Exclusive Savings from Studentcare Network Partners*

Saving You More Money!

- **Your Plan Coverage**
  You're covered for the insured portion of your Plan regardless of which dental care practitioner you choose.

- **Studentcare Networks**
  By consulting a Network member, you'll get additional coverage.

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

70% **+ 30%** Total Coverage: **100%**

70% to 100% in dental coverage

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

Added to your coverage, that gives you 70% to 100% in 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
Life · Health · Retirement

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**.

Questions? Contact Us

STUDENTCARE

Scan for Plan details

STUDENTCARE_BRO_ARM_07-24

＋ARM

2024–2025

Your **ARM** Dental **Plan**

Group Number
Q1090 (Desjardins Insurance)

STUDENTCARE

Make the most out of it

Providing **Dental Coverage**

Dental Plan

Dental
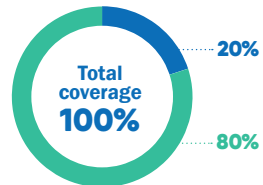**Up to $800**

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

● Insured Portion ● Studentcare Dental Network Savings

Preventive Services
• Extraction of impacted teeth
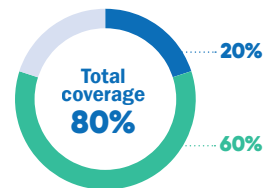
Total coverage 100% — 20% / 80%

Preventive Services
• Recall exams
• Cleanings

Total coverage 100% — 30% / 70%
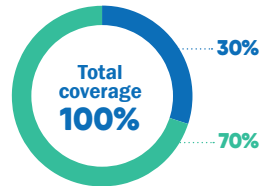
Basic Services
• Fillings
• Oral surgery
• Endodontics (root canals)
• Periodontics (gum treatments)

Total coverage 80% — 20% / 60%

Major Restorative
• Crowns
• Bridges
• Posts

Total coverage 70% — 20% / 50%
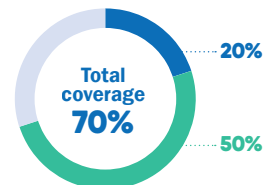
At a **Great Price**

Check it out!

Dental Plan
Annual Fee*
(July 2024 – June 2025)
$273.81**

*This is an annual Plan. Residents will therefore be covered for one year.

**The cost is automatically included in your payroll deductions.

Introduce Me **to Your Family**

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.

+1 Add one dependant for **$273.81** for full-year coverage

∞ Add unlimited dependants for **$547.62** for full-year coverage

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

Claiming Made **Simple**

Quick claiming & reimbursement

Instructions and claim forms are available at **www.studentcare.ca**.

You can register on Desjardins Insurance's web portal to submit claims online, check your claims' status, 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, 2024

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.

For a complete description of your coverage and to find your certificate number, visit **www.studentcare.ca**.

What are you waiting for? Make the most out of it!