



# COVID-19 FAQ

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## Is my coverage affected by COVID-19?

All health plan coverage (including dependents) remains the same, as documented within the current health plan policy for your school.

## How long am I covered?

Your coverage may vary depending on what school you attend. Typically, your coverage is effective until August 31, 2020, however, this can differ per student. Please contact our Call Centre to confirm your eligibility dates.

## What do I do if I need a doctor?

Family physicians are offering provincially-funded virtual appointments allowing Canadians to connect with a physician using a smart phone, tablet or computer.

The below list of Medical Facilities outlines which accept the OHIP card and which require payment from you for virtual physician appointments and Covid-19 screening, as well as other services. Residents of Ontario can use Cover Health, a Virtual Walk-In Clinic that accepts the OHIP card. Cover Health virtual care visits will include:

- Prescriptions
- Referrals
- COVID-19 assessment
- Refills Requests
- Medical Forms

To use Cover Health, [register](#) on their website using your Ontario health card. Wait in the queue to have a secure virtual appointment with the next available doctor.

As noted below, [Maple](#) is another virtual care resource available to all Canadians. However, they do not accept the OHIP card and there will be payment required if you make a virtual appointment with a physician.

The following is a list of the Virtual Care providers in Ontario:

Ontario Virtual Care Providers	COVID-19 Screening Covered by OHIP	Virtual Doctors Covered by OHIP	Free COVID-19 Self-Assessment Tool	Updated Provincial COVID-19 Information
Maple	YES	NO	NO	NO
Cover Health	YES	YES	NO	NO
Tia Health	YES	YES	NO	NO
Apple Tree Medical Group	YES	YES	NO	NO
19check	YES	NO	YES	NO
Ontario.ca	YES	NO	YES	YES
Dialogue	NO	NO	NO	YES

## Ontario Virtual Care Providers

Ontario Virtual Care Provider Links:

- **Maple**  
<https://www.getmaple.ca>
- **Cover Health**  
<https://cover.health>
- **Tia Health**  
<https://tiahealth.com/index.html>
- **Apple Tree Medical Group**  
<https://appletreemedicalgroup.com/medical-services/virtual-care>
- **19check**  
<https://www.19check.com>
- **Ontario.ca**  
<https://www.ontario.ca/page/2019-novel-coronavirus>
- **Dialogue**  
<https://covid19.dialogue.co>

For a deeper look at other provincial offerings please visit:

<https://www.facebook.com/notes/wespeakstudent/mental-health-and-wellness-covid-19-resources/2809982449086828/>

## What do I do if I think I have COVID-19?

If you are concerned about having contracted COVID-19, the list above shows which Medical Facilities will provide Covid-19 screening covered by OHIP to Ontario residents with a valid OHIP card.

If you're **not** suffering from emergency symptoms, such as difficulty breathing, do not go to ER or a doctor's office. It's important that you get screened first, as you could increase the risk of exposure to yourself and others.

From the comfort of your home, the Medical Facilities listed above will safely connect you to a Canadian doctor, who can provide guidance on whether you need testing or emergency care. Some facilities such as Maple will fax a summary of your COVID-19 screening visits to your family physician or any other place that you access care. You can enquire with the other Medical Facilities listed, if they can do the same.

We understand the stress that can come with the impact of COVID-19 and want to reassure you that your mental and physical health continue to be our top priority. We are here to help.

If you are unsure about whether or not you have, were exposed to, or know someone who may have COVID-19- Please use the following link before seeking further medical attention:

<https://www.ontario.ca/page/2019-novel-coronavirus-covid-19-self-assessment>

## What are some ways I can stay up to date on my health plan and any changes?

Being informed is important, especially in today's global climate. Though there are no changes to your health plan, we will continue to communicate with your school and update [www.wespeakstudent.com](http://www.wespeakstudent.com) to include all information relevant to your health plan. We will also be hosting webinars and/or posting informative videos to keep you up-to-date, so be sure to watch out for details on our Facebook page or from your school.

## Can I get a prescription online?

Yes! You can absolutely get a prescription online, through virtual doctor websites such as Maple and Cover Health. Please refer to the list of Medical Facilities above. Pharmacies are considered an essential service in Ontario and most remain open. You can check which pharmacies in your area continue to be open.

## Where do I go for prescription glasses/contacts online?

Though most medical offices are closed, you can still get glasses and contacts online at [clearly.ca](http://clearly.ca). Visit your school's "your space" page at [wespeakstudent.com](http://wespeakstudent.com) to apply a discount as a bonus to what your school health plan covers.

## Where do I go if I need mental health resources?

Our program, [Real Campus](#), is a great place for all types of mental health resources. Online counselling, psychotherapy, articles and more are available to you through this Student Assistance Program. Real Campus is available to students at the following institutions:

- Burman
- Cambrian
- Canadore
- Centennial
- Crandall
- Fleming
- George Brown
- Lakehead
- Lakeland
- McMaster
- Niagara
- Nipissing
- Northern
- Seneca
- St. Clair
- UNB St. John
- York Grads

If your school doesn't offer Real Campus, there are creditable alternatives available, such as access to the mental health resources noted below:

- **Jack.org** <https://jack.org/Home>  
Jack.org is another great resource for mental health resources and has a strong focus of revolutionizing mental health for all of Canada.
- **Shift Collab** <https://shiftpeople.ca/>  
These are the lovely people who partner with us to make Real Campus. Sign up for the Mood Boost Monday newsletters and explore all they have to offer!

## What about the other things my plan covers?

You are still able to claim as usual. Keep in mind, most paramedical practitioner offices are closed due to COVID-19, with medical staff being extra cautious in an effort to flatten the curve and keep both patients and staff safe. If you are unsure about if your practitioner is open or not, give them a call.

## Will there be refunds or extensions for my coverage?

WeSpeakStudent is actively monitoring the provincial, federal and global pandemic situations and information daily and will inform both schools and students if refunds or extensions take place.

## I'm struggling with staying in isolation, what can I do?

Let us start by saying, you are not alone, and we have resources for you. Humans are naturally meant to be social, so quarantining and social distancing can be especially difficult. At WeSpeakStudent, we post daily on a variety of topics: from fun things to do while at home to inspiring or entertaining videos for you, and those in your home, to watch. We encourage you to stay connected with us as a way to remain inclusive and check them out here: <https://www.facebook.com/WeSpeakStudent/>

***Let us know what topic YOU'D like us to post about!***

If you are looking for mental health resources, please see our program Real Campus that also has an abundance of expertise specific to mental health. Please also refer to FAQ above "Where do I go if I need mental health resources?" as the Answer lists some alternative resources for you.

## I might be travelling, what do I need to know?

On March 16, Canada [announced](#) it was closing its border and banning entry of anyone who is not a Canadian citizen or permanent resident, except for immediate family members of Canadian citizens, aeroplane crew members and diplomats, as well as US citizens.

On March 18, the US and Canada said it was closing its border to all non-essential traffic.

In regards to travel coverage, if your school includes this under the student health plan, there are no exclusions for COVID-19/health related travel advisories. Please visit your school specific WeSpeakStudent website for benefit detail information. It is highly recommended that although there are no changes in the travel coverage, that any individual considering travel plans - review the federal and provincial government advisory warnings concerning traveling to other countries at this time due to Covid-19.

**Important note:** International students are not covered for travel to their home country. This is not new and all standard policy travel plans have this included.

## Who do I talk to about COVID-19 college supports?

We can understand the anxieties that come with being a student, especially during a pandemic. If you are concerned or would like more information of the resources available to you from your school, reach out to your Student Association.

## What should I do to avoid contracting COVID-19?

We've put together some navigational tools of precautionary measures and helpful links....

Though the risk of contracting COVID-19 as a healthy person is low, it is highly recommended **to use necessary caution.**

Necessary Caution includes (but is not limited to):

- **Social distancing.** Even if you are not showing symptoms of COVID-19, it is still very possible that you have the virus and could unknowingly spread it to someone with a weaker immune system. If it is not absolutely essential, it is important to avoid gatherings as much as possible.
- **Washing your hands regularly** with warm, soapy water for at least 20 seconds. (Using alcohol-based hand sanitizer in the event that you aren't able to use soap and water).
- **Limiting or avoiding close contact with people**, especially who show symptoms such as cough, fever, or difficulty breathing. If you are taking care of a sick person, wash your hands frequently.
- **Minimizing the risks of spreading the virus.** Practice social distancing and proper cough and sneeze etiquette. When you cough or sneeze, cover your mouth and nose fully with a tissue or the crook of your elbow.
- **Staying home.** Avoid contact with others as much as possible.

## Where can I keep informed on COVID-19?

Stay informed and remain vigilant. This is an evolving situation and it is important to remain calm and refer to relevant and credible sources such as the following:

- Government of Ontario COVID-19 Self-Assessment  
<https://www.ontario.ca/page/2019-novel-coronavirus-covid-19-self-assessment>
- Government of Canada Travel Advice and Advisories  
<https://travel.gc.ca/travelling/advisories>
- Public Health Agency of Canada  
<https://www.canada.ca/en/public-health.html>
- Government of Canada Facts about COVID-19  
<https://www.canada.ca/en/public-health/services/publications/diseases-conditions/knowfacts-about-coronavirus-disease-covid-19.html>

## How do I contact WeSpeakStudent if I have more questions?

For any questions or concerns, our call centre remains open via telephone, live chat, and email and can be reached at:

**WeSpeakStudent: 1-800-315-1108**