



// Important Information

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.

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 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

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

Your Group Policy Number is: 100011335

Provider: Special Markets Solutions

Your certificate numbers is the last 7 digits of your Student Number

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

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

(ESL Plan)

2024-2025

OHIP ALTERNATIVE / AD&D
• Group Policy # 100011335

Designed for the students of George Brown College



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



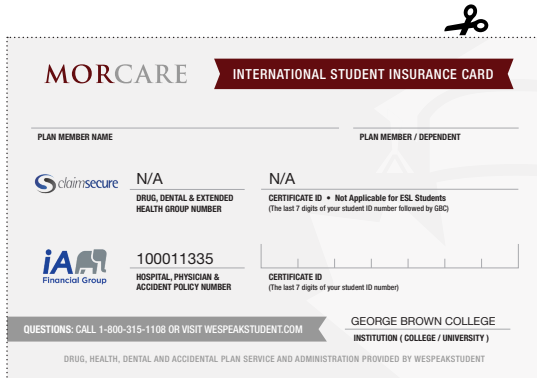


Your Plan Design

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

TO DOWNLOAD YOUR MORCARE MEDICAL CARD:

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



OHIP ALTERNATIVE INSURANCE HEALTH COVERAGE IN CANADA

All International Students, under age 65, their accompanying spouses and accompanying dependent children are eligible for this coverage. Please visit 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
Lifetime 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

Visit us at www.wespeakstudent.com for plan details and options.

AD&D ACCIDENTAL DEATH & DISMEMBERMENT

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 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

