

# Message from Kelly Morel

Principal (ACL Student Benefits Ltd. o/a WeSpeakStudent, & Morcare Insurance)



Hi Everyone,

This week the Canadian Government announced they are restricting our international borders to limit the impact of COVID-19. As we try to understand how that will affect our daily lives, our families and friends, I wanted to connect with you on a personal and social level.

Those who went shopping recently will have seen extraordinary numbers of people, long lines and empty shelves. Many public and private social areas are partially closed or fully shut down. Travel has come to a halt and businesses are working their way through being able to operate fully, yet in an entirely different manner. Some are not so lucky and are considering a complete shut down or other alternatives. The Provincial and Federal Government are actively working to ensure public health and safety and protect employees through new legislation.

First and foremost. The message I would like to state is please, students will be our priority. ACL & Morcare will not shut down operations and this has not impacted our ability to serve you. Our ACL & Morcare teams are responding to the spikes in daily activity. Behind the scenes and because of our amazing individuals on staff we were ahead of the curve and worked quickly towards being fully operational at 100% capacity on an entirely remote basis. The safety of our staff and their families has been utmost in our minds, while maintaining the ability to provide excellent service.

Another concern you may have is the insurers could close the door on certain parts of coverage and services under the associated health plans. Again, please do not worry. We have been in contact with our insurer partners and are monitoring closely the Provincial and Federal sites. Our insurer partners agree with us that student health plans are essential services and we must collectively work together in order to keep them operating and serving the students, and their dependents, in our community in the weeks ahead.

It may not feel like business as usual. But you will be able to count on us. Our ACL & Morcare teams from across Ontario have been hard at work around the clock to live up to that commitment. That is our top priority, and it may mean closing our doors for now, limiting the number of in-person campus visits at any given time as well as asking clients to keep a certain distance (or not being offended when we do) in order to reduce the risk of making one another sick.

We are prepared for this, and to provide on-going support, we will accommodate in other manners, for instance Zoom meetings or presentations and webinars for gatherings of 25+ or more domestic and international students and an increased presence in our ACL & Morcare Call Centres to meet increased volumes. We are also exploring the different and viable options that are emerging (online screening for valid OHIP citizens or the inclusion into international coverage) to bring to you alternative and safe measures under this medical issue we are managing together.

We are managing the increasing daily enquiries and ramping up our knowledge in order to serve you better. However, it will be difficult for us to meet all the additional service demands, possibly some claims handling may be slower as our external partners work to maintain privacy and accommodate physical mailing of claims at the same time. So I would ask that you are patient and open as we work at resolutions that will serve everyone while keeping safety as a top priority.

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All of us face some uncertainty and certainly new challenges in the coming days. Our business operations and services may not be as perfect as we would like it, as we continue to adapt to the climate. But we are dedicated and committed to you. We will continue to make every effort to ensure you receive responses from our ACL & Morcare Teams, our ACL & Morcare Call Centres and are up-to-date/informed and have what you need for yourselves and your dependents on the plan.

As we have more updates, we will utilize multiple communication checkpoints to keep you informed: WeSpeakStudent website, Morcare website, Facebook, Instagram and Twitter.

Finally, I'd like to leave you with a few key points:

1. We are working hard to ensure your safety, and the safety of our ACL teams and their families.
2. We are dedicated to being socially conscience and continue our operations that is in keeping with the well-being of our community that we are a part of.
3. We are 100% fully operational and are here to provide you with excellent service.
4. We are going to ensure our business remains operational to serve you as it relates to all areas of the student health plan, and are prepared to take action in order to serve you better
  - i.e. strengthen our Call Centre to accommodate increasing volumes, implement new claim form delivery system via email.
5. Please be open and patient with us as daily issues may require additional management
  - i.e. timeframe for claims handling, physical mail and other areas outside of our control.

I can't close without adding this. One thing I love about our Country is the people's willingness to hold out a hand to someone during a crisis. We are past accepting that we are going down the road of a global pandemic. I'm proud to acknowledge Canadians supporting one another and admire the Facebook CareMongering-TO Community Response to Covid-19 page. This is a great encouragement to begin what could be the most intense weeks for society in Canadian history.

If you have the chance to do something kind for someone today, please do it. I encourage everyone to Pay It Forward. We will get through this. Together.

Kelly Morel, Principal