University Health Insurance Plan

Employees and visitors working and/or studying at the University of Guelph must have insurance to pay for health care services and medical treatments for themselves and family members who come with them. Enrollment in the University Health Insurance Plan (UHIP) is mandatory for anyone that is not enrolled in a provincial health plan such as the Ontario Health Insurance Plan (OHIP). UHIP benefits are underwritten by the Sun Life Assurance Company of Canada.

Enrolling in UHIP

Upon arriving on campus, contact the Administrative Assistant/Secretary in your department at the University of Guelph and you will be provided with an Employee Identification Number. Contact a Human Resources Service Associate to obtain enrolment and complete insurance information. To book an appointment call 519-824-4120 extension 53374 or e-mail Human Resources.

OHIP Eligibility and UHIP Coverage

Once you are covered by OHIP you no longer need to have UHIP coverage. Please note that requirements for OHIP eligibility are different for employees than for employee dependents. For more information about OHIP, such as eligibility and waiting periods, visit the Ministry of Health and Long-Term Care website. To visit the Guelph OHIP office, located at 1 Stone Road West (OMAFRA building) call 1-888-376-5197 to book an appointment.

Late Enrollment

If you enroll late, you must pay premiums retroactive to your employment start date. If you enroll your family members more than 30 days after they arrive in Canada, you must pay a late application fee of $500 plus retroactive premiums to your employment start date.

UHIP Coverage

In general, UHIP covers medical emergencies, hospital services, doctors’ services, laboratory and x-ray services in Ontario only and within the limitations of the plan. For a comprehensive look at what UHIP covers, please visit the UHIP website.

Visiting a Health Care Provider

When you visit a health care provider you should bring proof of coverage and a claim form found on the UHIP website. Even if your medical service providers do not directly bill to UHIP, they need to complete sections of the claim form.

Information on the UHIP website

- UHIP Booklet
- How much UHIP will cost (monthly premium tables)
- What UHIP pays for
University Health Insurance Plan
Published on Human Resources (https://www.uoguelph.ca/hr)

- Current forms (e.g., claim form)
- Links to OHIP information (OHIP - Ontario Health Insurance Plan)
- UHIP Preferred Hospital Network
- How to get an exemption from UHIP coverage
- Plans that have been evaluated and are NOT considered equivalent to UHIP

**Finding a family doctor**

The [College of Physicians and Surgeons of Ontario][5] keeps a list of available doctors on their website.

**Missed Appointment**

UHIP will not cover the cost for missing an appointment. If you inform the health provider in advance that you will be missing the appointment, they might not charge you for missing the appointment.

**Billing**

In Guelph, there are some locations that bill UHIP directly such as Guelph General Hospital and the Homewood Health Centre. However, depending on where you go, you may have to pay the health care provider directly and seek reimbursement through UHIP. In some cases, the reimbursement may not cover the full cost of the medical service. For example, a walk-in clinic may charge $75.00 - $100.00 for a visit, but UHIP may reimburse you $42.00. The maximum UHIP will reimburse is 125% of the OHIP fee schedule. As well, there are some health service costs, or portions of health service costs, that UHIP does not cover. Visit the [UHIP website][6] to find out which services are covered.

**UHIP reimbursements**

Guelph General Hospital and Homewood Health Centre (which provides specialized psychiatric services) are members of the UHIP preferred hospital network (PHN). UHIP and its service providers have worked closely with hospitals in Ontario to establish their preferred hospitals network. These hospitals have agreed that UHIP members will not incur any out-of-pocket charges for standard ward accommodations. You can visit the [UHIP website][3] or call the UHIP insurer, in advance (toll-free at 1-866-500-8447, you will need your UHIP identification numbers), to verify whether the hospital you intend to visit has an agreement with Sun Life. All medically necessary emergency room visits and the first 4 days of an emergency admission are reimbursed by UHIP at 100% regardless of whether or not the hospital is a member of the PHN.

**Telehealth Ontario**

For health advice or information from a nurse, you may wish to contact Telehealth Ontario, a free and confidential telephone service available 24 hours a day, seven days a week. The nursing staff speaks English and French, have translation support for other languages, and a TTY for those with hearing and speech difficulties. To contact an English-speaking nurse, call 1-866-797-0000. For TTY, call 1-866-797-0007. A call to Telehealth Ontario does not replace 911 — that is always the first number you should call in emergency situations.

**Alternate Coverage**

It is possible to be covered by another plan instead of UHIP. The current list of pre-approved plans is
available on the UHIP website [3]. In order to be exempt from UHIP, you must complete a UHIP Application Form in full and sign it, and provide proof of coverage under one of the pre-approved plans. Not all pre-approved plans offer dependent coverage. If you are covered under a plan other than a pre-approved plan, you must join UHIP and pay the required UHIP premium, and may then apply for an exemption. In the unlikely event that your plan is subsequently recognized, you may apply for a refund of the premium. The UHIP website maintains a list of plans that have been evaluated and are NOT considered equivalent to UHIP.

**UHIP Coverage**

UHIP does not provide full coverage against all medical expenses. Coverage depends on your individual risk tolerance, your personal financial situation and your ability to use medical services providers that bill at the UHIP reimbursement level. If you are not comfortable with the level of coverage provided by UHIP, you can purchase additional private health coverage.

**Local Providers of Medical Services in Guelph**

**Emergency**

Dial 9-1-1 on your telephone. To report any life-threatening emergency situation requiring Ambulance, Police or Fire Department

**Hospital**

Guelph General Hospital 115 Delhi St. Guelph, Ontario Open 24 hours / 7 days a week 519-837-6440  UHIP Preferred Hospital Network member

**Guelph Walk-In Medical Clinics**

**Gordon Walk-In Clinic**

1499 Gordon Street - In the Pharmasave Pharmacy Guelph, ON N1L 1C9

519-265-6400

Hours vary - call for information. Does not bill UHIP plan directly, members must pay up-front.

**Silvercreek Medical Clinic**

105 Silvercreek Pkwy N. #103 Guelph, ON N1H 6S4

519-822-8000 or *519-822-9363

Mon 10 am-1:30 pm, 4 pm-6 pm * Tue 8:30 am-5 pm * Wed 9 am-6 pm * Thu 10 am-6 pm * Fri 9 am-5 pm * Sat, Sun 10 am-2 pm

Does not bill UHIP plan directly, members must pay up-front.
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Links
[1] mailto:hr@uoguelph.ca?subject=Request%20to%20Book%20an%20Appointment%20re%3A%20UHIP