

# Exclusive Savings from Studentcare Network Partners\*

Your Plan Coverage

You're covered for the insured portion of your Plan regardless of which licensed health-care practitioner you choose.

Studentcare Networks

By consulting a Network member, you'll get additional coverage.

70%

+30%

Total Coverage: 100%

## Save More with Network Members\*\*

greiche & scaff

\$150 off  
eyeglasses

10% off  
contact lenses

Studentcare Montreal  
Vision Network

\$80  
eye exams

\$75 off  
prescription eyeglasses (frames and lenses)

**LASIK MD**  
VISION

\$550 off  
on custom LASIK

Free, no-obligation consultation

Lowest price guarantee

**PSYMONTRÉAL**

\$30 discount

on a regular 50-minute adult therapy or coaching session

and more!  
Dentists, physiotherapists, chiropractors, and more!

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

# An Essential Service for Students

As an undergraduate student in the Fall or Winter Term at McGill University and a member of the Students' Society of McGill University (SSMU) who is paying tuition fees at either Canadian or Quebec rates, you have access to one of the most important services on campus, the SSMU Student Health & Dental Plan. It covers many benefits not provided by provincial health-care programs, like vision care, dental care, and travel care abroad. International undergraduate students beginning in the Fall or Winter Term are automatically covered by the Dental Plan only. Visit [www.studentcare.ca](http://www.studentcare.ca) for more details on eligibility.

We invite you to verify if you're already covered by another plan (through an employer, parent, or spouse). If so, the student 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  
Life • Health • Retirement

Desjardins Insurance

PO Box 3950  
Levis, Quebec G6V 8C6  
1-866-647-5013  
Health, vision, and dental benefits are insured by Desjardins Insurance.  
**Group Number: Q1103**  
Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.



**securian**  
CANADA

Securian Canada

1400-25 Sheppard Avenue West  
Toronto, Ontario M2N 6S6  
1-888-852-2419 or  
1-514-904-4730 for claims  
**Group Number (travel): 97180**  
  
Securian Canada is the brand name used by Canadian Premier Life Insurance Company and Canadian Premier General Insurance Company to do business in Canada. Trip Cancellation and Trip Interruption/Trip Delay benefits are underwritten by Canadian Premier General Insurance Company. All other benefits are underwritten by Canadian Premier Life Insurance Company. For more information visit [www.securiancanada.ca](http://www.securiancanada.ca) or call 1-844-894-0378.

To determine if these products are right for you, for more details, or to contact a licensed insurance representative, visit [www.studentcare.ca](http://www.studentcare.ca). Please note that The Essentials and HI are not insurance products.

## 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.



**Omni**

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.



**OUR ENVIRONMENTAL COMMITMENT ON PAPER**  
This paper which contains Sustana's 100% sustainable recycled fiber is processed chlorine free. Bringing paper products full circle with sustainable innovation.

SSMU/LENBRO/09-25

Studentcare is becoming

# ALUMO



2025–2026

# SSMU Health & Dental Plan

Insuring today.  
Ensuring tomorrow.

## Group Numbers

Health, vision, and dental:  
**Q1103** (Desjardins Insurance)

Travel:  
**97180** (Securian Canada)



For complete details on coverage, eligibility, and group numbers, visit [www.studentcare.ca](http://www.studentcare.ca).



Health Plan

Health  
Over \$10,000



- Prescription drugs
- Vaccinations
- Physiotherapists
- Chiropractors
- Ambulance
- and more!

Vision  
Over \$250



- Eye exam
- Eyeglasses and contact lenses
- Laser eye surgery

Travel Plan

Care Abroad  
Up to \$5,000,000



120 days per trip, up to \$5,000,000 per lifetime, trip cancellation and trip interruption in the event of a medical emergency

Scan for a summary of benefits

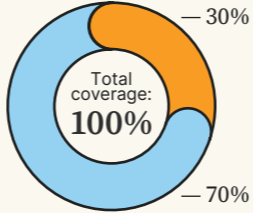
Dental Plan

Dental  
Up to \$750

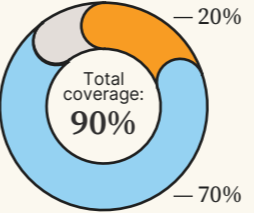


- Checkups
- Fillings
- Cleanings
- Root canals
- and more!

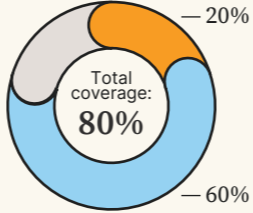
Preventive Services  
→ Recall exams  
→ Cleanings



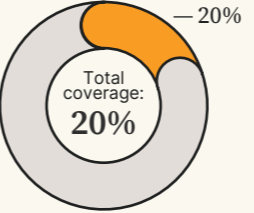
Impacted Wisdom Tooth Extractions



Basic Services, Endodontics & Periodontics  
→ Fillings  
→ Oral surgery  
→ Endodontics (root canals)  
→ Periodontics (gum treatments)



Major Restorative  
→ Crowns  
→ Bridges



Insured Portion Studentcare Dental Network Savings Portion Not Covered

Plus: More Services Designed to Support Students

Virtual Health Care

**HI**  
Powered by Dialogue

Virtual health care that connects you with nurses and physicians from anywhere in Canada

Full-year fee: **\$44.84**  
Winter 2026 fee: **\$29.90**

Legal Care Program

**The Essentials**

A consultation service for all your legal questions, and legal representation for disputes related to housing, employment, academic rights, and more

Full-year fee: **\$30.00**  
Winter 2026 fee: **\$20.00**

For eligibility details, see [www.studentcare.ca](http://www.studentcare.ca).

Price

Health & Dental Plan Combined Annual Fee*	Health Plan Annual Fee \$195	
\$345	Dental Plan Annual Fee \$150	

Visit [www.studentcare.ca](http://www.studentcare.ca) for self-enrolment fees.

\*This is an annual Plan. Students will therefore be covered for one year. If you begin your studies in the winter, you can submit an opt-out or change-of-coverage request in the Winter Term.

Fall 2025 \$345	Combined Fee (September-August)	Winter 2026 \$230	Combined Fee (January-August)
		Health Plan: \$130	Dental Plan: \$100

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. Visit [www.studentcare.ca](http://www.studentcare.ca) for instructions.

<b>\$358</b> Add one dependant for full-year coverage*	<b>\$715</b> Add unlimited dependants for full-year coverage*
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\*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2026 for new Winter Semester students are available at [www.studentcare.ca](http://www.studentcare.ca).

Change-of-Coverage & Opt-Out Periods

Fall Term students: Aug. 13 – Sept. 26, 2025*	Health & Dental Plan
New Winter Term students only: Dec. 10, 2025 – Jan. 29, 2026*	The Plan is a <b>non-mandatory automatic</b> contribution.
* Early Bird! If you complete your opt out by Aug. 24, 2025 (Fall Term students) or by Jan. 5, 2026 (new Winter Term students), you can have the Plan fee reversed from your student account before the tuition fee payment deadline.	All opt outs or coverage changes can be completed online at <a href="http://www.studentcare.ca">www.studentcare.ca</a> . You can request an annual or permanent opt out.

The Essentials (Legal Care Program) & HI (Virtual Health Care)

See [www.studentcare.ca](http://www.studentcare.ca) for opt-out procedures.