

Pre-Arrival Webinar Series:

Understanding your Health Insurance

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/>



Webinar Outcomes

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

- The 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)
- Extended Health Care Plan provided by York Federation of Students
- Extended Health Care Plan provided by YUGSA
- Question and Answers
- Upcoming Webinars & Events

University Health Care Plan (UHIP)





Agenda

Ordre du jour

- Where to go to stay healthy
 - Components of your healthcare coverage
 - Health and wellness resources
 - Questions and answers
-

- Où aller pour rester en bonne santé
- Composantes de votre couverture de santé
- Ressources sur la santé et le bien-être
- Questions et réponses

Where to go to stay healthy

Où aller pour rester en bonne santé



Pharmacies



Doctors' offices
Cliniques médicales



Hospitals
Hôpitaux



Non life-threatening situations
Common ailments (acute)

Non life-threatening situations
Common or complex ailments
(acute/chronic)

Life-threatening situations
Quickly evolving ailments (severe)
Highly infectious ailments

Situations ne mettant pas la vie en danger
Maux courants (aiguës)

Situations ne mettant pas la vie en danger
Affections courantes ou complexes
(aiguës/chroniques)

Situations mettant la vie en danger
Maladies (graves) à évolution rapide
Maladies hautement contagieuses

Your health insurance coverage in Ontario

Votre couverture d'assurance de santé en Ontario

UHIP RAMU

Covers basic medical costs:

- Hospital services
- Medical clinic visits
- Laboratory services
- Emergency services

Couvre les frais médicaux de base :

- Services hospitaliers
- Visites en clinique médicale
- Services de laboratoire
- Services d'urgence



Extended Health Plan Plan de santé complémentaire

Covers healthcare costs that are NOT covered by UHIP:

- Dental and vision care
- Prescription medication
- Paramedical services
- Vaccines

Couvre les frais de santé qui ne sont PAS couverts par le RAMU :

- Soins dentaires et de la vision
- Médicaments sur ordonnance
- Services paramédicaux
- Vaccins

About the University Health Insurance Plan

À propos du Régime d'assurance maladie universitaire

**UHIP
RAMU**



- › Eligible for coverage:
 - International degree students
 - Exchange students
 - IVRTs
 - Some visiting scholars
 - Dependant(s) of students/scholars listed above
- › Degree and exchange students **are automatically enrolled**
- › Dependants, IVRTs, and visiting scholars **are NOT automatically enrolled**– use the **UHIP Application Form**
- › A late fee of \$500 applies for dependants enrolled more than 30 days after arrival in Canada
- › Cost: \$63 per month (per person)
- › Admissibles à la couverture :
 - Étudiants internationaux poursuivant un diplôme
 - Étudiants d'échange
 - Étudiants chercheurs internationaux invités
 - Certains chercheurs invités
 - Personnes à charge des étudiants/chercheurs mentionnés ci-dessus
- › Les étudiants d'échange et ceux qui poursuivent un diplôme **sont automatiquement inscrits**
- › Les personnes à charge, les étudiants chercheurs internationaux invités, et les chercheurs invités **ne sont PAS automatiquement inscrits** – utilisez le **Formulaire de demande du RAMU**
- › Des frais de retard de 500 \$ s'appliquent aux personnes à charge inscrites plus de 30 jours après leur arrivée au Canada.
- › Coût : 63 \$ par mois (par personne)



How do I access my UHIP card?

Comment puis-je accéder à ma carte RAMU?

- 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!
- Vérifiez votre **courriel YorkU** (se terminant par yorku.ca)
 - Vous devriez voir un courriel de Cowan
 - Imprimez cette carte et gardez-la avec vous
 - Si vous n'avez pas activé votre courriel YorkU, faites-le !
- Don't see the email with your UHIP Card?
 - Is your YorkU email activated?
 - Do you have a deferred admission?
- Vous ne voyez pas le courriel contenant votre carte UHIP ?
 - Votre courriel YorkU est-il activé ?
 - Avez-vous reporté votre admission ?

Extended health plan information

Informations sur les plans de santé complémentaires

UNDERGRADUATE | PREMIER CYCLE

York Federation of students (YFS)



Email | Courriel : healthplan@yfs.ca

GRADUATE (NON-TA) | DEUXIÈME ET TROISIÈME
CYCLES (EXCEPTÉS LES ASSISTANTS
D'ENSEIGNEMENT)

York University Graduate Student Association (YUGSA)



Email | Courriel : health@yugsa.ca

GRADUATE (TA) | DEUXIÈME ET TROISIÈME CYCLES
(ASSISTANTS D'ENSEIGNEMENT)

CUPE 3903



Email | Courriel : ehb3903@gmail.com

Tips for staying healthy and well

Des conseils pour rester en bonne santé :

- › Sleep well and eat well
- › Stay active
- › Connect with people
- › Check in with yourself regularly (for your physical and mental health)
- › Dormez bien et mangez bien
- › Restez active ou actif
- › Communiquez avec les gens
- › Pensez régulièrement à votre santé physique et mentale

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.

Demandez de l'aide si vous en avez besoin !

- › Si vous ne vous sentez pas bien physiquement, vous pouvez consulter un médecin.
- › Si vous ne vous sentez pas bien mentalement, vous pouvez consulter un conseiller, un médecin ou toute autre personne pouvant vous aider.



Health and wellness resources

Des ressources pour la santé et le bien-être

PHYSICAL HEALTH & WELLNESS | SANTÉ PHYSIQUE ET BIEN-ÊTRE

› *Nurturing with Nurses* (podcast)



› Campus Athletics & Recreation



› Health Support Services



MENTAL HEALTH & WELLNESS | SANTÉ MENTALE ET BIEN-ÊTRE

› Student Counselling, Health & Well-being (on-campus counselling | conseil sur le campus)



› Keep.meSAFE (student support program | programme d'appui aux étudiants)

- Available in English, French, Spanish, Mandarin and Cantonese
- Disponible en anglais, français, espagnol, mandarin et cantonais



› GOOD 2 TALK (student support program | programme d'appui aux étudiants)



Questions?

Key websites | Sites Web clés :

- ❖ uhip.ca
- ❖ yorkinternational.yorku.ca/uhip
- ❖ clients.cowangroup.ca

Contact us | Contactez-nous :

uhip@yorku.ca

(Indicate your student number in the subject line.
Indiquez votre numéro d'étudiant dans l'objet du message.)

THANK YOU! | MERCI !

YORK U





The YFS'

**HEALTH AND
DENTAL PLAN**

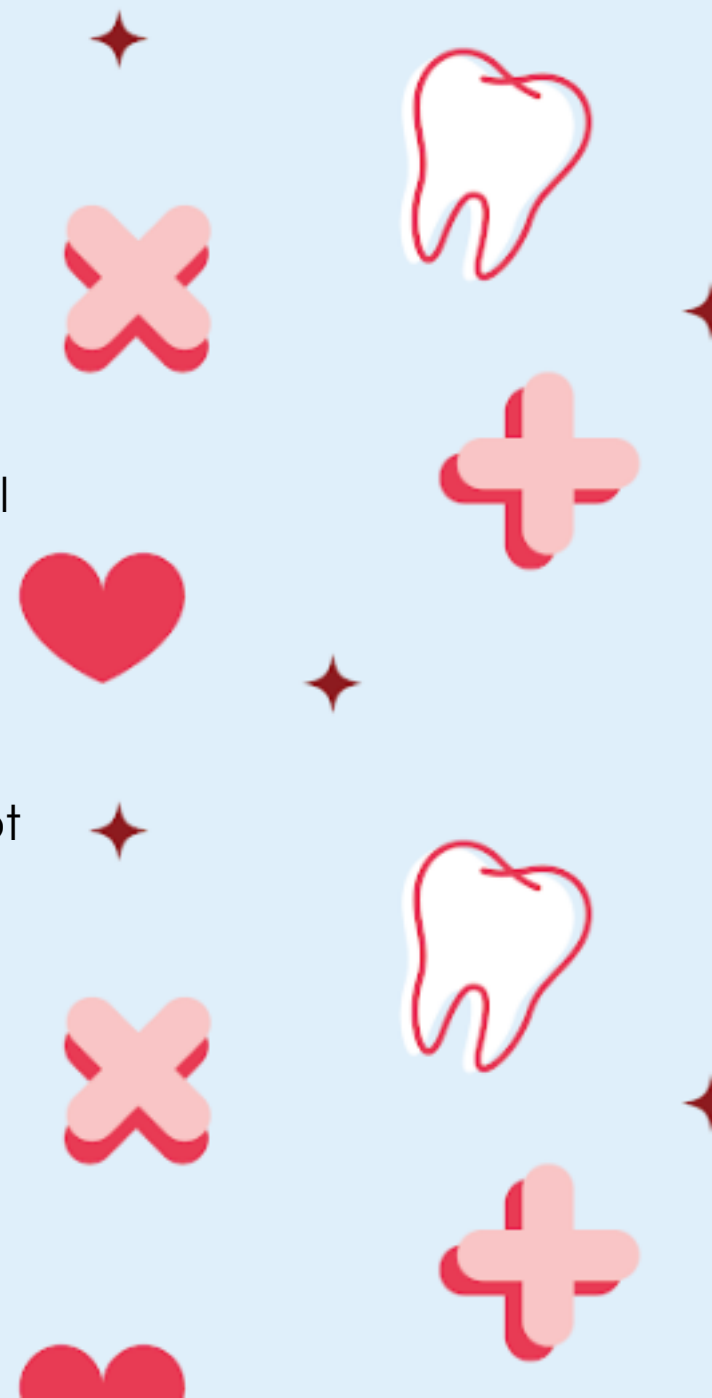
WHAT IS THE YFS HEALTH AND DENTAL PLAN?

The YFS Health and Dental Plan is a comprehensive supplemental insurance plan that covers students for health, dental and extended health services all at a low cost!

Most full-time undergraduate students enrolled in 15 credits or more are automatically charged the fee. They are eligible to opt-out if they have comparable/alternative insurance.

Part-time students are not automatically charged but have the option to opt in!

Our insurer is **Green Shield Canada**



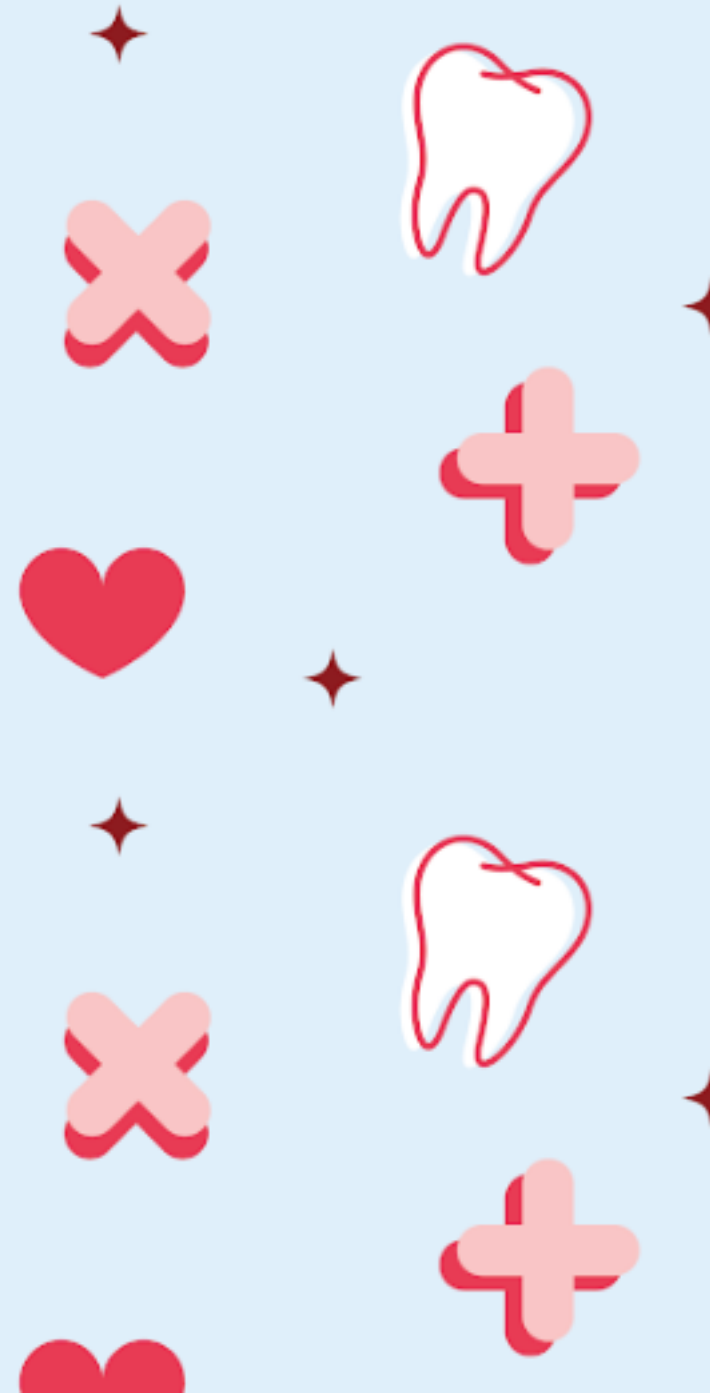
OPT-IN/OUT WINDOW

There are two opt-in/out periods within the academic year. Students opt-in/out period depends on when they began their studies. Students **do not** have two opportunities to opt-in/out.

Fall: September 1-October 18, 2024

Winter: January 1-February 7, 2025.

Students opting in during the **Fall** coverage extends from September 1, 2024 to August 31, 2025, whereas **Winter** coverage extends from January 1, 2025 to August 31, 2025



OPTING OUT

Students who wish to opt out can do so before the opt out deadline by filling the opt-out application form available on the YFS website during that period.

Students are only able to fill out an opt out application once.

Note that the winter opt out is **only** for students starting courses in the winter.



OPTING IN

Not all students are charged for the YFS Health and Dental Plan, this may include: Part-time students, students living with disabilities and graduating students.

These students can fill out the opt-in application or receive assistance with the Director to manually opt-in and may have to provide extra documents. Ex. Letter of Accommodation from Student Accessibility Services, a proof of graduation or a proof of enrollment in a co-op program.



COST

2024-25 Rates

Plan Type	Rate
Full-Time Student	\$315.72
Full-Time Couple	\$316.32*
Full-Time Family	\$466.80*
Part-Time Single	\$619.44
Part-Time Couple	\$620.64*
Part-Time Family	\$921.60*
Students Registered with Student Accessibility Services (Fall - 12 credits F/W credits, Winter - 6 credits)	\$315.72
Graduating Students (currently enrolled and have completed 80+ credits)	\$315.72

*Additional fee on top of either full-time or part-time student fee

For example:
Adding one dependent as a full-time student would be:
 $\$315.72 + \316.32



WHAT IS COVERED?



80%
UP TO \$1000



USUAL & CUSTOMARY
CHARGES (U&C) PER
VISIT UP TO \$650
CHIROPRACTIC CARE



\$75
EYE EXAMS
AND \$100
GLASSES
PER 24 MONTHS



\$50
PER VISIT
UP TO \$600

ACUPUNCTURE – PHYSIOTHERAPY
MASSAGE THERAPY



\$125
PER VISIT UP
TO 10 VISITS
(+ AN ADDITIONAL
5 USING GREENSHIELD+)
PSYCHOTHERAPY



75%
UP TO \$600

**Full listing is available on our website through the “My Benefits Plan” option.



The YFS HEALTH PLAN IS CARD-LESS!

- The York Federation of Students offers a card-less system. This means students won't receive benefit cards to present to service providers. All a student requires in order to access their insurance is their Plan Member ID and the name of their insurer.
- Students Plan Member ID is YFS+(your student number)-00 e.g. YFS123456789-00
- Insurance Company: Green Shield Canada
- Download the GSC everywhere app and create a login in order to receive a digital copy of your card!
- Students can also access a virtual card at www.yfs.ca/healthplan



gsc
green shield canada

1-888-711-1119
greenshield.ca

Plan Member ID: YFS _____ 00
student number

Name: _____

Section/Division: YFS Policy #: 11111

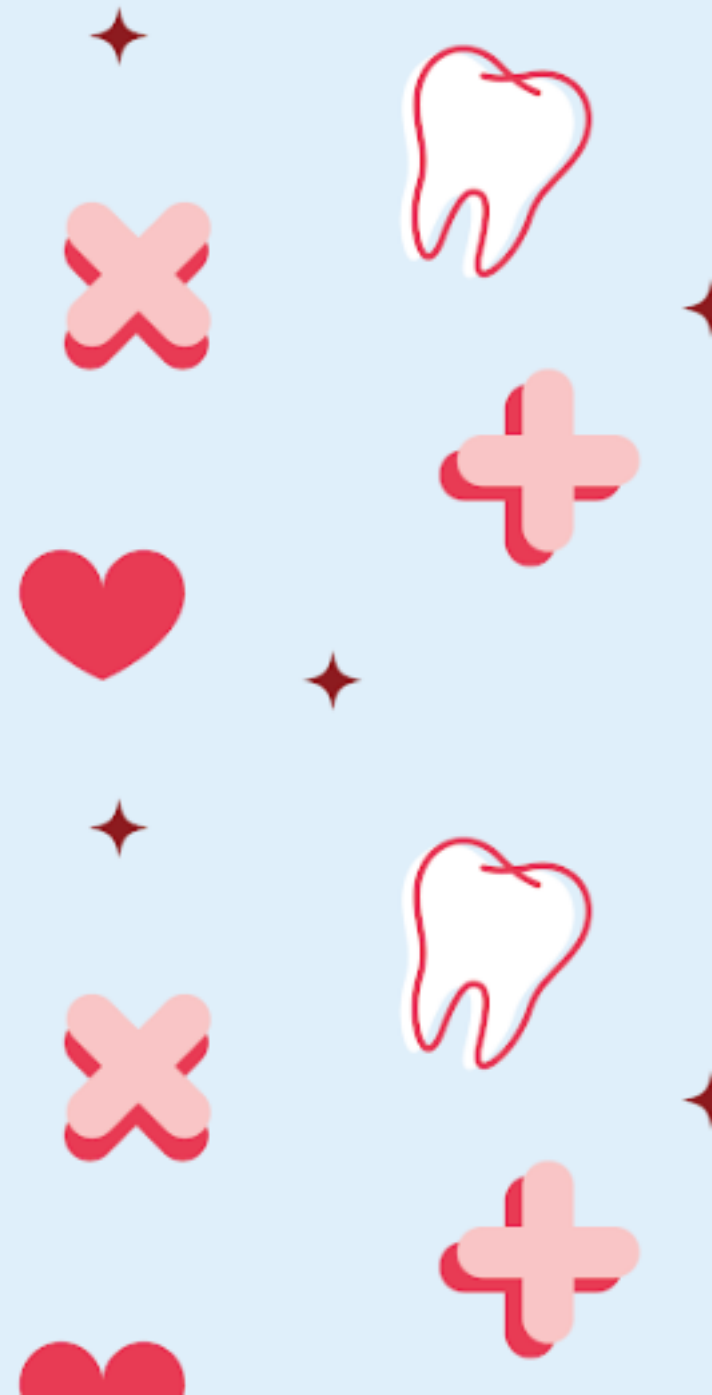
ID/Certificate #: _____
student number

CREATING A GSC ACCOUNT ONLINE

Students are able to create their very own Green Shield account by visiting <https://www.gsceverywhere.ca/>

The benefits of creating an online GSC account include:

- Viewing benefits
- Checking coverage availability
- Submitting claims online
- Signing up for direct deposit reimbursements
- Viewing a claim statements
- And more!



Contact Information

General email:

healthplan@yfs.ca

- For general inquiries such as coverage information and how to use the insurance
- How to opt-in/out

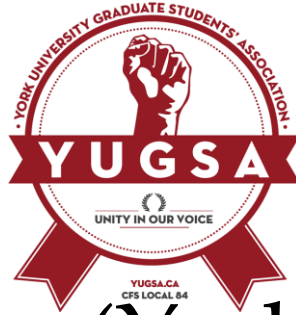
Specific inquiry email:

yfshp@yfs.ca

- If you have a specific question or situation that does not involve any “how to” questions

yfs.ca/healthplan





YUGSA (York University Graduate Students' Association)

The YUGSA is the student union of all full and part time graduate students and administers their Health & Dental plan

<https://www.yugsa.ca/>

What is the YUGSA Plan?

- The YUGSA Health plan is a supplementary health and dental plan covering prescription drugs, dental and extended health care such as psychologist sessions, massage therapy, chiropractic care, physiotherapy and vision care. The plan also covers AD & D and travel insurance for up to 60 days each trip.
- This plan is mandatory for all full-time graduate students (excluding TAs) and is optional for part-time students. The plan is in addition to UHIP/OHIP.
- Full time students get automatically charged and enrolled in the plan. Students with a comparable health & dental coverage can opt out of the plan within the deadline.

Annual Cost

Full time student (2024-25): \$410

Part time student (2024-25): \$815.84

Dependents can be added to the plan for an additional premium

Plan cycle

Students get charged for the insurance premium only once in an academic year. The plan cycle is as below:

Fall registered students: Sept. 01-Aug. 31

Winter registered students: Jan. 01 - Aug. 31

There is no enrollment in the summer term.

Black out period

Each year, there is a black out period at the beginning of the term which usually ends by the end of September. Your benefits will be inactive during this time and claims will not go through.

This happens because GSC collects and updates your enrolment information after receiving the files from the university. If you have incurred any medical expenses during this time, you can still submit them to the provider for reimbursement after the black out period is over.

What does the plan cover?

SUMMARY OF BENEFITS:

Prescription drugs: \$1000 max with 80% co-insurance

Dental: \$600 max. with 75% co-insurance

Vision: \$75 for a general eye exam, \$100 for prescribed lenses and frames or contact lenses every 24 consecutive months

Professional Services:-

No co-pay, \$25 per visit up to a maximum of \$300 per type of practitioner per benefit year: Naturopath, Osteopath, Speech Therapist (Rx required), Dietitian, Chiropractor, or Podiatrist.

Chiropractor: \$650 per benefit year.

Psychologist, Social Worker/Counselor or Master of Social Work or Psychotherapist: \$125 per visit up to 10 visits combined, per benefit year.

Holistic Nutritional Consultant: \$125 per visit up to 15 visits combined with a Psychologist, Social Worker/Counselor or Master of Social Work, or Psychotherapist per benefit year.

MindBeacon Therapist Guided Program: \$300 per benefit year.

Acupuncturist, Physiotherapist, Registered Massage Therapist (Rx required): \$50 per visit up to a maximum of \$600 per practitioner per benefit year.

AD&D and Travel Insurance Benefits.

How to use the plan

- Nearly all the pharmacies and dental offices in Canada accept Greenshield insurance and can bill them directly for their services once you provide them the information below:
- Insurance: Greenshield
- Certificate ID: YGS + your student no. + 00 (e.g. If your student number is 123456789, your Cert. ID will be YGS123456789-00)
- For all other benefits like vision, Physiotherapy, Massage therapy (Rx required), you can submit the claim online to the insurance from your Greenshield account.

Online registration

Register with Greenshield to create your online account:

<https://gsceverywhere.ca/login>

Through your account, you can:

- Submit claims electronically
- Download virtual benefit card
- Sign up for direct deposit (to get paid faster!)
- Read your full benefits booklet
- Search for a provider near you
- Search drugs by DIN to see if coverage eligibility
- And much more!

You can even submit claims right from your mobile device. Just download the [GSC everywhere app](#).

Making Claims

- Pharmacies and dental office can bill the insurance directly so you don't have to submit any claims
- All other claims can be submitted online from your Greenshield account.
- If you want to mail the claim form, you can download customized claim form from your account and mail it to Greenshield on the address given in the form with original receipts.

Opting in

Who can opt in?

- Part time graduate students
- Dependents of full and part time graduate students

How to opt in?

- The opt in link is available on the the Yugsa website at <https://www.yugsa.ca/health-plan>. Additional fees apply for dependents.
- THE OPT-IN DEADLINE for Winter' 25 registrants is Feb. 28, 2024

Opting out

Who can opt out?

Students with a valid alternate health insurance in Canada that includes both drug and dental coverage. OHIP/UHIP is not counted as alternate insurance.

How to opt out?

The opt out form can be submitted ONLINE at <https://www.yugsa.ca/health-plan>

- The deadline for Winter registrants is Feb. 28, 2024.

Coordination of Benefits

- If you have additional coverage from another insurance, the YUGSA plan allows for the coordination of benefits which means once you receive payment from one insurance, you can submit the outstanding balance to your other plan and get reimbursed up to a total of 100%.

Contact Information

YUGSA Health & Dental Plan
Room 325, First Student Centre

Email: health@yugsa.ca

Office hours: Tuesdays & Thursdays 10 am to 4 pm

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 front face. The middle block has a large, bold, black ampersand '&' on its front face. The third block on the right has a large, bold, black letter 'A' on its front 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.

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 and Events

Global Peer Program Drop-In

November Drop-in

Global Peer Program



Join the monthly drop-in for one-on-one time with a mentor (upper-year York student)! You will have the opportunity to connect with a mentor and ask questions.

Stop by any time between 9:00am – 10:00am!

 **Thursday, November 21st, 2024**

 **9:00AM to 10:00AM EST**

 **<https://yorku.zoom.us/meeting/register/tJAuf-GoqjwtEteOf-muU4bSBjTRB558LURB#/registration>**

Pre-Arrival Webinar

Preparing for the Canadian Classroom

Studying in Canada



The Preparing for the Canadian Classroom webinar provide students with information they need to come prepared for their classes at York University. Studying in Canada might be different than what you're used to.



Wednesday, November 27th, 2024



9:00AM to 10:00AM



<https://yorku.zoom.us/meeting/register/tJYpc-CpqT8pHt2Utgs-339RanLwSMFUftxK#/registration>

Global Peer Program Community Event

November Community Event

Global Peer Program

Theme: **Travelling to Canada**



Monthly community events will focus on a specific theme which support your successful transition to York University and Canada. You will have the opportunity to meet other new international students and connect with GPP mentors in a small group setting.

 **Thursday, November 28th, 2024**

 **9:00AM to 10:30AM EST**

 **<https://yorku.zoom.us/meeting/register/tJErceitrD8vGNXz-6cfI6AvqEZAKsg2kLxB#/registration>**

Pre-Arrival Webinar

Pathways to Success: Navigating Graduate School and Canadian Culture



The Pathways to Success: Navigating Graduate School and Canadian Culture webinar provide students with an overview of academic experiences and expectations of graduate students and how to successfully transition into York University.



Wednesday, December 11th, 2024



9:00AM to 10:00AM

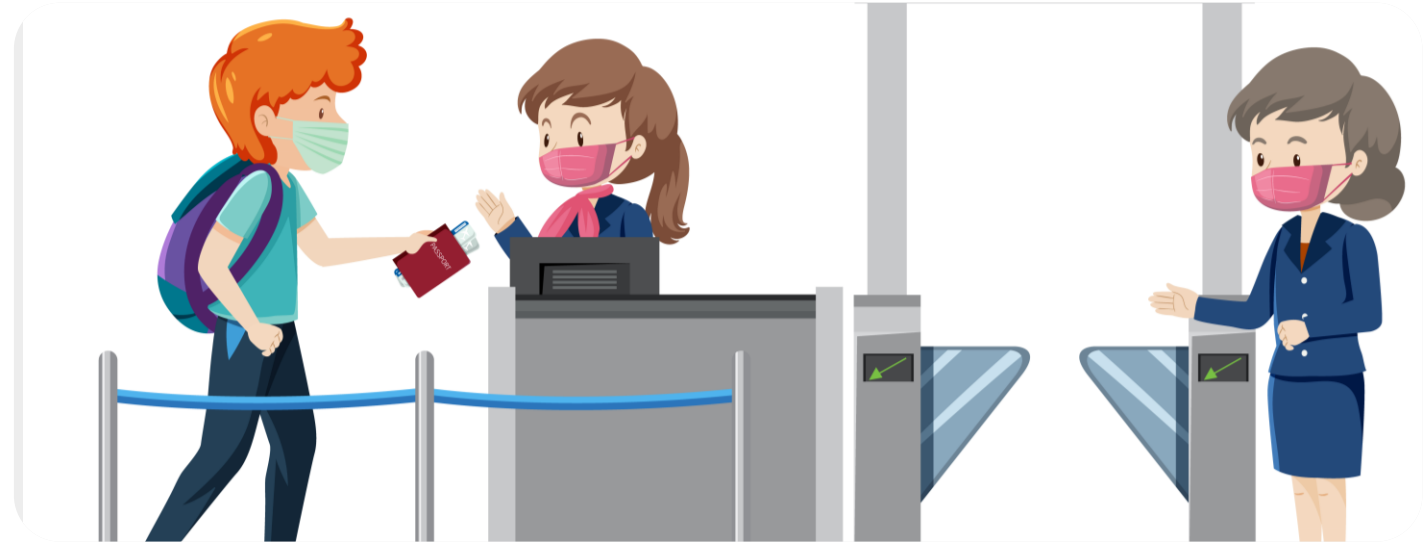


<https://yorku.zoom.us/meeting/register/tJ0rdOyqppj4tEt36H8ofT6oRKNVB4MJ0eMnq>

Pre-Arrival Webinar

Arriving at the Canadian Border

Travelling to Canada



The **Arriving at the Canadian Border** webinar will provide students with information they need to know regarding travelling to Canada, Canadian customs, and important documents. You will learn what to expect when you arrive at the airport in Canada.

 **Wednesday, December 18th, 2024**

 **9:00AM to 10:30AM**

 <https://yorku.zoom.us/meeting/register/tJYqcOqurjgvG9y6k93g5mRO-ATtVx99WzxB#/registration>

York International Event Calendar






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Thank you!

