

Important Update on the University Health Insurance Plan (UHIP)

On September 1, 2022, UHIP will move from Sun Life to Manulife Financial and Cowan Insurance Limited ("Cowan").

What does this mean for you?

- **There are new coverage cards for September 1.** Present the new Cowan card when you sign in at a clinic, hospital, or lab on or after September 1, 2022.
- **Your premium rates are stable.** The premium rates for the 2022/23 plan year are the same as those from 2021/22.
- **Your benefits are unchanged.** You have access to the same primary health care coverage as always, including hospital care, physician services, and laboratory and diagnostic tests.
- **A Preferred Provider Network is still there for you.** Hospitals, clinics, and labs continue to send invoices for covered services directly for reimbursement without asking you to pay.
- **Online access** to claims history, provider network, and your coverage card.
- **Email and telephone are new.** You can access important information about UHIP at uhip.ca, by contacting your University Plan Administrator, sending an email to UHIP.RAMU@cowangroup.ca, or by calling 1-833-377-UHIP (8447).

Plus

- The Preferred Provider Network is **expanding**, meaning you will have more choice for physicians, hospitals, and laboratories who will not charge you above UHIP's rates.
- Starting September 1, 2022, you will have the option to submit out-of-network claims **online** through the member portal instead of sending them by email.

How will the changeover work?

- Until August 31, use your Sun Life coverage card when you receive medical treatment at a clinic, hospital, or lab. If you had to pay for any medical treatment, please submit any outstanding claims to Sun Life as soon as possible.
- The University will enroll you in UHIP for September 1, as in the past, and charge the premium to your student account. Remember, you need to enrol your dependants each year.
- Cowan will send a welcome email to your university email address, with instructions on how to download your new coverage card and other helpful information. You will start using the new coverage card on September 1, 2022.
- **You still need to enroll your dependant(s) separately.** Contact your University Plan Administrator if you have questions on how to do this. Remember, you must enroll and pay for your dependants at your University UHIP office within 30 days of their arrival in Canada or you will be charged an additional \$500.00 late dependent enrollment fee.

How can I find more information about UHIP?

- Contact your University Plan Administrator
- Visit uhip.ca
- Email Cowan at UHIP.RAMU@cowangroup.ca