University Health Insurance Plan (UHIP) for Students

The University Health Insurance Plan (UHIP) is a mandatory health insurance plan for all international students and their dependents at Western University who are not covered by the provincial health insurance plan (OHIP).

The cost of medical services and treatment in Ontario can be very expensive. UHIP was created to offer affordable insurance to pay the cost of hospital and medical services that you and your family might need to maintain your health while at Western.

UHIP Enrolment

International students who are living in Ontario
- Are automatically enrolled in UHIP, there is no need to apply
- UHIP fees are added to the student tuition account

Canadian citizens or Permanent Residents
- Are NOT considered international students
- Eligible for the Ontario Health Insurance Plan (OHIP) immediately upon arrival in Ontario
- Service Ontario waived the 3-months OHIP Waiting Period during the Covid-19 pandemic
- Covered by OHIP while in quarantine
- Should apply for OHIP immediately after quarantine

International students who are not living in Ontario
- UHIP is not required if student is not living in Ontario
- An email will be sent starting in July asking students to declare their residence status
- UHIP fees can be waived/cancelled if students are not in Ontario
- Students must reply before the deadline date included in the email so that fees will be cancelled

UHIP Enrolment for Dependents

Dependents (husband/wife/partner/children) travelling with you to Ontario are also required to have UHIP upon arrival.

To apply for UHIP for your dependents, send an email to Diana Ostia at dostia@uwo.ca with the following information:
- Your student number
- Copies of the passport page of your dependents
- Proof of arrival date of your dependents (plane ticket or boarding pass)

NOTE: Dependents must be enrolled in UHIP within 30 days of their arrival date to avoid a late fee of $500.

UHIP fees for dependents will be added to your tuition account.
<table>
<thead>
<tr>
<th>UHIP Fees</th>
<th>Monthly</th>
<th>Per Term</th>
<th>Annual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sept. 1, 2020 to Aug. 31, 2021</td>
<td>$60.00</td>
<td>$240.00</td>
<td>$720.00</td>
</tr>
<tr>
<td>For the student</td>
<td>$60.00</td>
<td>$240.00</td>
<td>$720.00</td>
</tr>
<tr>
<td>For one dependent</td>
<td>$120.00</td>
<td>$480.00</td>
<td>$1,440.00</td>
</tr>
</tbody>
</table>

**UHIP Begin Date**

Your UHIP coverage is effective September 1, 2020. If arriving in Canada before this date, UHIP can be adjusted to your arrival date but not earlier than August 10, 2020. This also applies to dependents.

For example:

<table>
<thead>
<tr>
<th>Arrival in Canada</th>
<th>August 05, 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Start of academic term</td>
<td>September 1, 2020</td>
</tr>
<tr>
<td>Start of UHIP coverage</td>
<td>August 10, 2020</td>
</tr>
</tbody>
</table>

To adjust your UHIP effective date, provide your arrival date to Diana Ostia at dostia@uwo.ca and attach valid proof like plane ticket or boarding pass.

**UHIP Card**

Sun Life (SLF) will email your card to your Western email account (@uwo.ca) once it is available.

If you have dependents, Sun Life (SLF) will also email their student card to your Western email account.

**UHIP Exemption**

UHIP is mandatory unless you are provided with an exemption. Requirements for exemption are:

a. You have OHIP
b. You have diplomatic status
c. You are covered under one of the pre-approved plans listed at [https://uhip.ca/Enrollment/Index#toc10](https://uhip.ca/Enrollment/Index#toc10)
d. Your government is paying for your education, living expenses and had purchased a health care policy for you that is at least equal to UHIP

If you meet any of the requirements, apply for UHIP exemption within 45 dates from UHIP start date.

To apply for exemption, send an email to Diana Ostia at dostia@uwo.ca and attach:

a. Proof of coverage stating your name, name of insurance plan, start and end dates of coverage
b. Specific plan policy details that includes what is covered, deductibles, exclusions

These must be in English as your plan will be reviewed against UHIP. Exemption applications received after 45 days will be automatically declined.
UHIP Coverage
For more information on the coverage, please see www.uhip.ca click on Your Coverage then Plan Details

UHIP Claims
The UHIP certificate number is required to submit claims. If the wrong number is used the claim will be declined.

For the student: UHIP number are the letters WO followed by the Western ID card number
For dependents: UHIP number are the letters DP followed by the student’s Western ID card number

Claims must be mailed; there is no electronic submission of claims.

How to submit a claim? See www.uhip.ca then click on Make a Claim

Prepared on July 21, 2020
It is highly recommended to proceed to the hospital for emergency cases only. Otherwise please visit one of the Clinics below.

<table>
<thead>
<tr>
<th>Preferred Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>UHIP members do not have to pay for the doctor’s visit. The clinics will bill Sun Life directly. To look up Preferred Providers, visit <a href="https://www.sunlife.ca/studenthealth/uhip">https://www.sunlife.ca/studenthealth/uhip</a></td>
</tr>
</tbody>
</table>

1. **Student Health Services** - for students only (will not accept family members)  
   Location Room 11 UCC, phone number 519-661-3030

2. **MyDoctor Now**  
   279 Wharncliffe Road North, Suite 024 London, ON N6H 2C2  
   Phone: (888)-230-0761

3. **Highbury Medical Centre**  
   1345 Huron Street, London ON N5V 2E3  
   Phone: 519-659-2331

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**WALK-IN CLINIC INFORMATION SHEET**
Most clinics are not allowing walk-in patients. Call the clinic before you leaving your home.
UHIP members pay the doctor’s fees then submit a claim to Sun Life for reimbursement

- To submit a claim, visit [http://uhip.ca/Claim/Index](http://uhip.ca/Claim/Index).
- For a list of allowed expenses, visit [http://uhip.ca/Enrollment/PlanDetails](http://uhip.ca/Enrollment/PlanDetails) or call Sunlife at 1-866-500-8447
- For clinic hours please call the clinic or look up their website.

### CENTRAL LONDON

<table>
<thead>
<tr>
<th>Oxford Medical Walk-in Clinic</th>
<th>Wharncliffe Walk-In Clinic</th>
</tr>
</thead>
<tbody>
<tr>
<td>140 Oxford Street East, Suite 102</td>
<td>240 Wharncliffe Road North, Suite 201</td>
</tr>
<tr>
<td>Phone: (519) 433-4999</td>
<td>Phone: (519) 435-0111</td>
</tr>
<tr>
<td>Website: medimap.ca for hours</td>
<td>Website: <a href="http://www.wharncliffewalkin.com">www.wharncliffewalkin.com</a></td>
</tr>
<tr>
<td>Fee: $ 40 cash or debit and MUST have UHIP card</td>
<td>Fee: $ 40 cash or debit only</td>
</tr>
</tbody>
</table>

### SOUTH LONDON

<table>
<thead>
<tr>
<th>The Doctors Medical Walk-In Clinic</th>
<th>South London Urgent Care Centre</th>
</tr>
</thead>
<tbody>
<tr>
<td>641 Commissioners Road East</td>
<td>595 Bradley Avenue</td>
</tr>
<tr>
<td>Phone: (519) 686-8585</td>
<td>Phone: (519) 681-8300</td>
</tr>
<tr>
<td>Website: doctorswalkinmedicalclinic.ca</td>
<td>Website: <a href="http://www.southwesthealthline.ca">www.southwesthealthline.ca</a></td>
</tr>
<tr>
<td>Fee: Present UHIP Card</td>
<td>Fee: $ 40 cash only</td>
</tr>
<tr>
<td>Phone consultation during the pandemic</td>
<td></td>
</tr>
</tbody>
</table>

Updated September 2020
ARE YOU LOOKING FOR A FAMILY PHYSICIAN?
The College of Physicians & Surgeons of Ontario offers a database of family doctors accepting new patients. This database is: https://www.ontario.ca/page/find-family-doctor-or-nurse-practitioner

DO YOU HAVE HEALTH CONCERNS ABOUT CHILDREN?
In cases of emergency always go to the nearest hospital with your child. In non-emergency situations, there is a children's after hours clinic as well as several other general walk-in clinics available in the City of London.

Children's After Hours Clinic
1653 Richmond Street
Phone: (519) 850-3800 Website: thechildrensafterhoursclinic.ca
Fee: $50 cash or debit **Sees patients 17 years old and under only

ARE YOU PREGNANT, BUT HAVE NO FAMILY DOCTOR?
Women’s Health Care Clinic
London Health Sciences Centre, Victoria Hospital Call for appointment: (519) 685-8204

HOSPITALS
It is highly recommended to proceed to the hospital for emergency cases only. Otherwise please visit a Preferred Provider or one of the Walk In Clinics above.

St. Joseph’s Urgent Care
268 Grosvenor Street – Entrance 2 Phone: (519) 646-6100 (Switchboard)
Fee: Present UHIP Card

University Hospital
339 Windermere Road Phone: (519) 685-8500
Fee: Present UHIP Card

Victoria Hospital
800 Commissioners Road East Phone: (519) 685-8500
Fee: Present UHIP Card

Updated September 2020