

**2024-2025**

**Fleming College**  
**STUDENT**  
**HEALTH PLAN**

**FOR ALL FULL TIME DOMESTIC STUDENTS**  
**A T A L L C A M P U S E S**

**DESIGNED FOR THE**  
**Student Administrative Council of Sutherland Campus**  
**and Student Association of Frost Campus**

**WeSpeakStudent**  
**1-800-315-1108 [www.wespeakstudent.com](http://www.wespeakstudent.com)**

**Policy #100011698    Group #515647**



## Student Call Centre

CHAT WITH A LIVE WESPEAKSTUDENT TEAM MEMBER

**1-800-315-1108**

Please have your student ID readily available.

**WE** **SPEAK**  
**STUDENT**

2255 Sheppard East, Atria 1, 2nd Floor Suite 202 Toronto, ON, M2J 4Y1

[www.wespeakstudent.com](http://www.wespeakstudent.com)

Underwritten by

**Industrial Alliance Insurance and Financial Services Inc.**  
**(hereinafter referred to as The Company”)**

This booklet has been prepared as a brief outline of the benefits available to you under your Group Insurance Plan. It is not an insurance policy, but an informal explanation of benefits provided by the plan.

### **PLAN OPTIONS**

All registered full time post secondary students that have paid the health plan fee are automatically members of the Standard Plan unless you decide to choose the Enhanced Prescription/Vision Plan or Enhanced Dental/Vision Plan. To choose a plan other than the Standard Plan please go to our website [www.wespeakstudent.com](http://www.wespeakstudent.com).

Please be aware that should you decide to purchase family benefits for your spouse and/or dependant children they will also be enrolled in the same benefit plan that you have chosen.

Should you choose the Enhanced Prescription/Vision or Enhanced Dental/Vision plan option this will remain your student health plan for the duration of your academic program.

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### **SECTION I - STANDARD PLAN**

PAY DIRECT PRESCRIPTION BENEFITS	<b>1</b>
DENTAL BENEFITS	<b>2</b>
EXTENDED HEALTH CARE BENEFITS	<b>7</b>

### **SECTION II - ENHANCED PRESCRIPTION/VISION PLAN**

PAY DIRECT PRESCRIPTION BENEFITS	<b>10</b>
DENTAL BENEFITS	<b>11</b>
EXTENDED HEALTH CARE BENEFITS	<b>16</b>

### **SECTION III - ENHANCED DENTAL/VISION PLAN**

PAY DIRECT PRESCRIPTION BENEFITS	<b>20</b>
DENTAL BENEFITS	<b>21</b>
EXTENDED HEALTH CARE BENEFITS	<b>26</b>

### **ACCIDENT BENEFITS **30****

(applies to all benefit plans - policy #100011698)

### **GENERAL INQUIRIES **39****

### **DRUG/DENTAL/EHC/ACCIDENT CLAIMS **41****

## SECTION I - STANDARD PLAN

# **PAY DIRECT PRESCRIPTION BENEFITS**

If an Insured requires drugs or medicines and such drugs or medicines are prescribed by a physician, and purchased by the Insured for use during the term of the policy, subject to a dispensing maximum of a 90-day supply, the Company will reimburse 70% of the reasonable and customary charges incurred, to a maximum of \$3,000.00 per Insured, per policy year for expenses for:

- a) most prescription drugs or medicines;
- b) insulin injectibles;
- c) insulin supplies which include syringes, needles and diagnostic test strips, including glucometers, alcohol swabs and lancets; (pseudo din# 910333 must be used for all diabetic supplies) subject to a maximum of \$200.00 per Insured per policy year;
- d) allergy serums;
- e) Nuva ring, subject to a maximum of \$178.00 per Insured, per policy year;
- f) oral contraceptives, contraceptive patch (birth control);
- g) all acne preparations including Accutane;
- h) preventative vaccines to a maximum of \$400.00 per Insured, per policy year.

**Please visit our website [www.wespeakstudent.com](http://www.wespeakstudent.com) for more details on our prescription plan partners.**

Reimbursement will be made for the lowest priced substitutable drug, as provided for in the Provincial Drug Benefit Formulary.

**The maximum amount allowed for a dispensing fee is \$10.50 any amount charged over and above will be payable by the student.**

## **EXCLUSIONS**

- a) over-the-counter products, or medicines available without a prescription;
- b) fertility drugs; erectile dysfunction drugs; male pattern baldness remedies;
- c) anti-smoking remedies (nicorette gum, patches or similar products);
- d) drugs, hormones, products and injections for the treatment of obesity;
- e) infant formula, dietary foods and aids; salt and sugar substitutes;
- f) first-aid and surgical supplies; atomizers, vaporizers.

# SECTION I - STANDARD PLAN

## **DENTAL BENEFITS**

### **MAXIMUM COVERAGE**

During each policy year, the maximum coverage per Insured is \$700.00. Reimbursement is considered according to the Ontario Dental Association's Suggested Fee Guide for General Practitioners.

### **BASIC AND PREVENTIVE SERVICES**

80% of one examination and consultation, including any necessary x-rays and diagnostic services at time of exam, during each policy year.

#### **Eligible exams**

- a) complete oral examinations
- b) recall oral examinations
- c) emergency or specific oral examinations
- d) consultation

#### **Eligible X-rays**

- a) full mouth series, maximum of 16 films in any 36 consecutive months
- b) panorex (one in any 36 consecutive months)
- c) periapical (no more than 16 films in any 36 consecutive months)
- d) bitewing (no more than 4 films in 12 consecutive months)
- e) occlusal (no more than 4 films in 12 consecutive months)

#### **Cavity Prevention**

- a) Polishing or Cleaning Teeth  
One occurrence is covered per Insured per policy year.
- b) Recall Scaling  
One unit is covered per Insured per policy year. (For periodontical scaling, please see the "periodontics" section.)
- c) Fluoride  
Only insured children 16 or younger are covered for this treatment. A child is covered for one treatment per policy year.
- d) Oral Hygiene Instruction  
This is instruction on how to brush and floss. One instruction is covered in a lifetime.
- e) Pit and Fissure Sealants  
This is a coating put on top of any pits or cracks in teeth to prevent cavities from forming. Only insured children 18 or younger are covered.

## **Space Maintainers**

a) Space Maintainers

A space maintainer is an appliance that a dentist uses to maintain a space where a tooth has been removed. Only insured children 14 or younger are covered for one space maintainer per policy year.

b) Maintenance of space maintainers

Maintenance of a space maintainer means adjusting, re-cementing or repairing an appliance used to maintain a space where a tooth has been removed. Only insured children 14 or younger are covered.

## **FILLINGS (80%)**

Please note: These procedures may include local anaesthesia, removal of decay, pulp protection (a sedative used to protect the nerve) and bite adjustment (work done to make sure that the fit between the top and bottom teeth is correct). The cost of finishing or polishing is not covered.

All restoration done to the same tooth will be covered as a single visit to the dentist.

a) Silver Fillings

A silver filling is only covered if 12 months have passed since the last restoration to the same tooth. If a bonded silver filling is installed, we will only cover the cost of a non-bonded silver filling.

b) White Fillings

A white filling is only covered if 12 months have passed since the last restoration to the same tooth.

c) Retentive Pins

These are pins used to make sure that a restoration or filling stays in place.

d) Sedative Fillings for Caries, Trauma and Pain Control

Caries result from tooth decay. Trauma means a blow to the mouth or teeth resulting in injury. Severe wear may be considered a traumatic injury. Pain control includes temporary fillings and local anaesthesia to reduce pain before a permanent filling is installed. Sedative fillings that are applied to reduce pain are covered. This procedure includes local anaesthesia, removal of decay and/or removal of existing restoration, bite adjustment (treatment to make sure that the fit between the top and bottom teeth is correct), pulp cap (a sedative placed on an exposed nerve to reduce pain and prevent infection) and placement of a sedative filling (a sedative placed under a filling to reduce pain).

e) Stainless Steel, Plastic and Polycarbonate Caps

This is a cap that is installed to cover the whole tooth or teeth. Only insured children 14 or younger are covered for this treatment.

## **MINOR ORAL SURGERY (80%)**

Please note: These procedures may include local anaesthesia, appropriate x-rays, surgery and follow-up care.

- a) Extractions  
Extraction means removing a non-impacted tooth.
- b) Residual Root Removal  
Residual root removal means removing tooth roots left behind when a tooth is extracted. One root removal is covered per tooth in a lifetime.

## **ANAESTHESIA (80% COVERAGE)**

All necessary anaesthesia during a dental procedure including:

- a) general anaesthesia (total loss of consciousness),
- b) deep sedation (where the insured person may be in and out of consciousness during a procedure),
- c) intravenous sedation (the injection of a sedative into the blood stream) and
- a) inhalation technique (sedation given using a mask).

## **DENTURE MAINTENANCE (80% COVERAGE)**

- a) Denture Adjustments  
Adjustments are covered and unlimited as long as the adjustments are made.
- b) Denture Repairs  
Repairing dentures means fixing broken or damaged dentures. The insured person is covered for unlimited denture repairs.
- c) Denture Rebasing and Relining  
Rebasing dentures means fitting dentures with a new base. Relining dentures means adding material so that the dentures fit properly.  
One rebase or reline is covered every 36 months.
- d) Tissue Conditioning  
Tissue conditioning means applying a conditioner to the alveolar ridge that ensures a proper denture fit and is covered once every 36 months.

## **MAJOR ORAL SURGERY (10%)**

### **IMPACTED WISDOM TEETH LIMITED TO TWO WISDOM TEETH (50%)**

Please note: These procedures may include local anaesthesia, appropriate x-rays, surgery and follow-up care.

- a) Alveoloplasty, Gingivoplasty, Stomatoplasty, Vestibuloplasty  
Alveoloplasty means remodelling, removing or reducing bone. Gingivoplasty means remodelling gums. Stomatoplasty means remodelling the floor of the mouth. Vestibuloplasty involves ridge reconstruction.
- b) Surgical Excision  
This includes the removal of cysts or a foreign body.
- c) Surgical Incision  
This is an incision made to an infected area usually to allow drainage.

d) Fractures

The treatment of fractures of the upper or lower alveolar bone which holds the teeth in their sockets.

e) Frenectomy

Frenectomy involves surgery on the frenum (a thin tissue that connects the lips to the gums and the tongue to the floor of the mouth).

f) Sialolithotomy

This is the partial removal of the salivary duct.

g) Antral Surgery

This is the surgical removal of a tooth that has been forced up into a sinus cavity.

h) Hemorrhage Control

This is treatment to stop bleeding resulting from an extraction or trauma.

i) Post Surgical Care

This is treatment given by the dentist after surgery until healing is complete.

## **ENDODONTICS (10% COVERAGE)**

a) Pulpotomy

Pulpotomy is the removal of dental pulp from the crown portion of the tooth. This procedure may include a treatment plan, anaesthesia, the treatment, appropriate x-rays, and follow-up care and must occur more than 30 days before a root canal therapy.

b) Root Canal Therapy

This procedure includes:

treatment plan

pulp vitality test

pulpectomy (removing the diseased nerve from inside the tooth to reduce pain)

opening and drainage

tooth isolation and

clinical procedure with appropriate x-rays

One root canal therapy is covered per tooth in a lifetime. Re-treatment procedures are not covered.

If dental coverage ends during root canal therapy, we will extend coverage for 30 days to complete the root canal service. If the dental coverage is replaced by a policy with another insurer before the procedure is completed, the replacing insurer will be responsible for the cost of the entire procedure.

## **PERIODONTICS 10%**

### **(PERIODONTAL SCALING 100% LIMITED TO A TOTAL OF 7 UNITS)**

Please note: These procedures may include local anaesthesia, surgical dressing, sutures and follow-up care for 1 month. Post-treatment evaluation is not covered.

a) Displacement Dressing

A displacement dressing means placing a medicated pack on inflamed gums to move gums away from the calculus (deposits on teeth that irritate gums).



- b) Desensitization  
Desensitization means applying fluoride to reduce sensitivity.
- c) Gingival Curettage  
Gingival curettage means scraping out damaged tissue inside the gums.
- d) Gingivectomy  
Gingivectomy means removing damaged gum tissue.
- e) Flap Surgery  
Flap surgery is the opening made for bone removal.
- f) Tissue Graft  
Tissue graft is the transfer of healthy gums to an area where the gums have receded.
- g) Periodontal Scaling and/or Root Planing (Tartar Removal)  
Scaling means removing calcium deposits on teeth. Root planing means the smoothing of rough tooth surfaces and removing any calcium deposits and is covered for up to eight units of scaling and/or root planing every student year.

## **EXCLUSIONS**

- a) services not included in the list of defined eligible services;
- b) completion of claim forms, advice by phone, or charges for missed or cancelled appointments;
- c) cosmetic surgery or treatment when classified as such by the Company;
- d) any dental treatment not yet approved by the Canadian Dental Association or which is clearly experimental in nature;
- e) dental services or supplies that the insured person is eligible to claim under the Workers' Compensation legislation
- f) treatment to correct temporomandibular joint dysfunction (The hinge joint of the jaw is called the temporomandibular joint.)
- g) any endodontic treatment which was started before the effective date of coverage
- h) the replacement of dental appliances that are lost, misplaced or stolen
- i) any treatment related to orthognathic surgery (remodelling or reconstruction of your jaw)
- j) Any major restorative services
- k) procedures or supplies used in vertical dimension corrections (changing the height of the teeth) or to correct attrition problems (worn down teeth);
- l) implanting fabricated teeth or any major surgery resulting from implanting fabricated teeth.

This is a summary of the benefits available under the Group Insurance Plan. Further details may be obtained from the plan provider.

## SECTION I - STANDARD PLAN

# **EXTENDED HEALTH CARE BENEFITS**

This benefit helps pay the cost of eligible medical expenses incurred by an Insured and their insured family members. An Insured will be reimbursed for eligible expenses not covered by the Provincial Medicare Plan, subject to the deductible, if any, and percentage reimbursed shown below. Payment will be made for those eligible expenses which are a) reasonable and medically necessary and b) incurred on the prior recommendation of a legally qualified physician except where otherwise indicated.

### **ELIGIBLE EXPENSES (IN PROVINCE)**

ClaimSecure will pay 100% of eligible expenses except where stated. The following are the eligible expenses provided by licenced practitioners in the province the expense is incurred in.

### **AMBULANCE**

Coverage of \$100.00 per trip for the following:

- a) A licensed ground ambulance when used to transport an Insured because of emergency or in-patient treatment i) from the place where the Insured suffers the sickness to the nearest hospital where adequate medical treatment is available, ii) from one hospital to another, or iii) from a hospital to the Insured's residence, when an Insured's condition warrants it.
- b) Emergency transportation by a licensed air ambulance to the nearest hospital where adequate treatment is available or to another hospital when certified as essential by the attending physician. If medically necessary, in flight services of a registered nurse or necessary medical personnel and the return air fare for the registered nurse or necessary medical personnel will be included.

### **PARAMEDICAL PRACTITIONERS**

\$40.00 per treatment up to a combined maximum of \$400.00 each policy year for all the practitioners listed below:

- a) Combined services of a naturopath or a chiropractor; x-ray allowance of \$25.00 every 24 months;
- b) Services of a registered massage therapist, if prescribed by a physician;
- c) Services of a physiotherapist, if prescribed by a physician.

## **ORTHOPEDIC SUPPLIES**

Charges for molded arch supports, orthopedic supplies and custom made orthopedic shoes are covered at 50% to a maximum of \$250.00, if recommended by a physician, podiatrist or chiropodist;

- **Orthopedic supplies as noted above must be dispensed by one of the following providers: orthotist, pedorthist, podiatrist or chiropodist.**
- **Orthopedic supplies must be dispensed by a different provider than the prescriber.**
- **Orthopedic supplies prescribed or dispensed by a chiropractor are not eligible.**

\*When submitting your claim be sure to include the following: Your major medical expense claim form, referral pre-dating treatment, original paid in full invoice, gait analysis or biomechanical exam, a description of the raw materials used in the construction of the orthotic.

## **PROSTHETIC APPLIANCES**

- a) Charges for artificial limbs when the loss of the limb occurs while the individual is insured under this benefit, the cost of repair is also eligible; replacement is included when required due to physiological change, but excluding myoelectric appliances;
- b) Charges for contact lenses or glasses following cataract surgery (limited to one pair per lifetime);
- c) Artificial eyes including reimbursement for one polishing or one re-making of the artificial eye each policy year;
- d) Charges for crutches, casts, splints, trusses and braces (does not include dental braces, or expense of a brace or similar device used for non therapeutic purposes or used solely for the purpose of participation in sports or other leisure activities, braces must have rigid or semi rigid materials in them), including replacements when medically necessary;
- e) Purchase of an external breast prosthesis when required because of a total or radical mastectomy that has been performed while the individual is insured under this benefit, including the purchase of 2 surgical brassieres, to a maximum of \$200.00 per individual each policy year.

## **MEDICAL SUPPLIES**

Charges for compound serums, colostomy supplies, injectable drugs and varicose vein injections, if medically necessary. Such drugs or supplies must be either administered by a physician, nurse or dentist, or prescribed by a physician, nurse or dentist and dispensed by a pharmacist. However, any charges for their administration will not be included.

## **EQUIPMENT RENTAL**

Charges for wheelchairs, walkers, hospital beds, respiratory equipment, kidney dialysis equipment, traction kits which are rented for temporary therapeutic use. If, due to extended illness or disability, the need for these items will be long term, the Company, at its sole discretion, may approve the purchase of these items. Repair to a wheelchair will be included up to a lifetime maximum of \$250.00.

## **OTHER ELIGIBLE EXPENSES**

- a) Charges for oxygen, blood or blood products and the equipment required for its administration;
- b) Charges for treatment of a sickness by the use of radiotherapy or coagulotherapy;
- c) Charges for laboratory tests done in a commercial laboratory for diagnosis of a sickness but excluding any tests performed in a physician's office or a pharmacy;
- d) insulin pump to a maximum of \$500.00 per policy year;
- e) catheters and hypodermic needles.

## **LIMITATIONS AND EXCLUSIONS**

- a) expenses as a result of any injury or sickness caused by declared or undeclared war or any act thereof;
- b) expenses of any kind which would not normally be charged to the Insured provided by the policy were not in effect;
- c) expenses incurred from any injury or sickness sustained as a result of employment when the Insured is covered or eligible to receive benefits under the applicable Workplace Safety and Insurance Board's legislation or similar law;
- d) expenses as a result of suicide or any attempt thereat or intentionally self-inflicted injury, while sane or insane;
- e) cosmetic medical or surgical care, other than due to an accidental bodily injury sustained while the Insured is insured under this benefit;
- f) medical treatment which is experimental or investigational in nature;
- g) periodic health examinations, broken appointments, physician's costs for traveling or providing telephone advice, third-party examinations, completion of forms or medical reports, travel for health purposes;
- h) services, treatment or supplies not included in this benefit;
- i) expenses incurred from any injury or sickness as the result of active full-time service in the armed forces of any country;
- j) expenses incurred by an Insured who is not covered under any Federal or Provincial Hospital or Medical Plan, or its equivalent.

## SECTION II - ENHANCED PRESCRIPTION/VISION PLAN

### **PAY DIRECT PRESCRIPTION BENEFITS**

If an Insured requires drugs or medicines and such drugs or medicines are prescribed by a physician, and purchased by the Insured for use during the term of the policy, subject to a dispensing maximum of a 90-day supply, the Company will reimburse 85% of the reasonable and customary charges incurred, to a maximum of \$1,500.00 per Insured, per policy year for expenses for:

- a) most prescription drugs or medicines;
- b) insulin injectibles;
- c) insulin supplies which include syringes, needles and diagnostic test strips, including glucometers, alcohol swabs and lancets; (pseudo din# 910333 must be used for all diabetic supplies) subject to a maximum of \$200.00 per Insured per policy year;
- d) allergy serums;
- e) Nuva ring, subject to a maximum of \$178.00 per Insured, per policy year;
- f) oral contraceptives, contraceptive patch (birth control);
- g) all acne preparations including Accutane;

**Please visit our website [www.wespeakstudent.com](http://www.wespeakstudent.com) for more details on our prescription plan partners.**

Reimbursement will be made for the lowest priced substitutable drug, as provided for in the Provincial Drug Benefit Formulary.

**The maximum amount allowed for a dispensing fee is \$10.50 any amount charged over and above will be payable by the student.**

### **EXCLUSIONS**

- a) over-the-counter products, or medicines available without a prescription;
- b) fertility drugs; erectile dysfunction drugs; male pattern baldness remedies;
- c) anti-smoking remedies (nicorette gum, patches or similar products);
- d) drugs, hormones, products and injections for the treatment of obesity;
- e) infant formula, dietary foods and aids; salt and sugar substitutes;
- f) first-aid and surgical supplies; atomizers, vaporizers;
- g) preventative vaccines.

## SECTION II - ENHANCED PRESCRIPTION/VISION PLAN

# **DENTAL BENEFITS**

### **MAXIMUM COVERAGE**

During each policy year, the maximum coverage per Insured is \$350.00. Reimbursement is considered according to the Ontario Dental Association's Suggested Fee Guide for General Practitioners.

### **BASIC AND PREVENTIVE SERVICES**

60% of one examination and consultation, including any necessary x-rays and diagnostic services at time of exam, during each policy year.

#### **Eligible exams**

- a) complete oral examinations
- b) recall oral examinations
- c) emergency or specific oral examinations
- d) consultation

#### **Eligible X-rays**

- a) full mouth series, maximum of 16 films in any 36 consecutive months
- b) panorex (one in any 36 consecutive months)
- c) periapical (no more than 16 films in any 36 consecutive months)
- d) bitewing (no more than 4 films in 12 consecutive months)
- e) occlusal (no more than 4 films in 12 consecutive months)

#### **Cavity Prevention**

- a) Polishing or Cleaning Teeth  
One occurrence is covered per Insured per policy year.
- b) Recall Scaling  
One unit is covered per Insured per policy year. (For periodontal scaling, please see the "periodontics" section.)
- c) Fluoride  
Only insured children 16 or younger are covered for this treatment. A child is covered for one treatment per policy year.
- d) Oral Hygiene Instruction  
This is instruction on how to brush and floss. One instruction is covered in a lifetime.
- e) Pit and Fissure Sealants  
This is a coating put on top of any pits or cracks in teeth to prevent cavities from forming. Only insured children 18 or younger are covered.

## **Space Maintainers**

a) Space Maintainers

A space maintainer is an appliance that a dentist uses to maintain a space where a tooth has been removed. Only insured children 14 or younger are covered for one space maintainer per policy year.

b) Maintenance of space maintainers

Maintenance of a space maintainer means adjusting, re-cementing or repairing an appliance used to maintain a space where a tooth has been removed. Only insured children 14 or younger are covered.

## **FILLINGS (50%)**

Please note: These procedures may include local anaesthesia, removal of decay, pulp protection (a sedative used to protect the nerve) and bite adjustment (work done to make sure that the fit between the top and bottom teeth is correct). The cost of finishing or polishing is not covered.

All restoration done to the same tooth will be covered as a single visit to the dentist.

a) Silver Fillings

A silver filling is only covered if 12 months have passed since the last restoration to the same tooth. If a bonded silver filling is installed, we will only cover the cost of a non-bonded silver filling.

b) White Fillings

A white filling is only covered if 12 months have passed since the last restoration to the same tooth.

c) Retentive Pins

These are pins used to make sure that a restoration or filling stays in place.

d) Sedative Fillings for Caries, Trauma and Pain Control

Caries result from tooth decay. Trauma means a blow to the mouth or teeth resulting in injury. Severe wear may be considered a traumatic injury. Pain control includes temporary fillings and local anaesthesia to reduce pain before a permanent filling is installed. Sedative fillings that are applied to reduce pain are covered. This procedure includes local anaesthesia, removal of decay and/or removal of existing restoration, bite adjustment (treatment to make sure that the fit between the top and bottom teeth is correct), pulp cap (a sedative placed on an exposed nerve to reduce pain and prevent infection) and placement of a sedative filling (a sedative placed under a filling to reduce pain).

e) Stainless Steel, Plastic and Polycarbonate Caps

This is a cap that is installed to cover the whole tooth or teeth. Only insured children 14 or younger are covered for this treatment.

## **MINOR ORAL SURGERY (50%)**

Please note: These procedures may include local anaesthesia, appropriate x-rays, surgery and follow-up care.

- a) Extractions  
Extraction means removing a non-impacted tooth.
- b) Residual Root Removal  
Residual root removal means removing tooth roots left behind when a tooth is extracted. One root removal is covered per tooth in a lifetime.

## **ANAESTHESIA (50% COVERAGE)**

All necessary anaesthesia during a dental procedure including:

- a) general anaesthesia (total loss of consciousness),
- b) deep sedation (where the insured person may be in and out of consciousness during a procedure),
- c) intravenous sedation (the injection of a sedative into the blood stream) and
- a) inhalation technique (sedation given using a mask).

## **DENTURE MAINTENANCE (50% COVERAGE)**

- a) Denture Adjustments  
Adjustments are covered and unlimited as long as the adjustments are made.
- b) Denture Repairs  
Repairing dentures means fixing broken or damaged dentures. The insured person is covered for unlimited denture repairs.
- c) Denture Rebasing and Relining  
Rebasing dentures means fitting dentures with a new base. Relining dentures means adding material so that the dentures fit properly.  
One rebase or reline is covered every 36 months.
- d) Tissue Conditioning  
Tissue conditioning means applying a conditioner to the alveolar ridge that ensures a proper denture fit and is covered once every 36 months.

## **MAJOR ORAL SURGERY (10%)**

### **IMPACTED WISDOM TEETH LIMITED TO TWO WISDOM TEETH (25%)**

Please note: These procedures may include local anaesthesia, appropriate x-rays, surgery and follow-up care.

- a) Alveoloplasty, Gingivoplasty, Stomatoplasty, Vestibuloplasty  
Alveoloplasty means remodelling, removing or reducing bone. Gingivoplasty means remodelling gums. Stomatoplasty means remodelling the floor of the mouth. Vestibuloplasty involves ridge reconstruction.
- b) Surgical Excision  
This includes the removal of cysts or a foreign body.
- c) Surgical Incision  
This is an incision made to an infected area usually to allow drainage.



d) Fractures

The treatment of fractures of the upper or lower alveolar bone which holds the teeth in their sockets.

e) Frenectomy

Frenectomy involves surgery on the frenum (a thin tissue that connects the lips to the gums and the tongue to the floor of the mouth).

f) Sialolithotomy

This is the partial removal of the salivary duct.

g) Antral Surgery

This is the surgical removal of a tooth that has been forced up into a sinus cavity.

h) Hemorrhage Control

This is treatment to stop bleeding resulting from an extraction or trauma.

i) Post Surgical Care

This is treatment given by the dentist after surgery until healing is complete.

## **ENDODONTICS (10% COVERAGE)**

a) Pulpotomy

Pulpotomy is the removal of dental pulp from the crown portion of the tooth. This procedure may include a treatment plan, anaesthesia, the treatment, appropriate x-rays, and follow-up care and must occur more than 30 days before a root canal therapy.

b) Root Canal Therapy

This procedure includes:

treatment plan

pulp vitality test

pulpectomy (removing the diseased nerve from inside the tooth to reduce pain)

opening and drainage

tooth isolation and

clinical procedure with appropriate x-rays

One root canal therapy is covered per tooth in a lifetime. Re-treatment procedures are not covered.

If dental coverage ends during root canal therapy, we will extend coverage for 30 days to complete the root canal service. If the dental coverage is replaced by a policy with another insurer before the procedure is completed, the replacing insurer will be responsible for the cost of the entire procedure.

## **PERIODONTICS 10%**

### **(PERIODONTAL SCALING 100% LIMITED TO A TOTAL OF 7 UNITS)**

Please note: These procedures may include local anaesthesia, surgical dressing, sutures and follow-up care for 1 month. Post-treatment evaluation is not covered.

a) Displacement Dressing

A displacement dressing means placing a medicated pack on inflamed gums to move gums away from the calculus (deposits on teeth that irritate gums).

- b) Desensitization  
Desensitization means applying fluoride to reduce sensitivity.
- c) Gingival Curettage  
Gingival curettage means scraping out damaged tissue inside the gums.
- d) Gingivectomy  
Gingivectomy means removing damaged gum tissue.
- e) Flap Surgery  
Flap surgery is the opening made for bone removal.
- f) Tissue Graft  
Tissue graft is the transfer of healthy gums to an area where the gums have receded.
- g) Periodontal Scaling and/or Root Planing (Tartar Removal)  
Scaling means removing calcium deposits on teeth. Root planing means the smoothing of rough tooth surfaces and removing any calcium deposits and is covered for up to eight units of scaling and/or root planing every student year.

## **EXCLUSIONS**

- a) services not included in the list of defined eligible services;
- b) completion of claim forms, advice by phone, or charges for missed or cancelled appointments;
- c) cosmetic surgery or treatment when classified as such by the Company;
- d) any dental treatment not yet approved by the Canadian Dental Association or which is clearly experimental in nature;
- e) dental services or supplies that the insured person is eligible to claim under the Workers' Compensation legislation
- f) treatment to correct temporomandibular joint dysfunction (The hinge joint of the jaw is called the temporomandibular joint.)
- g) any endodontic treatment which was started before the effective date of coverage
- h) the replacement of dental appliances that are lost, misplaced or stolen
- i) any treatment related to orthognathic surgery (remodelling or reconstruction of your jaw)
- j) Any major restorative services
- k) procedures or supplies used in vertical dimension corrections (changing the height of the teeth) or to correct attrition problems (worn down teeth);
- l) implanting fabricated teeth or any major surgery resulting from implanting fabricated teeth.

This is a summary of the benefits available under the Group Insurance Plan. Further details may be obtained from the plan provider.

## **SECTION II - ENHANCED PRESCRIPTION/VISION PLAN**

### **EXTENDED HEALTH CARE BENEFITS**

This benefit helps pay the cost of eligible medical expenses incurred by an Insured and their insured family members. An Insured will be reimbursed for eligible expenses not covered by the Provincial Medicare Plan, subject to the deductible, if any, and percentage reimbursed shown below. Payment will be made for those eligible expenses which are a) reasonable and medically necessary and b) incurred on the prior recommendation of a legally qualified physician except where otherwise indicated.

#### **ELIGIBLE EXPENSES (IN PROVINCE)**

ClaimSecure will pay 100% of eligible expenses except where stated. The following are the eligible expenses provided by licenced practitioners in the province the expense is incurred in.

#### **AMBULANCE**

Coverage of \$100.00 per trip for the following:

- a) A licensed ground ambulance when used to transport an Insured because of emergency or in-patient treatment i) from the place where the Insured suffers the sickness to the nearest hospital where adequate medical treatment is available, ii) from one hospital to another, or iii) from a hospital to the Insured's residence, when an Insured's condition warrants it.
- b) Emergency transportation by a licensed air ambulance to the nearest hospital where adequate treatment is available or to another hospital when certified as essential by the attending physician. If medically necessary, in flight services of a registered nurse or necessary medical personnel and the return air fare for the registered nurse or necessary medical personnel will be included.

#### **PARAMEDICAL PRACTITIONERS**

\$20.00 per treatment up to a combined maximum of \$200.00 each policy year for all the practitioners listed below:

- a) Combined services of a naturopath or a chiropractor; x-ray allowance of \$25.00 every 24 months;
- b) Services of a registered massage therapist, if prescribed by a physician;
- c) Services of a physiotherapist, if prescribed by a physician.

\$50.00 per treatment up to a combined maximum of \$400.00 each policy year for all the practitioners listed below:

- a) Combined services of a clinical psychologist, psychotherapist or speech therapist, if recommended by a physician (including RSW and MSW social workers)

## **ORTHOPEDIC SUPPLIES**

Charges for molded arch supports, orthopedic supplies and custom made orthopedic shoes are covered at 50% to a maximum of \$250.00, if recommended by a physician, podiatrist or chiropodist;

- **Orthopedic supplies as noted above must be dispensed by one of the following providers: orthotist, pedorthist, podiatrist or chiropodist.**
- **Orthopedic supplies must be dispensed by a different provider than the prescriber.**
- **Orthopedic supplies prescribed or dispensed by a chiropractor are not eligible.**

\*When submitting your claim be sure to include the following: Your major medical expense claim form, referral pre-dating treatment, original paid in full invoice, gait analysis or biomechanical exam, a description of the raw materials used in the construction of the orthotic.

## **PROSTHETIC APPLIANCES**

- a) Charges for artificial limbs when the loss of the limb occurs while the individual is insured under this benefit, the cost of repair is also eligible; replacement is included when required due to physiological change, but excluding myoelectric appliances;
- b) Charges for contact lenses or glasses following cataract surgery (limited to one pair per lifetime);
- c) Artificial eyes including reimbursement for one polishing or one re-making of the artificial eye each policy year;
- d) Charges for crutches, casts, splints, trusses and braces (does not include dental braces, or expense of a brace or similar device used for non therapeutic purposes or used solely for the purpose of participation in sports or other leisure activities, braces must have rigid or semi rigid materials in them), including replacements when medically necessary;
- e) Purchase of an external breast prosthesis when required because of a total or radical mastectomy that has been performed while the individual is insured under this benefit, including the purchase of 2 surgical brassieres, to a maximum of \$200.00 per individual each policy year.

## **MEDICAL SUPPLIES**

Charges for compound serums, colostomy supplies, injectable drugs and varicose vein injections, if medically necessary. Such drugs or supplies must be either administered by a physician, nurse or dentist, or prescribed by a physician, nurse or dentist and dispensed by a pharmacist. However, any charges for their administration will not be included.

## **EQUIPMENT RENTAL**

Charges for wheelchairs, walkers, hospital beds, respiratory equipment, kidney dialysis equipment, traction kits which are rented for temporary therapeutic use. If, due to extended illness or disability, the need for these items will be long term, the Company, at its sole discretion, may approve the purchase of these items. Repair to a wheelchair will be included up to a lifetime maximum of \$250.00.

## **OTHER ELIGIBLE EXPENSES**

- a) Charges for oxygen, blood or blood products and the equipment required for its administration;
- b) Charges for treatment of a sickness by the use of radiotherapy or coagulotherapy;
- c) Charges for laboratory tests done in a commercial laboratory for diagnosis of a sickness but excluding any tests performed in a physician's office or a pharmacy;
- d) insulin pump to a maximum of \$500.00 per policy year;
- e) catheters and hypodermic needles.

## **VISION CARE**

If an Insured incurs expenses for vision care, the Company will pay reasonable and customary charges for:

- a) one general optometric examination by an optometrist or ophthalmologist during any 24 consecutive months based on date of first paid claim, to a maximum of \$85.00 plus (b) or (c) below;
- b) standard eye glass lenses and frames (single vision or bifocal as required) or contact lenses when prescribed by a physician or an optometrist, or replacement of existing eye glass lenses and frames to a maximum of \$175.00 in any consecutive 24 months based on date of first paid claim for one complete set of lenses and frames for any one Insured; or
- c) contact lenses when prescribed by a physician or optometrist for severe corneal astigmatism, severe corneal scarring, Keratoconus (Conical Cornea) or Aphakia, provided that visual acuity can be improved to at least 20/40 level with contact lenses, but cannot be improved to that level with regular glasses, up to a maximum of \$200.00 for one complete set of lenses for any Insured, in any 24 consecutive months based on date of first paid claim. Otherwise, contact lenses are subject to the same maximum as eye glasses and frames.

The Company shall not be liable for any expenses incurred for the provision of sunglasses, safety glasses or any form of eyeglasses provided for cosmetic or aesthetic purposes.

## **LIMITATIONS AND EXCLUSIONS**

- a) expenses as a result of any injury or sickness caused by declared or undeclared war or any act thereof;
- b) expenses of any kind which would not normally be charged to the Insured provided by the policy were not in effect;
- c) expenses incurred from any injury or sickness sustained as a result of employment when the Insured is covered or eligible to receive benefits under the applicable Workplace Safety and Insurance Board's legislation or similar law;
- d) expenses as a result of suicide or any attempt thereat or intentionally self-inflicted injury, while sane or insane;
- e) cosmetic medical or surgical care, other than due to an accidental bodily injury sustained while the Insured is insured under this benefit;
- f) medical treatment which is experimental or investigational in nature;
- g) periodic health examinations, broken appointments, physician's costs for traveling or providing telephone advice, third-party examinations, completion of forms or medical reports, travel for health purposes;
- h) services, treatment or supplies not included in this benefit;
- i) expenses incurred from any injury or sickness as the result of active full-time service in the armed forces of any country;
- j) expenses incurred by an Insured who is not covered under any Federal or Provincial Hospital or Medical Plan, or its equivalent.

## SECTION III - ENHANCED DENTAL/VISION PLAN

### **PAY DIRECT PRESCRIPTION BENEFITS**

If an Insured requires drugs or medicines and such drugs or medicines are prescribed by a physician, and purchased by the Insured for use during the term of the policy, subject to a dispensing maximum of a 90-day supply, the Company will reimburse 65% of the reasonable and customary charges incurred, to a maximum of \$500.00 per Insured, per policy year for expenses for:

- a) most prescription drugs or medicines;
- b) insulin injectibles;
- c) insulin supplies which include syringes, needles and diagnostic test strips, including glucometers, alcohol swabs and lancets; (pseudo din# 910333 must be used for all diabetic supplies) subject to a maximum of \$200.00 per Insured per policy year;
- d) allergy serums;
- e) Nuva ring, subject to a maximum of \$178.00 per Insured, per policy year;
- f) oral contraceptives, contraceptive patch (birth control);
- g) all acne preparations including Accutane;

**Please visit our website [www.wespeakstudent.com](http://www.wespeakstudent.com) for more details on our prescription plan partners.**

Reimbursement will be made for the lowest priced substitutable drug, as provided for in the Provincial Drug Benefit Formulary.

**The maximum amount allowed for a dispensing fee is \$10.50 any amount charged over and above will be payable by the student.**

### **EXCLUSIONS**

- a) over-the-counter products, or medicines available without a prescription;
- b) fertility drugs; erectile dysfunction drugs; male pattern baldness remedies;
- c) anti-smoking remedies (nicorette gum, patches or similar products);
- d) drugs, hormones, products and injections for the treatment of obesity;
- e) infant formula, dietary foods and aids; salt and sugar substitutes;
- f) first-aid and surgical supplies; atomizers, vaporizers
- g) preventative vaccines.

## SECTION III - ENHANCED DENTAL/VISION PLAN

# **DENTAL BENEFITS**

### **MAXIMUM COVERAGE**

During each policy year, the maximum coverage per Insured is \$850.00. Reimbursement is considered according to the Ontario Dental Association's Suggested Fee Guide for General Practitioners.

### **BASIC AND PREVENTIVE SERVICES**

100% of one examination and consultation, including any necessary x-rays and diagnostic services at time of exam, during each policy year.

#### **Eligible exams**

- a) complete oral examinations
- b) recall oral examinations
- c) emergency or specific oral examinations
- d) consultation

#### **Eligible X-rays**

- a) full mouth series, maximum of 16 films in any 36 consecutive months
- b) panorex (one in any 36 consecutive months)
- c) periapical (no more than 16 films in any 36 consecutive months)
- d) bitewing (no more than 4 films in 12 consecutive months)
- e) occlusal (no more than 4 films in 12 consecutive months)

#### **Cavity Prevention**

- a) Polishing or Cleaning Teeth  
One occurrence is covered per Insured per policy year.
- b) Recall Scaling  
One unit is covered per Insured per policy year. (For periodontical scaling, please see the "periodontics" section.)
- c) Fluoride  
Only insured children 16 or younger are covered for this treatment. A child is covered for one treatment per policy year.
- d) Oral Hygiene Instruction  
This is instruction on how to brush and floss. One instruction is covered in a lifetime.
- e) Pit and Fissure Sealants  
This is a coating put on top of any pits or cracks in teeth to prevent cavities from forming. Only insured children 18 or younger are covered.



## **Space Maintainers**

a) Space Maintainers

A space maintainer is an appliance that a dentist uses to maintain a space where a tooth has been removed. Only insured children 14 or younger are covered for one space maintainer per policy year.

b) Maintenance of space maintainers

Maintenance of a space maintainer means adjusting, re-cementing or repairing an appliance used to maintain a space where a tooth has been removed. Only insured children 14 or younger are covered.

## **FILLINGS (85%)**

Please note: These procedures may include local anaesthesia, removal of decay, pulp protection (a sedative used to protect the nerve) and bite adjustment (work done to make sure that the fit between the top and bottom teeth is correct). The cost of finishing or polishing is not covered.

All restoration done to the same tooth will be covered as a single visit to the dentist.

a) Silver Fillings

A silver filling is only covered if 12 months have passed since the last restoration to the same tooth. If a bonded silver filling is installed, we will only cover the cost of a non-bonded silver filling.

b) White Fillings

A white filling is only covered if 12 months have passed since the last restoration to the same tooth.

c) Retentive Pins

These are pins used to make sure that a restoration or filling stays in place.

d) Sedative Fillings for Caries, Trauma and Pain Control

Caries result from tooth decay. Trauma means a blow to the mouth or teeth resulting in injury. Severe wear may be considered a traumatic injury. Pain control includes temporary fillings and local anaesthesia to reduce pain before a permanent filling is installed. Sedative fillings that are applied to reduce pain are covered. This procedure includes local anaesthesia, removal of decay and/or removal of existing restoration, bite adjustment (treatment to make sure that the fit between the top and bottom teeth is correct), pulp cap (a sedative placed on an exposed nerve to reduce pain and prevent infection) and placement of a sedative filling (a sedative placed under a filling to reduce pain).

e) Stainless Steel, Plastic and Polycarbonate Caps

This is a cap that is installed to cover the whole tooth or teeth. Only insured children 14 or younger are covered for this treatment.

## **MINOR ORAL SURGERY (85%)**

Please note: These procedures may include local anaesthesia, appropriate x-rays, surgery and follow-up care.

- a) Extractions  
Extraction means removing a non-impacted tooth.
- b) Residual Root Removal  
Residual root removal means removing tooth roots left behind when a tooth is extracted. One root removal is covered per tooth in a lifetime.

## **ANAESTHESIA (85% COVERAGE)**

All necessary anaesthesia during a dental procedure including:

- a) general anaesthesia (total loss of consciousness),
- b) deep sedation (where the insured person may be in and out of consciousness during a procedure),
- c) intravenous sedation (the injection of a sedative into the blood stream) and
- a) inhalation technique (sedation given using a mask).

## **DENTURE MAINTENANCE (85% COVERAGE)**

- a) Denture Adjustments  
Adjustments are covered and unlimited as long as the adjustments are made.
- b) Denture Repairs  
Repairing dentures means fixing broken or damaged dentures. The insured person is covered for unlimited denture repairs.
- c) Denture Rebasing and Relining  
Rebasing dentures means fitting dentures with a new base. Relining dentures means adding material so that the dentures fit properly.  
One rebase or reline is covered every 36 months.
- d) Tissue Conditioning  
Tissue conditioning means applying a conditioner to the alveolar ridge that ensures a proper denture fit and is covered once every 36 months.

## **MAJOR ORAL SURGERY (10%)**

### **IMPACTED WISDOM TEETH LIMITED TO TWO WISDOM TEETH (60%)**

Please note: These procedures may include local anaesthesia, appropriate x-rays, surgery and follow-up care.

- a) Alveoloplasty, Gingivoplasty, Stomatoplasty, Vestibuloplasty  
Alveoloplasty means remodelling, removing or reducing bone. Gingivoplasty means remodelling gums. Stomatoplasty means remodelling the floor of the mouth. Vestibuloplasty involves ridge reconstruction.
- b) Surgical Excision  
This includes the removal of cysts or a foreign body.
- c) Surgical Incision  
This is an incision made to an infected area usually to allow drainage.

d) Fractures

The treatment of fractures of the upper or lower alveolar bone which holds the teeth in their sockets.

e) Frenectomy

Frenectomy involves surgery on the frenum (a thin tissue that connects the lips to the gums and the tongue to the floor of the mouth).

f) Sialolithotomy

This is the partial removal of the salivary duct.

g) Antral Surgery

This is the surgical removal of a tooth that has been forced up into a sinus cavity.

h) Hemorrhage Control

This is treatment to stop bleeding resulting from an extraction or trauma.

i) Post Surgical Care

This is treatment given by the dentist after surgery until healing is complete.

## **ENDODONTICS (10% COVERAGE)**

a) Pulpotomy

Pulpotomy is the removal of dental pulp from the crown portion of the tooth. This procedure may include a treatment plan, anaesthesia, the treatment, appropriate x-rays, and follow-up care and must occur more than 30 days before a root canal therapy.

b) Root Canal Therapy

This procedure includes:

treatment plan

pulp vitality test

pulpectomy (removing the diseased nerve from inside the tooth to reduce pain)

opening and drainage

tooth isolation and

clinical procedure with appropriate x-rays

One root canal therapy is covered per tooth in a lifetime. Re-treatment procedures are not covered.

If dental coverage ends during root canal therapy, we will extend coverage for 30 days to complete the root canal service. If the dental coverage is replaced by a policy with another insurer before the procedure is completed, the replacing insurer will be responsible for the cost of the entire procedure.

## **PERIODONTICS 10%**

### **(PERIODONTAL SCALING 100% LIMITED TO A TOTAL OF 7 UNITS)**

Please note: These procedures may include local anaesthesia, surgical dressing, sutures and follow-up care for 1 month. Post-treatment evaluation is not covered.

a) Displacement Dressing

A displacement dressing means placing a medicated pack on inflamed gums to move gums away from the calculus (deposits on teeth that irritate gums).

- b) Desensitization  
Desensitization means applying fluoride to reduce sensitivity.
- c) Gingival Curettage  
Gingival curettage means scraping out damaged tissue inside the gums.
- d) Gingivectomy  
Gingivectomy means removing damaged gum tissue.
- e) Flap Surgery  
Flap surgery is the opening made for bone removal.
- f) Tissue Graft  
Tissue graft is the transfer of healthy gums to an area where the gums have receded.
- g) Periodontal Scaling and/or Root Planing (Tartar Removal)  
Scaling means removing calcium deposits on teeth. Root planing means the smoothing of rough tooth surfaces and removing any calcium deposits and is covered for up to eight units of scaling and/or root planing every student year.

## **EXCLUSIONS**

- a) services not included in the list of defined eligible services;
- b) completion of claim forms, advice by phone, or charges for missed or cancelled appointments;
- c) cosmetic surgery or treatment when classified as such by the Company;
- d) any dental treatment not yet approved by the Canadian Dental Association or which is clearly experimental in nature;
- e) dental services or supplies that the insured person is eligible to claim under the Workers' Compensation legislation
- f) treatment to correct temporomandibular joint dysfunction (The hinge joint of the jaw is called the temporomandibular joint.)
- g) any endodontic treatment which was started before the effective date of coverage
- h) the replacement of dental appliances that are lost, misplaced or stolen
- i) any treatment related to orthognathic surgery (remodelling or reconstruction of your jaw)
- j) Any major restorative services
- k) procedures or supplies used in vertical dimension corrections (changing the height of the teeth) or to correct attrition problems (worn down teeth);
- l) implanting fabricated teeth or any major surgery resulting from implanting fabricated teeth.

This is a summary of the benefits available under the Group Insurance Plan. Further details may be obtained from the plan provider.

## SECTION III - ENHANCED DENTAL/VISION PLAN

# **EXTENDED HEALTH CARE BENEFITS**

This benefit helps pay the cost of eligible medical expenses incurred by an Insured and their insured family members. An Insured will be reimbursed for eligible expenses not covered by the Provincial Medicare Plan, subject to the deductible, if any, and percentage reimbursed shown below. Payment will be made for those eligible expenses which are a) reasonable and medically necessary and b) incurred on the prior recommendation of a legally qualified physician except where otherwise indicated.

### **ELIGIBLE EXPENSES (IN PROVINCE)**

ClaimSecure will pay 100% of eligible expenses except where stated. The following are the eligible expenses provided by licenced practitioners in the province the expense is incurred in.

### **AMBULANCE**

Coverage of \$100.00 per trip for the following:

- a) A licensed ground ambulance when used to transport an Insured because of emergency or in-patient treatment i) from the place where the Insured suffers the sickness to the nearest hospital where adequate medical treatment is available, ii) from one hospital to another, or iii) from a hospital to the Insured's residence, when an Insured's condition warrants it.
- b) Emergency transportation by a licensed air ambulance to the nearest hospital where adequate treatment is available or to another hospital when certified as essential by the attending physician. If medically necessary, in flight services of a registered nurse or necessary medical personnel and the return air fare for the registered nurse or necessary medical personnel will be included.

### **PARAMEDICAL PRACTITIONERS**

\$20.00 per treatment up to a combined maximum of \$200.00 each policy year for all the practitioners listed below:

- a) Combined services of a naturopath or a chiropractor; x-ray allowance of \$25.00 every 24 months;
- b) Services of a registered massage therapist, if prescribed by a physician;
- c) Services of a physiotherapist, if prescribed by a physician.

## **ORTHOPEDIC SUPPLIES**

Charges for molded arch supports, orthopedic supplies and custom made orthopedic shoes are covered at 50% to a maximum of \$250.00, if recommended by a physician, podiatrist or chiropodist;

- **Orthopedic supplies as noted above must be dispensed by one of the following providers: orthotist, pedorthist, podiatrist or chiropodist.**
- **Orthopedic supplies must be dispensed by a different provider than the prescriber.**
- **Orthopedic supplies prescribed or dispensed by a chiropractor are not eligible.**

\*When submitting your claim be sure to include the following: Your major medical expense claim form, referral pre-dating treatment, original paid in full invoice, gait analysis or biomechanical exam, a description of the raw materials used in the construction of the orthotic.

## **PROSTHETIC APPLIANCES**

- a) Charges for artificial limbs when the loss of the limb occurs while the individual is insured under this benefit, the cost of repair is also eligible; replacement is included when required due to physiological change, but excluding myoelectric appliances;
- b) Charges for contact lenses or glasses following cataract surgery (limited to one pair per lifetime);
- c) Artificial eyes including reimbursement for one polishing or one re-making of the artificial eye each policy year;
- d) Charges for crutches, casts, splints, trusses and braces (does not include dental braces, or expense of a brace or similar device used for non therapeutic purposes or used solely for the purpose of participation in sports or other leisure activities, braces must have rigid or semi rigid materials in them), including replacements when medically necessary;
- e) Purchase of an external breast prosthesis when required because of a total or radical mastectomy that has been performed while the individual is insured under this benefit, including the purchase of 2 surgical brassieres, to a maximum of \$200.00 per individual each policy year.

## **MEDICAL SUPPLIES**

Charges for compound serums, colostomy supplies, injectable drugs and varicose vein injections, if medically necessary. Such drugs or supplies must be either administered by a physician, nurse or dentist, or prescribed by a physician, nurse or dentist and dispensed by a pharmacist. However, any charges for their administration will not be included.

## **EQUIPMENT RENTAL**

Charges for wheelchairs, walkers, hospital beds, respiratory equipment, kidney dialysis equipment, traction kits which are rented for temporary therapeutic use. If, due to extended illness or disability, the need for these items will be long term, the Company, at its sole discretion, may approve the purchase of these items. Repair to a wheelchair will be included up to a lifetime maximum of \$250.00.

## **OTHER ELIGIBLE EXPENSES**

- a) Charges for oxygen, blood or blood products and the equipment required for its administration;
- b) Charges for treatment of a sickness by the use of radiotherapy or coagulotherapy;
- c) Charges for laboratory tests done in a commercial laboratory for diagnosis of a sickness but excluding any tests performed in a physician's office or a pharmacy;
- d) insulin pump to a maximum of \$500.00 per policy year;
- e) catheters and hypodermic needles.

## **VISION CARE**

If an Insured incurs expenses for vision care, the Company will pay reasonable and customary charges for

- a) one general optometric examination by an optometrist or ophthalmologist during any 24 consecutive months based on date of first paid claim, to a maximum of \$85.00 plus (b) or (c) below;
- b) standard eye glass lenses and frames (single vision or bifocal as required) or contact lenses when prescribed by a physician or an optometrist, or replacement of existing eye glass lenses and frames to a maximum of \$175.00 in any consecutive 24 months based on date of first paid claim for one complete set of lenses and frames for any one Insured; or
- c) contact lenses when prescribed by a physician or optometrist for severe corneal astigmatism, severe corneal scarring, Keratoconus (Conical Cornea) or Aphakia, provided that visual acuity can be improved to at least 20/40 level with contact lenses, but cannot be improved to that level with regular glasses, up to a maximum of \$200.00 for one complete set of lenses for any Insured, in any 24 consecutive months based on date of first paid claim. Otherwise, contact lenses are subject to the same maximum as eye glasses and frames.

The Company shall not be liable for any expenses incurred for the provision of sunglasses, safety glasses or any form of eyeglasses provided for cosmetic or aesthetic purposes.

## **LIMITATIONS AND EXCLUSIONS**

- a) expenses as a result of any injury or sickness caused by declared or undeclared war or any act thereof;
- b) expenses of any kind which would not normally be charged to the Insured provided by the policy were not in effect;
- c) expenses incurred from any injury or sickness sustained as a result of employment when the Insured is covered or eligible to receive benefits under the applicable Workplace Safety and Insurance Board's legislation or similar law;
- d) expenses as a result of suicide or any attempt thereat or intentionally self-inflicted injury, while sane or insane;
- e) cosmetic medical or surgical care, other than due to an accidental bodily injury sustained while the Insured is insured under this benefit;
- f) medical treatment which is experimental or investigational in nature;
- g) periodic health examinations, broken appointments, physician's costs for traveling or providing telephone advice, third-party examinations, completion of forms or medical reports, travel for health purposes;
- h) services, treatment or supplies not included in this benefit;
- i) expenses incurred from any injury or sickness as the result of active full-time service in the armed forces of any country;
- j) expenses incurred by an Insured who is not covered under any Federal or Provincial Hospital or Medical Plan, or its equivalent.



# **ACCIDENT BENEFITS**

(applies to all benefit plans - policy #100011698)

For the purposes of the following benefits, “**Accident**” whenever used in this policy means a sudden, unforeseen and unexpected event which arises from a source external to an Insured Person and that is not caused or contributed to, directly or indirectly, by physical or mental illness or disease or treatment for the illness or disease. This event must occur while this policy is in force and be the basis of claim.

Be advised that this benefit is mandatory. All students who have paid for the Health Plan are eligible for this benefit during the policy year

## **ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS**

When injury results in any of the following losses within 365 days after the date of the accident, the Company will pay the amount specified for such loss or permanent and total loss of use in the following schedule. Indemnity is only payable for the greatest loss sustained by any one Insured as the result of any one accident.

Life .....	\$ 7,500.00
Both Hands or Both Feet .....	\$ 25,000.00
Entire Sight of Both Eyes .....	\$ 25,000.00
One Hand and One Foot .....	\$ 25,000.00
One Hand or One Foot and Entire Sight of One Eye .....	\$ 25,000.00
Speech and Hearing in Both Ears .....	\$ 25,000.00
Speech or hearing in Both Ears .....	\$ 15,000.00
One Arm or One Leg .....	\$ 15,000.00
One Hand or One Foot .....	\$ 10,000.00
Entire Sight of One Eye .....	\$ 10,000.00
Hearing in One Ear .....	\$ 5,000.00
Thumb and Index Finger of Either Hand .....	\$ 5,000.00
Four Fingers of Either Hand .....	\$ 5,000.00
All Toes of One Foot .....	\$ 3,750.00
Any One Entire Finger or Entire Thumb .....	\$ 1,000.00
Part of Any One Finger or Thumb .....	\$ 150.00
One or More Entire Toes .....	\$ 50.00
One Entire Phalanx of Any One Finger .....	\$ 50.00
Quadriplegia (complete paralysis of both upper and lower limbs) .....	\$ 30,000.00
Paraplegia (complete paralysis of both lower limbs) .....	\$ 30,000.00
Hemiplegia (complete paralysis of upper and lower limbs of one side of the body) .....	\$ 30,000.00

## **DOUBLE INDEMNITY**

The amount of indemnity for accidental loss of life stipulated under Accidental Death and Dismemberment Benefits shall be doubled, if such loss occurs while the Insured is riding in, boarding or alighting from any bus, streetcar, train or school vehicle owned or leased by proper school authority.

## **ACCIDENTAL MEDICAL EXPENSE REIMBURSEMENT**

Expenses for any of the following services or supplies if an Insured receives medical treatment within 30 days from the date of the accident and is under the regular care and attendance of a physician:

- a) hospital charges for the difference between the public ward allowance under the Insured's Provincial Hospital Plan and the semi-private accommodation charge (private accommodation charge if recommended by a physician);
- b) expenses for the services of a private-duty nurse;
- c) fees for the services of a physiotherapist or chiropractor when recommended by a physician, up to \$600.00 for a physiotherapist, and up to \$300.00 for a chiropractor, per any one accident;
- d) expenses for the services of a chiroprodist, podiatrist, osteopath or speech therapist;
- e) transportation by a licensed ambulance service or, when recommended by a physician, by any other conveyance licensed to carry passengers for hire to or from the nearest hospital which is equipped to provide the required treatment, subject to a maximum reimbursement of \$1,000.00 as the result of any one accident;
- f) transportation home from the hospital by a licensed ambulance service following an injury, if deemed necessary provided alternative transportation is not available or possible, subject to a maximum reimbursement of \$1,000.00 as the result of any one accident;
- g) miscellaneous expenses for crutches, casts, splints, trusses and braces (does not include dental braces, or expense of a brace or similar device used for non therapeutic purposes or used solely for the purpose of participation in sports or other leisure activities), but not including replacement thereof, subject to a maximum of \$750.00 during any one policy year;
- h) rental of wheelchair, respirator/ventilator, and other durable equipment for therapeutic treatment, not to exceed the purchase price prevailing at the time rental became necessary;
- i) charges for x-rays.

The reasonable and customary expenses must be incurred within 3 years after the date of the accident and reimbursement under this provision is subject to a maximum of \$15,000.00 as a result of any one accident.

Reimbursement made under this provision shall not duplicate payment provided by any other part payable under the policy.

## **ACCIDENTAL DENTAL EXPENSE**

When injury to whole or sound teeth (capped or crowned teeth will be considered whole and sound), due to an external force or blow to the mouth and within 30 days from the date of the accident, requires treatment by a dentist or oral surgeon, the Company will pay the reasonable and necessary expenses actually incurred by the Insured within 52 weeks after the date of the accident, but not to exceed \$2,000.00 as the result of any one accident.

Any payment made under this provision will be in accordance with the current Fee Guide for General Practitioners published by the Ontario Dental Association.

## **EXCESS HOSPITAL/MEDICAL REIMBURSEMENT OUT OF PROVINCE**

(Applicable only to Residents of Canada covered under Provincial Health Insurance Plan or its equivalent)

When by reason of injury sustained outside normal province of residence, the Company will pay the following reasonable and customary expenses actually incurred by the Insured for medical treatment not to exceed \$10,000.00 as the result of any one accident:

- a) services and supplies rendered by a hospital while the Insured is confined as a resident in-patient in standard ward or semi-private accommodation;
- b) services of a physician or anaesthetist;
- c) services of a nurse;
- d) diagnostic x-ray examination by a physician;
- e) transportation by a licensed ambulance; rental of crutches, splints, trusses or braces
- f) (excluding the expense of brace or similar device used for non therapeutic purposes or
- g) used solely for the purpose of participating in sports or other leisure activities).

Reimbursement under this provision shall not duplicate payment provided by any other part of the policy. Insurance commences on the date of departure of an Insured from the province of residence and terminates upon the date of return to the province of residence.

# FRACTURE

When an Insured sustains an injury which results in any of the fractures, dislocations, tendon severances or miscellaneous conditions listed in the following schedule, the Company will pay the percentage as indicated to a maximum of \$500.00, but not more than one such indemnity, the largest, will be payable as the result of any one accident.

## For complete fracture (including Greenstick type fracture)

	Percentage
Of the skull (depressed) .....	100%
Of the skull (not depressed) .....	33%
Of the spine (one or more vertebrae) .....	50%
Of the jawbone (mandible) .....	33%
Of the jawbone (maxilla) .....	33%
Of the thigh (femur) .....	33%
Of the pelvis .....	33%
Of the knee cap .....	27%
Of the lower leg .....	25%
Of the shoulder blade .....	25%
Of the ankle (small bones) .....	25%
Of the wrist (small bones) .....	25%
Of the forearm (compound or comminuted) .....	23%
Of the forearm (not compound) .....	12%
Of the sacrum or coccyx .....	17%
Of the sternum .....	17%
Of the collarbone .....	12%
Of the arm, between elbow and shoulder .....	17%
Of the nose .....	12%
Of the facial bone .....	8%
Of two or more ribs .....	10%
Of one hand (one or more more metatarsals) .....	8%
Of one foot (one or metacarpals) .....	8%
Of any bone not specified above .....	3%
Of one rib .....	6%

## For complete dislocation

	Percentage
Of the hip .....	42%
Of the shoulder (with open reduction) .....	25%
Of the knee (with open primary repair) .....	33%
Of the ankle .....	17%
Of the wrist .....	17%
Of the elbow .....	12%
Of the bones of foot, other than toes .....	8%

**Severance of tendon or tendons**

	Percentage
Heel (achilles) .....	22%
Ankle .....	20%
Knee .....	18%
Foot (not toes) .....	17%
Elbow .....	17%
Wrist .....	12%
Hand (including fingers) .....	12%

**Miscellaneous**

	Percentage
Ruptured kidney (operative) .....	27%
Ruptured liver (operative) .....	27%
Ruptured spleen (operative) .....	27%
Punctured lung - with open surgery .....	23%
Burns - requiring one or more skin grafts .....	22%
Knee - injured and requiring surgery (when there is no fracture or dislocation) .....	22%
Bone operation - injured portion removed (when there is no fracture or dislocation) .....	20%

**EMERGENCY TAXI**

When injury necessitates immediate medical attention, the Company will pay the reasonable expense incurred for a licensed taxi to transport the Insured to either a physician's office or the nearest hospital, subject to the maximum amount of \$50.00 as the result of any one accident.

**SPECIAL TREATMENT TRAVEL EXPENSE**

If injury necessitates special medical treatment recommended by the attending physician and which cannot be obtained within a radius of 160 kilometers of the Insured's residence, the Company will pay the reasonable and necessary travel expenses actually incurred to obtain such treatment. Should the age of the Insured necessitate accompaniment by an escort, the Company will pay reasonable and necessary travel expenses actually incurred for the person who accompanies the Insured, plus ordinary living expenses up to \$40.00 per day. The maximum amount payable under this provision is \$1,000.00 for all such expenses.

**SUPPLEMENTAL TRANSPORTATION EXPENSE**

If, as a result of an injury, it is deemed necessary for the Insured to be transported to his regular scheduled classes and his residence by means of transportation other than that which would have normally been used by the Insured, had such injury not occurred, the Company will reimburse the Insured for the additional cost of such alternate transportation, subject to a maximum of \$15.00 per day and payable up to 60 scheduled class days.

## **REHABILITATION**

If, as the result of injury, the Insured sustains a loss payable under Accidental Death and Dismemberment Benefit, and the Insured requires training in a special occupation and such training is necessary to allow the Insured to pursue a gainful occupation, the Company will pay the reasonable and necessary expense for such training during the 3 years following the date of accident, but in no event to exceed a maximum of \$5,000.00. Payment will not be made for room board or other ordinary living, traveling or clothing expenses.

## **REPATRIATION**

In the event accidental loss of life is sustained by an Insured while out of his province of residence, the Company will pay the reasonable and customary expenses actually incurred for the transportation of the body of the deceased to the city of residence, not to exceed \$2,000.00.

## **TUTORIAL AND SPECIAL TELEPHONE EXPENSE**

If injury shall, within 100 days from the date of the accident, totally disable and confine the Insured Student to his residence or hospital for a period in excess of 40 consecutive days, the Company will pay the expenses incurred from the first day the actual expense is incurred for such confinement, for the tutorial services of a qualified teacher, at a maximum rate of \$20.00 per hour and in addition, will pay for labour charges, wiring and rental of communication equipment to provide a telephone tutorial service from the school to his residence or hospital. All benefits under this provision is subject to an aggregate limit of \$2,000.00.

## **EYEGLASSES AND CONTACT LENSES EXPENSE**

If injury sustained by an Insured requires treatment by a physician and,

- a) results in the breakage of eyeglasses or loss or breakage of a contact lens or lenses the Company will pay the actual cost of repair, or replacement, to a maximum of \$100.00 in respect to all such replacements or repairs per policy year; or
- b) results in the purchase of eyeglasses or contact lenses upon the advice of a physician, when neither of which were previously required or worn, the Company will pay the actual expense therefore, up to a maximum of \$100.00 in respect to all such purchases per policy year.

## **HOME ALTERATION AND VEHICLE MODIFICATION**

If an injury sustained by an Insured does not cause loss of life, but results in a loss for which indemnity becomes payable under the Accidental Death and Dismemberment Benefit and the Insured is subsequently required to use a wheelchair to be ambulatory, the Company will pay the reasonable and necessary expenses actually incurred within 3 years of the date of the accident causing such loss for:

- a) the cost of alterations to the Insured's principal residence; and or
- b) the cost of modifications to one motor vehicle utilized by the Insured, when such modifications are approved by the provincial vehicle licensing authorities where required for the purpose of making them wheelchair accessible.

Payment by the Company for the total of all expenses incurred by or for any Insured is subject to a maximum of \$10,000.00 as the result of any one accident.

## **SPECIAL CONFINEMENT**

\$2,000.00 will be paid if an Insured is confined to residence or hospital for at least 12 consecutive months as the result of an accident and is under the regular care and attendance of a physician. Confinement must occur within 30 days from the date of the accident.

## **HEARING AIDS OR OTHER PROSTHETIC APPLIANCES**

If as a result of injury, an Insured receives medical treatment from a physician and requires hearing aids or other prosthetic appliances, the Company will pay expenses for the purchase of such hearing aids or other prosthetic appliances which were not previously required or worn, subject to a maximum of \$3,000.00 as the result of any one accident. The reasonable necessary expenses must be incurred within 3 years after the date of the accident.

## **DREAD DISEASE**

When, as the result of Poliomyelitis, Scarlet Fever, Diphtheria, Spinal Meningitis, Encephalitis, Rabies, Tetanus, Tularemia, Typhoid or Leukemia, Hepatitis B, Non A and Non B Hepatitis, Aids or testing HIV positive which commences while the policy is in force, an Insured requires confinement in a hospital or the services of a nurse, the Company will pay the expenses actually incurred for such confinement or services within 3 years immediately following the date the first expense is incurred, not to exceed \$10,000.00.

## **LIMITED AIR TRAVEL**

Insurance provided under the policy includes injury sustained in consequence of riding as a passenger, and not a pilot or crew member, in, boarding or alighting from, or being struck by, or making a forced landing with or from (a) any aircraft having a current and valid airworthiness certificate and which is operated by a person holding a current and valid pilot's license of a rating authorizing him to pilot such aircraft, or (b) any transport-type aircraft operated by the Canadian Armed Forces or by the similar air transport service of any duly constituted governmental authority of the recognized government of any nation anywhere in the world, provided the aircraft is not being used for test or experimental purposes.

Notwithstanding (a) and (b) above, the policy excludes injury sustained while and in consequence of riding as a passenger, pilot, operator or member of the crew, in or on, boarding or alighting from or being struck by or making a forced landing with or from any aircraft owned, operated or leased by Sir Sandford Fleming College.

## **EXPOSURE AND DISAPPEARANCE**

If, by reason of an accident covered by the policy, an Insured is unavoidably exposed to the elements and, as the result of such exposure, suffers a loss for which indemnity is otherwise payable hereunder, such loss will be covered under the terms of the policy.

If the Insured is not found within one year after the date of the disappearance, sinking or wrecking of the conveyance in which the Insured was riding at the time of the accident and such circumstances as would otherwise be covered hereunder, it will be presumed the Insured suffered loss of life resulting from injury caused by an accident at the time of such disappearance, sinking or wrecking.

## **EXCLUSIONS**

This section does not cover loss, fatal or non-fatal, caused by or resulting from: suicide or any attempt thereat or intentionally self-inflicted injury, while sane or insane; declared or undeclared war or any act thereof;

- a) suicide or any attempt thereat or intentionally self-inflicted injury, while sane or insane;
- b) declared or undeclared war or any act thereof;
- c) active full-time service in the armed forces of any country;
- d) injury sustained in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided in the Limited Air Travel coverage;
- e) expenses of dental treatment, nor the cost of x-rays, repair or replacement or pre-existing dentures, filling or crowns, other than as provided in the Accidental Dental benefit;
- f) expenses for medical services rendered by nurses, physiotherapists, chiropractors, and athletic sports therapists, employed or engaged by Sir Sandford Fleming College;



- g) expense of repairing, supplying or replacing eyeglasses, contact lenses or prescriptions therefore, other than as provided in the Eyeglasses and Contact Lenses Expense;
- h) charges for massage therapy;
- i) sickness or disease, either as a cause or effect, other than as provided in the Dread Disease benefit;
- j) expenses incurred by an Insured who is not covered under any Federal or Provincial Hospital or Medical Plan, or its equivalent;
- k) a criminal act the Insured commits or attempts to commit.

Benefits are reduced by any amount paid or payable under any other policy providing similar reimbursement expenses.

### **BENEFICIARY IN THE EVENT OF THE INSURED STUDENT'S DEATH**

In the event that the Participant is a minor, all indemnities payable are payable to the parent or guardian.

If the Participant is married, insurance payable in the event of the loss of life of a Participant is payable to the Spouse, unless otherwise designated in writing and on file with the Policyholder. If the Participant is not a minor and is unmarried, insurance payable in the event of the loss of life of a Participant is payable to the parent, unless otherwise designated in writing and on file with the Policyholder. If there is no such beneficiary designation, nor is there a parent, such indemnity is payable to the estate of the Participant. All other indemnities, including those payable for the insured Spouse and/or insured Dependent Children, are payable to the Participant, with the exception of indemnities payable under the Repatriation Benefit.

### **TRAVEL COVERAGE**

(Emergency out of Province/Canada)

#### **Coverage for Emergency Injury or Sickness**

Lifetime Maximum: \$5,000,000

#### **Trip Duration**

180 Days maximum

**Emergency Out of Province Coverage and Assistance is provided by RSA Travel Insurance under policy: 1059017**

#### **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.

As this coverage is outside of the standard student health plan benefits, please contact your SA/SAC office on campus for further details on this coverage and pick up your Medical Assistance Card or download the Travel Benefits Card and Travel Insurance Booklet form the Booklet & Forms page at [www.wespeakstudent.com](http://www.wespeakstudent.com)

# **GENERAL INQUIRIES**

## **PLAN OPTIONS**

All registered full time post secondary students that have paid the health plan fee are automatically members of the Standard plan unless you decide to choose the Enhanced Prescription/Vision Plan or Enhanced Dental/Vision Plan. To choose a plan other than the Standard plan please go to our website [www.wespeakstudent.com](http://www.wespeakstudent.com).

Please be aware that should you decide to purchase family benefits for your spouse and/or dependant children they will also be enrolled in the same benefit plan that you have chosen. Should you choose the Enhanced Prescription/Vision or Enhanced Dental/Vision plan option this will remain your student health plan for the 2024-2025 policy year.

## **MAY I ENROLL MY DEPENDENTS?**

All students may obtain coverage for their spouse and dependent children by enrolling them before September 27/24 at midnight for the fall semester, January 24/25 at midnight for the winter semester, or May 30/25 at midnight for the summer semester and paying the appropriate fee at the SA/SAC office or by VISA or Mastercard only at [www.wespeakstudent.com](http://www.wespeakstudent.com). To be eligible all dependents must have current provincial health insurance coverage.

“SPOUSE” means the legal spouse of the Insured Student, provided there is no legal separation in effect, or an individual of the same sex or opposite sex who has been residing with the Insured Student for a period of at least one year and who has been designated as the spouse of the Insured Student in Sir Sandford Fleming College’s records for insurance purposes, and is a resident of Canada.

“DEPENDENT CHILD OR CHILDREN” means any natural child, step child or legally adopted child of the Insured Student, who is 20 years of age and under, unmarried and receives full support and maintenance from the Insured Student, or 21 years of age but less than 25 years of age, unmarried and receives full support and maintenance from the Insured Student for reason of full-time attendance at an accredited institute, college or university in Canada or receives full support and maintenance from the Insured Student by reason of mental or physical infirmity, and is a resident of Canada.

Please note: You are only eligible to opt-in family members before the deadline date of your first semester, ie. If you are a September start student you must purchase family coverage on or before September 27/24 after this date you will not be able to add family coverage at anytime during the remainder of the policy year.

**If you have chosen the Enhanced Prescription/Vision or Enhanced Dental/Vision Plan benefits your family will also be enrolled in the same benefit plan that you have chosen.**

### **What if I am already covered?**

You may decline coverage for the Health plan before September 27/24 at midnight if you are enrolled in the fall semester, January 24/25 at midnight if you are enrolled only in the winter semester or May 30/25 at midnight if you are enrolled only in the summer semester. You must provide proof of similar coverage elsewhere (i.e. as a dependant under your parent's or spouse's insurance). Go to [www.wespeakstudent.com](http://www.wespeakstudent.com) and fill out the on-line opt out form. Please note that you will not be able to opt-out of this plan should you miss the deadline date at any other point during the school year. (i.e. if you are a September start student you will not be able to opt out of the plan in January) No paper opt outs will be accepted.

### **What is the termination date of my coverage?**

In accordance with the outline described above, your benefits will terminate August 31/25. Once your coverage terminates, any additional family coverage that you have applied for will terminate also.

### **Termination of Insurance**

Insurance with respect to each Insured Person will immediately terminate on the earliest of the following dates:

- a) The date this policy is terminated.
- b) The date the Insured Student becomes insured under a policy replacing this policy.
- c) The date an Insured Student ceases to be associated with the Policyholder in a capacity making such person eligible for insurance hereunder.
- d) The date an Insured Student reaches 70 years of age.

Insurance, with respect to a Spouse or Dependent Child or Children of the Insured Student shall terminate on the date the insurance of an Insured Student terminates or on the date the Spouse or Dependent Child or Children cease to qualify for insurance hereunder in accordance with the definitions, whichever date shall first occur.

### **Coordination of Benefits for Private and Provincial Plans**

Amounts payable under the policy shall only be for the excess of such expenses over any amounts available or collectible for the treatment or services which are insured services under the Provincial Medical or Hospital Care Plan of the province in which the Insured is resident, whether or not the Insured is covered here under.

If an Insured has coverage under another plan of insurance which provides similar benefits, the order of benefits determination is as follows:

- a) the plan that does not include a Co-ordination of Benefits provision is considered to be the primary plan and pays benefits first before a plan which includes a Co-ordination of Benefits provision
- b) the plans that include a Co-ordination of Benefits provision, priority payment is established as follows:
  1. the plan where the Insured is covered as a student
  2. the plan where the Insured is covered as a dependent

# **DRUG/DENTAL/EHC/ACCIDENT CLAIMS**

All practitioners must be licensed, certified or registered, is neither an Insured, or a member of the immediate family and does not ordinarily reside in the Insured's residence.

Please note that general prescription drug, extended health care and dental claims for the 2024/2025 policy year must be RECEIVED by ClaimSecure no later than November 30, 2025 to be eligible for reimbursement.

## **How do I make a drug/dental/ehc claim?**

Your student identification card may be used at any participating provider (pharmacist or dentist) across Canada and payment of eligible claims will be honored. To fill a prescription drug or dental claim, you will need to supply the pharmacist/dentist with the following information:

Your Group Number is 515647

Provider: ClaimSecure (formerly RxPlus/Merx Health Corporation)

Your Student ID # 00 \_\_\_\_ F (your 7 digit student ID goes here)

Your Student ID # 0 \_\_\_\_ F (your 8 digit student ID goes here)

**At this point you will be required to pay the deductible amount of your claim if necessary.**

Please note the dental office may charge more than the Fee Guide, which will require the student to be responsible for any additional costs.

For all non-accidental, medical extended health care claims, you must obtain and complete a ClaimSecure extended health care claim form at the SA/SAC office and include all written referrals and original receipts. When so requested by the Company, the student shall secure any further statements from his or her physician.

### **My student card was not accepted at the pharmacy or dental office.**

#### **Why? What do I do?**

There are a few different reasons for having complications at your pharmacy or dental office. Below are some scenarios:

- a) At the beginning of each semester, a listing of all registered and eligible students to date is provided. These records are used to put your personal information on-line so you can make a pay-direct claim at your pharmacy or dental office. There is a time when you will not be able to use your student card to purchase claims on-line due to the transfer of information to the on-line system. If you are affected by this delay, please use the manual reimbursement system as noted below.
- b) Your pharmacist or dentist may not be familiar with the procedure for processing a claim through ClaimSecure. A toll-free number has been provided to all pharmacies and dental offices so they are able to assist you on the spot.
- c) If you experience complications at the pharmacy that are not related to the above descriptions, please call WeSpeakStudent for help at 1-800-315-1108.

### **I have been unable to locate a ClaimSecure participating pharmacy or dental office.**

#### **What do I do?**

It will be necessary for you to pay cash for the claim, keeping official receipts(s), which will identify the total amount(s) paid. Please use the manual reimbursement system as noted below.

### **How do I use the manual reimbursement system?**

Prescription, Dental and EHC claim forms are available at the SA/SAC office. Complete all sections of the form that apply to your claim and once you sign it you can send it along with your original receipts directly to ClaimSecure at PO Box 6500 Station A, Sudbury, ON, P3A 5N5. It will take approximately 3-4 weeks, depending on mail service, to receive your reimbursement.

### **Can I submit my claims electronically? Can you reimburse my claim using direct deposit?**

YES. Once registered, plan members/dependents can submit claims electronically if you select direct deposit for claim reimbursements. View personal claims history, access dependent claims information (for those individuals under the age of majority), obtain details on the reason for particular claim adjustments or rejections, submit coverage queries online – “Ask the Expert”, print individual claims for Co-ordination of Benefits (COB), run consolidated statements for tax purposes, access claim forms and important health information. No application forms to complete, no software, all the plan member/dependent has to do is register online by visiting [www.wespeakstudent.com](http://www.wespeakstudent.com). CLICK on the “eProfile for online claims submission” tab on the webpage.

### **How do I make an accident claim?**

- a) All Accident claims should be submitted on an Industrial Alliance Insurance and Financial Services Inc. (SSQ) Post-Secondary Student Accident Claim form, available at the SA/SAC office. Claim form must be signed by an authorized authority at the SA/SAC office.
- b) Students must have received treatment from a qualified physician/dentist within 30 days from the date of the accident.
- c) Completed claim form must be filed directly to Industrial Alliance Insurance and Financial Services Inc. within 90 days from the date of the accident, and no later than 1 year.
- d) It is the Insured's responsibility for securing the claim form and for charges incurred for its completion.

### **Am I covered worldwide?**

If you are out of the province or country and you have an accident that requires immediate, necessary medical treatment or you need to obtain a prescription from a qualified physician, you will be required to pay the amount owing at that time yourself and keep all receipts. When you return to the province, you are then required to fill out a manual reimbursement claim form and send it to ClaimSecure (Prescription Drug) or Industrial Alliance Insurance and Financial Services Inc. (Accident claim) with the receipts to receive your money back.

Please note that you will be reimbursed according to the benefits set up under your health insurance plan no matter where the accident has occurred or where you obtained the prescription.

There is no provision for worldwide coverage for the Dental and EHC benefits as these plans only allow Canadian dentists and practitioners.

### **Travel coverage outside of Canada**

When travelling outside of Canada, you have coverage administered by ETFS out of country coverage, through GLOBAL EXCEL.

As this coverage is outside of the standard student health plan benefits, please contact your Student Association office or Student Administrative Council office on campus for further details on this coverage and pick up your Medical Assistance Card.

**If you have any questions,  
contact WeSpeakStudent  
at 1-800-315-1108**

This brochure is designed to outline the benefits for which you are eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of an Insured will be governed solely by the Group Master Policy issued by Industrial Alliance Insurance and Financial Services Inc.

# Your Drug/Dental/EHC Claims are paid by ClaimSecure

Take this book with you when fill a prescription  
or going to the dentist.

- **Your Group Number 515647**
- **Provider: ClaimSecure (formerly RxPlus/Merx Health Corporation)**
- **Your Student ID # 0 0 \_ \_ \_ \_ \_ F**  
(your 7 digit student ID goes here)
- **Your Student ID # 0 \_ \_ \_ \_ \_ \_ F**  
(your 8 digit student ID goes here)

**All Dental Inquiries call Toll Free 1-888-513-4464**

\*If mailing your claim please mail your prescription drug/extended health claim  
directly to ClaimSecure at PO Box 6500 Station A, Sudbury, ON, P3A SNS

*Plan Consultants:*

**WE SPEAK  
STUDENT**

POWERED BY PEOPLE CORPORATION O/A ACL STUDENT BENEFITS

2255 Sheppard East, Atria 1, 2nd Floor Suite 202  
Toronto, ON, M2J 4Y1

**Toll Free: 1-800-315-1108 Fax: (416) 216-1179**

**Website: [www.wespeakstudent.com](http://www.wespeakstudent.com)**

**Email: [help@aclstudentbenefits.com](mailto:help@aclstudentbenefits.com)**

**All Drug, Accident and EHC Inquiries call WeSpeakStudent  
Toll Free 1-800-315-1108**

**All Drug, Accident, Dental & EHC Benefits Underwritten by:  
Industrial Alliance Insurance and Financial Services Inc.**

Special Markets Solutions  
515 Consumers Road, Suite 400  
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