

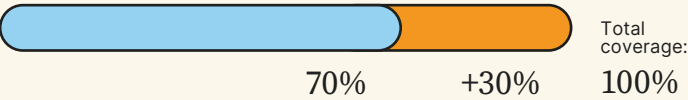
Exclusive savings from Alumo Network members*

- Your Plan coverage

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

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

Example of a claim made using a Alumo Dental Network practitioner:



Save more, spend less with Network members**

greiche & scaff

\$150 off
eyeglasses

10% off
contact lenses

Alumo Montreal Vision Network

\$80
eye exams

\$75 off
prescription eyeglasses (frames and lenses)

LASIK MD
VISION

\$600 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 gender-affirming care practitioners

*Alumo 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 a Canadian or Quebec undergraduate student at Concordia University registered for more than 3 credits in the applicable Term(s) and paying tuition fees at either the Canadian or Quebec rates, you have access to one of the most important services on campus: the CSU Health & Dental Plan. It covers many benefits not provided by provincial health-care programs, like vision care, dental care, and travel coverage. All international students are eligible to enrol in the Dental Plan; those covered by provincial medicare may be eligible for the Health Plan as well. Visit alumo.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: Q1102
Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.



GreenShield

GreenShield
8677 Anchor Drive
PO Box 1606
Windsor, ON N9A 6W1
1-888-525-7587
Gender Affirmation Care medical coverage is insured by GreenShield.
Group number: GAF



securian CANADA

Securian Canada
1400-25 Sheppard Avenue West
Toronto, Ontario M2N 6S6
1-888-852-2419 or 1-514-904-4730
for travel 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.

To determine if these products are right for you, for more details, or to contact a licensed insurance representative, visit alumo.ca. Please note that the Student Assistance Program, The Essentials, and the legal component of Gender Affirmation Care are not insurance products.

Submit claims quickly and easily

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



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

NOTE: This document provides a summary of Plan benefits. It is not a complete description of coverage, restrictions, and exclusions. Please visit alumo.ca to learn about all the applicable conditions and exclusions.



OUR ENVIRONMENTAL COMMITMENT ON PAPER
This paper which contains Sustana's 100% recycled fiber is processed chlorine free. It is designated Ancient Forest Friendly™ and FSC® certified. Bringing paper products full circle with sustainable innovation.

CSU_CONCORDIA_LEMBRO/05-26

ALUMO



2026–2027

CSU Health & Dental Plan

Insuring today.
Ensuring tomorrow.

Group numbers

Health, vision, and dental:
Q1102 (Desjardins Insurance)

Accidental Death & Dismemberment:
Q1102 (Desjardins Insurance)

Travel:
97180 (Securian Canada)

Gender Affirmation Care:
GAF (GreenShield)



For complete details on coverage, eligibility, and group numbers, visit alumo.ca.



Health Plan

Health
Over \$10,000

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



Vision
Over \$250

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



Travel Plan

Travel
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



Save more, spend less!

See an Alumo Network professional to get extra discounts on health services.

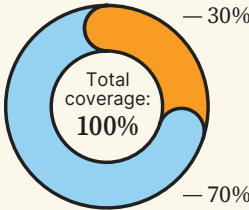
Dental Plan

Dental
Up to \$750

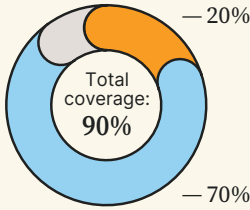


Preventive services

- Recall exams
- Cleanings

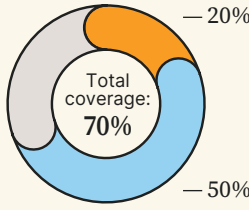


Impacted wisdom tooth extractions



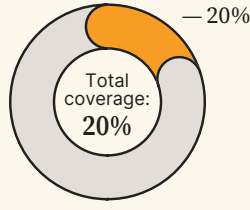
Basic services, endodontics & periodontics

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



Major restorative

- Crowns
- Bridges



- Insured portion
- Alumo Dental Network Savings
- Portion not covered

Plan fees

Health & Dental Plan combined annual fee*
\$225.00

Health Plan annual fee
\$105.00

Dental Plan annual fee
\$120.00



Visit alumo.ca for opt-in fees.

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

Fall 2026
\$75.00

Combined fee (September-December)

Health Plan: \$35.00
Dental Plan: \$40.00

Winter 2027
\$150.00

Combined fee (January-August)

Health Plan: \$70.00
Dental Plan: \$80.00

Extra support when you need it

Mental Health & Wellness

Student Assistance Program

Powered by Dialogue

A student assistance program providing mental health and wellness services 24/7



Legal Protection

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 2027 fee: \$20.00



Gender Affirmation Care

Gender-affirming medical coverage and legal assistance for students on their gender affirmation journeys



For eligibility details, see alumo.ca.

Get your Member Code and password (PIN) here

To access your Plan's benefits and services, change your coverage (e.g. opt out of the Plan or add dependants), or submit claims to the insurer, you'll need your Member Code and password (PIN).



Scan the QR code to get them now.

Change-of-Coverage & Opt-Out Periods

Fall Term:
August 20 – September 30, 2026

Winter Term (new students only):
January 14 – February 17, 2027

The Plan is a non-mandatory automatic contribution.

All opt outs or coverage changes can be completed online at alumo.ca. You can request an annual or permanent opt out.

The Essentials (Legal Protection)

See alumo.ca for opt-out procedures.

Family add-on

You can add coverage for 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 alumo.ca for instructions.



\$225.95
Add one dependant for full-year coverage



\$451.90
Add unlimited dependants for full-year coverage

*Family add-on fees for coverage from January 1 – August 31, 2027 for new Winter Term students are available at alumo.ca.