

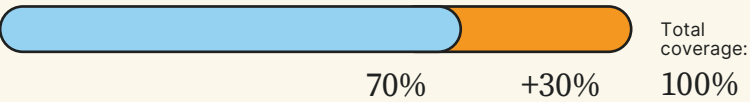
Exclusive savings from Alumo Network members*

- 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, and chiropractors

*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

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

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 [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
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
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 Conversation, The Essentials, Sexual Violence Care, and Virtual Health 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.

HEC/BRO/05-26

ALUMO

Your HEC Montréal student association



2026–2027

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 [alumo.ca](#).



Health Plan

Health
Up to \$10,000

- **New!** Hormone therapy
- **New!** Massage therapists
- 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

Extra support when you need it

Mental Health & Wellness

Conversation

Powered by Dialogue

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

Virtual Care

Virtual Health Care

Powered by Dialogue

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

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 \$1,000

- Preventive services
- Recall exams
 - Cleanings

- Basic services
- Minor restorative (fillings)
 - Oral surgery
 - Endodontics (root canals)
 - Periodontics (gum treatments)

- Recall exams
- Cleanings
- Fillings
- Wisdom tooth extractions and more!

Extraction of impacted teeth

- Major restorative
- Crowns
 - Bridges

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

Plan fees

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 2026 \$214.36 Health: \$84.59 Dental: \$129.77	Combined fee (September - December)	Winter 2027 \$214.36 Health: \$84.59 Dental: \$129.77	Combined fee (January - August)
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Change-of-Coverage & Opt-Out Periods

Fall Term students: August 17 – September 10, 2026	The Plan is a non-mandatory automatic contribution.
Winter Term (new students only): December 28, 2026 – January 21, 2027	All opt outs or coverage changes can be completed online at alumo.ca . You can request an annual or permanent opt out.

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.

\$428.72 Add one dependant for full-year coverage	\$857.44 Add unlimited dependants for full-year coverage
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*Family add-on fees for coverage from January 1 – August 31, 2027 for new Winter term students are available online.

For eligibility details, see **alumo.ca**.