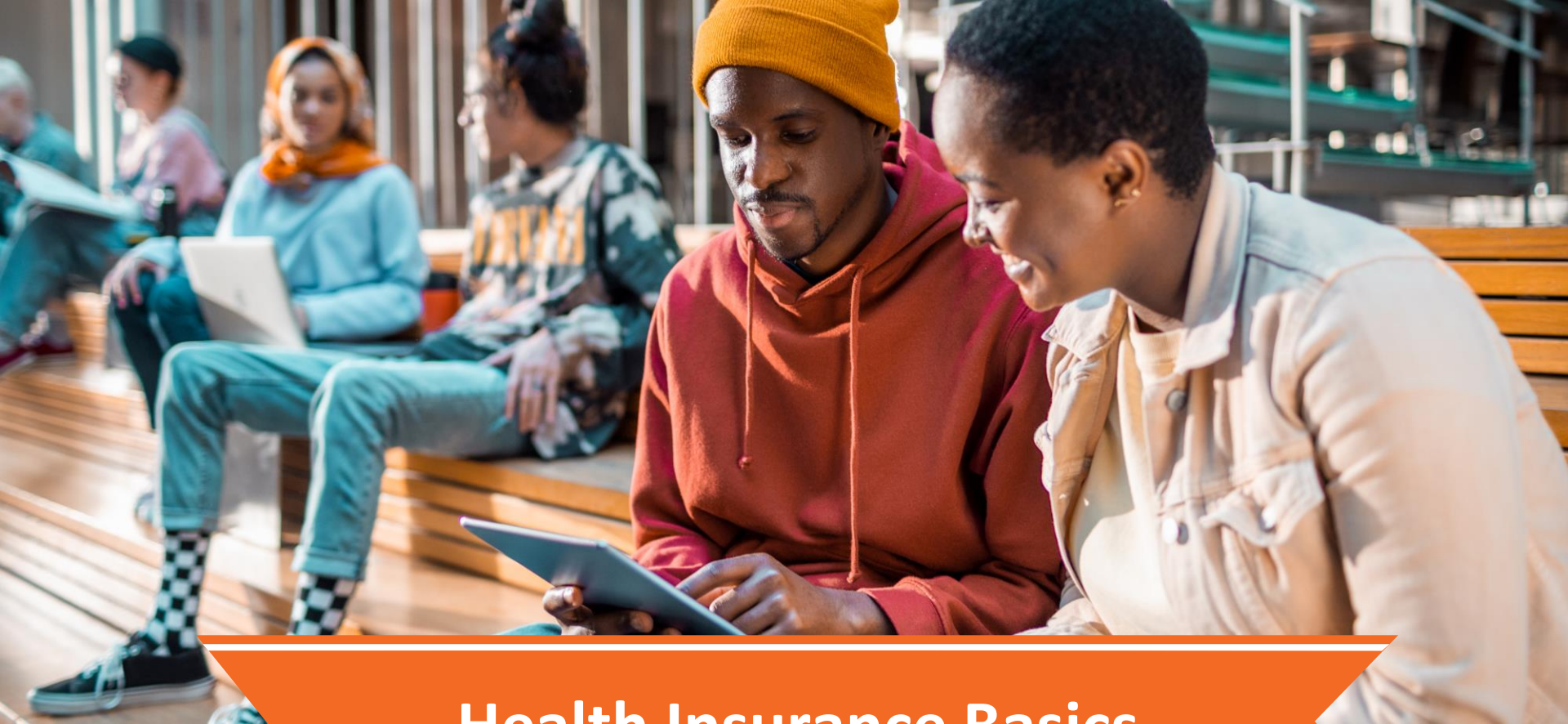




study**insured**[™]

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)

EXPLORE CANADA PLAN

Emergency Assistance

IMPORTANT NOTICE - PLEASE READ CAREFULLY

CLAIM FORM

POLICY FOR INTERNATIONAL STUDENT HEALTH INSURANCE

SECTION I - ELIGIBILITY AND COVERAGE

SECTION II - DEFINITIONS

SECTION III - OTHER INSURANCE COVERAGE

maple

MSH AMERICA studyinsured™

Your access to virtual doctors

Easily access your virtual care benefits through MSH International.

Full details of your coverage and sign-in information can be found in the **Website Guide**. You can also find answers to commonly asked questions in the **FAQ**. You can **register** or **log in** to use this service.

studyinsured™

Student Portal - How to Register

Please follow the below steps to create your account on the StudyInsured™ Student Portal

- 1 Access the Portal**
Open your web browser and go to www.studyinsured.ca
- 2 Begin the Registration Process**
On the homepage, click on the **Register** button found on the right side of the page.
- 3 Enter Personal Information**
You will need the following information to begin the registration process:
 - Student's StudyInsured™ Policy Number (You can find this on your insurance wallet card)
 - Student's Last Name
 - Student's Date of Birth

studyinsured™

100 King Street West, Suite 803 - PO Box 70
Toronto, ON M5X 1C6, Canada
T: 416.844.4670 • 1.888.368.8887 • F: 416.734.0876
www.studyinsured.com

Policy Number: MSHPOL001788 **Group:** 025 **ID:** 188327

Effective Date: 2023-08-01
Expiry Date: 2023-08-31
Issued Period: plan 0018
Plan Type: Comprehensive International Student Insurance
This insurance is under age 18 in the insurance plan document.

Thank you for your confidence in StudyInsured™!

Please find enclosed a copy of your international student insurance policy document. Please read your policy carefully so it contains important limitations and exclusions that may affect your coverage.

This policy contains a copy of emergency assistance wallet card. This card gives you access to 24/7 emergency assistance, health care, and claims information. Please carry your wallet card with you at all times, as it contains the contact information you will need in the event of a medical emergency.

A sign form has been enclosed for your convenience. You also have the option of downloading the form and submitting your claim online.

Visit our website at www.studyinsured.com to access all the information and tools available to you:

- Download a summary of benefits in your language
- Download your policy wording
- Submit your claim online
- Find a 24-hour global medical facility
- Learn more about the importance of your wallet card

If you require medical treatment or hospitalization, you MUST contact the 24-hour claims and emergency assistance hotline at the phone number listed on your wallet card.

If you have any questions, please contact us at 1.888.368.8888 (toll free in North America) or at 416.844.4670 (subject call charges) where you will present your call in Canada and the best of luck with your studies.

Best regards,
The StudyInsured™ Team

IN CASE OF AN EMERGENCY YOU MUST CONTACT:
Toll-free 24/7:
1-866-983-9787 1-616-640-7845
Emergency assistance is provided 24 hours a day, 7 days a week.
For general inquiries, please contact:
1.888.368.8888 or 416.844.4670
Email: claims@studyinsured.com
StudyInsured™ International Student Insurance
www.studyinsured.com

International Student Wallet Card

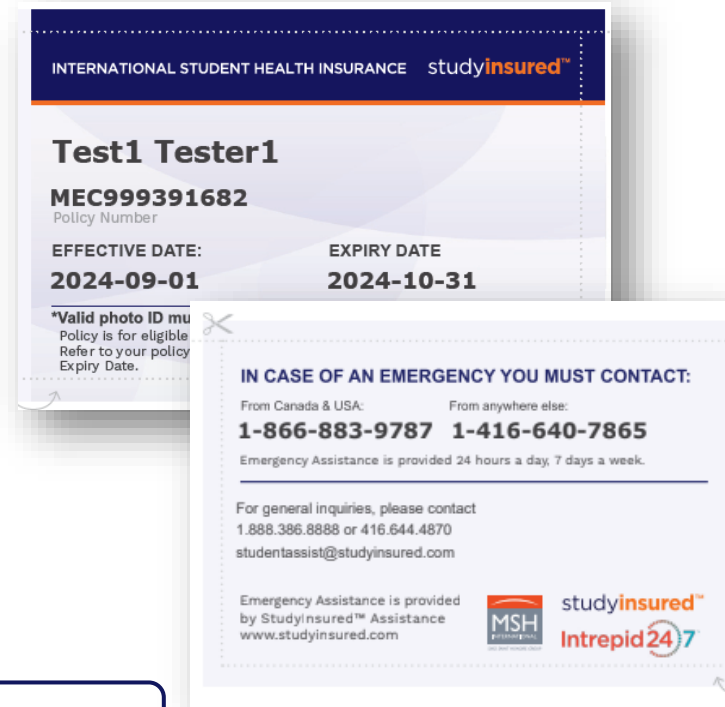
John Smith
MCP 025 188327

ASSISTANT DATE: 2023-08-01
EXPIRES DATE: 2023-08-31

*Total policy amount is not guaranteed at all times with this card.
This card is not valid for use in the United States and is not valid for use in the United States and is not valid for use in the United States.

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!



Your Insurance:
Explore Canada Plan

Plan basics



Covers **UNEXPECTED** illnesses or injuries



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**



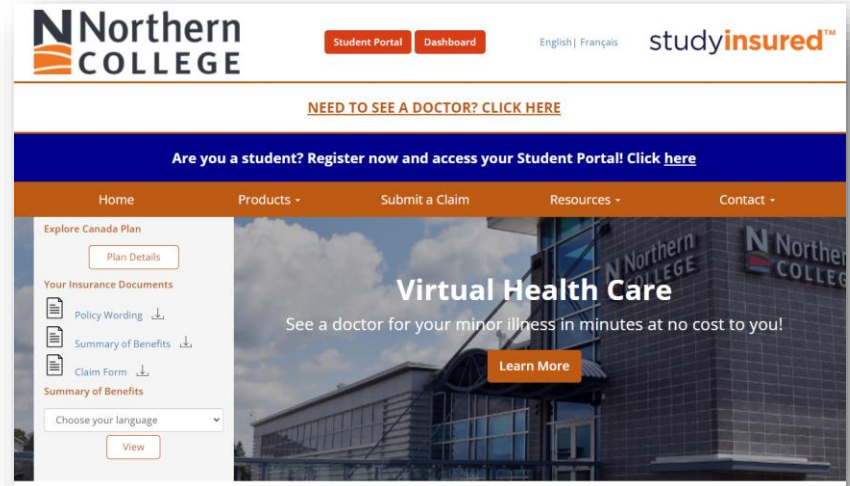
1. Call StudyInsured Assistance to open your case
2. Keep copies of all documents, especially any invoices and payment receipts
3. When you receive your wallet card, call StudyInsured Assistance and provide your updated information
4. Submit your claim online



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.

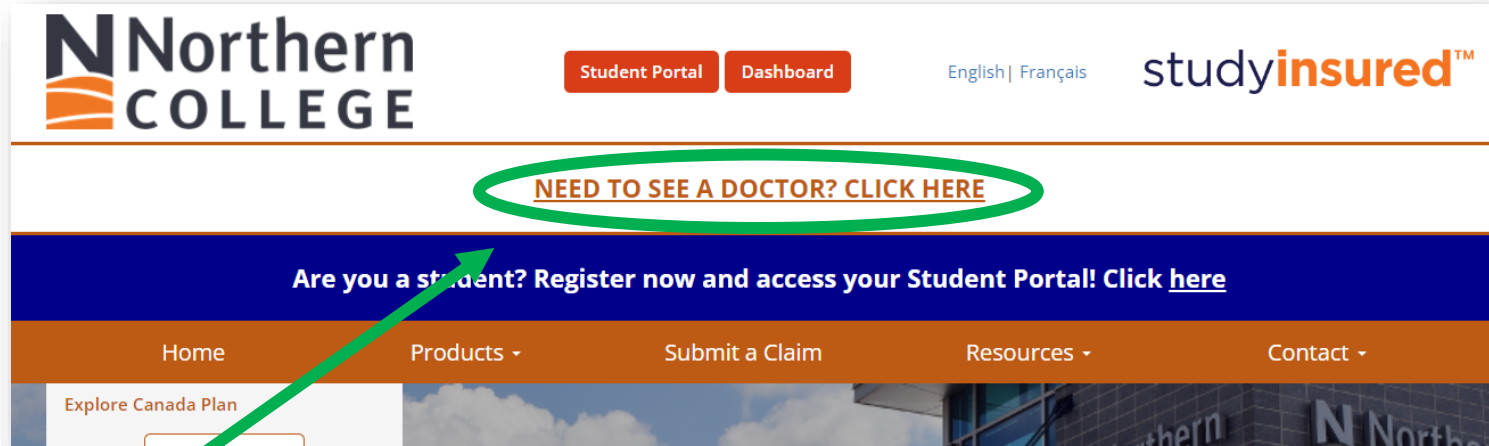


www.studyinsured.com/northerncollege



**GETTING CARE AFTER YOU
RECEIVE YOUR WALLET CARD**


Your student insurance website



www.studyinsured.com/northerncollege


Student insurance website: Seeing a doctor online






If you have an emergency, call 911 or go to the hospital.
Whenever you need medical care, call StudyInsured™ Assistance.


See a doctor online for:




Cough/Sore Throat




Earache




Urinary Tract Infection




Upset Stomach




Sinus Infection



Rash/Hives/ Allergies



Cold/Flu



Video chat with a doctor on your phone, tablet or computer for these issues and more.

Fast - Easy - No travel or waiting rooms - Prescriptions available


[Sign Up / Login](#) [Learn More](#)

www.studyinsured.com/northerncollege

- ✓ 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

Find a medical provider
For an in-person visit

 **Prepare for your visit:**

1. Call the provider to check if you need an appointment and/or confirmation of coverage. 2. To get confirmation of coverage, call [StudyInsured™ Assistance](#). 3. Bring confirmation of coverage, photo ID, and your insurance wallet card to your appointment.

Enter Your Policy Number to Find the Closest Medical Provider

Policy Number eg: MCP999123456

You can find your policy number on your insurance wallet card or your insurance confirmation.
[View insurance wallet card examples](#)

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 serious illness or injury **ASAP** to a max of **48 hours!**

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

1.866.883.9787



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 → need bank info
 - Cheque → need postal address
 - Wire transfer → need bank info

Questions? Call **1.866.883.9787** for guidance!

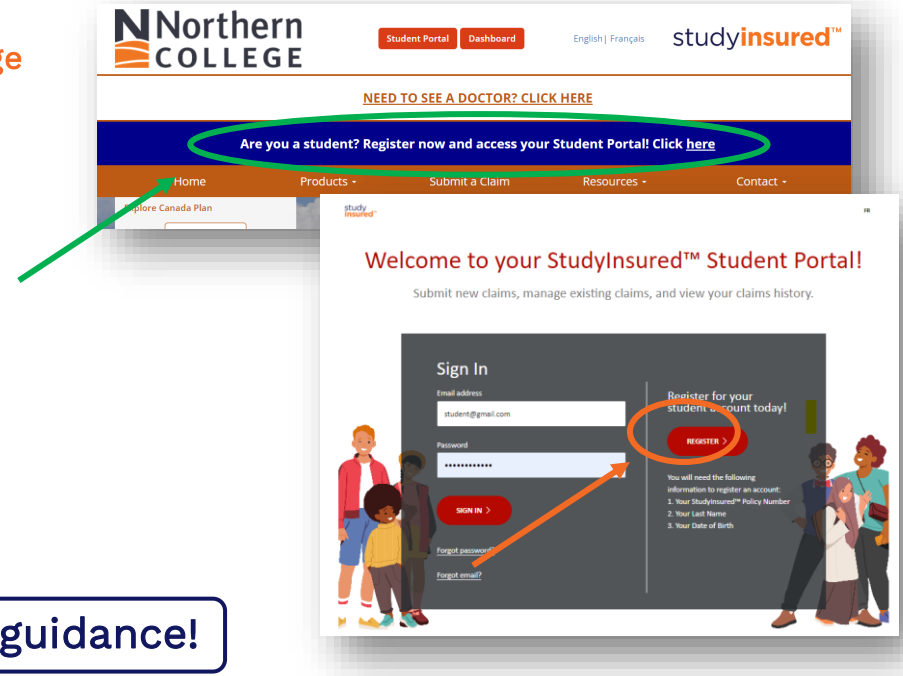
Step 1 - Register for the member portal

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

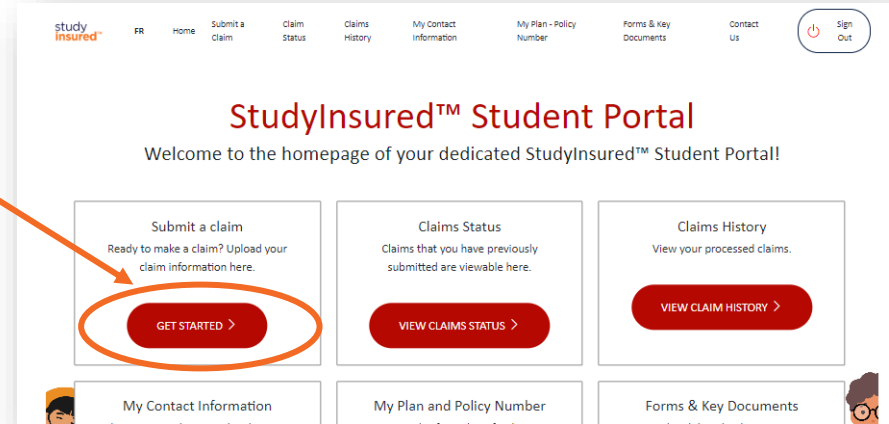
Questions? Call **1.866.883.9787** for guidance!



Step 2 – Submit your claim online

After registering...

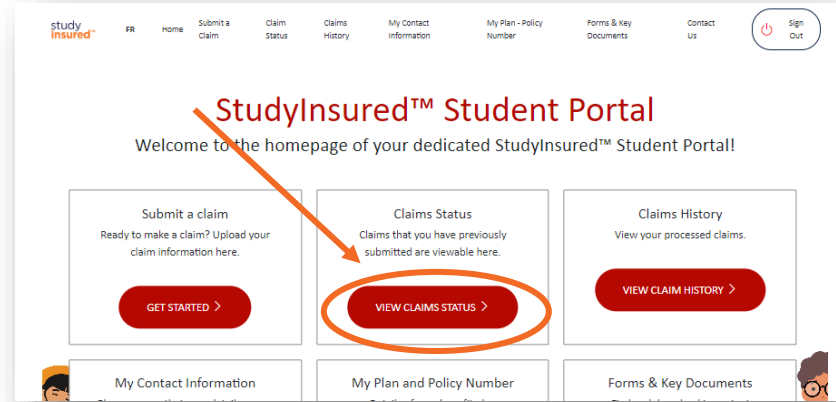
1. Log into the student portal
2. Click *Get Started* in the block that says *Submit a claim*
3. Complete the required information



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

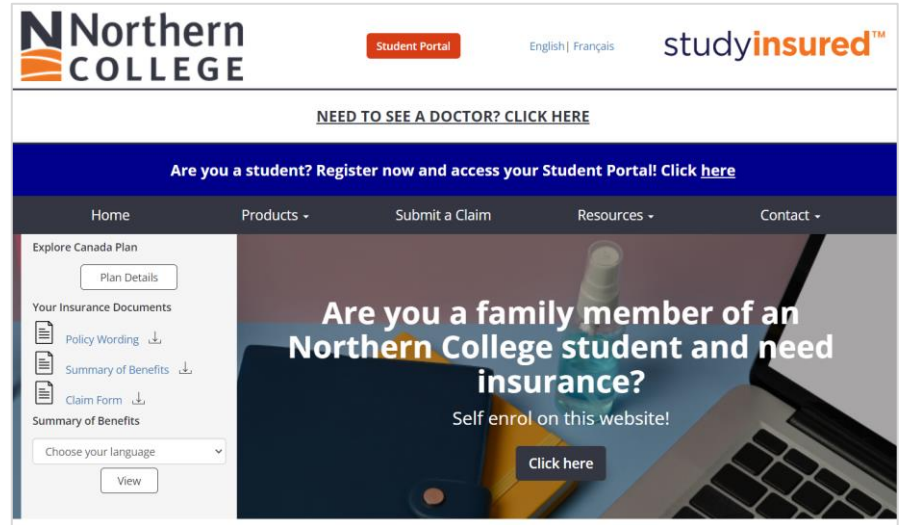
Put the details of your claim in the body of the email and attach all supporting documents

studentclaims@studyinsured.com

Family Enrolment Website

Eligibility:

- ✓ Parent, Spouse, Dependent
- ✓ <65 years of age
- ✓ Living at the same address as the student
- ✓ The application coverage period is within the Northern 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

The screenshot shows the 'studyinsured™' logo at the top, followed by the text 'EXPLORE CANADA INTERNATIONAL STUDENT INSURANCE ASSOCIATED' and 'Coverage Summary'. Below this is a progress bar with three steps: 'Step 1 Get Quote' (indicated by an orange dot), 'Step 2 Complete Application', and 'Step 3 Confirmation'. The main section is titled 'APPLICANT INFORMATION' and lists fields for 'PRIMARY APPLICANT': 'First Name', 'Last Name', 'Date of Birth' (with a dropdown menu), 'Email', 'Name of School' (with an information icon), 'Policy Number for Covered International Student', and 'Relationship to Covered International Student' (with a dropdown menu).

www.studyinsured.com/northerncollegefamily



studyinsured™

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

1 of every 5

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 long-term/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

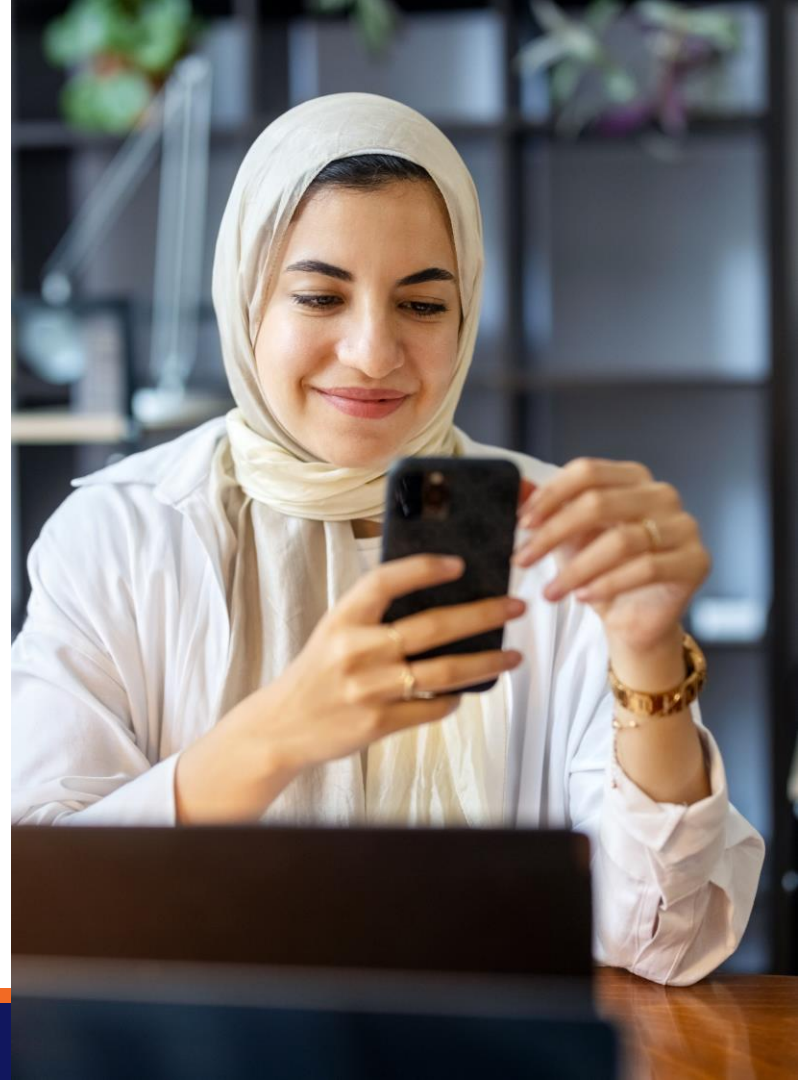
Examples include:

- 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



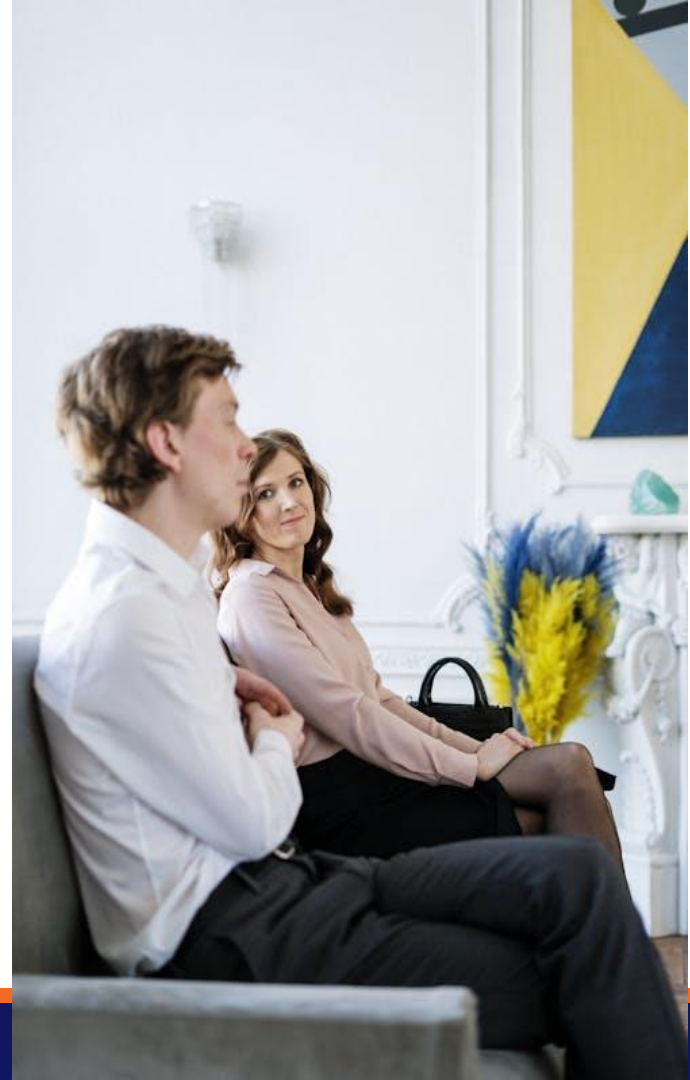
What is available with the SHAS

- ✓ 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 not 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

1.833.646.1524



- ✓ In-the-moment support
- ✓ Schedule appointments
- ✓ 100+ languages

Online

- ca.helpwheretheyouare.com
- Company code: SHAS

The screenshot shows the top navigation bar of the stayhealthyat school website. The 'Schedule an Appointment' button (with a clock icon) and the 'LIVECONNECT CHAT WITH US' button (with a speech bubble icon) are circled in orange. An orange arrow points from this circle to a larger callout box. The callout box contains a magnified view of these two buttons, a search bar with the text 'SEARCH' and a 'SEARCH' button, and radio buttons for 'Titles' and 'Content'. Below the callout box, three content tiles are visible: 'ONLINE SEMINARS', 'FAVOURITE CONTENT', and 'TOOLS', each with a 'Read More' button.

The screenshot shows the 'Real Messaging Service' interface. At the top, it says 'Real Messaging Service' in a blue header. Below that, it says 'IM Chat'. There are input fields for 'Name' and 'Email'. A 'Service' dropdown menu is set to 'Choose Service'. Below the dropdown, there is a checkbox for 'I have read and accept the Terms of Use and Privacy Policy' with links to 'Terms of Use' and 'Privacy Policy'. At the bottom, there is a 'Send Request' button.

Online

- ca.helpwheretheyouare.com
- Company code: SHAS

The image displays four sequential screenshots of a web-based appointment scheduler interface, each with a red 'X' in the top right corner.

Step 1/4: Welcome
An illustration shows a woman standing and a man sitting at a desk with a laptop. Below the illustration, the text reads: "Hi, there", "Welcome to our scheduler! Through this feature you will be able to schedule an appointment with one of our specialists. Please proceed to the next steps." At the bottom are two buttons: "Cancel" (red) and "Proceed" (dark blue).

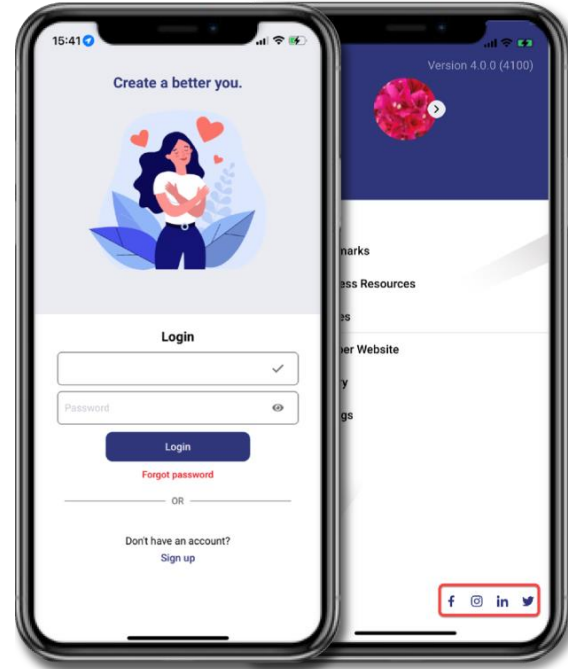
Step 1/4: Your Details
The heading is "Your Details". Below it is the instruction: "Hi, Please provide the details below to proceed." Under "Personal Details", there are fields for "First Name*", "Last Name*", "Country*" (with a dropdown menu), and "Language*" (with a dropdown menu). Below these are fields for "Country code, Mobile Number*" (with a dropdown menu) and "Email*". At the bottom are two buttons: "Back" (red) and "Next" (dark blue).

Step 2/4: Language and Expertise
The heading is "Step: 2/4". It shows "Language*" set to "English - United States" and "Time Zone*" set to "(UTC-05:00) Eastern Time (US & Canada)". Below is "Area of Expertise*" with a search bar and a list of options: "Adoption", "Anger Management", "Anxiety and Panic Disorders", "Attention Deficit Disorder (ADD/ADHD)", "Burnout", and "Child/Adolescent Concerns". At the bottom are two buttons: "Back" (red) and "Next" (dark blue).

Step 3/4: Pick Date & Time
The heading is "Step: 3/4" and "Today : March 5". Below is the text "Available Dates till Wed Apr 03 2024". A calendar for "March 2024" is shown, with the 5th of March highlighted. At the bottom are two buttons: "Back" (red) and "Next" (dark blue).

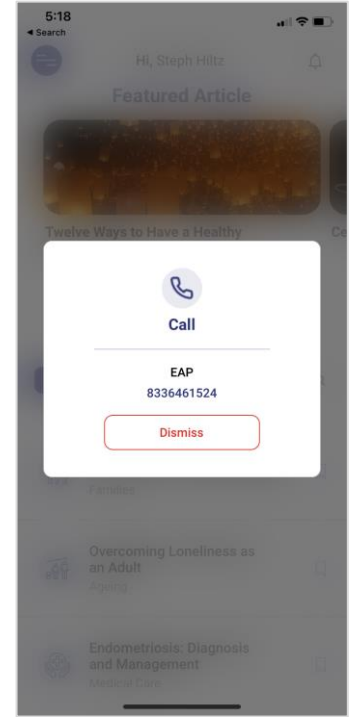
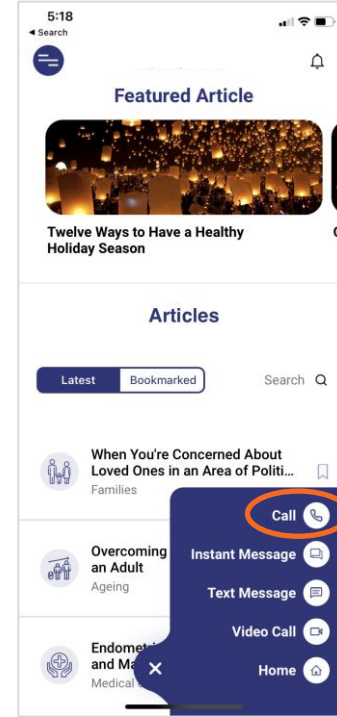
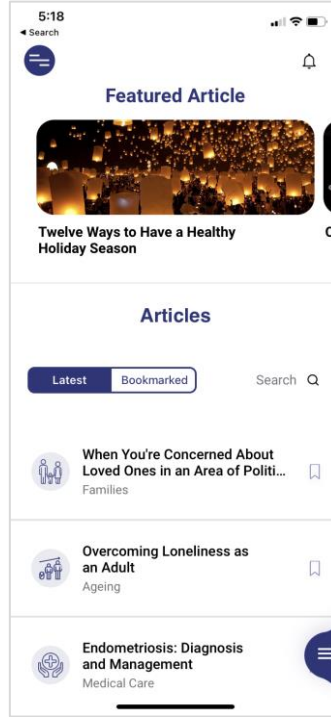
iConnectYou App: SHAS at Your Fingertips

- ✓ 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





THANK YOU!

studyinsured™

Insurance Website: studyinsured.com/northerncollege

Family Insurance Website: studyinsured.com/northerncollegefamily

Mental Health Support Website: ca.helpwhereyouare.com

Company Code: SHAS