

» 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.

» DEADLINE DATES

September Start Students: Friday, October 5th at 4pm
January Start Students: Friday, February 8th 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**.



NIPISSING UNIVERSITY STUDENT UNION

NUSU

2018-2019



NIPISSING UNIVERISTY STUDENT UNION

HEALTH & DENTAL PLAN

WE SPEAK
STUDENT



YOUR HEALTH & DENTAL PLAN

Prescription Drugs



80% co-insurance
90% at Shoppers Drug Mart
Unlimited maximum*

* Mirena 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 • For more information, contact Xander Winter at vpcommunications@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.