

AD&D**ACCIDENTAL DEATH & DISMEMBERMENT**

Your Group Policy Number is: 100011335

Maximum: \$1,000,000 per any one (1) accident

Loss of Life per insured

Student: \$50,000

Spouse: \$10,000

Each Dependent Child: \$2,500

Specific Loss Indemnity Table, Accidental Medical Reimbursement, Bereavement, Cosmetic Disfigurement, Day Care, Education Benefit, Family Transportation, Funeral Expense, Home Alteration & Vehicle Modification, Identification, In-Hospital Mos. Confinement Income, Psychological Therapy, Rehabilitation, Repatriation, Seat Belt, Spousal Occupational Training, Travel Expense Reimbursement for Parent(s), Tutorial Service.

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 Travel Insurance under policy: SRG 9426406A

Global Excel

For emergency assistance call: 1-877-207-5018

Outside North America, call collect: +1 819-566-3940

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

// Important Information**What You Need to Know**

www.wespeakstudent.com,
select George Brown College

- Add family member under the student plan
- Change to the one of enhanced plan (without any cost and students remain on that plan until 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**(Extended Health & Dental plan only)**

Go to 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. Note: OHIP Alternative and AD&D claims can only be emailed (claims@morcare.ca) or submitted via paper claims. Examples include:

- Hospital & physician visits
- Emergency room visits
- X-rays & ultrasounds
- Blood tests
- Walk-in clinic
- Diagnostic imaging

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 at the start of their starting semester of each academic year (ie. September start students can only add family in the Fall semester, by the deadline posted on the website).

You can add family benefits by completing the form available from your local Student Association office, or online using Visa or Mastercard by going to www.wespeakstudent.com.

The cost of adding family members are in addition to the International Student Insurance fee and is paid once, at the time you enroll your dependents.

Family dependents can only be offered to students who are enrolled in the International Student Insurance Plan.

// Claims Submission

You can download your claim forms at wespeakstudent.com. Please ensure you scan or send photos of both your claim form, and all receipts or invoices.

OHIP ALTERNATIVE, AD&D, MEDICAL INSURANCE CLAIMS:

Complete the International Health Claim form:
visit www.wespeakstudent.com

Submit claims by email: claims@morcare.ca
or by mail to the address on the claim form

DRUG, DENTAL, EXTENDED HEALTH CLAIMS:

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 your medical card.

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

Your Morcare medical card
DOWNLOAD YOUR MORCARE MEDICAL CARD:

1. Go to www.wespeakstudent.com
2. Select "International Students to Canada Post-Secondary Plan"
3. Click "Student Medical Card"
4. Enter Your Personal Information
5. Click "Get My Card" and print a copy

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
Email: help@aclstudentbenefits.com

**Student Association of George Brown College**

Tel: 416-415-5000 ex2443
Email: healthbenefits@sagbc.ca

@sagbc



International Student Insurance Plan

(Post-Secondary Plan)

2024-2025

OHIP ALTERNATIVE / AD&D

- Group Policy # 100011335

DRUG / DENTAL / EXTENDED HEALTH

- Policy # 100011718
- Group # 510000

Designed for the students of
George Brown College



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

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 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 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 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 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

OHIP ALTERNATIVE COVERAGE

HEALTH COVERAGE IN CANADA
(THERE ARE NO FLEX PLAN OPTIONS)



MORCARE

All International Students, under age 65, their accompanying spouses and accompanying dependent children are eligible for this coverage. Please visit www.wespeakstudent.com to enrol your spouse or children.

Lifetime Maximum: \$2,000,000

Doctor/Physician

Treatment of Illness or Injury

Doctor/Clinic visits

Emergency room

Medical services and devices coverage

Medical Services and Devices coverage include:

Treatment of fractures or dislocations, x-rays and laboratory exams, dental procedures by a dental surgeon, health exams, licensed anesthetist, cleft lip and palate assistance, well-baby care expenses

Obstetrical/Maternity Expense Indemnity

Lifetime Maximum: \$25,000

Note: Refer to the International Student Insurance booklet for full policy details and exclusions available on wespeakstudent.com

Psychiatric Hospitalization

Lifetime Maximum: \$50,000

Self-inflicted injuries/Suicide and Attempted Suicide

Life time Maximum: \$10,000 for required in-patient hospitalization

Oncology Treatment

Lifetime Maximum: \$50,000

Repatriation

Maximum: \$20,000 per student year

Return Home

Maximum: \$20,000 per student year

IMPORTANT NOTE: Expenses for scheduled confinement in hospital or scheduled surgery, including outpatient surgery, must be submitted to the Insurer for approval 3 days in advance of the date of admission. If not submitted, coverage is limited to 70% of all expenses incurred, to an overall maximum of \$10,000.00



Choose a plan that suits you by visiting us at
www.wespeakstudent.com for plan details & options.

Please refer to the student insurance booklet available at www.wespeakstudent.com for plan details such as eligible providers, required referrals, exclusions etc.