

My Plan Design Options

Should you wish to move to an enhanced plan you need to make this choice each policy year prior to the deadline date of the start of your semester AT NO ADDITIONAL COST!



DEADLINES TO APPLY:

September Start Students: September 1, 2024 until 4:00 PM on September 30, 2024

January Start Students: January 1, 2025 until 4:00 PM on January 31, 2025

May Start Students: May 1, 2025 until 4:00 PM on May 31, 2025

1 BALANCED PLAN (Flex Plan Option 1 - Auto-Enrolled)

Drugs:

80% co-insurance
Maximum: \$5,000

Dental:

100% of exam and consultation, cleaning and one unit of polishing
75% of fillings, extractions and oral surgery
75% of wisdom tooth extraction (2 teeth per year)
Maximum: \$500

Extended Health Care:

Paramedical Practitioners: 80% (\$300 per benefit year) for naturopath and/or chiropractor combined, clinical psychologist (social worker) and/or speech therapist combined dietician and/or nutritionist combined, acupuncturist, osteopath, massage therapy and physiotherapy.

Breathing Equipment:

Continuous positive airway pressure (CPAP), Variable Positive Airway Pressure (VPAP) and Automatically- adjusting Positive Airway Pressure (APAP) machines are covered to a combined maximum of \$1,250.00 per person per lifetime;
Continuous positive airway pressure (CPAP), Variable Positive Airway Pressure (VPAP) and Automatically- adjusting Positive Airway Pressure (APAP) supplies are covered to a combined maximum of \$500.00 per person per policy year.

Vision: 100% coverage for a general eye exam and \$50 for prescribed lenses and frames and/or contact lenses every 24 consecutive months.

AD&D, Life, Tuition and Travel Insurance Benefits

2 ENHANCED DRUG & VISION PLAN (Flex Plan Option 2)

Drugs:

90% co-insurance
Maximum: \$6,000

Dental:

80% of exam and consultation, cleaning and one unit of polishing
50% of fillings, extractions and oral surgery
50% of wisdom tooth extraction (2 teeth per year)
Maximum: \$350

Extended Health Care:

Paramedical Practitioners: 65% (\$300 per benefit year) for naturopath and/or chiropractor combined, dietician and/or nutritionist combined, acupuncturist, osteopath, massage therapy and physiotherapy.

Max of \$200 per benefit year for clinical psychologist (social worker) and/or speech therapist combined.

Breathing Equipment:

Continuous positive airway pressure (CPAP), Variable Positive Airway Pressure (VPAP) and Automatically- adjusting Positive Airway Pressure (APAP) machines are covered to a combined maximum of \$1,250.00 per person per lifetime;
Continuous positive airway pressure (CPAP), Variable Positive Airway Pressure (VPAP) and Automatically- adjusting Positive Airway Pressure (APAP) supplies are covered to a combined maximum of \$500.00 per person per policy year.

Vision: 100% coverage for a general eye exam and \$150 for prescribed lenses and frames and/or contact lenses every 24 consecutive months.

AD&D, Life, Tuition and Travel Insurance Benefits

3 ENHANCED DENTAL & VISION PLAN (Flex Plan Option 3)

Drugs:

70% co-insurance
Maximum: \$1,500

Dental:

100% of exam and consultation, cleaning and one unit of polishing
85% of fillings, extractions and oral surgery
85% of wisdom tooth extraction (2 teeth per year)
Maximum: \$750

Extended Health Care:

Paramedical Practitioners: 60% (\$300 per benefit year) for naturopath and/or chiropractor combined, dietician and/or nutritionist combined, acupuncturist, osteopath, massage therapy and physiotherapy.

Max of \$200 per benefit year for clinical psychologist (social worker) and/or speech therapist combined.

Breathing Equipment:

Continuous positive airway pressure (CPAP), Variable Positive Airway Pressure (VPAP) and Automatically- adjusting Positive Airway Pressure (APAP) machines are covered to a combined maximum of \$1,250.00 per person per lifetime;
Continuous positive airway pressure (CPAP), Variable Positive Airway Pressure (VPAP) and Automatically- adjusting Positive Airway Pressure (APAP) supplies are covered to a combined maximum of \$500.00 per person per policy year.

Vision: 100% coverage for a general eye exam and \$175 for prescribed lenses and frames and/or contact lenses every 24 consecutive months.

AD&D, Life, Tuition and Travel Insurance Benefits

4 ENHANCED EXTENDED HEALTH CARE & VISION PLAN (Flex Plan Option 4)

Drugs:

70% co-insurance
Maximum: \$2,500

Dental:

85% of exam and consultation, cleaning and one unit of polishing
50% of fillings, extractions and oral surgery
50% of wisdom tooth extraction (2 teeth per year)
Maximum: \$400

Extended Health Care:

Paramedical Practitioners: 100% (\$400 per benefit year) for naturopath and/or chiropractor combined, clinical psychologist (social worker) and/or speech therapist combined, dietician and/or nutritionist combined, acupuncturist, osteopath, massage therapy and physiotherapy.

Breathing Equipment:

Continuous positive airway pressure (CPAP), Variable Positive Airway Pressure (VPAP) and Automatically- adjusting Positive Airway Pressure (APAP) machines are covered to a combined maximum of \$1,250.00 per person per lifetime;

Continuous positive airway pressure (CPAP), Variable Positive Airway Pressure (VPAP) and Automatically- adjusting Positive Airway Pressure (APAP) supplies are covered to a combined maximum of \$500.00 per person per policy year.

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

AD&D, Life, Tuition and Travel Insurance Benefits

* Please refer to the Student Insurance Booklet available on wespeakstudent.com for plan details such as eligible providers, required referrals, exclusions etc.

Your 4-Step Enrollment Process

- 1 All eligible students that have paid the health plan fee are automatically enrolled in the Balanced Plan.
- 2 Visit wespeakstudent.com
- 3 Click on the **Choose your plan button**, select one of the plans. Enter the required information and **submit**.
- 4 Print & Keep your confirmation number/ email for your records.



LIVE HELP MESSAGING

Have a question? Chat with a live member of the WeSpeakStudent team.
Visit wespeakstudent.com & have your student ID readily available.