





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

Plan Name	UNIVERSITY HEALTH INSURANCE PLAN (UHIP) 	SCARBOROUGH CAMPUS STUDENTS’ UNION (SCSU) HEALTH & DENTAL PLAN 
Insurance Service Provider	COWAN 	GREEN SHIELD CANADA (GSC) 
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 1 st – August 31 st	Full-Time FALL Students: September 1 st – December 31 st Full-Time WINTER Students: January 1 st – August 31 st
How to Submit a Claim	- Show Coverage Card at time of Visit - Online (through COWAN website)	- Show Coverage Card at time of Visit - Online through https://www.greenshield.ca/en-ca/student-centre
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	COWAN: https://clients.cowangroup.ca/cards/home_en.html UHIP Coverage Details: https://uhip.ca/uhip-services/coverage-details/	GSC: https://www.greenshield.ca/en-ca/ SCSU Coverage Details: https://www.scsu.ca/health
Coverage	Please see next page for a general breakdown of what is covered. For specific coverage inquiries, please refer to the above Coverage Details website	Please see next page for a general breakdown of what is covered. For specific coverage inquiries, please refer to the above Coverage Details website

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