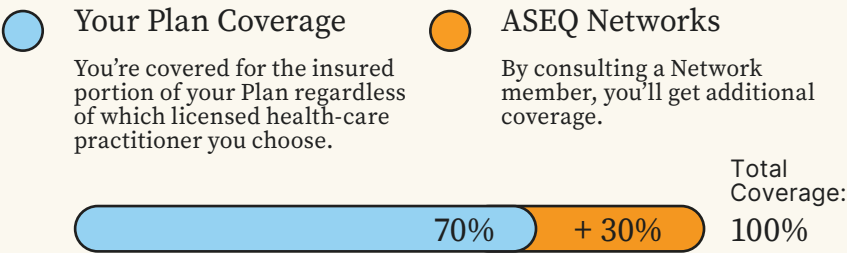


# Exclusive Savings from ASEQ Network Partners\*

Example of a claim made using an ASEQ Dental Network practitioner:



## Save More with Network Members\*\*

greiche & scaff

\$150 off  
eyeglasses

10% off  
contact lenses

ASEQ 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, and chiropractors

\* ASEQ 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

If you're a student at HEC Montréal and a member of the AEHEC, AECS, AEPC, or AÉMBA, you have access to one of the most important services on campus: the Student Health & Dental Plan. It covers many benefits not provided by provincial health-care programs, like vision care, dental care, and travel care abroad.

If you're an international student, you have access to the dental portion of the Plan only, unless you have a provincial health-care card (RAMQ). Visit [www.aseq.ca](http://www.aseq.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: Q904  
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.aseq.ca](http://www.aseq.ca). Please note that Conversation, The Essentials, Sexual Violence Care and AlloDoc! 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™ and the Omni logo are trademarks of Desjardins Financial Security Life Assurance Company, used under licence by ASEQ.

NOTE: This document provides a summary of Plan benefits. It is not a complete description of coverage, restrictions, and exclusions. Please visit [www.aseq.ca](http://www.aseq.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.

HEC\_EN/BRO/09-25

ASEQ is becoming

# ALUMO

2025—2026

# AEHEC, AECS, AEPC & AEMBA Health & Dental Plan

Insuring today.  
Ensuring tomorrow.

## Group Numbers

Health, vision, and dental:  
Q904 (Desjardins Insurance)

Travel:  
97180 (Securian Canada)



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

Your HEC Montréal student association

AEHEC

AECS  
HEC Montréal

AEPC

AÉMBA

Health Plan

Health  
Up to \$10,000



- Contraceptive methods
- Neurostimulants
- Antidepressants
- Vaccinations
- Psychologists
- Osteopaths
- Physiotherapists
- Chiropractors
- Ambulance
- and more!

Vision  
Over \$450



- Eye exam
- Eyeglasses and contact lenses
- Accident coverage for eyeglasses
- Laser eye surgery

Plus: More Services Designed to Support Students

Mental Health & Wellness

 **Conversation**  
Powered by Dialogue

Fast access to mental health professionals with no out-of-pocket cost, offering consultations until remission

Virtual Health Care

 **AlloDoc!**  
Powered by Dialogue

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

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

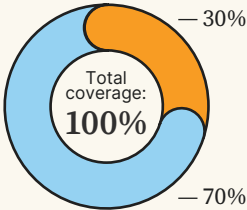
Dental  
Up to \$1,000



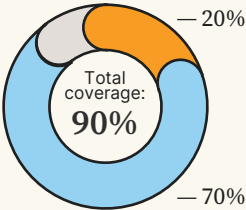
- Checkups
- Cleanings
- Fillings

- Wisdom tooth extractions and more!

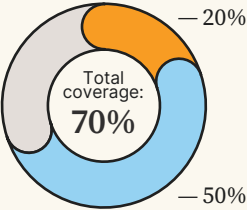
**Preventive Services**  
→ Recall exams  
→ Cleanings



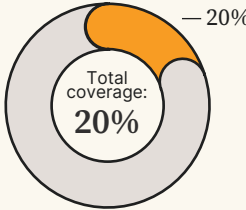
**Extraction of Impacted Teeth**



**Basic Services**  
→ Minor restorative (fillings)  
→ Oral surgery  
→ Endodontics (root canals)  
→ Periodontics (gum treatments)



**Major Restorative**  
→ Crowns  
→ Bridges



 Insured Portion    ASEQ Dental Network Savings    Portion Not Covered

Change-of-Coverage & Opt-Out Periods

Fall Term students:  
Aug. 18 – Sept. 11, 2025

Winter Term  
(new students only):  
Dec. 29, 2025 – Jan. 22, 2026

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

All opt outs or coverage changes can be completed online at **www.aseq.ca**. You can choose between an annual or permanent opt out.

Price

Health &  
Dental Plan  
Combined  
Annual Fee\*  
**\$428.72**

Health Plan  
Annual Fee  
**\$169.18**



Dental Plan  
Annual Fee  
**\$259.54**



\* 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  
**\$214.36**  
Health: \$84.59  
Dental: \$129.77

Combined  
Fee  
(September -  
December)

Winter 2026  
**\$214.36**  
Health: \$84.59  
Dental: \$129.77

Combined  
Fee  
(January -  
August)

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.aseq.ca** for family enrolment fees and instructions.



Add one dependant  
for full-year  
coverage



Add unlimited  
dependants for  
full-year coverage

For eligibility details,  
see **www.aseq.ca**.