

Introduction to the University Health Insurance Plan (UHIP)

What is UHIP and why do I need it?

Everyone who lives in Ontario must have access to primary health care. You and your dependents have access to UHIP, a comparable coverage to the Ontario government's insurance plan for permanent residents.

UHIP is a not-for-profit, primary health care insurance plan for all eligible international students (and their dependents) affiliated with this university. You are required under the terms of your study to have this insurance to pay for your primary health care services and medical treatments while you study here.

UHIP is insured by Manulife and administered by Cowan Insurance Limited ("Cowan"). Note that UHIP is currently switching providers, so prior to September 1, 2022 you will see references to Sun Life on uhip.ca. This change does not impact your coverage – you have the same benefits with Manulife and Cowan.

How do I enroll in UHIP?

The university automatically enrolls you in UHIP and charges the cost of coverage to your student account. Please let the university know if you have dependents with you so they can be added to your coverage. Coverage for your dependents is mandatory.

Once you are enrolled, Cowan will send a UHIP welcome email to your university email address, with instructions on how to download your coverage card and other helpful information. Your coverage is set to start on September 1, 2022, but you are covered as early as August 10 if you come to Ontario before September 1. Let your university know if you're arriving early.

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.

How does the Cowan UHIP e-card look like?

The e-card template is a rectangular box with a green border. At the top left is the Cowan logo, and at the top right is the UHIP logo. Below the logos, the text 'University Health Insurance Plan (UHIP)' is underlined. The card contains several fields: 'Insured Name:' followed by a horizontal line; 'Certificate No.:' and 'Start Date:' followed by horizontal lines; 'University ID:' and 'Policy No.:' followed by horizontal lines; 'End Date:' followed by a horizontal line; and 'Insured Dependents:' followed by a horizontal line. At the bottom, there is a small text block: 'Verify eligibility at: clients.cowangroup.ca/Verify
This card is not transferable and must be accompanied by photo ID.'



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 is comparable to the Ontario Health Insurance Plan (OHIP), rather than identical. Contact the university to learn if other types of services, such as prescription drugs, are covered through your student union 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 more than the UHIP reimbursement rate. In these cases, you will be responsible to pay the difference between the two amounts. You can check Cowan's Preferred Provider Network at UHIP.ca starting August 10, for a list of providers who will send the bill directly to Cowan, and not charge you more than the UHIP reimbursement rate.

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 government plans that allow you to be exempt from UHIP coverage. For more information, check with the university.

What to do when I arrive in Canada?

Please notify the university if you are arriving prior to September 1, 2022. If you arrive in Canada on or after August 10, 2022: Once you arrive in Canada, you will have access to your coverage card and be able to activate your online profile. More information will be provided when you receive your coverage card via email.

How can I find more information about UHIP?

- Contact Trent University UHIP Plan Administrator by email uhip@trentu.ca, phone 705-748-1011 ext. 7306, or in-person at Trent International office (Champlain College Building South CC302)
- Visit uhip.ca
- Email Cowan at UHIP.RAMU@cowangroup.ca