



University Health Insurance Plan (UHIP)

Insured Name: NAIHE XIAO

Certificate No.: 322117454

Start Date: 01/09/2022

University ID: U1006765038

Policy No.: 150150-322

End Date: 31/08/2023

Insured Dependents:

Verify eligibility at: clients.cowangroup.ca/Verify

This card is not transferable and must be accompanied by photo ID.

UHIP™ provides coverage for primary healthcare services comparable to OHIP, including hospital, physician, diagnostic and medical testing. Services are eligible to the same limits and conditions as OHIP. UHIP is administered by Cowan Insurance Ltd. and underwritten by The Manufacturers Life Insurance Company.

Hospitals: Please contact Cowan within 48 hours of hospital admission.

Providers: Please contact Cowan for direct billing.

Using this card authorizes Manulife, its reinsurers, and its service providers to collect, use and exchange Plan Member and/or Dependent personal information to and/or from any person or entity for purposes of plan administration and claims adjudication/investigation.

Cowan

700-1420 Blair Towers Place

Ottawa, ON K1J 9L8

Phone: 1-833-377-8447

Email: uhip.ramu@cowangroup.ca

Member: clients.cowangroup.ca

Provider: provider.cowangroup.ca



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