Pre-Arrival Webinar Series:

Understanding your Health Insurance

WEDNESDAY JULY 5, 2023

YORK U
Land Acknowledgement

York University recognizes that many Indigenous Nations have longstanding relationships with the territories upon which York University campuses are located that precede the establishment of York University.

York University acknowledges its presence on the traditional territory of many Indigenous Nations. The area known as Tkaronto has been care taken by the Anishinabek Nation, the Haudenosaunee Confederacy, and the Huron-Wendat.

It is now home to many First Nation, Inuit and Métis communities. We acknowledge the current treaty holders, the Mississaugas of the Credit First Nation. This territory is subject of the Dish with One Spoon Wampum Belt Covenant, an agreement to peaceably share and care for the Great Lakes region.

Centre for Indigenous Student Services: https://aboriginal.info.yorku.ca/about-us/

Native Land Digital: https://native-land.ca/
Zoom Etiquette

This Webinar is being recorded

Ask us questions using the Q&A Feature

Links will be shared in the chat during the presentation
By the end of this webinar, new incoming international students will have more knowledge about:

▷ Understand the scope of UHIP coverage and how to access health support as an international student.

▷ Recall the key dates associated with UHIP, such as deadline to enroll dependents, fee payments, coverage dates, UHIP card communication, etc.

▷ Describe the difference between UHIP coverage and YFS extended health plan coverage.

▷ Identify other wellness supports available at York University to international students and how to access them.
York International Full-time, and Student Staff Team:

Yoojin Lee (she/her)  
INTERNATIONAL STUDENT EXPERIENCE COORDINATOR  
ORIENTATION AND TRANSITION PORTFOLIO

Kate Phan (she/her)  
STUDENT SUCCESS  
STUDENT COORDINATOR

Sharneela Inesa (She/her)  
ORIENTATION AND TRANSITION  
STUDENT COORDINATOR
INTRODUCING

International Student Services Coordinator: Liuqing Chen
Agenda for Today:

- UHIP Information
- Wellness at York
  - Tips for staying healthy and well
  - Health and Wellness Resources
  - Find information in your language online

- Knowledge Trivia
I don't feel well. Where do I go?

WALK-IN CLINIC/ FAMILIY DOCTOR
- Non-life threatening
- Minor illness:
  - Cough/cold
  - Flu
  - Minor injuries
  - Long-term conditions

PHARMACY
- Distribute medication
- Prescribed by a general practitioner

LAB
- Administer tests and x-rays
- Prescribed by a general practitioner

URGENT CARE
- Minor illnesses or injuries that are not life-threatening, but require immediate treatment
- Such as:
  - Cuts and minor burns
  - Diarrhea
  - Earache
  - Skin conditions
  - Sprains or joint pain
  - Vomiting

HOSPITAL/ER
- Life threatening
- Emergency – Call an ambulance at 911
  - The 911 operator can get an interpreter for you if you need one
Health Connect Ontario (811)

- Free, confidential phone service you can call any time
  - Get general health advice from a nurse,
  - Can help you decide if you should:
    - Take care of yourself at home
    - Make an appointment with your doctor
    - Go to a clinic
    - Go to a hospital emergency room

Call Telehealth Ontario at **811** or **1-866-797-0000**
Your Total Health Coverage

UHIP

Administered by York International

A mandatory health plan covering basic medical costs:
- Hospital service
- Clinic visits
- Lab services
- Emergency services
- Etc.

UHIP is mandatory for all international students in Ontario.

Extended Health Plan

Administered by your student union

Not mandatory, covering healthcare services that NOT covered by UHIP:
- Dentist
- Prescription medication
- Massage therapy
- Etc.

Health coverage provided by employers is typically extended health plan
University Health Insurance Plan (UHIP)

Basic Health Coverage

- Mandatory healthcare plan covering basic medical costs. Specifically tailored for international students to provide them with similar coverage to the government healthcare plan (OHIP).

- Eligible for coverage:
  - International degree students registered as active
  - Exchange students
  - Students in DIAc program
  - IVRT
  - Some visiting scholars
  - Dependent(s) of students/scholars listed above

- Cost: $63 per month (per person)

- Coverage period for 2023-2024: September 1, 2023 to August 31, 2024

- Eligible students are automatically enrolled and renewed

- Dependents, IVRTs, and visiting scholars are NOT automatically enrolled and renewed – use the UHIP Application Form
Keep your dependent(s) enrolled on time!

**UHIP COVERAGE FOR YOUR DEPENDENT(S) IS MANDATORY**

- Adding coverage for your dependent(s) is mandatory and must be done within 30 days of their arrival in Canada
  - Or a **$500 late fee** will apply per UHIP policy

- Renewing coverage for your dependent(s) is also mandatory and must be done within 30 days of their coverage expiry date (see your coverage card),
  - Or a **$500 late fee** will apply per UHIP policy

- For example, your coverage ends on August 31, 2024. Your dependent(s)’ coverage has the same coverage period as yours. At the beginning of the Fall 2024 term, your coverage will be renewed automatically, but your dependent(s)’ **will not**. You need to renew their coverage using the UHIP Application Form **before September 30, 2024**.
What does UHIP cover?

- Hospital services in Ontario;
- Physician’s services (family doctor/GP/specialist);
- Eye and vision care (limited);
- Services by other practitioners (pre-approval may needed);
- Diagnostic and lab services;
  - X-Rays
  - Ultrasounds/sonograms
  - Bloodwork
- Ambulance in Ontario;
- Oral and maxillofacial surgery (pre-approval needed);
- Emergency services outside of Ontario / out of Canada (limited).

Full list and details available on [UHIP website](#)
How do I get my UHIP card?

• The enrollment process for FA23 new students starts in early-mid August
  • You will receive a welcome email from York International once the process is finished
  • You will receive another welcome email from the insurance company (Cowan) several days later, once the insurance company has confirmed your enrollment

› Check your **YorkU email** (ending in yorku.ca)
  • You should see the Cowan welcome email with the link to access your coverage card
  • Print the card & keep it with you
  • **If you have not activated your YorkU email, please do it!**
How do I use my UHIP?

Visiting a **Preferred Provider** – scan the QR code for preferred provider map

- Print UHIP card (sent to your YorkU email)
- Present UHIP card at the clinic/hospital/lab
- Clinic/hospital/lab will bill UHIP directly

Visiting a Non-Preferred Provider – scan the QR code to view claim instructions

- Make payment at the clinic/hospital/lab
- File a claim online by submitting required documents to UHIP directly
- Receive applicable reimbursement from UHIP
How do I submit a claim?

- Claim for fees at a non-preferred provider can be submitted **within 12 months** of visiting the medical service provider (clinic/hospital/lab/etc.), if you still have the receipt.

- Submit the **claim form** and other required documents (e.g., receipt, invoice) on Cowan’s online portal.

- Keep a copy of all documents for your records.

- Please note that you may not get **100%** of your money back as there is a limit as to how much UHIP can reimburse you.
  - Thus, visit a Cowan preferred provider when possible.

### University Health Insurance Plan

#### CLAIM FORM

** IMPORTANT: The original receipt (not photostat) sections 1 to 3 must be fully completed. Sections 4 and 5 must be completed by Provider using dotted lines.**

<table>
<thead>
<tr>
<th><strong>SECTION 1 - UHIP MEMBER INFORMATION</strong> (To be completed by UHIP member)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Last Name</strong></td>
</tr>
<tr>
<td><strong>First Name</strong></td>
</tr>
<tr>
<td><strong>Address</strong></td>
</tr>
<tr>
<td><strong>City</strong></td>
</tr>
<tr>
<td><strong>Postal Code</strong></td>
</tr>
<tr>
<td><strong>Telephone</strong></td>
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</tbody>
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<thead>
<tr>
<th><strong>SECTION 2 - PATIENT INFORMATION</strong> (To be completed by UHIP member or agent)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Last Name</strong></td>
</tr>
<tr>
<td><strong>First Name</strong></td>
</tr>
<tr>
<td><strong>Date of Birth (dd-mm-yyyy)</strong></td>
</tr>
<tr>
<td><strong>Relationship to Member</strong></td>
</tr>
<tr>
<td><strong>Ontario Health Insurance Number</strong></td>
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<tr>
<th><strong>SECTION 3 - AUTHORIZATION</strong> (To be completed by UHIP member)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Name</strong></td>
</tr>
<tr>
<td><strong>Address</strong></td>
</tr>
<tr>
<td><strong>UHIP Provider I.D. Number</strong></td>
</tr>
<tr>
<td><strong>Telephone</strong></td>
</tr>
</tbody>
</table>

**Note:** If payment is to be made directly to the provider, both authorizations (A & B) must be signed.

A. By submitting a claim to Cowan Insurance Ltd. (Cowan), I confirm that I understand and agree to all of the following:

- I certify that the information provided for the claim(s) submitted is true, accurate and complete, and that I, my spouse and/or my dependents have received all goods or services as claimed. I understand and acknowledge that submission of a claim determined by Cowan to be false or misrepresented will be reported, together with any related information/documentation, to my plan sponsor(s) I understood and acknowledge that Cowan may refer any claims it has determined were falsely submitted to law enforcement authorities for possible prosecution. Cowan will pursue the recovery of any money that has been obtained improperly through false claim submission. I authorize any person or organization with information, including any medical and health professionals, facilities or providers, professional regulatory bodies, any employee, group plan administrator, insurer, investigation agency, and any administrator of other benefits programs to collect, use, maintain and exchange this information with each other and with RAND or its representatives or its service providers including Cowan, for the purposes of Group Benefits plan administration, audit and the assessment, investigation and management of this claim (Purposes). I confirm that RAND may release my personal information to or on behalf of RAND’s service provider(s), if RAND believes it is necessary or appropriate for the Purposes, and that RAND may release to RAND’s service provider(s) all exchanges of personal information that RAND may receive from Cowan or any person or organization with information. I agree to the terms and conditions outlined in the Privacy Policy available at www.rand.ca/privacy. I understand that any information provided or collected by Cowan in accordance with this authorization, will be kept in a Group Benefits Health Plan Access to my information will be limited to:
  - RAND employees, Cowan employees, correspondents, reinsurers, and service providers in the performance of their duties;
  - persons to whom I have granted access;
  - persons authorized by law.

I authorize the claim described in this claim form to be submitted to RAND on my behalf.

**Date:**

**Member’s signature:**

B. I hereby authorize Cowan Insurance Group (to make payment directly to the provider indicated below). In the event my claim(s) are declined by Cowan, I understand that I may lose the right to access the personal information in my file, and, where appropriate, to have any inaccurate information corrected.

**Date:**

**Member’s signature:**
Extended Health Plan

- Eligible students may be enrolled automatically – check with the admin
- Provides coverage for medical costs not covered by UHIP:
  - Prescription medication;
  - Dentist;
  - Chiropractor;
  - Eyeglasses;
  - Psychologist;
  - Massage therapy;
  - Etc.
- Health coverage provided by employers are typically extended health plan.

UNDERGRADUATE
York Federation of students (YFS)

GRADUATE (NON-TA)
York University Graduate Student Association (YUGSA)

GRADUATE (TA)
CUPE 3903

Email: healthplan@yfs.ca for more information and help

Email: health@yugsa.ca for more information and help

Email: ehb3903@gmail.com for more information and help
Guard.Me covers both your **primary healthcare and extended healthcare**.
Policy information will be shared with you via email in week 3 of your program.
Instructions on how to log in to your Guard.Me account will be emailed to you after insurance has been ordered.
Cost: approx. $400 ($450 for HRM program)
Begins: Saturday before program begins
Ends: Saturday after program ends
If you need medical attention before you receive your coverage information, hold onto your receipts to submit them for reimbursement
Insurance opt-out available for those with personal coverage for their stay before the opt-out deadline of May 5, 2023

Contact [regscs@yorku.ca](mailto:regscs@yorku.ca) for help
Tips for staying healthy and well

› Sleep well and eat well
  • Take enough break and sleep as you need
  • Eat nutritious food
    ▪ Nurturing with Nurses Podcast series
Tips for staying healthy and well:

› Stay active
  • Try a new sport or hobby
  • Avoid "sedentary lifestyle" – a.k.a. a lot of sitting or lying down with minimum exercise
  • Tait Mckenzie Centre
    ▪ Intramural
    ▪ Group Fitness Classes

Campus Athletics & Recreation

[QR Code]
Tips for staying healthy and well:

› Connect with people
  • Stay in touch with friends and family
  • Join a student organization or study group
    ▪ YU Connect
    ▪ York University events
    ▪ York International events
  • Check in with yourself regularly
    ▪ How are you feeling physically and mentally?
Health and Wellness Resources

Mental Health and Wellness Resources
• Student Counselling, Health & Well-being
  ▪ On-campus counselling
    • Individual Counselling
    • SCHW Group

On-campus Counselling

Health Support Services
Health and Wellness Resources

- Keep.meSAFE Student Support Program
  - Available in English, French, Spanish, Mandarin and Cantonese
Health and Wellness Resources

- Good2Talk
  - Free, confidential helpline in Ontario that provides professional counselling and information, and referrals for mental health, additions, and well-being
Find information in your language online:

- Understanding Health Care in Ontario: Fact Sheets
  - Official infosheet from Ministry of Health
  - More than 20 languages available
    - Arabic, Chinese, French, Hindi, Korean, Punjabi, Tagalog...
  - Information about:
    - General introductions,
    - Your health care choice,
    - Frequently asked questions
Knowledge Trivia
Knowledge Trivia: Mentimeter

Here are the instructions:
• Type www.menti.com on your browser
• Enter the code 5743 4733
Questions?

Visit uhip.ca OR yorkinternational.yorku.ca/uhip/
OR contact uhip@yorku.ca and include your student number in the subject line

THANK YOU
Upcoming Webinars:

- JULY 12: Looking Ahead at your First Year at York!
- JULY 19: Getting Ready
## ACMAPS 2023 Transitioning Workshops

<table>
<thead>
<tr>
<th>Workshop</th>
<th>Time</th>
<th>Date</th>
<th>Description</th>
<th>Registration Link</th>
</tr>
</thead>
<tbody>
<tr>
<td>How To Get the Most out of Your Advisor</td>
<td>2-3 PM</td>
<td>Tuesday, June 27th</td>
<td>Unveiling the role of academic advisors: Your key to a smooth transition. This workshop will demonstrate York U’s enrollment process, and transfer credit assessments</td>
<td><a href="https://yorku.zoom.us/meeting/register/tJEoceqvrzIvEtW1LmRf93YQo_e_dji0qiTjlr">https://yorku.zoom.us/meeting/register/tJEoceqvrzIvEtW1LmRf93YQo_e_dji0qiTjlr</a></td>
</tr>
<tr>
<td>Navigating York Courses Website</td>
<td>11-12 PM</td>
<td>Wednesday, July 12th</td>
<td>Prepare to empower your academic journey! Decode course terminology, navigate key features, and uncover essential information! The workshop will cover basic course terminology on the York courses website.</td>
<td><a href="https://yorku.zoom.us/meeting/register/tJ0yc-yyvrT4jEtxyJ0tmKsQqur5S0B8FkHnF">https://yorku.zoom.us/meeting/register/tJ0yc-yyvrT4jEtxyJ0tmKsQqur5S0B8FkHnF</a></td>
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<tr>
<td>Paying Your Tuition Fees</td>
<td>3-4 PM</td>
<td>Monday, July 24th</td>
<td>Access your statements, make payments, and explore funding options! Learn how to easily access your financial statement and explore a range of loans and bursary options to support your goals.</td>
<td><a href="https://yorku.zoom.us/meeting/register/tJcpdeoqrgDMjH9F41Uu2s79rCCvMGd6Pr4k0">https://yorku.zoom.us/meeting/register/tJcpdeoqrgDMjH9F41Uu2s79rCCvMGd6Pr4k0</a></td>
</tr>
<tr>
<td>What is eClass?</td>
<td>1-2 PM</td>
<td>Thursday, August 31st</td>
<td>Discover the essential features of eClass! Gain the knowledge and skills to easily navigate eClass, ensuring seamless access to course materials, assignments, and resources.</td>
<td><a href="https://yorku.zoom.us/meeting/register/tJUkdu-upzIgEtFwej_xH95PfFvbumXj2p221">https://yorku.zoom.us/meeting/register/tJUkdu-upzIgEtFwej_xH95PfFvbumXj2p221</a></td>
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<tr>
<td>Course Syllabus? What is that for?</td>
<td>12-1 PM</td>
<td>Wednesday, September 20th</td>
<td>Gain a clear understanding of your professor’s expectations as you start a new class. Understanding vital information from the course syllabus is key to unlocking success in your academic journey. This workshop will equip you with the knowledge and strategies needed to thrive in your courses and achieve your goals with confidence.</td>
<td><a href="https://yorku.zoom.us/meeting/register/tJcud-2yrvzMvHtzLHoVGoCf1w1Gx0eZMvQnk">https://yorku.zoom.us/meeting/register/tJcud-2yrvzMvHtzLHoVGoCf1w1Gx0eZMvQnk</a></td>
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Faculty of Liberal Arts & Professional Studies (LA&PS) offers different programs and sessions to help YOU excel in your transition to university and Canada:

**First Year YU Program**
Next Session: Making Friends & Getting Involved
*Thursday, July 13th*
Register here

**Get Ready for Class Program:** Register by August 1, 2023 (Space is limited)
- Meet first-year professors and learn how to be successful in your courses;
- Tour Keele Campus and familiarize yourself with class locations;
- Learn how to get your YU Card and meet peer mentors;
- Learn how to use eClass, York University’s online platform, where you’ll find your coursework and;
- Participate in fun activities and make new friends!
FOLLOW US
YORK U INTERNATIONAL

fb.com/york.international
@yorkuintlstdnts
@yorkuintlstdnts
yorkinternational
@yorkuintl