



Inspiring Innovation and Discovery

Academic Year: 2018 - 2019

University Health Insurance Plan (UHIP)

The University Health Insurance Plan (UHIP) is for ALL International students and their accompanying dependents (spouse and children). UHIP is compulsory plan for all students (and their eligible dependents) at McMaster University who hold a valid study permit issued by Citizenship and Immigration Canada and who are FULLY enrolled in an accredited program. Below you will find important information on the UHIP plan and the premium rates for this academic session.

UHIP PREMIUM (CANADIAN FUNDS, INCLUDING TAXES)

September 1, 2018 to August 31, 2019

Persons Covered	Annual Premium
Student (Member)	\$624.00
Student (Member) + 1 dependent	\$1,248.00
Student (Member) + 2 or more dependents	\$1,872.00

Incoming Exchange Students participating in an Exchange Program at McMaster University:

Study Period	Term Premium
4 month Exchange Program	\$208.00
8 month Exchange Program	\$416.00

UHIP charges will be placed on accounts for all students who have a status of Visa. Students who are fully enrolled and who have a status of Visa will automatically be enrolled and charged for UHIP. You must enroll your accompanying dependents within 30 days of their arrival date in Canada. If you enroll your family members more than 30 days after they arrive in Canada, you must pay a late application fee of \$500.00 PLUS the premium retroactive to the first of the month in which your dependents arrived in Canada.

The earliest date your coverage through UHIP can start is the 10th day of the month before the month in which your University term begins. If you arrive before this date, you will need to buy other medical insurance protection until your UHIP coverage becomes effective.

If you are covered under another insurance plan and would like more information on possibly being exempt from UHIP, please come to our office, Gilmour Hall, Room 110 for more information. Please remember that the deadline for exemptions is September 30th.