



Academic Term	Spring/Summer 2024
Program Operations Days	Monday - Thursday
Program Operations Hours	10 am to 3 pm

Question	Domestic students starting in May (spring semester) are eligible for the plan?
Answer	Domestic student starting in the May (Spring semester) are not eligible for Health and Dental (some exception may apply). Students in this category can be eligible for the plan starting in September (Fall semester) as long as you will be a full-time student. For more information, please contact please contact the Student Association at healthbenefits@sagbc.ca or 416-415-5000, ext. 2443

Question	I finished my program in April and will graduate in June. My plan will expire on August 31, 2024. Can I still use the plan until August 31, 2024?
Answer	Yes, you can use your plan until August 31, 2024 even if you graduate in June

Question	If I need to visit a medical specialist, is the service under coverage?
Answer	Yes, but first you will need to get a referral from general physican indicating that you need to see 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 needed.

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
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	<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:</p> <p>https://wespeakstudent.com/files/marketing/49/64d65e1542a66-morcare-healthcareform-2023-2024-rev9-FILL-GBC.pdf</p>
Answer	

Question	I applied for Family Opt-in, but I never received family card. Where can I get one?
	<p>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.</p> <p>Alternatively, student's dependents could use student's medical card when accessing medical services. The family card will not show the dependent's information, only the student's. When medical provider checks on the system, their dependent will appear.</p>
Answer	

Question	What information should I give to my dentist since I have insurance from school? - Dental & Extended Healthcare Plan
	<p>POLICY # 100011718 GROUP # 510000 CERTIFICATE ID # your last 7 digits of student ID number + GBC (e.g.</p>
Answer	PROVIDER: ClaimSecure

Question	Will the insurance card be sent to me?
	<p>No, you can download the insurance card online at any time as long a the plan is active. The website is We Speak Student (our insurance provider) Link:</p>
Answer	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, 2024. 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 healthbenefits@sagbc.ca or 416-415-5000, ext. 2443, within the deadlines to verify.

Question	Do I have to pay extra if I select on if one of the enhanced plans for extended health and dental?
Answer	No, you can choose one 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?
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: 4/22/2024