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.

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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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.
The agenda for today’s webinar is:

- University Health Insurance Plan (UHIP)
- Questions & Answers session
- Upcoming Webinars
Siddharthan Lakshmanan

INTERNATIONAL STUDENT SERVICES COORDINATOR
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**
- Administered by York International
- A mandatory health plan covering basic medical costs:
  - Hospital service
  - Clinic visits
  - Lab services
  - Emergency services
  - Etc.

**Extended Health Plan**
- Administered by your student union
- Not mandatory, covering healthcare services that NOT covered by UHIP:
  - Dentist
  - Prescription medication
  - Massage therapy
  - Etc.

*UHIP is mandatory for all international students in Ontario.*

*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 2023-24: 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.**
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

- 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.
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
  • 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.
PHYSICAL HEALTH & WELLNESS
- Nurturing with Nurses Podcast series
- Campus Athletics & 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
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
Food for Thought

The greatest wealth is health

Virgil

OurMindfulLife.com
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](https://yorku.zoom.us/meeting/register/tJYrdO2sqjwpGNZgordyYIA1dlob2XfpuEYN)
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](https://yorku.zoom.us/meeting/register/tJMkdeChqD4iGdSaBfAq074q8mTn37UWRLdW#/registration)
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/tJEkce2prTguGbYzUFkhNH8pRbGGZlYYQzR#/registration](https://yorku.zoom.us/meeting/register/tJEkce2prTguGbYzUFkhNH8pRbGGZlYYQzR#/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