

Pre-Arrival Webinar Series:

Understanding your Health Insurance

WEDNESDAY JULY 5, 2023

YORK 



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.



The Indigenous Students' Association at York's (ISAY) 21st All Nations Pow Wow

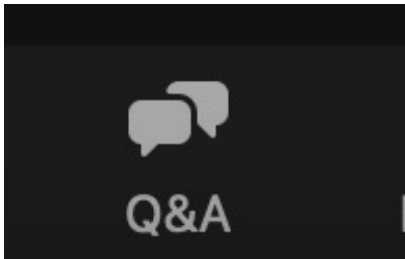
Centre for Indigenous Student Services: <https://aboriginal.info.yorku.ca/about-us/>

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



Webinar Outcomes

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

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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/ FAMILY 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



Extended Health Plan

- 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.

- 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

UHIP
RAMU

- › 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**.*



UHIP Application Form

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](#)**

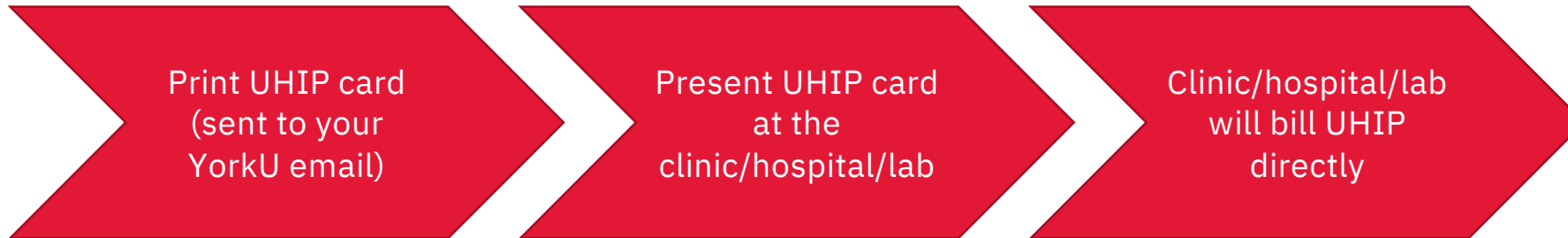
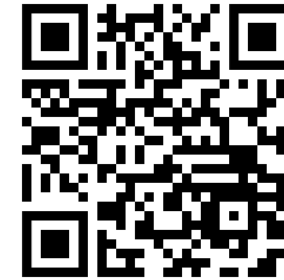


How do I get my UHIP card?

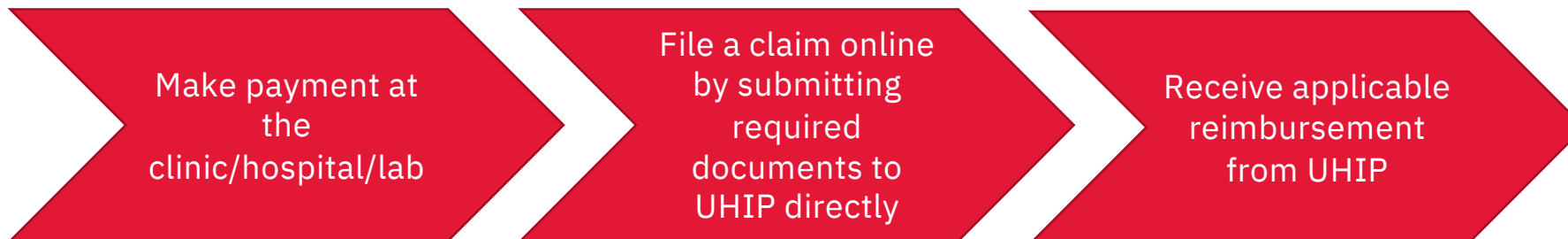
- The enrollment process for FA23 new students starts in early-mid August
 - You will receive a welcome email from York International once the process is finished
 - You will receive another welcome email from the insurance company (Cowan) several days later, once the insurance company has confirmed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



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



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.



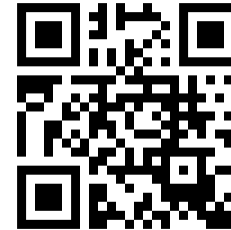
UHIP		University Health Insurance Plan CLAIM FORM		Cowan	
<small>IMPORTANT: Attach original receipts (not photocopies). Sections 1 to 3 must be fully completed. Section 4 and 5 must be completed by Provider unless detailed invoice accompanies this claim form.</small>					
<div>Clear</div>					
SECTION 1 - UHIP MEMBER INFORMATION <i>(To be completed by UHIP member)</i>					
Last Name		First name		Certificate number or University ID	
Canadian Address (Street number and name)				Telephone number () -	
City		Province		Postal code	
SECTION 2 - PATIENT INFORMATION <i>(To be completed by UHIP member or patient)</i>					
Last Name		First name		Date of birth (dd-mm-yyyy)	
Relationship to the member <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Child				<input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Non-binary <input type="checkbox"/> Undisclosed	
SECTION 3 - AUTHORIZATION <i>(To be completed by UHIP member)</i>					
<p>Note: If payment is to be made directly to the provider, both authorizations (A & B) must be signed.</p> <p>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) being submitted is true, accurate and complete and that I, my spouse and/or my dependants 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. I understand 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 employer, group plan administrator, insurer, investigative agency, and any administrators of other benefits programs to collect, use, maintain and exchange this information with each other and with Manulife, its reinsurers and/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 I am authorized by my dependants to consent to this authorization, on their behalf as if they were signing it themselves, and to disclose and receive their information, for the Purposes. I agree that my coverage may be denied or terminated because of my providing false, incomplete or misleading information.</p> <p>I agree to refund any monies or overpayments that I may owe in accordance with the provisions of the Group Benefits plan, and I authorize Cowan to deduct such monies from my future claims. I agree a photocopy, facsimile or electronic version of this authorization shall be as valid as the original. More detailed information concerning how and why Manulife and/or Cowan collects, uses and discloses my personal information is available at www.manulife.ca/planmember, or www.cowangroup.ca/home/privacy-policy/.</p> <p>I understand that any information provided to or collected by Cowan in accordance with this authorization, will be kept in a Group Benefits health file. Access to my information will be limited to:</p> <ul style="list-style-type: none">• Manulife employees, Cowan employees, representatives, reinsurers, and service providers in the performance of their jobs;• persons to whom I have granted access; and• persons authorized by law. <p>I have the right to request access to the personal information in my file, and, where appropriate, to have any inaccurate information corrected.</p> <p>Date: _____ Member's signature: _____</p> <p>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 remain responsible for payment to the provider for any services rendered and/or supplies provided.</p> <p>Date: _____ Member's signature: _____</p>					
SECTION 4 - PROVIDER INFORMATION <i>(To be completed by provider)</i>					
Provider's name				Specialty	
Address				Postal code	
Cowan Provider I.D. Number				Telephone number () -	

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)



Email:

healthplan@yfs.ca for more information and help

GRADUATE (NON-TA)

York University Graduate
Student Association (YUGSA)



Email:

health@yugsa.ca for more information and help

GRADUATE (TA)

CUPE 3903



Email:

ehb3903@gmail.com for more information and help



School of Continuing Studies – Your Coverage

Guard.Me

- 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 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

Nurturing with Nurses Podcast



Nurturing with Nurses

Rosmy Mathew

Follow



Introduction episode for the Podcast Nurturing with Nurses prepared by Kamala Rimal and Rosmy Mathew from York University School of Nursing in association with York International services. This health promotion episodes target to assist International student population in York university to provide basic health and wellness related information. Health is wealth and health has many dimensions - other than being physically fit, maintaining mental and social wellness has equal importance.

show less

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• Educational

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





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

Keep.meSAFE

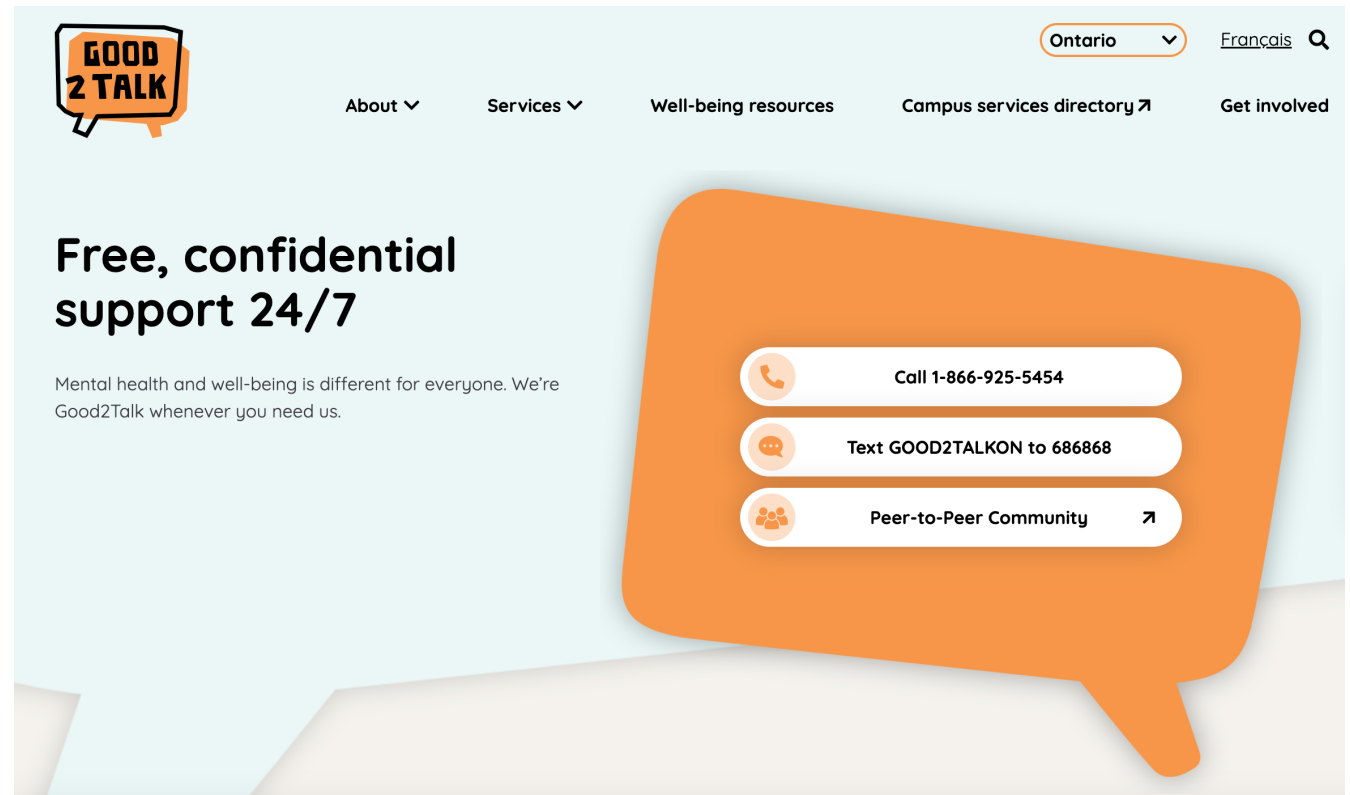


A teal-colored banner for the Keep.meSAFE program. At the top left is the logo, which consists of three interlocking hexagons followed by the text 'keep.meSAFE' and 'by guard.me' in smaller text. To the right of the logo is the text 'Mental Wellness Student Support Program'. Below the logo, there are four circular icons arranged in a 2x2 grid. The top-left icon shows a stack of books. The top-right icon shows two speech bubbles. The bottom-left icon shows a hand holding a smartphone. The bottom-right icon shows a clipboard with a checklist. Between the top and bottom rows of icons, there are two columns of text. The left column is titled 'PROGRAM OVERVIEW' and contains the text 'Call or chat with a counsellor anytime of the day or night from anywhere in the world.' Below this text is a white button with the text 'Learn More'. The right column is titled 'SUPPORT AND ACCESS' and contains the text 'Access real-time and appointment-based support for any school, health, or general life concern.' Below this text is a white button with the text 'Learn More'. In the bottom right corner of the banner, there is a photograph of a young Black woman with curly hair, wearing a yellow cardigan over a colorful patterned top, smiling and looking down.

Health and Wellness Resources

- Good2Talk
 - Free, confidential helpline in Ontario that provides professional counselling and information, and referrals for mental health, addictions, and well-being

GOOD 2 TALK



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

YORK 



Or use QR code

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

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Upcoming Webinars:



Looking Ahead at your First Year at York!



Getting Ready

ACMAPS 2023 Transitioning Workshops

Workshop	Time	Date	Description	Registration Link
How To Get the Most out of Your Advisor	2-3 PM	Tuesday, June 27th	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	https://yorku.zoom.us/join/93YQe_dj0qjLilr
Navigating York Courses Website	11-12 PM	Wednesday, July 12th	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.	https://yorku.zoom.us/join/0vc-yvrT4jEtxyJOtmKsQqufiS0B8FkHnF
Paying Your Tuition Fees	3-4 PM	Monday, July 24th	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.	https://yorku.zoom.us/join/0vc-yvrT4jEtxyJOtmKsQqufiS0B8FkHnF
What is eClass?	1-2 PM	Thursday, August 31st	Discover the essential features of eClass! Gain the knowledge and skills to easily navigate eClass, ensuring seamless access to course materials, assignments, and resources.	https://yorku.zoom.us/join/0vc-yvrT4jEtxyJOtmKsQqufiS0B8FkHnF
Course Syllabus? What is that for?	12-1 PM	Wednesday, September 20th	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.	https://yorku.zoom.us/join/0vc-yvrT4jEtxyJOtmKsQqufiS0B8FkHnF

Faculty of Liberal Arts & Professional Studies



- 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!



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**YORK U
INTERNATIONAL**

-  fb.com/york.international
-  @yorkuintlstdnts
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