

## What You Need to Know

- There is no cost to changing your plan
- Create a profile online to view full details of each plan
- Speak to a live agent about any issue or problem with the plan

## Online Options

The following is a partial list of services that are available online at [www.wespeakstudent.com](http://www.wespeakstudent.com):

- Choose your plan
- Chat with a live agent
- Purchase coverage for your spouse and/or dependent(s)
- Find network practitioners
- Track your claims
- Download claim forms and booklets
- General inquiries
- Apply for the Barb Morel Bursary

## Coordination of Benefits

Benefits under two insurance plans can be coordinated to increase your coverage up to a total of 100%. For example, following payment under this plan, you can submit outstanding balances to the other plan for consideration.



Scan this code with your smartphone and read more about your options.

## Family Add-On

Students can only add family members in their starting semester (i.e. September start students can only add family in the Fall semester, by the deadline dictated on the website and brochure). The family benefits form is available at the Fanshawe Student Union office (SC2001). The cost of adding family members are in addition to the student Health Plan fee and is paid once, at the time you enroll your dependents.

You may apply for dependent coverage online using Visa or Mastercard by going to [wespeakstudent.com](http://wespeakstudent.com). If you purchased coverage in September 2013, your dependents are covered until August 2014 (some restrictions apply). Your dependent(s) will be enrolled in the same plan option you choose.

## How to File A Claim

Your drug, dental, and extended health care claims are paid by ClaimSecure. When making a pay direct drug/dental claim, the pharmacy/dentist will need to know the following:

- Your Group Number is 514560
- Provider: ClaimSecure
- Your Student ID #: R 0 0 \_\_\_\_\_  
(10 digit alpha numeric number)

**Example:** If your student ID # is 7 digits, the correct ID # would be R001234567.

**All Dental Inquiries, call toll-free at  
1-888-513-4464.**

\* If you are mailing your claim, please mail your prescription drug/dental/extended health care claim directly to ClaimSecure at: **ClaimSecure Inc., P.O. Box 6500, Station A, Sudbury, ON, P3A 5N5.**

## Coverage Begin and End Dates

**Policy Year:** September 1 - August 31

Full-time students will have 12 months of coverage (if they are starting in the Fall and return in Winter)

- A student that is enrolled in the Fall semester is covered for the Fall Semester only.
- A student that enrolls in Winter semester is covered for the remainder of the policy year (until August 31).
- A student that enrolls in the Summer is covered for the Summer semester only.

## Plan Consultants

1 Yonge Street, Suite 1200  
Toronto, ON, M5E 1E5  
Tel: 416-216-0296  
Fax: 416-216-1179  
Toll-Free: 1-800-315-1108

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

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



2014/15

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STUDENT  
UNION  
www.fsu.ca



# HEALTH plan



**POLICY # 97200  
GROUP # 514560**

As a full-time post secondary student you are automatically covered for the benefits outlined in this brochure and online at [fsu.ca/health](http://fsu.ca/health)

FSU OFFICE – SC2001, FOR ALL QUESTIONS AND CONCERNS

# MY FLEX PLAN OPTIONS

Choose a plan that suits you by visiting us at [wespeakstudent.com](http://wespeakstudent.com) for plan details and options



## DEADLINES TO APPLY:

**September Start Students:** September 16, 2014 at 4:00 PM. **January Start Students:** January 19, 2015 at 4:00 PM. **Summer Start Students:** May 19, 2015 at 4:00 PM

### Balanced Plan (Auto-Enrolled)



#### Drugs:

90% co-insurance  
**Maximum:** \$5,000

#### Dental:

**Maximum:** \$600  
Exam & Consultation: 100%  
Basic & Preventative: 100%  
Minor Restorative: 85%  
(100% at a Network Dentist)  
Extractions & Oral Surgery: 85%  
(100% at a Network Dentist)  
Major Restorative: 10%  
(35% at a Network Dentist)

#### Extended Health Care:

Eye Exams: \$70 every 24 consecutive months for a general eye exam  
Lenses, Frames, & Contacts: \$200 every 24 consecutive months  
Paramedical Practitioners: \$30-\$40 per treatment, \$400 maximum depending on the practitioner

### Enhanced Dental Plan



#### Drugs:

80% co-insurance  
**Maximum:** \$2,500

#### Dental:

**Maximum:** \$800  
Exam & Consultation: 100%  
Basic & Preventative: 100%  
Minor Restorative: 90%  
(100% at a Network Dentist)  
Extractions & Oral Surgery: 90%  
(100% at a Network Dentist)  
Major Restorative: 10%  
(35% at a Network Dentist)

#### Extended Health Care:

Eye Exams: \$70 every 24 consecutive months for a general eye exam  
Lenses, Frames, & Contacts: \$100 every 24 consecutive months  
Paramedical Practitioners: \$20-\$30 per treatment, \$300 maximum depending on the practitioner

### Enhanced Drug/EHC Plan



#### Drugs:

100% co-insurance  
**Maximum:** \$5,000

#### Dental:

**Maximum:** \$300  
Exam & Consultation: 70%  
(95% at a Network Dentist)  
Basic & Preventative: 70%  
(95% at a Network Dentist)  
Minor Restorative: 50%  
(75% at a Network Dentist)  
Extractions & Oral Surgery: 50%  
(75% at a Network Dentist)  
Major Restorative: 10%  
(35% at a Network Dentist)

#### Extended Health Care:

Eye Exams: \$70 every 24 consecutive months for a general eye exam  
Lenses, Frames, & Contacts: \$250 every 24 consecutive months  
Paramedical Practitioners: \$30-\$40 per treatment, \$400 maximum depending on the practitioner

## Your 3-Step Enrollment Process

### STEP

1

All full-time students that have paid the health plan fee are automatically members of the Balanced Plan.

### STEP

2

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

**WE SPEAK**  
**STUDENT**  
CANADA'S LEADING STUDENT INSURER

### STEP

3

Choose one of the plans above before the deadline date!