



# Health Insurance Plan

What you need to know!

Effective September 1, 2020 to August 31, 2021

## What is UAHIP?

University of Alberta Health Insurance Plan (UAHIP) provides coverage for international students, employees and their families who **reside in Canada but are not eligible for provincial health coverage**. The plan is administered by Cowan Insurance Group under Canada Life. The UAHIP master contract issued to the University of Alberta is the governing document.

UAHIP is similar to Alberta Health Care Insurance Plan (AHCIP) provided by the Alberta government. AHCIP provides coverage for international students/employees who will reside in Alberta for at least 12 months, as demonstrated by a valid study or work permit.

## Who is eligible for UAHIP?

- Students attending the University of Alberta, in person or virtually, for a duration of between 6 weeks and 12 months, who are not Canadian citizens or permanent residents of Canada, and who are registered in an accredited undergraduate or graduate program or in the Faculty of Extension's full-time English Language School
- Participants in University of Alberta International managed research placement programs
- A legal, common-law, including same-sex spouse living with the student. The applicant must certify on the enrollment form that the common-law relationship has existed for a continuous two year period
- Children, under the age of 21 (under age 25 if they are registered as students in regular full-time attendance at a school, college, or university). In certain instances, older disabled children may also be covered
- Sessional instructors holding a valid work permit issued by Citizenship and Immigration Canada, and whose contract of employment with the University of Alberta is for a minimum period of eight months and not more than 12 months
- Post Doctoral Fellows whose contract of employment is less than one year



## Do I have to participate in UAHIP?

YES, if you are residing in Canada and do not have Alberta Health Care Insurance, or other comparable insurance.

## Can my dependants participate in UAHIP?

Yes, coverage for your dependents is optional and begins on the date they arrive in Canada, but no earlier than your actual enrollment date.



You must enroll your dependents within 30 days of your enrollment date or of their arrival in Canada, whichever is later. If you do not enroll your dependents within 30 days, evidence of satisfactory health will be required and coverage may be limited.

## How do I enroll in UAHIP?

Upon confirming your registration at the University of Alberta, you will automatically be enrolled in UAHIP. Sessional Instructors and Post Doctoral Fellows will be enrolled in conjunction with the appointment process.

Students who plan to enroll in consecutive terms may apply for extension of coverage for any full month period that might exist between the terms. An enrollment form must be completed prior to the termination of existing coverage.

If you plan on remaining in Canada after your studies at the University of Alberta, you can extend your coverage for up to four additional months. An enrollment form must be completed prior to the termination of existing coverage.

To enroll your dependants, you must complete a separate enrollment form available at the University of Alberta International Services Centre.

## How much does UAHIP cost?

Your cost to enroll in UAHIP will depend on the number of people covered and the length of time you will be in Alberta.

### UAHIP monthly premium rates:

Student	\$50.00	CAD
Student +1 dependent	\$101.14	CAD
Student +2 dependents	\$152.32	CAD
Student +3 or more	\$199.12	CAD

UAHIP coverage starts from the first day of the month in which the term begins and ends the last day of the month in which the term ends.

Payment of the single student premium is made to the University of Alberta and will follow regular tuition policies and deadlines as indicated in the University of Alberta Calendar or the English Language School brochure.

Payment for dependants' coverage must be submitted to the University of Alberta International Services Centre, as cash, debit or money order payable to the University of Alberta. Payments must be submitted with the dependent enrollment form.

## Can I get a refund if I or my family leave Canada earlier than expected?

Providing no claims have been incurred, refunds will normally be calculated according to regular University of Alberta deadlines and policies as published in the University's Calendar or the English Language School brochure.

In the case of sessional instructors and Post-Doctoral Fellows, refunds will be effective the first of the month following the month employment is terminated.

**Note: UAHIP is effective from the first day of the month in which you commence studies or work at the University of Alberta.**

## Does UAHIP cover me while traveling to Canada from my home country?

No. You should obtain travel insurance to cover any health emergencies that occur while you are on your way to Canada.



## Does UAHIP cover me while traveling outside Canada?

If you are planning to travel outside Canada during your time in Alberta, it is recommended that you

purchase additional health insurance. UAHIP will cover the cost of medical care up to the cost that would have been paid by the Alberta Health Care Provincial Plan for expenses covered under UAHIP (\$100/day for in-patient hospital services and \$50/day for out-patient hospital services).

Normally this is only a fraction of the cost incurred in places such as the United States.

## What do I do if I require medical services?

Always bring your UAHIP coverage card wherever you go and present it to the health care provider at your next visit! Your drug and paramedical claims may be processed electronically through your health care provider. Your card has your certificate number, policy number and your carrier number.

Should your provider have difficulty transmitting your electronic claim, they should contact the Express Scripts Canada Provider Call Centre: 1-800- 563-3274

It is important for the provider to indicate the proper patient relation code in their system, this code differs between student, employee, spouse and dependents.

In cases where you are required to pay the health care provider directly, be sure to obtain a receipt to submit with your claim form. Claim forms should be completed by you and the health care provider and submitted to Cowan Insurance Group (see How can I submit a claim?).

Students and their immediate families are invited to use University Health Centre in the Students' Union Building (second floor).

## What benefits does UAHIP provide?

Actual benefits are determined by the terms and conditions of the insurance contract. The policy number is 247304. Eligible participants will be covered - to an annual maximum payment of \$200,000 for each participant per calendar year - for the cost of supplies and services as long as they are medically necessary to treat an illness or injury.

## What's covered?

### Ambulance Services

Reasonable and customary charges when a participant requires and is provided with transportation to or from a hospital in the event of illness or injury in an automobile regularly used for professional ambulance services. Air ambulance services are available within the province of Alberta only.



### Chronic Hospital Care

In-patient hospital services in the chronic care unit of a hospital or an approved nursing home, when authorized by a doctor (those requiring chronic hospital care will have to pay a portion of the cost).

### Dental Care in Hospital when Medically Necessary

Dental surgery performed by a dental surgeon who is a member of the hospital staff, when hospitalization is judged medically necessary, with prior approval of the insurer, to the same levels and under the same conditions as AHCIP health coverage.



### Dental Coverage when Accidental

\$1,000 maximum per accident. Limited by the current Dental Fee Guide.

### Diagnostic Laboratory and X-Ray Services

X-rays for diagnostic and treatment purposes, laboratory services, and clinical pathology, authorized by a doctor and performed in an approved laboratory.

### Doctors' Services in Alberta

- Examinations/treatments provided by doctors or physicians when medically necessary.
- One annual complete physical examination by doctors or physicians at home, in a hospital, an institution, or at a doctor's office.
- Diagnosis and treatment of illness and injury, including fracture and dislocations.
- Surgery, including the administration of anesthetics.
- Care related to pregnancy (prenatal and postnatal).

### Drugs

Legally prescribed drugs, including vaccines, oral contraceptives and smoking cessation aids, limited to \$500 per calendar year. Fertility drugs are excluded.



**Note: All pharmacies can submit claims/expenses directly to Cowan Insurance Group.**

### Emergency Services outside Alberta or Canada

Emergency hospitalization and medical care outside Alberta or Canada will apply only to hospital services, doctors' services, diagnostic laboratory and X-ray services, ambulance and eye examinations and to the same levels and under the same conditions as the AHCIP health coverage (if travelling outside Canada while covered by UAHIP you should buy additional insurance before you leave).

### Eye Examinations

One eye examination by a licensed medical doctor, ophthalmologist, or optometrist in any 12 consecutive months. Claims are limited to reasonable and customary levels.



### Home Care

When a professional health service is needed and needs cannot be met on an out-patient basis, with a doctor's authorization and prior approval of the insurer.

### Hospital Services in Alberta

- 100% of emergency room services and out-patient charges.
- Hospitalization in standard ward accommodation (including meals), at 100% for the first four days in the case of emergency and to a maximum of 2.5 times the hospital inter-provincial rate for each day thereafter.
- Necessary nursing services, when provided by the hospital.
- Use of the operating and delivery rooms (including anesthetics and surgical supplies), radiotherapy facilities and respiratory equipment, home renal dialysis or home hyperalimentation



equipment including supplies and medications, available from an Alberta hospital and prescribed by a staff doctor of that hospital, and diet counselling services when doctor-prescribed.

- Psychiatric care on an in-patient basis.
- Services rendered by any person paid by the hospital.
- Occupational therapy, speech therapy, and physiotherapy in approved Canadian hospitals, when prescribed by a doctor.

## Licensed Nursing Homes

A portion of the cost of standard ward accommodation when a covered person needs regular medical supervision as well as nursing and personal care on a 24-hour-a-day basis.

## Medical Aids and Appliances

Medical appliances such as crutches, casts, splints, canes, slings, trusses, braces, walkers and rental of wheelchairs when prescribed and approved by a physician. Claims are limited to reasonable and customary levels.

## Services of Other Practitioners

Treatment by chiropractor, osteopath, chiroprapist, or podiatrist, and physiotherapy in an approved non-hospital physiotherapy facility in Alberta. Benefits are limited to a maximum of \$1,000 per practitioner per calendar year. Claims are limited to reasonable and customary levels.

Treatment by a psychiatrist, psychologist and/or counselor on an out-patient basis is limited to a combined maximum of \$2,500 per calendar year.

## Repatriation

If a covered person is diagnosed as mentally ill or terminally ill (with 12 months or less to live) and the medical condition is stable, or if a covered person dies, UAHIP will pay the actual cost of returning the covered person or remains by the most direct route to the air terminal nearest to the covered person's residence in the home country to a maximum of \$10,000. Claims are limited to reasonable and customary levels.

Reimbursement of benefits will be made only upon the submission of verification from the service provider that the services claimed were rendered.

**Note: For all listed services, benefits will be paid according to the Government of Alberta Schedule of Fees wherever applicable, except as otherwise stated.**

## What is *not* covered by UAHIP?



- Acupuncture
- Artificial limbs
- Cosmetic surgery, unless required because of an accident that occurs while the person is covered under UAHIP
- Court testimony, preparation of records, reports, certificates or communications
- **Dental care services (cleanings, x-rays, fillings, crowns, etc.). As specified elsewhere in this brochure, dental coverage is only provided if care is required as a result of an accident.**
- Eyeglasses, frames or contact lenses
- Group examinations, immunizations, or inoculations
- Hospital visits solely for administration of drugs
- **Immigration medical check-up**
- Prenatal classes
- Private-duty nursing
- Services at elderly care facilities
- Services received due to accident or illness in the home country, when such expenses are covered under another insurance plan
- Services not covered by the AHCIP, including those removed from coverage in the future, as of the date of the removal
- Telephone advice
- Third-party requested medical examinations and tests Transportation charges (other than approved ambulance services)
- Expenses payable by any other plan
- Expenses beyond \$10,000, if a covered person refuses repatriation recommended by the insurer.

## When do I visit a hospital emergency department or a health clinic?

A medical emergency is an acute injury or illness that poses an immediate risk to a person's life or long-term health. The best care for this is provided at a hospital emergency department. To receive care for a non-emergency medical condition, visit a health clinic.



### Create an account on Student Portal to enjoy:

- ePackage – Electronic welcome package for members, includes a digital replacement card if physical card is lost
- eClaims – Allows you to submit claims online
- Claims history – Allows you to view submitted and processed claims

### Create your online account:

1. Visit [cowangroup.ca](http://cowangroup.ca)
2. Select **My Account** from the top menu bar, and select **Group Benefits Member Access** option
3. Click on Sign-up now from the top menu bar, input your email address and personal information as prompted. Once confirmed; an email will be sent to your inbox to **complete** your registration.
4. Once registered, login using your email address in the username bar, to view your benefits plan online services.

Click **Claims** from the menu to view claims history, add or update your bank information, submit an eClaim or view your eStatements. You must have active coverage to access Cowan's online portal to view your claims history. Once coverage is terminated you no longer have online access. If you have difficulties creating an account, contact Cowan at 1-888-509-7797

To print Cowan claims forms click on **Documents** from the menu bar.

Update your email or mailing address click **My Account** from the menu.

Within ePackage, click on eCard to access your electronic benefit card. Present the card to your health care provider.

### How can I submit a claim?

#### Online (Must have a Canadian bank account)

- Sign-up for an account on Student Portal
- When prompted, add your bank account information
- Complete an eClaim, upload an image of your medical receipt and click submit.
- Your claim will process in 1-2 business days
- Cowan Insurance Group will deposit your reimbursement into your bank account, 24 hours after your claim has been approved.

#### Mail

- Print the claim form from your Student Portal or pick up a copy at the International Services Centre (142 Telus Centre)
- Bring the claim form to your medical service provider and ask them to fill sections 4 -5
- Complete sections 1 - 3
- Mail completed form with original medical receipt (see address on claim form). *We recommend to make a copy of the medical receipt before mailing the claim.*
- Once the claim is processed and approved, Cowan Insurance Group will mail you a cheque, or will deposit the amount in your bank account, if Cowan has your banking information.

### CONTACT COWAN FOR MORE INFORMATION:

**In Canada:** 1 888 509 7797

**Outside Canada (Call Collect):**

1 613 741 3313

**Fax:** 1 613 741 7771 or 1 888 509 7797

**Email:** [info@cowangroup.ca](mailto:info@cowangroup.ca)

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