

Pre-Arrival Webinar Series:

Understanding your Health Insurance

15 – NOVEMBER - 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.



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

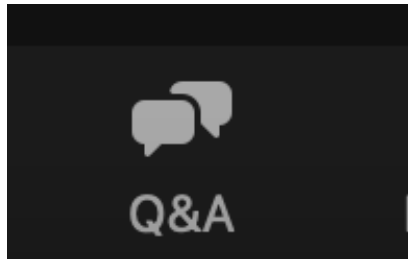
Centre for Indigenous Student Services: <https://aboriginal.info.yorku.ca/about-us/>

Native Land Digital: <https://native-land.ca/>

Zoom Etiquette



Links will be shared in the chat during the presentation



Ask us questions using the Q&A Feature



This webinar is being recorded

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ORIENTATION AND
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Webinar Outcomes

By the end of this webinar, new incoming international students will have more knowledge about:

- *The student scope of UHIP coverage and how to access health support as an international student*
- *Key dates associated with UHIP (deadlines, enrolling dependents, payments, communication methods, etc.)*
- *The difference between UHIP coverage and extended health plan coverage*
- *Other wellness supports available at York University for international students and how to access them.*

Agenda for Today:

The agenda for today's webinar is:

- › *University Health Insurance Plan (UHIP)*
- › *Questions & Answers session*
- › *Upcoming Webinars*

Siddharthan Lakshmanan

**INTERNATIONAL STUDENT
SERVICES COORDINATOR**

YORK 





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 2023-24: January 1, 2024 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 eligibility
 - 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 Summer 2023 coverage ends on August 31, 2023. Your dependent(s) coverage has the same coverage period as yours. At the beginning of the Fall 2023 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, 2023**.*



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](#)**



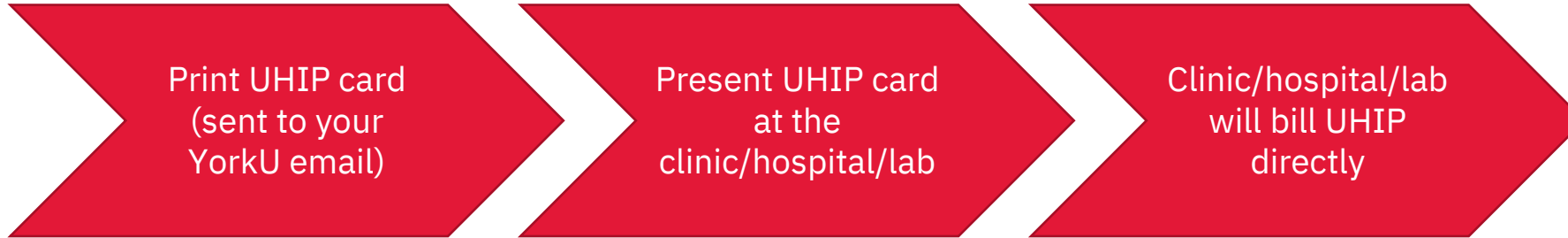
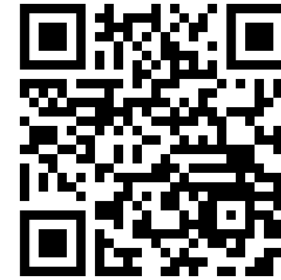
How do I get my UHIP card?

- Check your **YorkU email** (ending in yorku.ca)
 - You should see an email from Cowan
 - Print this card & keep it with you
 - If you have not activated your YorkU email, please do it!

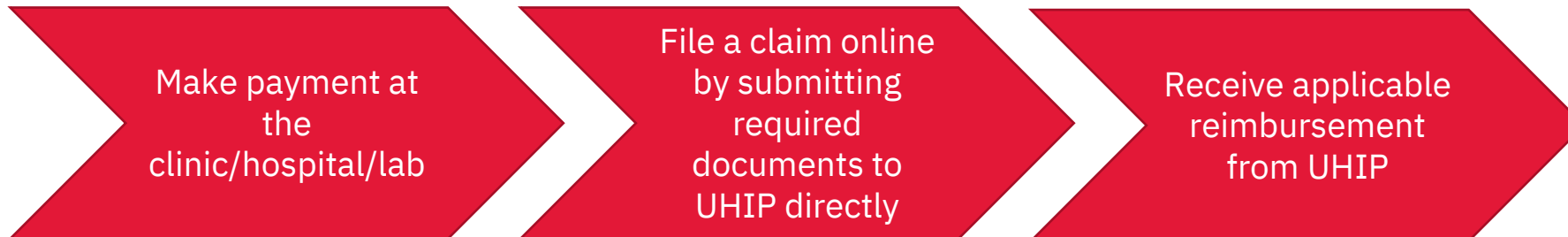
- Don't see the email with your UHIP Card?
 - YorkU email activated?
 - Deferred admission?
 - Email us at uhip@yorku.ca with your student number.

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>				<input type="button" value="Clear"/>
SECTION 1 - UHIP MEMBER INFORMATION (To be completed by UHIP member)				
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 (To be completed by UHIP member or patient)				
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 (To be completed by UHIP member)				
<small>Note: If payment is to be made directly to the provider, both authorizations (A & B) must be signed.</small>				
<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 (To be completed by provider)				
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
 - Consume the nutrition what your body needs
- Stay active
 - Try a new sport or hobby
 - Avoid "sedentary lifestyle" – a.k.a. a lot of sitting or lying down with minimum exercise
- Connect with people
 - Stay in touch with friends & family
 - Join a student organization or study group
- Check in with yourself regularly
 - How are you feeling physically **and** mentally?
- *Ask for support if you need it*
 - If you are physically unwell, you can see a doctor; if you are mentally unwell, you can see a counsellor, doctor, or whoever can help. Both are correct and important actions to take care of yourself.



Health & Wellness Resources

PHYSICAL HEALTH & WELLNESS

- › *Nurturing with Nurses* Podcast series
- › Campus Athletics & Recreation
- › Health Support Services

Nurturing with
Nurses Podcast



Campus Recreation



Health Support
Services



MENTAL HEALTH & WELLNESS

- › On-campus Counselling by Student Counselling, Health & Well-being
- › Keep.meSAFE Student Support Program
 - Available in English, French, Spanish, Mandarin and Cantonese
- › Online/phone support (in Ontario) - GOOD 2 TALK

On-campus
Counselling



Keep.meSAFE



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

Q & A

Three light-colored wooden blocks are arranged in a row on a light-colored surface. The first block on the left has a large, bold, black letter 'Q' on its top face. The middle block has a large, bold, black ampersand '&' on its top face. The third block on the right has a large, bold, black letter 'A' on its top face. In the background, a stack of several books is visible, slightly out of focus. The overall scene is brightly lit, creating soft shadows on the surface.

Food for Thought



The greatest wealth
is health

Virgil

OurMindfulLife.com

A close-up photograph of a person's hands typing on a silver laptop keyboard. The laptop screen displays the Zoom logo in large, blue, stylized letters. The person is wearing a white long-sleeved shirt with blue stripes on the cuffs and has red nail polish. The entire image is framed by a thick red border.

Upcoming Webinars

Pre-Arrival Webinar

Liberal Arts & Professional Studies

International Student Panel



Join us for an interactive session with current LA&PS international students to hear about their experiences! They will be able to answer any questions you may have about travelling, academics, time management, and more! We will end the session with a 30-minute enrolment support session to help answer any questions you may have about enrolment.

- › **Date:** Tuesday, November 21st, 2023
- › **Time:** 9:00 AM to 10:30 AM EST
- › **Registration link:**
<https://yorku.zoom.us/meeting/register/tJYrdO2sqjwpGNZgordyYIA1dlob2XfpuEYN>

Pre-Arrival Webinar

International Parents and Families

Travelling to Canada



In this webinar, **International Parents and Families**, we provide parents, families, and loved ones of new international students with information they need to know about available supports and resources at York University, why they are important and how to access them. We understand the importance of parents and families being part of the student's journey to York University so join us to get those important questions answered.

- › **Date:** Wednesday, November 22nd, 2023
- › **Time:** 9:00 AM to 10:00 AM
- › **Registration link:** <https://yorku.zoom.us/meeting/register/tJMkdeChqD4iGdSaBfAq074q8mTn37UWRLdW#/registration>

Pre-Arrival Webinar

Arriving at the Canadian Border

Travelling to Canada



The **Arriving at the Canadian Border** webinar, provides students information regarding travelling to Canada, Canadian customs, and important documents and what to expect when you arrive at the airport in Canada.

- › **Date:** Wednesday, November 29th, 2023
- › **Time:** 9:00 AM to 10:30 AM
- › **Registration link:** https://yorku.zoom.us/meeting/register/tJEkce2prTguGd_bYzUFkhNH8pRbGGZlYYQzR#/registration



Program: YI Meet Up

- **Date: Occurs monthly on Thursday's**
- **Time: 10:00am – 11:30am (EST)**

YI Meet Up is a virtual social event that provides incoming or deferred students an opportunity to meet new people, make new connections and introduce them to campus life through a variety of activities, conversations and group initiatives. The program aims to ease the transition to York and to Canada and to help find a sense of community before even arriving.

YI Events Calendar




York International Event Calendar







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