

2023-2024 HEALTH PLAN OPTIONS

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 (at no extra cost) you must do so prior to the deadline date!

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

PRESCRIPTIONS:

80% co-insurance

Maximum: \$5,000 (\$20 annual deductible)

DENTAL:

Basic and Preventative: 100%

Minor Restorative: 75%

Extractions (limit 2 wisdom teeth): 75%

Major Restorative: 10%

Maximum: \$500 (\$20 annual deductible)

EXTENDED HEALTH CARE:

Vision: \$65 maximum for eye exam, \$120 for prescribed lenses and frames or contact lenses every 24 consecutive months.

Paramedical Practitioners: 80% per treatment up to \$250 or \$1,000 depending on the type of practitioner.

» FLEX PLAN OPTION 2 ENHANCED DENTAL/VISION PLAN

PRESCRIPTIONS:

70% co-insurance

Maximum: \$1,500 (\$20 annual deductible)

DENTAL:

Basic and Preventative: 100%

Minor Restorative: 85%

Extractions (limited to 4 wisdom teeth): 75%

Major Restorative: 10%

Maximum: \$700

EXTENDED HEALTH CARE:

Vision: \$70 maximum for eye exam, \$180 for prescribed lenses and frames or contact lenses every 24 consecutive months.

Paramedical Practitioners: 80% per treatment up to \$150 or \$250 depending on the type of practitioner.

» FLEX PLAN OPTION 3 ENHANCED EXTENDED HEALTH/VISION PLAN

PRESCRIPTIONS:

70% co-insurance

Maximum: \$2,500 (\$20 annual deductible)

DENTAL:

Basic and Preventative: 75%

Minor Restorative: 50%

Extractions (limited to 2 wisdom teeth): 25%

Maximum: \$250 (\$20 annual deductible)

EXTENDED HEALTH CARE:

Vision: \$70 maximum for eye exam, \$180 for prescribed lenses and frames or contact lenses every 24 consecutive months.

Paramedical Practitioners: 80% per treatment up to \$300 or \$400 depending on the type of practitioner.

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 an alternate plan, enter the required information and submit.
- 3) Print & keep your confirmation # for your records.

FLEX PLAN SELECTION - DEADLINES TO APPLY:

September Start Students: September 22, 2023

January Start Students: January 26, 2024