Contact Information

University of Toronto Graduate Students’ Union
16 Bancroft Avenue, Toronto, ON., M5S 1C1
health@utgsu.ca • (416) 978-8465 • www.utgsu.ca

Please refer to our website for our hours of operation
Broker’s Number: 1-(866)-358-4436

University Health Insurance Plan (UHIP)
Centre for International Experience,
Koffler Student Services Centre
214 College Street, Room 202, Toronto, ON., M5T 2Z9
uhip.information@utoronto.ca • (416) 978-0290
www.uoft.me/uhip

Please refer to their website for their hours of operation

CUPE 3902
Top-Up Plan
180 Bloor Street West, #803, Toronto, ON., M5S 2V6
info@cupe3902.org • (416) 593-7057
www.cupe3902.org

Please refer to their website for their hours of operation

Insurance Companies and Policy Numbers

University of Toronto Graduate Students’ Union
Insurance Provider: Green Shield
www.greenshield.ca • 1-(888) 711-1119
Broker: Student Care
www.studentcare.ca • 1-(866)-358-4436
Policy Number: UTG + Student # + 00

University Health Insurance Plan (UHIP)
www.uhip.ca
Policy Number: # on card

CUPE 3902
Top-Up Plan
www.cupe3902.org
Insurance Provider: Green Shield
www.greenshield.ca • 1-(888) 711-1119
Policy Number: UOT + Employee #
As a graduate student at the University of Toronto, you can have up to three insurance plans. All three plans cover you for different services and can be used in conjunction to maximize claims. You can be covered by:

1.) **OHIP/UHIP**

   **OHIP** is the Ontario Health Insurance Plan that every permanent resident of Ontario has.
   
   **UHIP** is the University Health Insurance Plan and is mandatory for all international students.

2.) **UTGSU Supplementary Health & Dental Plans**

   As a graduate student at the University of Toronto, you are automatically enrolled in the health and dental plans. Both full time and part time students are covered by the health and dental plans.

3.) **CUPE 3902 Top-Up Plan**

   If you are a TA, you are a member of CUPE 3902. CUPE 3902 Unit 1 Members are eligible for the Health and Dental Top-Up Plan with the Health Care Spending Account provided that they are enrolled with the UTGSU Health and Dental Plan.

*Please note: Not all graduate students have all three plans but could have at least 2 out of 3.*

### Scenario

**I am feeling sick and need to visit the doctor. What Insurance Plan do I use and when?**

1.) When visiting the doctor, you need to provide them with your OHIP/UHIP card.

2.) If the doctor gives you a prescription, you can visit a pharmacy and give them your Pay Direct Card to purchase the medication. They will make the claim online and you will be required to pay the co-pay. Or, you may choose to submit a paper claim to Green Shield to get reimbursed. Include your original receipt with the Claim Form.

   You will receive a cheque in the mail, or, you can sign up for online services and receive direct deposit into your bank account. The cheque or the direct deposit statement will have the Explanation of Benefits statement attached.

3.) If you are a TA, you can get the remainder of the claim paid by submitting a claim to Green Shield. Make sure to include the Explanations of Benefits portion with the Claim Form.

**OHIP/UHIP**

OHIP/UHIP is a basic coverage for doctor’s visits or the hospital visits.

- If you are a Domestic student and covered by OHIP, present your health card when visiting the doctor’s office or the hospital.
- If you are covered by UHIP please visit uoft.me/uhip and download your UHIP card. Present this card when visiting the doctor’s office or the hospital. If this card is not recognized, you will be asked to pay upfront. The Insurance Provider is Sun Life Financial. Visit: [www.uhip.ca](http://www.uhip.ca) for information on how to enroll your family, make claims etc.

**UTGSU Supplementary Health & Dental Plans**

This plan is supplementary to OHIP/UHIP and covers you for those services that OHIP/UHIP does not cover, including, prescription medication, vision care, dental services, travel insurance, etc. The insurance provider is Green Shield. Visit [www.utgsu.ca](http://www.utgsu.ca) for information on the plan details, how to make claims, opting in, opting out and how to download a Pay Direct Card.

**CUPE 3902 Top-Up Plan**

If you are a member of CUPE 3902 Unit 1 and have been contracted for at least 50 hours of work, you are entitled to the Health & Dental Top-Up Plan incuding the Health Care Spending Account. To learn more about the CUPE Health and Dental Top-Up Plan, and, how to make claims, visit: [www.cupe3902.org](http://www.cupe3902.org).