

your STUDENT INSURANCE PLAN

(Full and Part time students)

Designed for the graduate students of
York University



YUGSA Health & Dental Plan office
325 Student Centre
health@yugsa.ca
416 736 5213

2020-2021

- POLICY # 100011705
- GROUP # 510004

Reach us toll free at
1-800 315-1108 for inquires
on your Student Insurance Coverage



AS A FULL TIME REGISTERED STUDENT
YOU ARE AUTOMATICALLY COVERED
FOR THE BENEFITS DESCRIBED HEREIN.

» OPTING OUT

Upon providing proof of alternate coverage, students may "opt out" of the student insurance plan prior to the deadline date and a refund will be issued. Opt Out online at www.wespeakstudent.com by clicking the Opt Out tab and completing the opt out application.

» OPT OUT DEADLINE DATES

September Start Students: October 11, 2020

January Start Students: February 20, 2021

May Start Students: June 20, 2021

» ONLINE OPTIONS

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

- Choose your plan (deadline applies)
- Chat with a live operator
- Purchase coverage for your spouse and/or dependent(s) before the deadline date
- Find practitioners
- Create a Profile to submit/track your claims
- Download claim forms and plan booklet
- General inquiries
- Get information on your Out of Province/Canada Medical Emergency Insurance

» 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 correctly, print & keep your confirmation #.

» FAMILY DEADLINE DATES

September Start Students: October 11, 2020

January Start Students: February 20, 2021

May Start Students: June 20, 2021

» HOW TO FILE YOUR CLAIM

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

Pay Direct (drug/dental claims):

The **Pharmacy/Dentist** can submit your claim electronically for you, limiting your out of pocket expense. You will need to give the pharmacy/dentist the following:

- Group Number: 510004
- Provider: ClaimSecure
- Your Student ID # _____ Y G S (10 digit alpha numeric number)
List the last 7 digits of your student number.
If your student ID # is 212345567, the correct ID # would be 2345567YGS

For all Health inquires reach us toll-free at 1 800 315-1108

For Dental inquiries call toll-free at 1-888-513-4464

Submit Online: You are also able to submit your claim electronically by creating a profile with the insurer. You will need to provide your Group number, Student ID number and date of birth when setting up your profile. You must also set up a direct deposit account for reimbursement. Please go to [wespeakstudent.com](http://www.wespeakstudent.com) and select the Create a Profile button.

By Mail: Fill out the appropriate claim form (all claim forms can be downloaded from www.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

May Start Students: May 1 - August 31

Visit www.wespeakstudent.com for more detailed information about your Health & Dental Plan coverage.

» CONTACT US

YUGSA Health & Dental Plan office
325 Student Centre
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416 736 5213

WHAT PLAN WORKS BEST FOR YOU?

All full-time students that have paid the Health Plan fee are **automatically enrolled** in the **Balanced Plan**, if you wish to select an alternate plan you must do so prior to the deadline date at **NO ADDITIONAL COST!**

FLEX PLAN SELECTION - DEADLINE DATES APPLY:

September Start Students: October 11, 2020

January Start Students: February 20, 2021 (new students ONLY)

May Start Students: June 20, 2021 (new students ONLY)

» FLEX PLAN OPTION 1 BALANCED PLAN (Auto-Enrolled)

PRESCRIPTIONS:
80% co-insurance
Maximum: \$1,500

DENTAL:
Basic and Preventative: 80%
Minor Restorative: 80%
Extractions (limit 2 wisdom teeth): 80%
Major Restorative: 10%
Maximum: \$1,000

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

Paramedical Practitioners:
80% coverage per treatment
(\$400 maximum)

AD&D and Travel Insurance Benefits

» FLEX PLAN OPTION 2 DRUG FOCUSED PLAN

PRESCRIPTIONS:
90% co-insurance
Maximum: \$3,000

DENTAL:
Basic and Preventative: 75%
Minor Restorative: 75%
Extractions (limit 2 wisdom teeth): 75%
Major Restorative: 10%
Maximum: \$750

EXTENDED HEALTH CARE:
Vision: 100% coverage for a general eye exam, \$100 for prescribed lenses and frames or contact lenses every 24 consecutive months.

Paramedical Practitioners:
70% coverage per treatment
(\$325 maximum)

AD&D and Travel Insurance Benefits

» FLEX PLAN OPTION 3 DENTAL FOCUSED PLAN

PRESCRIPTIONS:
65% co-insurance
Maximum: \$1,000

DENTAL:
Basic and Preventative: 80%
Minor Restorative: 80%
Extractions (limit 2 wisdom teeth): 80%
Major Restorative: 10%
Maximum: \$1,200

EXTENDED HEALTH CARE:
Vision: 100% coverage for a general eye exam, \$100 for prescribed lenses and frames or contact lenses every 24 consecutive months.

Paramedical Practitioners:
65% coverage per treatment
(\$300 maximum)

AD&D and Travel Insurance Benefits

» FLEX PLAN OPTION 4 EXTENDED HEALTH FOCUSED PLAN

PRESCRIPTIONS:
65% co-insurance
Maximum: \$1,000

DENTAL:
Basic and Preventative: 70%
Minor Restorative: 70%
Extractions (limit 2 wisdom teeth): 70%
Major Restorative: 10%
Maximum: \$750

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

Paramedical Practitioners:
100% coverage per treatment
(\$500 maximum)

AD&D and Travel Insurance Benefits

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

» HOW DO I CHOOSE ONE OF THE ENHANCED PLANS?

- 1) Please visit www.wespeakstudent.com before the deadline date.
- 2) Click on the Choose Your Plan option, select one of the plans, enter the required information and submit.
- 3) Print & keep your confirmation # for your records.

LIVE HELP MESSAGING
Have a question? Chat with a live member of the WeSpeakStudent team.
Visit www.wespeakstudent.com. Student ID # is required.

