University Health Insurance Plan

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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 not covered under the Ontario Health Insurance Plan (OHIP) unless approved for an exemption from UHIP (see UHIP.ca [1]) or if visiting the University for less than 2 weeks. Eligible dependants are also covered. UHIP benefits are underwritten by the Cowan Insurance Group.

OHIP Coverage

Once you are covered by OHIP, you no longer need to have UHIP coverage and you can stop your coverage at that time. Please note that requirements for OHIP eligibility are different for employees than they are for an employee's dependents. For more information about OHIP, such as eligibility and waiting periods, visit the Ministry of Health and Long-Term Care website [2]. To visit the Guelph OHIP office, located at 1 Stone Road West (OMAFRA building), please call 1-888-376-5197 to book an appointment.

Enrolling in UHIP

Contact the Administrative Assistant/Secretary in your department at the University of Guelph where you will be provided with an Employee Identification Number. Then, enroll in UHIP in Gryphons at Work by following the instructions on the Gryphons at Work Knowledge Site [3].

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 [4].

Note: UHIP does not provide full coverage against all medical expenses. If you are not comfortable with the level of coverage provided by UHIP, you can purchase additional private health coverage.

Finding a Health Care Provider that accepts UHIP

By accessing the Cowan Preferred Provider Network [5], you'll find a health care provider close to you that recognizes the UHIP plan as valid health insurance coverage. These physicians, clinics and other health care providers will:

- charge Cowan Insurance directly for your medical services/treatments at UHIP rates.
- ask you to fill out an Authorization Form at your first visit. This lets them bill Cowan Insurance directly, instead of charging you

What to bring when visiting a Health Care Provider

When you visit a health care provider you should always bring;

- your UHIP coverage card, and
- a claim form found on the UHIP website [6].
    - **Note:** there are sections on the claim form the health care provider will need to complete.

Health Care Provider 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 to $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 [4] to find out which services are covered.

UHIP claims reimbursements

If you do incur out of pocket expenses, instructions on how to submit a claim are on the UHIP website: Submit a claim - UHIP/RAMU [6].

UHIP exemptions

The current list of pre-approved plans is available on the UHIP website [4].

In order to be considered for an exemption from UHIP, you must;

1. complete the request from UHIP exemption form in full and sign it,
2. provide proof of coverage under one of the pre-approved plans.

Note: 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 be eligible for a refund of UHIP premiums.

Information on the UHIP website (http://uhip.ca/ [4])

- UHIP Booklet
- How much UHIP will cost (monthly premium tables)
- What UHIP pays for
- Current forms (eg. claim form)
- Links to OHIP information (OHIP - Ontario Health Insurance Plan)
- UHIP Preferred Hospital Network
- How to get an exemption from UHIP 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

- Greengate Medical Centre 170 Silvercreek Pkwy N, Unit 2, Guelph, ON N1H 7P7
    - 519-265-8882 Hours vary - call for information
    - Greengate Medical Centre will bill UHIP directly, members are not required to pay up-front.
- Hartsland Clinic 210 Kortright Rd W, Unit 6, Guelph, ON N1G 4X4
    - 519-838-7122 Hours vary - call for information.
    - Does not bill UHIP directly, members must pay cash up-front.
- Silvercreek Medical Clinic 105 Silvercreek Pkwy N, Unit 103, Guelph, ON N1H 6S4
    - 519-822-8000 or 519-822-9363
    - Does not bill UHIP directly, members must pay cash up-front.

Health811 Ontario

For health advice or information from a nurse, you may wish to contact Health811, 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 Health811 Ontario does not replace 911 — that is always the first number you should call in emergency situations.

Source URL:https://www.uoguelph.ca/hr/staff-faculty-benefits/university-health-insurance-plan

Links
[1] http://www.uhip.ca/ [2] http://www.health.gov.on.ca/ [3] https://uoguelphca.sharepoint.com/sites/GryphonsAtWorkKnowledgeSite/SitePages/How-to-Enroll-in-UHIP.aspx [4] http://uhip.ca/ [5] https://www.google.com/maps/d/viewer?mid=1d_GMFFmtbFhLXTLyoofVq9FWpElvicY&ll=45.51342854371958%2C-81.9384138&z=5 [6] https://uhip.ca/submit-a-claim/