

# International Student Health Insurance Session

Trent International  
April 2021



# Purpose of Session

- Provide Trent international students with comprehensive information on mandatory in-Ontario health insurance policies
- Provide details on the cost, enrollment, coverage, usage, claims, and additional support regarding health insurance
- Answer frequently asked questions about international student health insurance coverage

# Important Notice

- Please note this information is current as of today, April 26 2021 – this information may change over the course of the pandemic
- Check your Trent email for any important updates

All international students at Trent have two (2) health insurance policies that work together to provide comprehensive coverage:

1. University Health Insurance Plan (UHIP)



2. Trent Student Benefits



# University Health Insurance Plan (UHIP)



# What is UHIP?

- Mandatory Health Insurance for international students in Ontario and Hull/Gatineau, Quebec
- Provides an equal coverage as if you were a permanent resident of Ontario who has **OHIP** (Ontario Health Insurance Plan sponsored by the Government of Ontario)
- UHIP medical claims are approved and paid for you by Sunlife Financial Insurance Company
- UHIP enrollment and fee collection is administered by Trent International

# What is covered by UHIP?

- Medical doctors
- Hospital services
- Emergencies
- Diagnostic testing (e.g., X-ray, blood/lab tests)
- Pregnancy

Coverage details & limits: <https://uhip.ca/Enrollment/PlanDetails>

\*Full coverage limited to members in Ontario & Hull/Gatineau, Quebec

# When does my UHIP coverage begin?

- International students are registered in UHIP based on their enrollment
- UHIP standard start dates:
  - Fall term start: **September 1st** (and runs 12 months until August 31st)
  - Winter term start: **January 1st** (and runs 8 months until August 31st)
  - Summer term start: **May 1st** (and runs 4 months until August 31st)
- Eligible students will be automatically re-enrolled in UHIP on September 1st each year by the Trent UHIP Plan Administrator.
- Eligibility is based on registration at Trent.

# How much does UHIP cost?

- UHIP fee changes every September. New monthly UHIP rate is usually announced in June/July.
- UHIP fee for 2020-21 is CAD \$60 per month.
- May 2021 start \$240 for coverage from May 1 to August 31, 2021.
- In September and onwards, you will be charged the 12-month fee of for your mandatory term from September to August.
- UHIP fee will be automatically billed within your Spring Term Registration Fee. The fee is charged to Trent student account.

To see your bill, go to: **MyTrent > Finances > My Account > Account Statement**

# Can I opt-out of UHIP?



UHIP is mandatory for students in Ontario.

New students who are not in Ontario may delay their UHIP start date by submitting the **UHIP Opt-out Form** on the MyTrent portal

MyTrent>Support>Health and Wellness

**The opt-out period is open today from April 26 to May 31, 2021.**



# Can I opt-in UHIP after opt-out?

- If you are outside of Canada and choose to **opt-out** of UHIP, you may request to **opt-in** when you are ready to arrive/return to Ontario, Canada.
- **NOTE: After opt-in, you are not eligible for another opt-out until AFTER the annual UHIP period ends on August 31.** You may leave Canada at your own choice, but you are not eligible for refund of UHIP fee on unused months. Example (fees based on 2020-21 term):

Fees	Eligible for UHIP fee refund when full 12-month UHIP fee was charged.				One-time charge (\$480)						Not eligible for UHIP fee refund		
	Opt-out				Opt-in start						Leave Canada		Term ends
Month	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	

# UHIP Cost Table

<https://uhip.ca/about/indirect>



Medical professionals Fr Se

All about UHIP Your coverage ▾ Make a claim He

## How much does UHIP cost?

That depends on the number of people you are enrolling and how long you'll need coverage. You pay the premium for the academic year (September 1 to August 31) when you enroll.

**UHIP Premiums for 2020-2021**  
These are the rates for September 1, 2020 to August 31, 2021:

When your courses start in:	Member	Member plus one Dependant	Member plus two or more Dependants
September 2020	\$720	\$1,440	\$2,160
January 2021	\$480	\$960	\$1,440
May 2021	\$240	\$480	\$720

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

# Can I add dependents?

Do you have family members moving to Ontario with you?

- You can add eligible dependents to your UHIP plan.
- Eligible dependents include
  - A legal or common-law spouse
  - Children
- UHIP dependent cost table: <https://uhip.ca/About/Index#a1>
- To add family or dependents, please email [uhip@trentu.ca](mailto:uhip@trentu.ca)

# UHIP Coverage Card

- Trent's Policy Number = **050150**
- Your Member ID = **TU00 + your student number** (E.g., TU000123456)
- Email from **slf.coverage.card@email.sunlife.com**



# UHIP Coverage Card

## UNIVERSITY HEALTH INSURANCE PLAN



To validate the eligibility of this member, please visit [www.sunlife.ca/InpatEligibility](http://www.sunlife.ca/InpatEligibility).

University **Trent University Intl Students**

Member ID

TU00 [REDACTED]

Name of insured(s)  
(last name, first name)

[REDACTED]

Policy number

050150

Key: M-Member,  
S-Spouse, C-Child

M

Effective date (d/m/y)

[REDACTED]

Termination date (d/m/y)

[REDACTED]

**NON TRANSFERABLE**

## COVERAGE

UHIP® provides basic hospital, medical and supplementary insurance comparable to coverage provided through the Ontario Health Insurance Plan (OHIP) for Ontario residents. Services inside and outside Canada are covered to the same limits and conditions as OHIP.

For further information about UHIP® coverage go to [www.uhip.ca](http://www.uhip.ca) or contact 1-866-500-UHIP(8447). This card is not transferable. Lost or stolen cards should be reported immediately.

This proof-of-coverage card identifies the insured member, and dependents where applicable, provided premiums have been paid and the agreement is in-force. Notice to hospitals: please contact the company, at the address and telephone number below, within 48 hours of the insured's admission to hospital.

**Sun Life Assurance Company of Canada**  
**PO Box 2010 STN Waterloo**  
**Waterloo ON N2J 0A6**  
**Toll free: 1-866-500-UHIP(8447)**



Fraudulent use of this card will result in loss of coverage and possible prosecution.

# Direct Bill vs Make a Claim

Some providers or clinics will have the option to direct-bill to your plan, meaning little to no out-of-pocket expenses!

If a clinic cannot direct-bill, you must pay for the service, then submit a claim for reimbursement.

- To avoid having to pay up front and make a claim, call a clinic first to ensure they accept UHIP
- Search for a UHIP preferred health provider at: <https://www.sunlife.ca/studenthealth/uhip/>
- Using a UHIP preferred health provider will help ensure the provider charges Sun Life directly for the medical services at UHIP rates.

# VISIT A PHYSICIAN



ARE THEY A UHIP  
PREFERRED  
PROVIDER?

YES

NO

PRESENT UHIP  
CARD AND THEY  
WILL DIRECT BILL  
TO UHIP

PRESENT UHIP CARD. EITHER PAY  
FOR THE SERVICE AND KEEP THE  
RECEIPT OR RECEIVE THE  
INVOICE. KEEP THE RECEIPT OR  
INVOICE FOR UHIP CLAIM FORM.

EMAIL CLAIM FORM TO  
[MYCLAIMS@SUNLIFE.COM](mailto:MYCLAIMS@SUNLIFE.COM).

ATTACH ANY INVOICES OR RECEIPTS.  
SUBJECT LINE SHOULD READ 050150  
AND UHIP MEMBER ID

COMPLETE UHIP  
CLAIM FORM

TAKE NOTE OF THE  
PHYSICIAN'S NAME AND  
THE ADDRESS AND PHONE  
NUMBER OF HEALTH  
FACILITY FOR CLAIM FORM

# Submit a UHIP Claim Form

<https://uhip.ca/Claim/Index>



All about UHIP

## How to send in your claim form



Email<sup>1</sup> your claim form to Sun Life [myclaims@sunlife.com](mailto:myclaims@sunlife.com)  
Subject line should read 050150 and include your UHIP Member ID  
Attach all invoices/receipts (keep copies for your record)



Mail your claim form to Sun Life:  
Sun Life Assurance Company of Canada, Claims Department  
PO BOX 2015 STN Waterloo, Waterloo, ON N2J 0B1  
Include all invoices/receipts (keep copies for your record)

## Reminder:

You will need to submit a claim if you paid for a medical service, or if you received an invoice from a health care provider.

You do not need to fill out claim form if the clinic or hospital made a direct claim to Sun Life on your behalf.

Email claim form to [myclaims@sunlife.com](mailto:myclaims@sunlife.com)

Source:

<https://uhip.ca/Claim/Index>

# Zoom Poll!

CHALLENGE THE WAY YOU THINK

## When to Contact your University UHIP Plan Administrator

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- ✓ Eligibility questions
- ✓ Enrolling your dependents
- ✓ Changing your coverage
- ✓ UHIP premium questions
- ✓ Applying for a refund of premiums
- ✓ To update your name, date of birth, email or address
- ✓ Confirmation of UHIP coverage letter

### Questions?

Contact your UHIP Plan Administrator at Trent University:  
Email: [uhip@trentu.ca](mailto:uhip@trentu.ca)  
Phone: 705-748-1314 (Trent International)

## When to Contact Sun Life Financial

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- ✓ Information about what is covered under UHIP
- ✓ How to submit a claim
- ✓ Information about your UHIP claim
- ✓ If you need help with registering for [mysunlife.ca](https://mysunlife.ca)
- ✓ If you are having trouble accessing [mysunlife.ca](https://mysunlife.ca)
- ✓ How to print your coverage card on [mysunlife.ca](https://mysunlife.ca)

### Questions?

When contacting Sun Life Financial, you will be asked to confirm your UHIP member ID.

**Call us:** Toll-Free 1-866-500-8447  
Monday - Friday 8:00am - 8:00pm (ET)

**Visit:** [www.mysunlife.ca](https://www.mysunlife.ca)

# Trent Student Benefits



# What is Trent Student Benefits?

- Extended health coverage including; prescription drugs, practitioners, dental, travel, and accident coverage.
- Works in conjunction with UHIP to provide [comprehensive coverage](#)
- Medavie Blue Cross is the insurance provider
- Trent Central Students' Association (TCSA) is the Administrator at Trent
- Questions? Email: [benefits@trentcentral.ca](mailto:benefits@trentcentral.ca)

# Trent Student Benefits Enrollment

- Enrollment based on 1.5 credit registration at Trent and registration in OHIP or UHIP (or equivalent)
- Policy effective dates are based on student start terms:
  - Spring: May 1st, 2021 to August 31st, 2021
- Automatically enrolled each year of degree based on 1.5 credit enrollment

Your Trent Student Benefits provides you with access to many virtual support services and prescription delivery. This resource is called, the **Direct2U Health Hub**:

- Prescription Service: delivery right to campus/home in Canada
- Doctors: 24/7 video access to doctor through your device
- Physical Therapy: virtual physiotherapy appointments
- Virtual Covid-19 Screening
- Unlimited access to wellness resources

# I.M Well App

The Direct2U Health hub also provides you with access the Counselling services, globally via the I.M. Well App.

The App supports over 300 languages and provides campus and community resources as well as live Counselling for personal, academic, and social needs.



**I.M. Well**  
Integrated Mental Health & Wellness

There's always *someone* to talk to.

NORTH AMERICA (TOLL-FREE)  
**1-877-55-IMWELL**  
(46935)

OUTSIDE OF NORTH AMERICA (CALL COLLECT)  
**1-416-956-2968**

POWERED BY  
TRENT UNIVERSITY  
Student Wellness Centre

free  
**MENTAL WELLNESS**  
app

- **Annual combined maximum of \$1,000.00/year/insured**  
Reimbursement based on Current Dental Fee Guide. Note that specialist fees will be paid at General Practitioner rates.
- For major dental procedures, have your dentist submit a **pre-determination** along with your **Name** and **Student ID** to Medavie Blue Cross at fax:506-867-4651
- See full coverage details on the [Trent Student VIP website](#).

# What are the Limits?

<b>Examinations (80%)</b> <ul style="list-style-type: none"><li>• Oral exams</li><li>• Dental emergencies</li><li>• General checkups</li></ul>	<b>Radiographs (80%)</b> <ul style="list-style-type: none"><li>• Periapical or Panoramic (once every 36 months)</li><li>• Bitewing (2 films every 12 months)</li></ul>	<b>Preventive Services (80%)</b> <ul style="list-style-type: none"><li>• Dental polishing</li><li>• Scaling</li></ul>	<b>Minor Restorative (80%)</b> <ul style="list-style-type: none"><li>• Filling</li></ul>
<b>Tooth Extractions (50%)</b> <ul style="list-style-type: none"><li>• Includes wisdom tooth</li><li>• Limited to 2 wisdom teeth per benefit year</li></ul>	<b>Anesthesia (25%)</b> When in conjunction with surgical services	<b>Periodontics (25%)</b> Gum disease or conditions	<b>Endodontics (25%)</b> Treatment of dental pulp
<b>Denture Services (15%)</b>			

# Home Country Coverage

Trent Student Benefits now offers home country coverage for students studying in their country home due to the pandemic!

- Coverage available worldwide in a student's home country.
- Claims incurred outside of your home country not eligible.
- Services of the existing plan (with exception of the Accident and Travel)
- Pay up front for services and file a claim.
- Claims are reimbursed in CAD (Canadian bank account required).
- Claims must accompany a claim form and paid in full receipt.
- Students required to translate services on the claim.

For more information, please [visit the Student VIP Website.](#)

# Can I Add Dependents?

If you are a student already enrolled in the plan and wish to add a spouse or dependents, you can email [info@studentvip.ca](mailto:info@studentvip.ca) for more information.

Find more information on the [Student VIP Website](#).

# Trent Student Benefits Card



## DOWNLOAD DIRECTLY TO YOUR PHONE

YOU CAN **PICK UP** A  
CARD IN THE TCSA  
OFFICE OR **DOWNLOAD**  
IT TO YOUR PHONE AT  
[STUDENTVIP.CA/TRENT](http://STUDENTVIP.CA/TRENT).



# Make a Claim

Group Policy #0091940000

- HOME
- YOUR COVERAGE ▾
- VIP PERKS
- MAKE A CLAIM
- INTERNATIONAL STUDENTS

TRENT  
**student**  
BENEFITS

PROVIDER SEARCH TOOL 



## NEED TO MAKE A CLAIM?

Follow the steps below to learn how to make a claim through Medavie Blue Cross™.

Are you new to Medavie Blue Cross™? Don't have an account? [CLICK TO REGISTER](#)

How would you like to submit your claim?



Mobile Phone



Web Portal



Manual

# Trent Student Benefits

Questions about Trent Student Benefits?

Email: [benefits@trentcentral.ca](mailto:benefits@trentcentral.ca)

# How to Use My Health Insurance

When visiting any health care provider, you should always bring:

1. Your **UHIP** coverage card
2. Your **Trent Student Benefits** coverage card
3. **Photo ID** (such as Trent Student Card)
4. \*A **UHIP claim form**.

# Zoom Poll!

CHALLENGE THE WAY YOU THINK

# Health Insurance Snapshot

<p>UHIP (University Health Insurance Plan) Primary Health Plan Insurance Provider: Sunlife Financial Enrolment Administrator: Trent International</p>	<p>Trent Student Benefits Extended Health &amp; Dental Benefits Plan Insurance Provider: Medavie Blue Cross Enrolment Administrator: TCSA</p>
<ul style="list-style-type: none"><li>• Medical doctors</li><li>• Hospital services</li><li>• Emergencies</li><li>• Diagnostic testing (e.g., X-ray, blood/lab tests)</li><li>• Pregnancy</li></ul> <p>* full policy coverage is limited to members living in Ontario and Hull/Gatineau, Quebec</p> <p>Coverage details &amp; limits: <a href="https://uhip.ca/Enrollment/PlanDetails">https://uhip.ca/Enrollment/PlanDetails</a></p>	<ul style="list-style-type: none"><li>• Prescription drugs (medicine)</li><li>• Eye exams, eyeglasses &amp; contacts</li><li>• Dentist visits</li><li>• Physiotherapy, chiropractor, etc.</li><li>• Accident &amp; Travel</li></ul> <p>* Home Country Coverage (for studying remotely in your home country due to COVID-19 only)</p> <p>Coverage details &amp; limits: <a href="http://www.studentvip.ca">www.studentvip.ca</a></p>

# Accessing Health Care Services



# Medical Care During COVID-19

- Emergency services and hospitalization related to **symptomatic** COVID-19 are covered by UHIP
- As of today, COVID-19 vaccines are Ministry of Health funded and will be made available to everyone, at no additional cost
- Should you be charged in error, contact the SunLife Case Management Team at [case.mgmt@sunlife.com](mailto:case.mgmt@sunlife.com)

- Vaccination Locations; Mass Vaccination Sites, Pop-up clinics, Public Health Units and Designated Pharmacies across varying **postal codes**
- **Verify your area's eligibility to receive the Covid-19 vaccine**
- Each vaccination location has its own booking requirements. Some online booking portals require a provincial health card number.

**Note: If the online booking process requires a health card number, Call them directly to schedule your appointment and advise that you do not have OHIP.**

## I am feeling unwell? Now what?

If you have COVID-19 symptoms such as congestion, sore throat, fever, cough or shortness of breath or are unsure of what to do when you feel unwell:

- Contact Telehealth afterhours at: 1-866-797-0000
- Call 911 for emergencies

## How to Access a Doctor

- To book an appointment you must call Student Health Services at **705-748-1481** and speak to a Medical Office Secretary (MOS). Walk-in appointments are currently not accepted.
- When speaking with the MOS, you will be asked to provide:
  - Your first and last name
  - Your student number
  - Your UHIP number
  - Your current telephone number
  - The reason for your visit

## Durham/GTA and Peterborough

- Many Health care providers across Ontario are accessible via phone and video appointments -known as Virtual Care Clinics.
- You can access one of the many walk-in-clinics in Ontario. To book an appointment, call. Be sure to ask if they are a UHIP preferred provider.
- In the event of an emergency, please visit your nearest hospital or call 911

# AT THE CLINIC

1

## REGISTER WITH THE RECEPTIONIST

- PRESENT YOUR INSURANCE CARDS (UHIP & STUDENT BENEFITS)
- COMPLETE A MEDICAL HISTORY FORM (IF NEEDED)



(NURSE)

YOU ARE ENTITLED TO ASK QUESTIONS

2



## GENERAL PRACTITIONER (GP)

- CHECKUPS
- VACCINATIONS
- PRESCRIPTION REFILLS
- REFERRALS

NO

THE DOCTOR MAY PRESCRIBE A PRESCRIPTION OR GIVE RECOMMENDATION

FURTHER EXPERIENCE REQUIRED?

YES

3

## REFERRAL TO A SPECIALIST

THE DOCTOR WILL PROVIDE YOU WITH A COPY OF THE REFERRAL FORM OR SEND IT DIRECTLY TO THE SPECIALIST.

THE SPECIALIST WILL FOLLOW UP WITH YOUR APPOINTMENT DATE AND TIME OR YOU WILL BE INSTRUCTED TO BOOK AN APPOINTMENT



# Know Your Nearest Health Unit

Source: <https://www.phdapps.health.gov.on.ca/phulocator/>

3 <https://www.phdapps.health.gov.on.ca/phulocator/>

Passer au français

**Ontario**  **Public Health Unit Locator**  
MINISTRY OF HEALTH

To find your Public Health Unit, please select/enter ONE of the following.

(\*Denotes a required field)

Postal Code\*

OR

Municipality\* - Select -

Phor/aiman

# Your Next Steps:

1. Download your UHIP e-card to your phone or computer
2. Download the Trent Student Benefits card
3. Download the Medavie BlueCross app and a copy of UHIP claim form
4. Research and note your nearest health unit, hospital, and clinic
5. Review UHIP coverage at [www.uhip.ca/Enrollment/PlanDetails](http://www.uhip.ca/Enrollment/PlanDetails)
6. Review extended Trent Student Benefits coverage at [www.studentvip.ca/TRENT](http://www.studentvip.ca/TRENT)

# Questions?

**UHIP Questions Contact [uhip@trentu.ca](mailto:uhip@trentu.ca)**

**Trent Health Benefit Questions : [benefits@trentcentral.ca](mailto:benefits@trentcentral.ca)**

**Visit: [trentu.ca/currentstudents/international/health-insurance](https://trentu.ca/currentstudents/international/health-insurance)**

**CHALLENGE THE WAY YOU THINK**