

## AD&D

### ACCIDENTAL DEATH & DISMEMBERMENT

#### Loss of Life per insured:

Student: \$7,500

Specific Loss Indemnity Table, Accidental Medical Reimbursement, Accidental Dental, Emergency Taxi, Special Treatment Travel Expense, Supplemental Transportation Expense, Rehabilitation, Repatriation, Tutorial and Special Telephone Expense, Eyeglasses and Contact Lenses Expense, Home Alteration and Vehicle Modification, Special Confinement, Hearing Aids and other Prosthetic Appliances, Dead Disease, Limited Air Travel, Exposure and Disappearance.

All Accident claims should be submitted on an Industrial Alliance Insurance and Financial Services Inc. Post Secondary Student Accident Claim form, available at [www.wespeakstudent.com](http://www.wespeakstudent.com) or can be picked up at the SA office on campus. The claim for must be signed by an authorized authority at the SA office.

## EMERGENCY OUT OF PROVINCE/CANADA

### TRAVEL COVERAGE

#### Coverage for Emergency Injury or Sickness

Per covered trip: \$5,000,000

#### Trip Duration

180 Days maximum

Emergency Out of Province Coverage and Assistance is provided by AIG Insurance Company of Canada Travel Insurance under policy: SRG 9426406

#### Global Excel

For emergency assistance call: 1-866-870-1898  
Outside North America, call collect: +819-566-1898

#### Medical Assistance

YOU MUST contact Global Excel prior to receiving any medical treatment. If you do not, you may receive inappropriate or unnecessary medical treatment which may not be included in your coverage.

Note: Refer to the AIG Out Of Province/Canada Travel booklet for full policy details and exclusions available on [wespeakstudent.com](http://wespeakstudent.com)

## // Important Information

### What You Need To Know

[www.wespeakstudent.com](http://www.wespeakstudent.com)  
select **George Brown College**

- Opt out from the student plan
- Add family member under the student plan
- Change to one of the enhanced plans (without any cost. Students remain on that plan until the end of their policy year)
- Create a profile online to submit and view claims
- Speak to a live agent about any issue or problem with the plan

### To Create Your eProfile

Go to [www.wespeakstudent.com](http://www.wespeakstudent.com), select your school, then click eProfile for online claim submission. This provides faster and more efficient online claim processing. You can easily submit claims, track claims, review claim history.

You can submit online claims for prescription drug, dental and extended health care benefits.

### Coordination of Benefits

Benefits under two insurance plans can be coordinated to increase your coverage up to a total of 100%. For example, following payment under this plan, you can submit outstanding balances to the other plan for consideration.

### Family Add-On

Students can only add family members in their starting semester of each academic year (i.e. September start students can only add family in the Fall semester, by the deadline dictated on the website and brochure). The family benefits form is available from your local Student Association office. The cost of adding family members are in addition to the student Health & Dental fee and is paid once, at the time you enroll your dependents.

Family dependents can only be offered to students families who are enrolled in the Health & Dental plan. You may also apply for dependent coverage online using Visa or Mastercard by going to [www.wespeakstudent.com](http://www.wespeakstudent.com).

## // Claims Submission

Your drug, dental, and extended health care claims are paid by ClaimSecure. When making a pay direct drug/dental claim, the pharmacy/dentist will need to know the following:

Your Student Health Plan  
**Benefit Card**

When making a pay direct drug/dental claim the pharmacy/dentist will need to know the following:

GROUP NUMBER: **510000** PROVIDER: **ClaimSecure**  
(formerly RxPlus/Merx Health Corporation)

CERTIFICATE ID: \_\_\_\_\_ G B C  
(10 digit alpha numeric number) The last 7 digits of your student ID number followed by GBC.

ALL DENTAL INQUIRIES CALL TOLL FREE 1-888-513-4464  
If mailing your claim, please mail your prescription drug/dental claim directly to ClaimSecure at PO Box 6500, Station A, Sudbury, ON, P3A 5N5

All Dental Inquiries, call toll-free at 1-888-513-4464.

\* If you are mailing your claim, please mail your prescription drug/dental/extended health care claim directly to ClaimSecure at: ClaimSecure Inc., P.O. Box 6500, Station A, Sudbury, ON, P3A 5N5.

### Coverage Begin and End Dates

Policy Year: September 1 - August 31

- A student that is enrolled in the Fall semester is covered from Sept 1/24 to Aug 31/25.
- A student that enrolls in the Winter semester is covered from Jan 1/25 to Aug 31/25.

### Plan Consultants

2255 Sheppard East, Atria 1, 2nd Floor  
Suite 202, Toronto, ON, M2J 4Y1  
Tel: 416-216-0296  
Fax: 416-216-1179  
Toll-Free: 1-800-315-1108  
Website: [wespeakstudent.com](http://wespeakstudent.com)  
Email: [help@aclstudentbenefits.com](mailto:help@aclstudentbenefits.com)



### Student Association of George Brown College

Tel: 416-415-5000 ex2443  
Email: [healthbenefits@sagbc.ca](mailto:healthbenefits@sagbc.ca)

[@sagbc](https://twitter.com/sagbc)



## DOMESTIC STUDENT INSURANCE PLAN



# Domestic Student Insurance Plan

(Full-time Students Only)

## 2024-2025

- Policy # 100011718
- Group # 510000

Designed for the students of  
George Brown College

**WE SPEAK**  
STUDENT

As a full-time registered student you are automatically covered for the benefits described herein.

# My Health Plan Design Options

Should you wish to move to an enhanced plan you need to make this choice each policy year prior to the deadline date of the start of your semester at no additional cost.



## Deadlines

September Start Students: Aug 19/24 to Oct 3/24  
January Start Students: Dec 9/24 to Feb 6/25

Please refer to the student insurance booklet available at [www.wespeakstudent.com](http://www.wespeakstudent.com) for plan details such as eligible providers, required referrals, exclusions etc.

### FLEX PLAN OPTION 1

## BALANCED PLAN (AUTO-ENROLLED)

#### Drugs:

90% co- insurance (Oral contraception, Depo-Provera, Mirena and Jaydess IUD. Hormones and substitutes)  
80% co-insurance for all other eligible medication  
\$8 dispensing fee max  
**Maximum:** \$5,000

REIMBURSEMENT WILL BE MADE FOR THE LOWEST PRICED SUBSTITUTABLE DRUG, AS PROVIDED FOR IN THE PROVINCIAL DRUG BENEFIT FORMULARY.

#### Dental:

**Maximum:** \$750  
80% of exam and consultation, cleaning and one unit of polishing  
80% of fillings, extractions and oral surgery  
80% of wisdom tooth extraction  
80% of endodontic/periodontics  
80% major oral surgery

\*Additional discounts are available through the Dental Network. Please visit [www.wespeakstudent.com](http://www.wespeakstudent.com) for more information.

#### Extended Health Care:

Vision: 100% coverage up to \$100 for a general eye exam and \$200 for prescribed lenses and frames and/or contact lenses every 24 consecutive months

#### Paramedical Practitioners:

80% per treatment up to \$1,000 per policy year. Please refer to the insurance website or booklet for eligible practitioners  
80% up to \$1,000 for services of a clinical psychologist (including RSW and MSW social workers)

#### AD&D and Travel Insurance Benefits

### FLEX PLAN OPTION 2

## ENHANCED DRUG PLAN

#### Drugs:

90% co-insurance for all eligible medication  
**Maximum:** \$6,500

REIMBURSEMENT WILL BE MADE FOR THE LOWEST PRICED SUBSTITUTABLE DRUG, AS PROVIDED FOR IN THE PROVINCIAL DRUG BENEFIT FORMULARY.

#### Dental:

**Maximum:** \$500  
80% of exam and consultation, cleaning and one unit of polishing  
70% of fillings, extractions and oral surgery  
70% of wisdom tooth extraction  
70% of endodontic/periodontics  
70% major oral surgery

\*Additional discounts are available through the Dental Network. Please visit [www.wespeakstudent.com](http://www.wespeakstudent.com) for more information.

#### Extended Health Care:

Vision: 100% coverage up to \$80 for a general eye exam and \$160 for prescribed lenses and frames and/or contact lenses every 24 consecutive months

#### Paramedical Practitioners:

80% per treatment up to \$800 per policy year. Please refer to the insurance website or booklet for eligible practitioners  
80% up to \$1,000 for services of a clinical psychologist (including RSW and MSW social workers)

#### AD&D and Travel Insurance Benefits

### FLEX PLAN OPTION 3

## ENHANCED DENTAL PLAN

#### Drugs:

80% co-insurance (Oral contraception, Depo-Provera, Mirena and Jaydess IUD. Hormones and substitutes)  
70% co-insurance for all other eligible medication  
\$8 dispensing fee max  
**Maximum:** \$3,000

REIMBURSEMENT WILL BE MADE FOR THE LOWEST PRICED SUBSTITUTABLE DRUG, AS PROVIDED FOR IN THE PROVINCIAL DRUG BENEFIT FORMULARY.

#### Dental:

**Maximum:** \$1,000  
100% of exam and consultation, cleaning and one unit of polishing  
90% of fillings, extractions and oral surgery  
90% of wisdom tooth extraction  
90% of endodontic/periodontics  
90% major oral surgery

\*Additional discounts are available through the Dental Network. Please visit [www.wespeakstudent.com](http://www.wespeakstudent.com) for more information.

#### Extended Health Care:

Vision: 100% coverage up to \$80 for a general eye exam and \$160 for prescribed lenses and frames and/or contact lenses every 24 consecutive months

#### Paramedical Practitioners:

70% per treatment up to \$650 per policy year. Please refer to the insurance website or booklet for eligible practitioners  
70% up to \$1,000 for services of a clinical psychologist (including RSW and MSW social workers)

#### AD&D and Travel Insurance Benefits

### FLEX PLAN OPTION 4

## ENHANCED EXTENDED HEALTH CARE PLAN

#### Drugs:

80% co-insurance (Oral contraception, Depo-Provera, Mirena and Jaydess IUD. Hormones and substitutes)  
70% co-insurance for all other eligible medication  
\$8 dispensing fee max  
**Maximum:** \$3,000

REIMBURSEMENT WILL BE MADE FOR THE LOWEST PRICED SUBSTITUTABLE DRUG, AS PROVIDED FOR IN THE PROVINCIAL DRUG BENEFIT FORMULARY.

#### Dental:

**Maximum:** \$500  
80% of exam and consultation, cleaning and one unit of polishing  
70% of fillings, extractions and oral surgery  
70% of wisdom tooth extraction  
70% of endodontic/periodontics  
70% major oral surgery

\*Additional discounts are available through the Dental Network. Please visit [www.wespeakstudent.com](http://www.wespeakstudent.com) for more information.

#### Extended Health Care:

Vision: 100% coverage up for a general eye exam and \$250 for prescribed lenses and frames and/or contact lenses every 24 consecutive months

#### Paramedical Practitioners:

90% per treatment up to \$1,150 per policy year. Please refer to the insurance website or booklet for eligible practitioners  
90% up to \$1,000 for services of a clinical psychologist (including RSW and MSW social workers)

#### AD&D and Travel Insurance Benefits



Choose a plan that suits you by visiting us at [www.wespeakstudent.com](http://www.wespeakstudent.com) for plan details & options.

**LIVE HELP MESSAGING :** Have a question? Chat with a live member of the WeSpeakStudent team. Visit [www.wespeakstudent.com](http://www.wespeakstudent.com), Student ID # is required.