who live and receive services in Gatineau/Hull). This means that your condition requires immediate medical attention to relieve acute pain and suffering (covered at 100% of what a provider charges in Ontario to the same overall maximum and terms as under OHIP, and excludes ambulance).

**You must notify Cowan within 48 hours of your admission to hospital. Some services and treatments need to be approved by Cowan before they happen.**

## Emergencies outside of Canada

UHIP covers:

- Outside of Canada, UHIP limits coverage to medical **emergencies**. This means that your condition requires immediate medical attention to relieve acute pain and suffering (coverage is **limited** to the same overall maximum and conditions as under OHIP, and excludes ambulance). Example:
  - **Emergency outpatient services** (maximum \$50 CAD per day).
  - **Emergency inpatient services** (maximum \$400 CAD per day for coronary care or intensive care units, maximum \$200 CAD per day for lower-level care).

**UHIP reimbursement outside of Canada is severely limited. We strongly advise that you buy travel insurance to avoid significant out-of-pocket expenses.** Check if your University supplemental insurance offers out of country coverage.

**You must notify Cowan within 48 hours of your admission to hospital. Some services and treatments need to be approved by Cowan before they happen.**

## Repatriation

UHIP covers:

- If you are diagnosed as terminally ill, or are on a UHIP extension for hospitalization, UHIP may pay for the services to **transport** you to your home country once you are stable, **when Cowan pre-approves and arranges these services**.
- The services to **transport** your remains to your home country (maximum \$20,000) upon your death, **when Cowan pre-approves and arranges these services**, or:
  - The services to cremate or bury your remains (maximum \$10,000) in the place where death occurs.

## What isn't covered by UHIP?

- Treatment or surgery in Canada, where travel to Canada is undertaken specifically for the purpose of obtaining medical treatment or hospital services, even if the visit is taken on the advice of a physician.
- Medical examinations and tests for immigration or for a third party.
- Cosmetic surgery (unless required because of injury caused by an accident occurring while the Covered Person's coverage is in force and would be covered by OHIP).
- Out-of-hospital food or accommodation.
- Charges that are eligible under another plan, or would have been provided without cost in the absence of insurance.
- Court testimony, preparation of records, reports, certificates, or communications.
- Dental care services, except noted in the coverage details.
- Supplemental health and dental services, e.g. prescription drugs, dental cleanings, eyeglasses, acupuncture.
- Drugs, unless administered during a hospital stay.
- Hospital visits solely for drug administration.
- Expenses for travel time, mileage, or telephone advice.
- Lab services or clinical pathology, unless specifically included.
- Travel emergency medical services during an approved leave of absence if you have exceeded the maximum trip duration.
- Charges in excess of UHIP limits, or in the absence of limits, reasonable and customary.
- Physician services or examinations for screenings, survey, or research processes, except those covered by OHIP.
- Private duty nursing, except under home care benefit.
- Services not currently covered by OHIP unless otherwise noted. Changes to OHIP will not be automatically adopted by UHIP.



# Preferred Provider Network

Knowing which health care providers accept UHIP is important and can save you money! You can go to any hospital, doctor, or laboratory, but some locations outside of the Cowan Preferred Provider Network will not accept your UHIP card.

By accessing the Cowan Preferred Provider Network on [UHIP.ca](https://www.uhip.ca), you'll find a health care provider close to you that will bill Cowan directly for medical services – at UHIP rates.

These preferred physicians, clinics, labs, and other health care providers will:

- Charge Cowan directly for your medical services/treatments at UHIP reimbursement rates.
- Ask you to complete an authorization form at your first visit. This lets them bill Cowan directly, instead of charging you.

**Important reminder:** Always bring a paper copy of your UHIP coverage card to a health care provider. Most providers will take a photocopy of your coverage card for their records.

Can't find a preferred provider that's open? If it's not an emergency, consider waiting until the next business day to go in, or call Health Connect Ontario:

**811 or TTY: [1-866-797-0007](tel:1-866-797-0007)**

Some providers outside of Cowan's Preferred Provider Network may charge more than what UHIP pays. This extra cost is not covered by UHIP, and you will need to pay the difference to the provider.

# Claims

## Submitting a Claim

If you have paid for your medical bill, you may either submit your claim online via the Cowan secure portal ([clients.cowangroup.ca](https://clients.cowangroup.ca)) or complete a claim form and mail it to Cowan. Mailing instructions are included on the claim form.

Claim forms are available at [UHIP.ca](https://UHIP.ca) and on via the Cowan secure portal at [clients.cowangroup.ca](https://clients.cowangroup.ca).

## Submission Requirements

You must submit your claims within 12 months of date of the claim. If your coverage under the plan ends you must submit your claim within 90 days of your coverage ending.

## Subrogation (Third Party Liability)

If your medical expenses result from an injury caused by another person and you have the legal right to recover damages, Cowan, on behalf of Manulife, may request that you complete a subrogation reimbursement agreement when you submit a claim for these expenses.

On settlement or judgement of your legal action, you will be required to reimburse Cowan, on behalf of Manulife, those amounts you recover which, when added to the payments you received from Cowan, on behalf of Manulife, exceed 100% of your incurred expenses.

# Glossary

**Diagnostic and Laboratory Services** – a test or service which is used to confirm or rule out the presence of a disease in an individual who is being investigated for signs and symptoms of illness or to determine the efficacy of treatment currently being prescribed.

**Inpatient** – a patient admitted to a hospital for more than 24 hours on the recommendation of the attending physician.

**Licensed, Certified, Registered** – the status of a person who legally engages in practice by virtue of a license or certificate issued by the appropriate authority in the place where the service is provided, or who has been provided a certificate of competency from the professional body which regulates the particular profession, where no regulatory authority exists.

**Medically Necessary** – accepted and recognized by OHIP and Cowan as effective, appropriate and essential treatment of a specific medical condition, illness or injury.

**Member** – any undergraduate, graduate, or postgraduate student (full-time or part-time) or an employee of a participating University. Participating Universities may also elect to extend UHIP coverage to short-term visitors, non-degree and English as a Second Language students.

**Non-resident** – a person who does not normally live in Canada.

**Nurse Practitioner** – a registered nurse who is licensed as a nurse practitioner in the place where the services are provided.

**OHIP** – the Ontario Health Insurance Plan, as administered by the appropriate Ontario government Ministry. Throughout this booklet, “OHIP” is meant to refer to the coverage that was available under the Ontario Health Insurance Plan as of September 1, 2022.

**Participating University** – means a university or affiliated college, situated in Ontario which has agreed to participate in the University Health Insurance Plan.

**Physician** – a doctor of medicine, licensed to practice medicine in the place where the services are provided. As used in this context, Physician shall also include a Nurse Practitioner.

**Preferred Provider Network** – a network of Physicians, hospitals, and other providers who have signed an agreement to accept UHIP, bill Cowan directly for payment, and will not charge more than UHIP will pay.

**UHIP** – the University Health Insurance Plan.