

ONTARIO HEALTH INSURANCE PLAN (OHIP)  
UNIVERSITY HEALTH INSURANCE PLAN (UHIP)

This information is only meant to aid individuals with already existing Policies and Procedures of both McMaster University, the Postgraduate Medical Education Office, FHS Human Resources, McMaster (UHIP) or any outside agencies and stakeholders.

It is **MANDATORY** for all Postgraduate Medical Education (PGME) trainees to have OHIP and where necessary UHIP.

o Why is UHIP mandatory? As a non-permanent resident studying or working at a participating Ontario university, UHIP is mandatory as it protects you and your dependents against significant medical expenses in case of illness or injury.

On Arrival to Canada (Visa Trainees) and Canadian's Repatriating to Ontario, Canada

Canadian's that have lived outside of Canada longer than the allowable dates as specified by OHIP under <http://www.health.gov.on.ca> need to apply for OHIP/UHIP upon repatriation to Canada.

Canadian's arriving from another province – Ontario has reciprocal agreements with other provinces and territories except Quebec.

- The province of Quebec cannot guarantee that RMAQ insurance will be accepted outside of Quebec and there exists no coverage with RMAQ for ambulance services, nor repatriation. For these reasons a person who meets the eligibility requirements to purchase UHIP must be enrolled in the mandatory UHIP policy until he/she has their OHIP.

- o The recommendation would therefore be that once the trainee arrives in Ontario he/she apply for OHIP and be enrolled in UHIP for the 3-months initially and if required (with evidence that OHIP is pending).

Trainees are encouraged to contact FHS Human resources at 905-525-9140 x 27638 if there are any questions/concerns. They will review the current coverage and inform them if it is acceptable and let them know what they require if it is not.

- o I have my own insurance plan do I still need UHIP? UHIP is mandatory unless you are provided an exemption. You can be exempted from UHIP if you have coverage from a Pre-Approved Plan. If you have coverage from another insurance plan, you may apply for an exemption.

If the trainee wish to request an exemption they must contact FHS Human resources at 905-527-9140 x 27638 to have the exemption approved and sign the waiver.

UHIP is a compulsory plan that must be applied for immediately on trainee's arrival to Canada (after they have applied for OHIP) McMaster's UHIP representatives can be contacted at [hrlink@mcmaster.ca](mailto:hrlink@mcmaster.ca) or by calling 905-525-9140 extension 22896.

Trainees/dependents are in Ontario for less than 6-months, they would require UHIP for the entire period (coverage through UHIP is comparable to OHIP).

Trainees on a work permit can opt out of UHIP only if they are covered by one of by one of the below Pre-Approved Plans:

- Saudi Arabian Cultural Bureau – Great West Life (trainee to provide proof of insurance and request exemption with UHIP)
- Libyan Embassy and Scholarship Program – Canada Policy #G0068002
- Canadian International Development Agency Health Care Plan
- World University Service of Canada Plan
- Embassy of the state of Kuwait GHIP Replacement

Trainees on a work permit and their dependents the main qualifier for OHIP family coverage is that the trainee is here for 3-years or more but is also dependent on other criteria such as legal status of the trainee's dependents, etc. The 3-month waiting period is also required for dependents/family members. This coverage is again through UHIP and will be paid by the trainee. **UHIP for dependents/family members must be applied for within 3—days from their arrival date or there will be a late application fee.**