## ARE YOU AN INTERNATIONAL STUDENT? – HERE’S A BREAKDOWN OF YOUR HEALTH INSURANCE(S)

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>UNIVERSITY HEALTH INSURANCE PLAN (UHIP)</th>
<th>SCARBOROUGH CAMPUS STUDENTS’ UNION (SCSU) HEALTH &amp; DENTAL PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance Service Provider</td>
<td>COWAN</td>
<td>GREEN SHIELD CANADA (GSC)</td>
</tr>
</tbody>
</table>
| For Who? | - All International Students  
- International students whose dependent’s effective date of OHIP will be at a later date, they would need to continue UHIP coverage until that time (only for international students who have dependents coming with them) | - All Full-Time Undergraduate Students – both INTERNATIONAL and DOMESTIC students |
| Coverage Period | September 1st – August 31st | Full-Time FALL Students: September 1st – December 31st  
Full-Time WINTER Students: January 1st – August 31st |
| How to Submit a Claim | - Show Coverage Card at time of Visit  
- Online (through COWAN website) | - Show Coverage Card at time of Visit  
| Have Questions? | **International Student Centre (ISC)**  
Location: HL448 (Highland Hall)  
Email: uhip.utsc@utoronto.ca  
Phone: 416-287-7087 | **Scarborough Campus Students’ Union (SCSU)**  
Location: SL108 (Student Centre)  
Email: health@scsu.ca  
Phone: 416-287-7048 |
| Website | [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/)  
SCSU Coverage Details: [https://www.scsu.ca/health](https://www.scsu.ca/health) |

The service provider of the University Health Insurance Plan (UHIP) is COWAN & Manulife. However, COWAN is the one in charge of the administrative work; therefore, we usually put “COWAN” as the service provider.  

Updated on Oct 2022