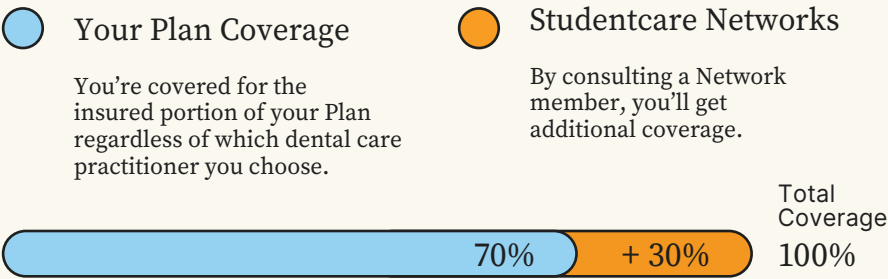


# Exclusive Savings from Studentcare Network Partners\*

## Saving You More Money!



### Network members help you save money

Studentcare Dental Network members offer an additional 20% to 30% off dental services.

Combined with your coverage, that gives you even more savings.

\* Studentcare and the insurer do not endorse or assume any responsibility with respect to the use of their services.

## An Essential Service for Residents

As a resident at McGill University and a member of ARM, you have access to one of your association's most important services, the ARM Dental Plan. New residents are automatically enrolled in the Plan. It covers many benefits not provided by provincial health-care programs.

We invite you to verify if you're already covered by another plan (through an employer, parent, or spouse). If so, the ARM Plan can still be of interest to you, as you can be reimbursed the remaining eligible fees (partially or fully) through your secondary plan.



Desjardins Insurance  
PO Box 3950  
Lévis, Quebec G6V 8C6  
1-866-647-5013

Dental benefits are insured by Desjardins Insurance.  
Group Number: Q1090

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

To determine if this product is right for you, for more details, or to contact a licensed insurance representative, visit [www.studentcare.ca](http://www.studentcare.ca).

## Submit Claims Quickly and Easily

Register on the **Omni**™ mobile app or Desjardins Insurance's online portal. Access your Pay-Direct Card, which lets you get claims processed immediately, and submit eligible types of claims online.



Download the app

Omni™ and the Omni logo are trademarks of Desjardins Financial Security Life Assurance Company, used under licence by Studentcare.

**NOTE:** This document provides a summary of Plan benefits. It is not a complete description of coverage, restrictions, and exclusions. Please visit [www.studentcare.ca](http://www.studentcare.ca) to learn about all the applicable conditions and exclusions.

Studentcare is becoming

**ALUMO**



2025–2026

## ARM Dental Plan

Insuring today.  
Ensuring tomorrow.

### Group Numbers

**Q1090**  
(Desjardins Insurance)



For a complete description of your coverage and to find your certificate number, visit [www.studentcare.ca](http://www.studentcare.ca).



# Dental Plan

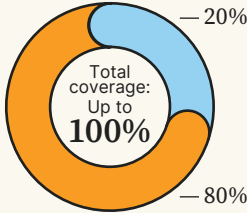
Dental  
Up to \$800



- Checkups
- Extractions
- Root canals
- Fillings
- Cleanings
- and more!

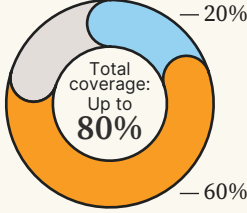
## Preventive Services

- Extraction of impacted teeth



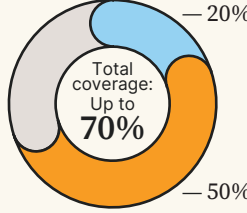
## Basic Services

- Fillings
- Oral surgery
- Endodontics (root canals)
- Periodontics (gum treatments)



## Major Restorative

- Crowns
- Bridges



● Insured Portion ● Studentcare Dental Network Savings ● Portion Not Covered

Scan for a  
summary of  
benefits



# Price

Dental Plan  
Annual Fee\*

(July 2025 – June 2026)



\$287.06\*\*

\*This is an annual Plan. Residents will therefore be covered for one year.  
\*\*The cost is automatically included in your payroll deductions.

# Enrol Loved Ones for Less

You can enrol your family (spouse and/or dependent children) each year by paying an additional fee, over and above your fee as a member of the Plan. Common law couples are eligible.



**\$287.06**  
Add one dependant for full-year coverage\*



**\$574.12**  
Add unlimited dependants for full-year coverage

To enrol your dependants, fill out an enrolment form (available at [www.studentcare.ca](http://www.studentcare.ca)) and email it to your payroll contact. Mail the form along with a cheque for payment to Studentcare at **1200 McGill College Avenue, Suite 2200, Montreal, QC H3B 4G7.**

# Quick Claiming & Reimbursement

Instructions and claim forms are available at [www.studentcare.ca](http://www.studentcare.ca).

You can register on Desjardins Insurance’s web portal to submit claims online, check your claims’ statuses, and set up direct deposit.

**Blackout Period - Claims processing delay for new residents**

Claims processing is delayed for new residents during the first 6 weeks of the policy year while enrolment lists are being finalized. During this time, you’re still covered by the Plan and you can submit claims, but reimbursements will only be sent once the Blackout Period ends.

# Change-of-Coverage & Opt-Out Period

July 1 – 31, 2025

The Plan is a non-mandatory automatic contribution.

All opt outs or coverage changes can be completed with the Opt-Out Form, available from your payroll contact. Note that opt outs are permanent, which means that you’ll remain opted out for the duration of your time as a resident at McGill.

If you already opted out in the past, you won’t be covered by the Plan again as a McGill resident unless you re-enrol. If you wish to re-enrol, please inform your payroll contact and fill out the form accordingly.