



Academic Term	Winter 2024
Program Operations Days	Monday - Friday
Program Operations Hours	Mon-Thu 10a-4p; Fri 10a-3p

Question	If I need to visit a medical specialist, is the service under coverage?
Answer	Yes, but you will need to bring a referral to visit a medical specialist. You could request a referral when visiting a doctor in a walk-in clinic. The doctor will provide assessment and issue a referral when need.

Question	Where to find my insurance information-international students in Post Secondary program?
Answer	You could find the coverage information from www.wespeakstudent.com and choose "George Brown College" then click "INTERNATIONAL STUDENTS TO CANADA-POST SECONDARY PLAN". or the booklet: P-S international 2023-2024: https://wespeakstudent.com/files/marketing/49/64da520280443-morcare-booklet-2023-2024-GBC-INT-aug10-rev1.pdf

Question	I went to a hospital emergency a while ago and received a bill from them recently. What should I do? - International students
Answer	<p>You will need to file claim to Morcare which will pay the bill to the hospital. Please note that all claims must be submitted to Morcare within 6 months from the date on which the expenses are incurred or November 30; whichever is earlier.</p> <p>You will need submit completed claim form along with the invoices/related medical documents via email at claims@morcare.ca , or by mail (the mailing address is on the claim form)</p> <p>You could download International Health Claim Form here: https://wespeakstudent.com/files/marketing/49/64d65e1542a66-morcare-healthcareform-2023-2024-rev9-FILL-GBC.pdf</p>

Question	I applied for Family Opt-in, but I never received family card. Where can I get
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Answer	Our plan provider would be sending family card via email after family plan activation. If you do not receive it, please contact WeSpeakStudent via email at help@aclstudentbenefits.com for assistance: Alternatively, student's dependents could use student's medical card when need to access medical services. As the family card will not be showing dependent's information but student's. When medical provider check insurance system, their dependent will be showing on the system.
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Question	What information should I give to my dentist since I have insurance from school? - Dental & Extended Healthcare Plan
Answer	POLICY # 100011718 GROUP # 510000 CERTIFICATE ID # your last 7 digits of student ID number + GBC (e.g. 1234567GBC) PROVIDER: ClaimSecure

Question	Will the insurance card be sent to me?
Answer	No, you can download the insurance card from We Speak Student website (our insurance provider) Link: https://wespeakstudent.com/home/47-george-brown-college

Question	When will my insurance expire?
Answer	All domestic and international post-secondary plans expire on August 31, 2023. The International ESL plan expires every two months

Question	Can I cancel the plan if I don't want it?
Answer	No, the plan is mandatory. You can only cancel it if you meet the eligibility requirements based on your program. Please contact the Health Benefits team within the deadlines to verify.

Question	Do I have to pay extra if I select on if the enhanced plans for extended health?
Answer	No, you can choose of the enhanced plans at no additional cost. Just keep in mind that you need to do it within the deadline for your intake. It is a one-time option per benefits year.

Question	Is my insurance accepted in any medical provider to avoid upfront payments?
Answer	No, this will depend on the provider you go to. Please confirm beforehand if your insurance is accepted for direct billing. If it is not accepted, you will need to pay and then submit a claim to get reimbursement

Question	Who can be included in my plan as a dependent?
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Answer

Spouse/and or children under the age of 21 can be added to your student plan if you buy the family plan within the deadlines.

Date updated:

2024-01-23