

» ONLINE OPTIONS

The following is a partial list of services that are available online at www.wespeakstudent.com

- Chat with a live operator
- Purchase coverage for your spouse and/or dependent(s) before the deadline date
- Find practitioners
- Download claim forms and plan booklet
- General inquiries

» COORDINATION OF BENEFITS

Benefits under two insurance plans can be co-ordinated to increase your coverage up to a total of 100%.

For example, if you have other coverage in place following payment under this plan, you can submit outstanding balances to the other plan for consideration.

» FAMILY ADD-ON

For an additional fee, you are able to add family members (spouse and/or dependents) to the plan. Visit www.wespeakstudent.com to complete the family application form by the required deadline. Please verify you have entered all information.

» OPTING OUT

Upon providing proof of alternative coverage students may "opt-out" of the Health Plan at www.wespeakstudent.com and receive a Health Plan refund.

Once the online opt out period has ended (Sept 20th for the Fall semester, Jan 21st for the Winter semester) it will take approximately 6 weeks for you to receive your refund.

» DEADLINE DATES

September Start Students: Monday, Sept. 20th at 4pm
January Start Students: Friday, Jan. 21st at 4pm

WE SPEAK
STUDENT

» HOW TO FILE YOUR CLAIM

Your drug/dental and extended health care claims are paid by ClaimSecure.

Pay Direct (drug/dental claims): The **Pharmacy/Dental Office** can submit your claim electronically for you, limiting your out of pocket expense. You will need to give the pharmacy the following:

- **Your Group Number is 514926**
- **Provider: ClaimSecure**
- **Your Student ID #: V 0 0 _ _ _ _ _ _ _ _**
(10 digit numeric number)

Example: If your student ID # is 7 digits, the correct ID # would be V007654321.

By Mail: Fill out the appropriate claim form (all claim forms can be downloaded from wespeakstudent.com), **attach your original receipts and mail directly to ClaimSecure at:**

ClaimSecure Inc.
P.O. Box 6500, Station A
Sudbury, ON, P3A 5N5

» COVERAGE PERIOD

September Start Students: September 1 - August 31
January Start Students: January 1 - August 31

Visit www.wespeakstudent.com for more detailed information about your Health & Dental Plan coverage or call WeSpeakStudent toll free at **1-800-315-1108**.

» STUDENT ASSISTANCE PROGRAM

The WeConnect Student Assistance Program (SAP) provides eligible students and their dependents with short-term therapy, lifestyle counselling, courses, tools and events to improve mental and physical health.

- Access is available 24/7 by phone or virtual resources, worldwide.
- Care is immediate by connecting with the intake team and there is no level of payment required.

Call/text **1-888-377-0002** or find more information through www.wespeakstudent.com.



NIPISSING UNIVERSITY STUDENT UNION

NUSU

2021-2022



NIPISSING UNIVERSITY STUDENT UNION

HEALTH & DENTAL PLAN

health@nusu.com

1-800-315-1108

WE SPEAK
STUDENT



YOUR HEALTH & DENTAL PLAN

Prescription Drugs



80% co-insurance

90% at Shoppers Drug Mart

Unlimited maximum*

* Mirena, Kyleena, Jaydess IUD (\$200 maximum)

* Nuva Ring contraceptive (\$178 maximum)

* Gardasil vaccine (subject to a maximum of \$150.00 per Insured per policy year, only when purchased through the Campus Health Centre)

Dental



Basic and Preventative: 100% co-insurance

Minor Restorative: 70% co-insurance, 95% with Network

Major Restorative: 10% co-insurance, 30% with Network

Maximum of \$750

Extended Health Care



Vision: \$60 maximum for one eye exam

Prescribed lenses and frames or contacts: \$200 maximum every 24 consecutive months

Paramedical Practitioners: \$40 per visit (\$400 maximum)

If you don't need the benefits, you still have the option to opt out. If you opt out, you will be unable to access the WeConnect Student Assistance Program

For more information, contact health@nusu.com

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