

## Important Information

### Opting Out

Upon providing proof of alternate coverage, students may “opt out” of the Health and Dental prior to the deadline date and a refund will be issued direct deposit. Opt Out online at [www.wespeakstudent.com](http://www.wespeakstudent.com) by clicking the Opt Out tab and completing the opt out application.

### Deadline Dates

- Fall semester start students: September 30, 2025 at 4pm
- Winter semester start students: January 31, 2026 at 4pm
- Summer semester start students: May 31, 2026 at 4pm

### 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 (deadline applies)  | → Create a Profile to submit/track your claims                               |
| → Chat with a live operator  | → Download claim forms and plan booklet                                      |
| → Purchase coverage for your spouse and/or dependent(s) before the deadline date | → General inquiries  |
| → Find practitioners   | → 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](http://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 #.

### Student Assistance Program

The WeConnect Student Assistance Program (SAP) provides eligible students and their dependents with short-term therapy, lifestyle counselling, courses, tools and events to improve mental and physical health. Access is available 24/7 by phone or virtual resources, worldwide. Care is immediate by connecting with the intake team and there is no level of payment required.

Call 1-855-853-0565 or find more information through [www.wespeakstudent.com](http://www.wespeakstudent.com).

## Claims Submission

### 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:

**Your Group Number is:** 513983

**Provider:** ClaimSecure

- (formerly RxPlus/Merx Health Corporation)

**Your Certificate/Student ID #: i** \_\_\_\_\_

- 10 digit alpha numeric number
- I.E. If your student ID # is 7 digits, the correct Certificate/Student ID # would be i007654321

**All 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 [www.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](http://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 Begin and End Dates

- September Start Students: September 1 - August 31
- January Start Students: January 1 - August 31
- May Start Students: May 1 - August 31

### Plan Consultants

WeSpeakStudent is becoming

**ALUMO**

2255 Sheppard East, Atria 1 2nd Floor

Suite 202, Toronto, ON M2J 4Y1

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)

WeSpeakStudent is becoming

**ALUMO**

St. Lawrence  
College

2025-2026

# Student Insurance Plan

Full-time  
Students Only

Policy # 100011722  
Group # 513983

Designed for the  
students of  
St. Lawrence College

### Questions?

Contact the Alumo  
Student Call centre:  
1-800-315-1108  
or chat live at  
[wespeakstudent.com](http://wespeakstudent.com).  
Student ID required.



As a full-time registered  
student you are automatically  
covered for the benefits  
described herein.



# What Plan Work Best for You?

All full time **Domestic** students who have paid the compulsory Student Insurance Fees 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.

All full time **International** students who have paid the compulsory Dental Plan Fee have dental coverage as outlined in the **Balanced Plan**.

## Flex Plan Selection - Deadline Dates Apply:



**September Start Students:** September 30, 2025 at 4pm

**January Start Students:** January 31, 2026 at 4pm (new students ONLY)

**May Start Students:** May 31, 2026 at 4pm (new students ONLY)

### Flex Plan Option 1

#### Balanced Plan (Auto-Enrolled)



##### Prescriptions:

- 80% co-insurance
- \$8.00 Dispensing Fee Max
- Maximum: \$5,000

##### Dental:

- Basic and Preventative: 100%
- Minor Restorative: 75%
- Extractions (limit 2 wisdom teeth): 75%
- Major Restorative: 10%
- Maximum: \$500

##### Extended Health Care:

- Vision: 100% coverage to a maximum of \$65 for a general eye exam and \$80 for prescribed lenses and frames and/or contact lenses every 24 consecutive months.

AD&D Coverage Included

### Flex Plan Option 2

#### Enhanced Drug/Vision Plan



##### Prescriptions:

- 90% co-insurance
- \$8.00 Dispensing Fee Max
- Maximum: \$6,500

##### Dental:

- Basic and Preventative: 80%
- Minor Restorative: 50%
- Extractions (does not include wisdom teeth): 50%
- Major Restorative: 10%
- Maximum: \$350

##### Extended Health Care:

- Vision: 100% coverage for a general eye exam and \$120 for prescribed lenses and frames and/or contact lenses every 24 consecutive months.

AD&D Coverage Included

### Flex Plan Option 3

#### Enhanced Drug & Extended Health/Vision Care Plan



##### Prescriptions:

- 90% co-insurance
- \$8.00 Dispensing Fee Max
- Maximum: \$6,000

##### Extended Health Care:

- Paramedical Practitioners:
- 80% coverage to a maximum of \$300 per year for: massage\*, physiotherapist\*, clinical psychologist\* and naturopath/chiropractor.
- \*physician referral required

- Vision: 100% coverage for a general eye exam and \$160 for prescribed lenses and frames and/or contact lenses every 24 consecutive months.

AD&D Coverage Included

### Flex Plan Option 4

#### Enhanced Dental Plan



##### Prescriptions:

- 65% co-insurance
- \$8.00 Dispensing Fee Max
- Maximum: \$2,500

##### Dental:

- Basic and Preventative: 100%
- Minor Restorative: 80%
- Extractions (limit 2 wisdom teeth): 80%
- Major Restorative: 20%
- Maximum: \$750

##### Extended Health Care:

- Vision: 80% coverage to a maximum of \$65 for a general eye exam and \$65 for prescribed lenses and frames or contact lenses every 24 consecutive months.

AD&D Coverage Included

## How do I choose one of the Enhanced Plans?

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

Please refer to the student insurance booklet available at [www.wespeakstudent.com](http://www.wespeakstudent.com) for plan details such as eligible providers, required referrals, exclusions etc.