

Basic Health Coverage (OHIP/UHIP) Information Sheet for Employees/Visitors at University of Waterloo

PLAN NAME AND DETAILS	ELIGIBILITY CRITERIA	HOW TO APPLY
OHIP (Ontario Health Insurance Plan) <ul style="list-style-type: none">Free basic health coverage for people who meet the eligibility criteriaCovers many basic health services such as doctor appointments and emergency room visits	<p>The three main requirements for international employees/visitors are:</p> <ul style="list-style-type: none">The position is full-timeThe appointment is 6 months in length or longerThe person has a valid work permit <p>An individual may have special circumstances that would affect eligibility beyond the requirements above. If you have dependents, their eligibility will depend on your application and their information.</p>	<p>You will need to apply at a ServiceOntario center.</p> <ul style="list-style-type: none">More information about coverage, eligibility, and the application process for OHIP can be found on the official government webpage here: https://www.ontario.ca/page/apply-ohip-and-get-health-cardThe ServiceOntario employee will approve or deny your application (and coverage for any dependents) during your appointment
UHIP (University Health Insurance Plan) <ul style="list-style-type: none">Basic health coverage for most people who are not eligible for OHIPDesigned to be equivalent to OHIP coverage but a monthly fee must be paid for enrollment	<p>The two main requirements for eligibility are:</p> <ul style="list-style-type: none">The appointment is 3 weeks in length or longer (i.e., 21+ calendar days)The person is not eligible for OHIP <p>This can include people who are working in a part-time position or who are waiting for their work permit to be approved. If you have dependents, you can add them to your UHIP coverage for an additional fee.</p>	<p>You will need to complete this application webform once you have arrived in Ontario:</p> <p>https://uwaterloo.atlassian.net/servicedesk/customer/portal/3246/group/6990/create/12766</p> <ul style="list-style-type: none">A member of the HR Operations team will review your submission and respond to you within 2-3 business days; their response will include your eligible enrollment dates, premium rates, your payment option(s), and other details as needed

POSSIBLE PAYMENT OPTIONS FOR UHIP

- Paycheque Deduction(s):** If your position is paid, your payment method will default to having UHIP premiums deducted from your regularly scheduled paycheque.
- Pre-Authorized Debit(s):** If your position is unpaid and you have a Canadian bank account, you can apply for pre-authorized debit(s) to pay your UHIP premiums. You will be provided with a PAD form when your submission is reviewed. Note that you must provide a void cheque or direct deposit form from your bank for this option.
- Money Order:** If your position is unpaid and you do not have a Canadian bank account, you must pay your UHIP premiums upfront with a money order. Money orders can be obtained from Canada Post or a local bank and cost a fee to obtain. You will be provided with further instructions when your submission is reviewed.

Once you receive OHIP or UHIP coverage, please inform your supervisor or department administrator(s) since basic health coverage is a mandatory part of your contract.

You can show your enrollment confirmation message/letter or your UHIP/OHIP card as proof of coverage.

If you have any issues or questions regarding OHIP or UHIP, please reach out to the HR Operations team at hrhelp@uwaterloo.ca.