## WHAT INSURANCE PLAN DO I USE?

**UHIP**  *UTGSU HEALTH & DENTAL PLAN*  *CUPE 3902 TOP UP PLAN*

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>UNIVERSITY HEALTH INSURANCE PLAN (UHIP)</th>
<th>UNIVERISTY OF TORONTO GRADUATE STUDENTS’ UNION (UTGSU) HEALTH &amp; DENTAL PLAN</th>
<th>CUPE 3902 TEACHING ASSISTANTS (TA) TOP UP PLAN</th>
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<tbody>
<tr>
<td>Insurance Service Provider</td>
<td>COWAN</td>
<td>GREEN SHIELD CANADA (GSC)</td>
<td>GREEN SHIELD CANADA (GSC)</td>
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</tbody>
</table>
| **For Whom?** | - All International Students  
- International students whose dependent’s effective date of OHIP will be later, they would need to continue UHIP coverage until that time (only for international students who have dependents coming with them) | All Full-Time/Part-Time Graduate Students  
INTERNATIONAL & DOMESTIC students who are members of the University of Toronto Graduate Students’ Union (UTGSU) | Top Up Plan for CUPE 3902 Teaching Assistants (TA’s)  
Members of Unit 1 who are entitled to benefits under the terms of the Collective Agreement. |
| **Coverage Period** | September 1st – August 31st | September 1st – August 31st  
Students starting in the Winter: January 1st – August 31st | September 1st – August 31st  
After you have completed 30 hours |
| **How to Submit a Claim** | - Show Coverage Card at time of Visit  
- Online (through COWAN website) | - Show Coverage Card at time of Visit  
- Online: [https://gsceverywhere.ca/login](https://gsceverywhere.ca/login) | Online: [https://gsceverywhere.ca/login](https://gsceverywhere.ca/login) |
| **Have Questions?** | Centre for International Experience (CIE)  
Location: Cumberland House, 33 St. George Street  
Email: uhip.information@utoronto.ca  
Phone: 416-978-2564 | University of Toronto Graduate Students’ Union (UTGSU)  
Location: 16 Bancroft Avenue (Basement)  
Email: health@utgsu.ca  
Phone: 416-978-8465 | CUPE 3902  
Location: 252 Bloor Str West, 8th Floor #104  
Email: benefits@cupe3902.org  
Email: office@cupe3902.org  
Phone: 416-593-7057 |
| **Website** | COWAN: [https://clients.cowangroup.ca/cards/home_en.html](https://clients.cowangroup.ca/cards/home_en.html)  
UHIP Coverage Details: [https://uhip.ca/uhip-services/coverage-details/](https://uhip.ca/uhip-services/coverage-details/) | GSC: [https://www.greenshield.ca/en-ca/](https://www.greenshield.ca/en-ca/)  
UTGSU Coverage Details: [https://studentcare.ca/rte/en/IHaveAPlan__UniversityofTorontoGraduateStudentsUnionUTGSU__Home](https://studentcare.ca/rte/en/IHaveAPlan__UniversityofTorontoGraduateStudentsUnionUTGSU__Home) | GSC: [https://gsceverywhere.ca/login](https://gsceverywhere.ca/login)  
TA Health benefits: [webpage](https://gsceverywhere.ca/login)  
Top-Up Plan FAQ  
Table of Maximum Amounts |

*Updated in June 2023*