

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 gender-affirming care practitioners

* 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 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 Student Health & Dental Plan. It covers many benefits not provided by provincial health-care programs, like vision care, dental care, and travel care abroad. 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 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: 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 www.studentcare.ca. Please note that Empower Me, 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 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 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. It is designated Ancient Forest Friendly™ and FSC® certified. Bringing paper products full circle with sustainable innovation.

CSU_CONCORDIA_LEMBRO/05-25

Studentcare is becoming

ALUMO

2025–2026

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 www.studentcare.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

Plus: More Services Designed to Support Students

2SLGBTQIA+ Support



Coverage for gender-affirming medical care and legal assistance for students on their gender affirmation journeys

Mental Health & Wellness



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

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



Legal Care Program



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.

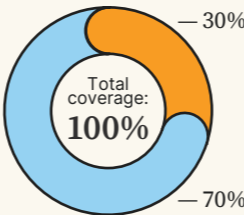
Dental Plan

Dental
Up to \$750

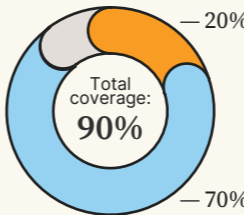


- Checkups
- Cleanings
- Fillings
- Root canals
- and more!

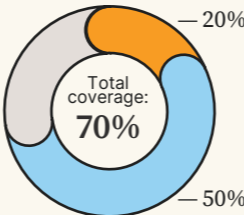
Preventive Services
→ Recall exams
→ Cleanings



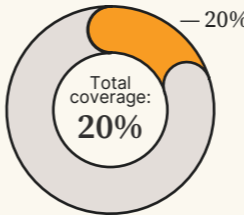
Impacted Wisdom Tooth Extractions



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



Major Restorative
→ Crowns
→ Bridges



Insured Portion Studentcare Dental Network Savings Portion Not Covered

Get your Studentcare ID and password (PIN) here

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

Action required!



Scan the QR code to get them now.

Price

Health & Dental Plan
Combined
Annual Fee*
\$225.00

Health Plan
Annual Fee
\$105.00



Dental Plan
Annual Fee
\$120.00



Visit 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 may make an opt-out or change-of-coverage request in the Winter Term.

Fall 2025
\$75.00

Combined Fee
(September-December)

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

Winter 2026
\$150.00

Combined Fee
(January-August)

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

Change-of-Coverage Periods

Fall Term:
Sept. 4 - Oct. 3, 2025

The Plan is a **non-mandatory automatic** contribution.

Winter Term
(new students only):
Jan. 21 - Feb. 19, 2026

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

The Essentials (Legal Care Program)
See www.studentcare.ca for opt-out procedures.

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 for family enrolment fees and instructions.



Add one dependant for full-year coverage*



Add unlimited dependants for full-year coverage*

* Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2026 for new Winter Term students are available at www.studentcare.ca.