

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:

70%

+30%

100%

Total coverage:

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, gender-affirming care practitioners, and more!

*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 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 Health & Dental Plan. It covers many benefits not provided by provincial health-care programs, like vision care, dental care, and travel coverage. International undergraduate students beginning in the Fall or Winter Term are automatically covered by the Dental Plan only. 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: Q1103
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: GAB

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 Essentials, Virtual Health Care, 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

Download the app

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.

SSMU/BRO/09-26

ALUMO

2026–2027

SSMU Health & Dental Plan

Insuring today.
Ensuring tomorrow.

Group numbers

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

Travel:
97180 (Securian Canada)

Gender Affirmation Care:
GAB (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

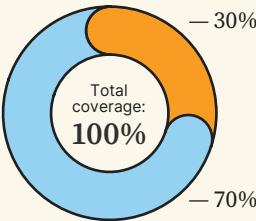
Dental
Up to \$750



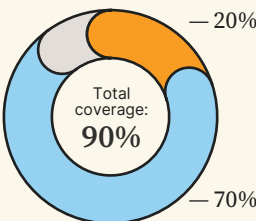
- Checkups
- Cleanings
- Fillings

- Root canals
- and more!

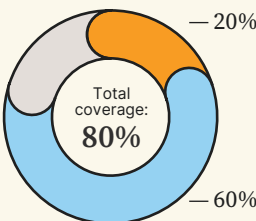
Preventive services
→ Recall exams
→ Cleanings



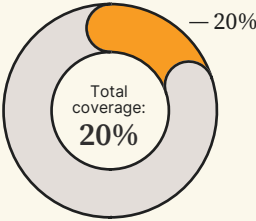
Impacted wisdom tooth extractions



Basic services, endodontics & periodontics
→ Fillings
→ Oral surgery
→ Endodontics (root canals)
→ Periodontics (gum treatments)



Major restorative
→ Crowns
→ Bridges



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

Plan fees

Health & Dental Plan combined annual fee*
\$345

Health Plan annual fee
\$195

Dental Plan annual fee
\$150



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 can submit an opt-out or change-of-coverage request in the Winter Term.

Full year
\$345

Combined fee
(September-August)

Winter 2027
\$230

Combined fee
(January-August)

Health Plan: \$130
Dental Plan: \$100

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 family add-on fees and instructions.



\$367
Add one dependant for full-year coverage*



\$734
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.

Extra support when you need it

Virtual Care

Virtual Health Care

Powered by Dialogue



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

Gender Affirmation Care

New



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

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

For eligibility details, see alumo.ca.

Change-of-Coverage & Opt-Out Periods

Fall Term students:
August 12 – September 28, 2026*

New Winter Term students only:
December 9, 2026 – January 29, 2027*

*Early Bird! If you complete your opt out by August 26, 2026 (Fall Term students) or by January 6, 2027 (new Winter Term students), you can have the Plan fee reversed from your student account before the tuition fee payment deadline.

Health & Dental Plan

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), Virtual Health Care & Gender Affirmation Care

To opt out of these services, please visit alumo.ca.