



# Student Health-Care Road Map

## Primary Plans



Ontario residents have access to the provincial health-care plan OHIP (Ontario Health Insurance Plan). See [www.ontario.ca/ohip](http://www.ontario.ca/ohip) to check eligibility requirements and to apply for an Ontario health card.

Out-of-province Canadian students have access to a primary health-care plan provided by their home province or territory.

Clinic & hospital visits for emergency and routine needs in ON (combine with a supplementary plan for travel)

X-rays & lab tests

Pregnancy

Surgery

Mental health (psychiatry)

and more...



International students are automatically billed for and enrolled in the University Health Insurance Plan (UHIP).

Clinic & hospital visits for emergency and routine needs in ON (combine with a supplementary plan for travel)

X-rays & lab tests

Pregnancy

Surgery

Mental health (psychiatry)

and more...

## Supplementary Plans



Full-time undergraduate students enrolled in 18 units or more are automatically covered by the McMaster Students Union (MSU) Health & Dental Insurance Plan. Students in midwifery, commerce internship, and undergraduate medical programs are also covered.

Prescription drugs (medication) / Vaccines

Dental care

Eye exam, eyeglasses or contact lenses

Physiotherapists, chiropractors, and other health practitioners

Ambulance

and more...



Full-time and part-time graduate students in September or January paying McMaster fees are automatically covered by the Graduate Students Association (GSA) Health & Dental Plan. This includes international students and students away on exchange who pay McMaster fees, as well as MBA students. Full-time Divinity students are automatically covered by the Health Plan only.

Prescription drugs (medication) / Vaccines

Dental care

Eye exam

Physiotherapists, chiropractors, and other health practitioners

Ambulance

Travel coverage

and more...

**Note for CUPE 3906 Unit 1 members:** Eligible TAs and RAs who are covered by the CUPE 3906 Dental Plan are automatically opted out of the GSA Dental Plan and will receive a refund for it after the Change-of-Coverage Period. Please confirm your mailing address with Studentcare if you've recently moved.

### Service Ontario

1-866-532-3161  
[www.ontario.ca/ohip](http://www.ontario.ca/ohip)

Show proof of OHIP at:

- the hospital
- the doctor's office



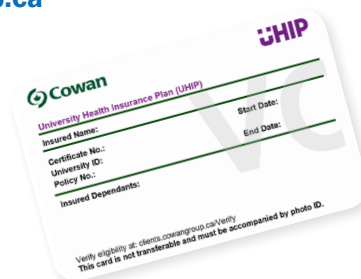
### UHIP

UHIP.RAMU@cowangroup.ca  
1-833-377-UHIP (8447)  
[www.uhip.ca](http://www.uhip.ca)

Show printed proof of UHIP at:

- the hospital
- the doctor's office

Visit a preferred provider to minimize your costs.



### MSU Plan consultants: WeSpeakStudent

1-800-315-1108  
[www.wespeakstudent.com](http://www.wespeakstudent.com)

Show your MSU Student Benefits Card at:

- the pharmacy
- the dentist's office



### GSA Plan administrator: Studentcare

[www.studentcare.ca](http://www.studentcare.ca)

Show your GSA Pay-Direct Card at:

- the pharmacy

