

Ontario Health Insurance Plan (OHIP)

For Ontario residents, the provincial government covers the cost of basic health care under the Ontario Health Insurance Plan ([OHIP](#)), paid for through our taxes. OHIP covers services that are medically necessary, such as doctor visits, medical specialists and hospital stays. It does not cover prescriptions or dental treatment unless provided in a hospital. To access OHIP services, a health card is required. Those [eligible](#) are issued a plastic photo card. Each individual requires their own health insurance card, including children.

Temporary foreign workers (without Canadian citizen or permanent resident status), working for an employer situated in Ontario, may be eligible for OHIP if their work permit is valid for at least six months. The spouse/partner or dependant of an OHIP-eligible foreign worker may also be eligible for OHIP and should ideally be listed on the worker's work permit. Visitors are not eligible for OHIP.

It is important to apply for OHIP as soon as possible, ideally within the first few days of arriving in Ontario. You will need to apply in person at a Service Ontario office, with proof of your residential address. There is usually a three-month waiting period before you can benefit from the program. OHIP staff will look at your immigration documents to determine when the waiting period begins. The University Health Insurance Plan ([UHIP](#)) usually covers faculty and staff during the waiting period. There is no fee for new applications or renewals.



The photo health card is shown to the left. It has an expiry date that is linked to your date of birth, or work permit expiration date. OHIP regulations require that you present your health card at every visit to a medical practitioner.

Please note: Proof of health coverage and immunization records are required in order to enrol for children for school.

OHIP application forms are available [online](#). You will need to complete the '[Registration for Ontario Health Coverage](#)' application form. To find a Service Ontario office near you, please visit www.ontario.ca/Locations. Office hours are generally from 8:30 am to 7:00 pm but may vary.

How To Apply

Along with the 'Registration for Ontario Health Coverage' application form, you will need to take along three original [documents](#) that show:

- Canadian citizenship or immigration status (e.g. work permit)
- Proof of residency in Ontario (e.g. lease papers, utility bill, bank account statement)
- Personal Identification (e.g. Social Insurance Number, bank card or birth certificate).

You may be asked to produce additional documents, for example, a marriage certificate.

Waiting Period

- ❑ If you are a newcomer to Ontario or a former resident returning here to live after being out of the country for more than seven months (e.g. on Sabbatical), the waiting period begins on the date you establish or re-establish residence in Ontario.
- ❑ For those moving to Ontario from another Canadian province, there is a three-month waiting period but, you will continue to be covered by the health insurance of your previous province for up to three months.
- ❑ A few groups are exempt from the three-month mandatory waiting period, for example, newborn babies born in Canada and living in Ontario, or permanent residents/Canadian citizens approved for [continuous OHIP coverage](#) (apply before leaving Ontario).

University Health Insurance Plan (UHIP)

Medical and health care coverage is mandatory for temporary foreign workers. While waiting for OHIP to commence, you should use the University Health Insurance Plan ([UHIP](#)), carried by Sun Life Assurance Company of Canada. UHIP provides coverage for you and your family at comparable levels to OHIP. For workers, participation in UHIP is required unless you are covered by a [pre-approved plan](#). To enrol in UHIP, if you are an employee, please contact the [Pension and Benefits office](#); if you are a post doc please follow the instructions in your letter of appointment; if a visiting academic, please contact the [UHIP Administrator](#) in York International. If eligible, UHIP coverage will be for a three-month period. Premiums are paid by the University on your behalf if you are an employee. The beginning of coverage usually coincides with your 'effective start date' at York University, subject to completion of your registration documents. You should enrol in UHIP no more than 30 days after arriving in Canada or additional charges are incurred. If you will not be entitled to OHIP by the time your UHIP coverage ends, please inform Pension & Benefits BEFORE your UHIP expires.

As in most provinces, OHIP does not cover the cost of prescription drugs, dental care, ambulance services, long-term care, and eye exams for those 20 to 64 years of age (except for certain medical conditions). You may use your York University benefits package, UHIP, or private health insurance to offset many of these costs.

UHIP is not accepted everywhere, however [Appletree Medical Group](#) (Keele campus) accepts it, as do the following medical clinics in the local community:

Fairlawn Medical Centre
3322 Yonge Street, Toronto
(Tel): 416-322-9933

Dufferin Family Care Centre
51 Gerry Fitzgerald Drive
(Tel): 416-739-1562

Sheppard Beecroft Clinic
48 Sheppard Ave West, North York
(Tel): 416-222-1477
Sees walk-ins by appt only

Alternatively, you may be able to get free treatment at a [Community Health Centre](#).

Before seeking medical attention, you are advised to contact the medical provider to confirm their payment policies.

If you are not eligible for OHIP or UHIP, you may wish to contact the Canadian Life and Health Insurance Association ([CLHIA](#)) to inquire about insurers that can provide you with coverage.