

## Postdoctoral Fellows - Health and Dental Insurance

There are three types of coverage available to you and your dependents as a Postdoctoral Fellow. You must join either the Ontario Health Insurance Plan or the University Health Insurance Program, depending on your situation. You have a choice to join the Great West Life Health and Dental Plan.

Following is a brief description of each type of coverage.

### Ontario Health Insurance Plan (OHIP)

[OHIP](#) is a centralized, government-sponsored health care plan provided to all residents of the Province of Ontario who hold an OHIP card. OHIP covers immediate medical care, such as emergency care, in-hospital care, doctor's visits, and much more. For detailed information, visit the OHIP site.

Canadian residents returning to Canada after 212 days out of the Country are eligible to enroll in the [Ontario Health Insurance Plan \(OHIP\)](#) after a 3 month waiting period. UHIP is required for the 3 month waiting period.

Postdoctoral fellows (PDFs) coming to Ontario from another Canadian province should consult with the health care plan in their home province prior to coming to Ottawa. It is the responsibility of the PDF to confirm that his or her current provincial plan is effective for the three-month OHIP waiting period.

After three months, provided that the PDF engagement is at least 6 months, the PDF will be covered under [OHIP](#).

Non Canadian residents (International PDFs and dependents) that have a work permit for at least 6 months and a formal agreement to work full-time for at least 6 consecutive months are eligible for OHIP after a three-month waiting period. Proof of the engagement terms must be provided to the OHIP office. UHIP is required for the 3 month waiting period for International PDFs and dependents.

If the PDF is engaged at Carleton University for less than 6 months, the PDF and dependents will not be eligible for OHIP. In such instances, UHIP is required for the full duration of their stay in Canada.

Please note that proof of health coverage must be provided for school-aged children prior to their enrolment in school.

For further information on [OHIP](#) eligibility, visit the OHIP Web site or contact OHIP at 1-800-268-1154.

### University Health Insurance Program (UHIP)

The University Health Insurance Plan (UHIP) is mandatory for all postdoctoral fellows (PDFs) at Carleton University and their dependents who are not covered by the Ontario Health Insurance Plan (OHIP). UHIP coverage must be purchased from the International Student Support Office within the first 30 days of arriving. If UHIP is not purchased within 30 days for dependents, a \$500 late registration fee will be added to the UHIP premiums.

Please be prepared to provide the following two documents and payment for all members that are enrolling in UHIP:

- Your passport indicating your date of arrival in Canada
- Your engagement letter
- A certified cheque or money order, in Canadian funds, made payable to Carleton University; debit cards from Canadian banks are also accepted. No cash or credit card payments are accepted.

You can obtain more information about UHIP by visiting the website at <http://www2.carleton.ca/isso/uhip/>.

UHIP covers:

- doctors' and specialists' services at home, in a hospital or institution, or in the doctor's office
- one annual health exam
- diagnosis and treatment of illness and injury, including fractures and dislocations
- surgery, including the administration of anesthetics
- care related to pregnancy (prenatal and postnatal), even if pregnancy began before arrival in Ontario

UHIP does not cover:

- prescription drugs
- eyeglasses, frames, or contact lenses
- dental care services
- medical examinations and required tests

Please note that it is extremely difficult to obtain an [exemption from UHIP](#). All PDFs not covered by OHIP should be prepared to purchase UHIP coverage. For information on how to apply for an exemption, please visit the UHIP website. You do not have to join UHIP if you are covered under a pre-approved plan.

If you do not see your current plan on this site, you must purchase UHIP coverage upon arrival in Canada.

Additional information on UHIP can be found at [www.uhip.ca](http://www.uhip.ca).

## Great West Life Health and Dental Benefit

The plan provides PDFs with many important services, and covers some expenses not covered by OHIP or UHIP. This benefit will include some dental coverage, prescription drug costs with a pay direct drug card and some additional health benefits (such as health practitioners and medical supplies and equipment).

This plan is voluntary for all PDFs. To be eligible for coverage you must apply with 31 days of your date of engagement at Carleton University or 31 days after your loss of alternate health and dental coverage. No late entry is allowed under this plan.

Please consult the Benefits at a Glance for PDFs, found on the Human Resources website at <http://www2.carleton.ca/hr/for-employees/benefits/>.

The benefit coverage must be pre-paid by one month. This means that if you start your engagement in September and enroll in September, your premium payments will be deducted from your September pay and your coverage will begin on October 1<sup>st</sup>.

Your monthly premium payments will be deducted in equal amounts from your mid and end of month pay if you are paid through the Carleton payroll system. If you are not paid through Carleton, your premium payments may be paid by automatic bank debit. To enroll in the plan and make premium payment arrangements contact Human Resources, 507 Robertson Hall, phone 613-520-3634. Once you are enrolled by Great West Life, you will receive your ID card which is also your pay direct drug card.

Your benefit coverage will end 31 days from the date your postdoctoral fellowship engagement ends or is terminated. You will have 3 months after this to submit any eligible claims incurred on or before the last day of your coverage. **Please be aware that if your postdoctoral fellowship is renewed you will need to re-enroll in the benefits plan by filling out new forms in Human Resources; your enrolment in the benefits will not automatically be extended with your fellowship renewal.**

You may register for **Great West Life Plan Member Online Services, your personal claims and coverage information** at [www.greatwestlife.com](http://www.greatwestlife.com) under the **Groupnet for Plan Members** section of the website.

**If you have any questions regarding claims or coverage eligibility, refer to your benefit booklet, visit Plan Member Online Service or call Great West Life Customer Service Center at 1-800-957-9777.**

**Please note:** This document is for information purposes only. In the event of a discrepancy, benefits will be paid according to the official documents.