

study**insured**[™] Insurance Orientation Northern College

Health Insurance Basics

The actual cost of medical care in Canada



Medical care and cast for a broken leg \$7,000-\$8,000



Seeing the doctor for the flu \$100-\$150



Ambulance to the hospital \$250-\$850



Your StudyInsured[™] health insurance protects you from having to pay expensive medical bills while you're in Canada

What do I need to do to access my StudyInsured[™] health insurance?



- Northern College has already enrolled you! No action required!
- You will receive your insurance confirmation to your email in October
- If you have not received your insurance confirmation email by October, contact the Northern College team

Confirmation package (via email)

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study**insured**™

Your StudyInsured[™] insurance wallet card

- Carry this with you at all times!
- Consider keeping copies in many places
- You will be asked for your policy number when seeking care
- Note your expiry dates

Coverage is only available to current students!

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Refer to your policy Expiry Date.	IN CASE OF AN EMERGENCY YOU MUST CONTACT: From Canada & USA: From anywhere else: 1-866-883-9787 1-416-640-7865 Emergency Assistance is provided 24 hours a day, 7 days a week. For general inquiries, please contact 1.888.386.8888 or 416.644.4870 studentassist@studyinsured.com Emergency Assistance is provided by Studyinsured™ Assistance

Your Insurance: Explore Canada Plan







Can be used **worldwide** except for your home country



Is supported 24/7 by a multilingual Assistance Team



Your StudyInsured[™] health insurance covers:



Medical care at hospitals, clinics, and online



Psychiatric, psychological care



Emergency dental care



Emergency Prescription drugs



Paramedical services



Emergency transportation and Repatriation

Your StudyInsured[™] health insurance does NOT cover:



- **Unstable** pre-existing conditions
- Ongoing care for **chronic conditions**
- Routine prescription medications
- Elective tests or third-party requests

Support & Services

Assistance available 24/7



- ✓ Available 24/7 in multiple languages
- Answers your questions about coverage, guidance with the Canadian health care system, help with locating medical providers, assistance with claim submissions, etc.



1.866.883.9787

GETTING CARE BEFORE YOU RECEIVE YOUR WALLET CARD





- 1. Call StudyInsured Assistance to open your case
- 2. Keep copies of all documents, especially any invoices and payment receipts
- 3. When you receive your wallet card, call StudyInsured Assistance and provide your updated information
- 4. Submit your claim online

1.866.883.9787



Your student insurance website

- Download policy wordings, claim forms, and summary of benefits (in multiple languages)
- Access the member portal to submit claims
- ✓ Simple guides and other resources
- Link to buy insurance for family, friends, super visas, etc.

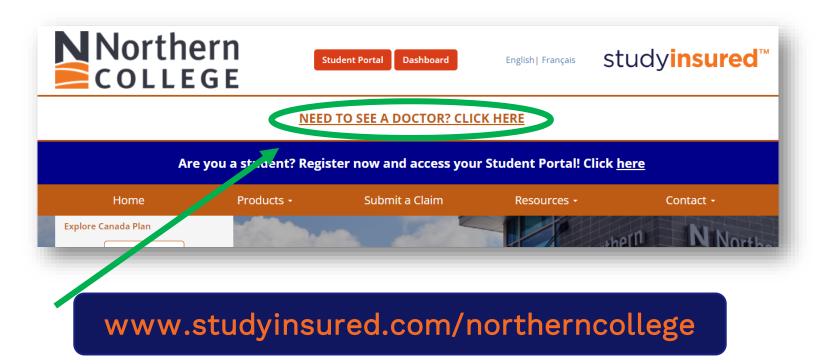
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www.studyinsured.com/northerncollege

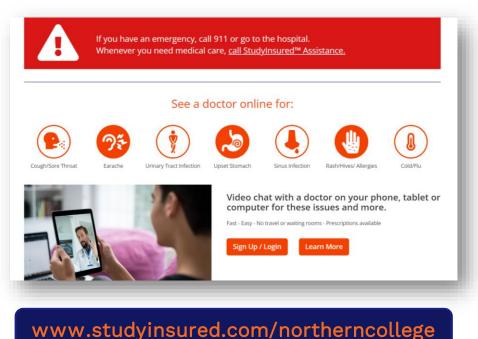


GETTING CARE AFTER YOU RECEIVE YOUR WALLET CARD

Your student insurance website



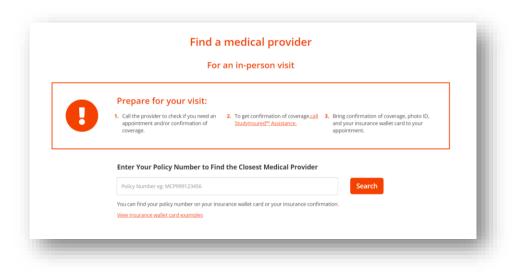
Student insurance website: Seeing a doctor online





- Click Sign Up/Login to register
- See a doctor online for minor illnesses
- Secure video connection
- Prescriptions available
- ✓ Cost-free for StudyInsured™ students

Student insurance website: Doctor/clinic search tool



- 1. Enter your policy number
- 2. Click Search
- 3. View listings on the map
- 4. Listings with Direct Pay: Yes are locations where you do not need to pay out of your own pocket

www.studyinsured.com/northerncollege



IMPORTANT NOTE!



StudyInsured[™] Assistance must be notified of <u>serious illness or</u> <u>injury ASAP to a max of 48 hours!</u>

If not, eligible benefits may only be paid at 80%.





Making a Claim

Submitting a claim: required information

- 1. Policy Number
- 2. Email address
- 3. Phone number
- 4. Date(s) of Service
- 5. Reason for medical appointment
 - If an injury, how and where did it happen?

- 6. Recommended course of treatment
- 7. Invoices, payment receipts, referrals, prescription receipts
- 8. Method of payment
 - Electronic transfer \rightarrow need bank info
 - Cheque → need postal address
 - Wire transfer → need bank info

Questions? Call 1.866.883.9787 for guidance!

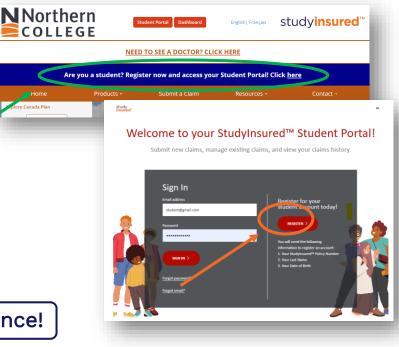
Step 1 - Register for the member portal

- 1. Visit www.studyinsured.com/northerncollege
- 2. Click on the banner
- 3. Click *REGISTER* and complete form

To complete registration you will need your:

- Your StudyInsured™ Policy Number
- Your Last Name
- Your Date of Birth

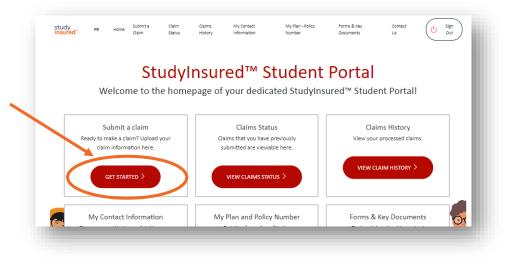
Questions? Call 1.866.883.9787 for guidance!



Step 2 – Submit your claim online

After registering...

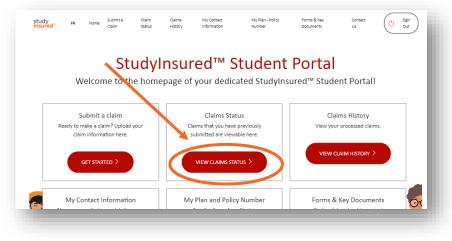
- 1. Log into the student portal
- 2. Click *Get Started* in the block that says *Submit a claim*
- 3. Complete the required information



Questions? Call 1.866.883.9787 for guidance!

Step 3 – Check the status of your claim at any time.

- 1. Log into the student portal
- 2. Click *VIEW CLAIMS STATUS* in the block that says *Claims Status*
- 3. View the Explanation of Benefits and follow the necessary instructions



Questions? Call 1.866.883.9787 for guidance!

Making a claim: Submitting your claim



STUDENT INSURANCE WEBSITE

Submit your completed claim and attach your supporting documents

www.studyinsured.com/northerncollege



EMAIL

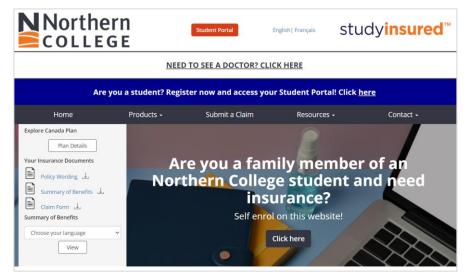
Put the details of your claim in the body of the email and attach all supporting documents

studentclaims@studyinsured.com

Family Enrolment Website

Eligibility:

- Parent, Spouse, Dependent
- ✓ <65 years of age</p>
- Living at the same address as the student
- The application coverage period is within the Northen College student's start and end dates



www.studyinsured.com/northerncollegefamily

Family Enrolment Website

To apply you will need:

- ✓ Northern College student's StudyInsured™ policy number
- Applicant's personal information (ex: full name, birthdate, address in Canada, email)
- ✓ Credit Card

NOTE: You will not be able to apply for family coverage until you receive your confirmation email with your policy number

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Last Name				
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Policy Number for Covered International Student				
Relationship to Covered International Student	Please select	~		

www.studyinsured.com/northerncollegefamily





What is mental health?

Includes our emotions, feelings of connection to others, our thoughts and feelings, and being able to manage life's highs and lows.

- Exists in **EVERYONE**
- Another marker for determining overall health
- Can affect how we engage with the world and other people in it

Positive Mental Health

When you experience positive mental health, you...

- Enjoy relationships with others
- Realize your full potential
- Cope with the stresses of life
- Work productively
- Make meaningful contributions to their communities
- Have better physical health and personal habits

Signs of Poor Mental Health

- Eating or sleeping too much or too little
- Pulling away from people and usual activities
- Having low or no energy
- Feeling numb or like nothing matters
- Having unexplained aches and pains
- Feeling helpless or hopeless
- Smoking, drinking, or using drugs more than usual
- Feeling unusually confused, forgetful, on edge, angry, upset, worried, etc.

- Yelling or fighting with family and friends
- Experiencing severe mood swings that cause problems in relationships
- Having persistent thoughts and memories you can't get out of your head
- Hearing voices or believing things that are not true
- Thinking of harming yourself or others
- Inability to perform daily tasks like completing school assignments or getting to class on time
- What else?

Poor Mental Health is Common



people experience depression or anxiety.

By age 40, about 50% of the population will have or have had a mental illness.

From addiction to dementia to schizophrenia, almost 1 billion people worldwide suffer from a mental health disorder.

WHAT IS THE STAY HEALTHY AT SCHOOL PROGRAM?



CONFIDENTIAL, VOLUNTARY, AND ACCESSIBLE Consists of **psychological counselling** and **academic life services**

 24/7 via phone, instant message, or video call
 Cost-free for all students enrolled with the program Offers support to address issues, personal or school-related, that may interfere with enjoyment of life

SHAS Pillar #1: Confidentiality

- Records are completely confidential
- No one outside SHAS knows a member used the program
- No identifying phone messages without the member's permission
- Counselling records owned by the service provider, not your school



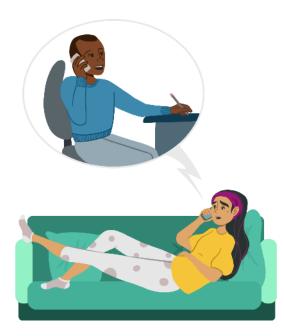
 Counsellors bound by professional code of ethics

SHAS Pillar #2: Voluntary Participation

- SHAS is voluntary no one can force a student to seek counselling
- Only individuals who seek counselling may call SHAS and make appointments
- SHAS will not accept third party appointments



SHAS Pillar #3: Accessibility



- Multilingual, 24/7 clinical intake environment
- 85% of calls answered within 30 seconds by Master's level clinician
- In-App calling and texting
- Urgent requests: Immediate support at time of call by clinician
- Non-urgent/routine requests: In-person referral within 1 business day, and appointment within 2 business days

Counsellor Qualifications and Service Model

- Minimum master's degree in social work, psychology and related counselling fields
- Minimum 5 years of post-graduate experience
- Good standing with relevant professional regulatory body
- ✓ Solution-focused counselling approach



Counselling Model and Modality

- Number of sessions determined by counsellor assessment, based on nature and severity of issue (avg. 3-4 sessions per case)
- Early community referral for longterm/specialized issues with interim support during waiting period
- Choice of counselling, as per individual request:
 Phone | Instant Message | Email exchange | Video Chat



ACADEMIC LIFE SERVICES



Legal Consultation

Referral and research to local resources
 Examples include:

- Landlord and tenant disputes
- Immigration
- Impaired driving
- Criminal charges



Financial Consultation

- Referral and research to local resources including on-campus financial counselling
- Examples include:
 - Budgeting
 - Consumer protection
 - Credit card education
 - Home buyer education



Life Coaching Consultation

- 2-3 month phone program with certified life coach qualified through the National Board for Health and Wellness Coaching (NBHWC) and the International Coaching Federation (ICF) Coaching
- Overcome perceived obstacles, set concrete goals, and realize your potential
- Examples include:
 - Unsure about life direction
 - Improving career trajectory



Wellness Coaching

- Free check-up: integration of lifestyle or one-on-one coaching via email, phone and/or video conferencing
- Examples include:
- Weight management
- Fitness
- Stress management
- Smoking cessation.



IMPORTANT NOTES



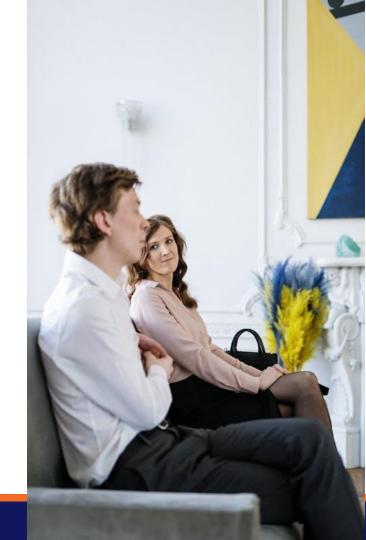
What is available with the SHAS

- Compassionate and professional understanding of a myriad of mental health issues (crisis management, anxiety, relationship stress)
- Practical tools for resilience and advice for overcoming mental health setbacks
- Referrals to community/online resources for long-term support



What is <u>not</u> available with the SHAS

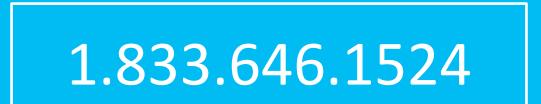
- Diagnosis of mental illness
- Access to prescriptions/pharmacology
- ✓ Ongoing care



STAY HEALTHY AT SCHOOL PROGRAM ONLINE AND MOBILE ACCESS



24/7 Phone







Schedule appointments



Online

<u>ca.helpwhereyouare.com</u>

Company code: SHAS

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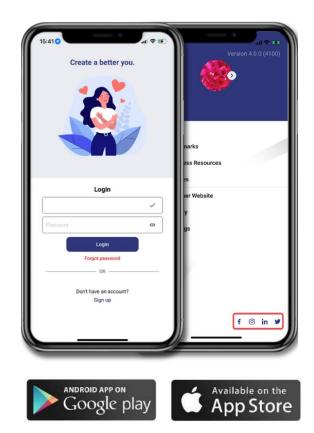
<u>ca.helpwhereyouare.com</u>

Company code: SHAS

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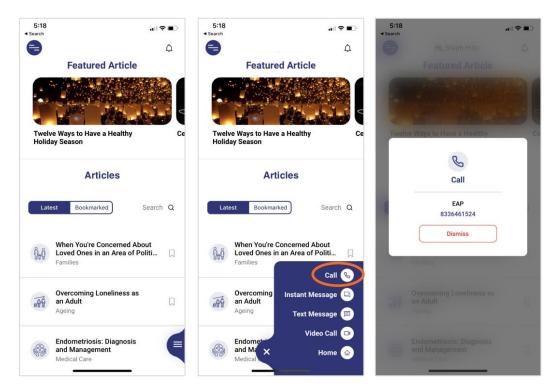
iConnectYou App: SHAS at Your Fingertips

- Comprehensive, easy to access content and features
 - Information: availability of eligible SHAS services
 - **Tip sheets**: searchable, relevant articles about today's issues
 - Inbox: instantly receive SHAS messages and newsletters



Using the App

- iConnectYou
- Click on "Sign Up"
- Complete user details
- Passcode: SHAS





study**insured**™

Insurance Website: studyinsured.com/northerncollege Family Insurance Website: studyinsured.com/northerncollegefamily

Mental Health Support Website: ca.helpwhereyouare.com Company Code: SHAS