UHIP start, stop and coverage-card checklist

For Ontario university students on UHIP: when coverage starts and stops, printing the card, and where to get care.

NAME

DATE

ARRIVAL DATE

UHIP START DATE

UHIP END DATE

MEMBER NUMBER

- [ ] I checked my UHIP start date against my arrival
- [ ] I printed or saved my coverage card
- [ ] I know the campus clinic and the official clinic finder
- [ ] I know what UHIP does not cover
- [ ] I set a reminder before my coverage ends

SOURCES (CHECKED 2026-11-27)

UHIP's coverage-details page says coverage starts on the date the person arrives in Canada, or the 10th of the month before studies or employment start, whichever is later. If the person arrives in Canada before they are eligible for UHIP, UHIP says they must buy private medical insurance until the UHIP start date. UHIP's example: arrival on August 5, studies starting September 1, private insurance from August 5 to 9, UHIP coverage starting August 10. https://uhip.ca/uhip-services/coverage-details/ (checked 2026-11-27)

UHIP's coverage-details page says coverage stops on: the date the person is no longer eligible (for example after withdrawing from studies); the last day of the month for which premiums have been paid; the date the person becomes eligible for OHIP; 24 months after notice that OHIP coverage is denied; certain other dates listed on that page, including misuse of the coverage card or termination of the group policy. https://uhip.ca/uhip-services/coverage-details/ (checked 2026-11-27)

UHIP's coverage-card page says to check the university email inbox before registering online, because a link to the UHIP coverage card may already have been sent from Cowan's email. If the card shows incorrect information, contact the University Plan Administrator. UHIP says to bring a paper copy of the card to the medical provider. https://uhip.ca/uhip-services/coverage-card/ (checked 2026-11-27)

UHIP's Find a Clinic/Doctor/Lab page links members to Cowan's Preferred Provider Network to find a provider that will bill Cowan directly at UHIP rates. Preferred providers, UHIP says, charge Cowan directly and ask the member to complete an authorization form at the first visit. UHIP says campus clinics are also a good option, to always bring a paper copy of the coverage card, and that if it is a medical emergency, call 911. This site does not list or scrape the provider network; use UHIP's official finder. https://uhip.ca/uhip-services/find-a-clinic-doctor-lab/ (checked 2026-11-27)

UHIP's Get Started page tells members to refer to the university's supplementary health insurance for coverage such as prescription drugs, dental, and eyeglasses. Among services it lists as not covered are supplemental health and dental services, for example prescription drugs, dental cleanings, eyeglasses and acupuncture; medical examinations and tests required for immigration or by a third party; cosmetic surgery; and services not currently covered by OHIP unless otherwise noted. https://uhip.ca/get-started/ (checked 2026-11-27)