

Emergency Out of Province/Canada (Travel Coverage)

Coverage for Emergency Injury or Sickness

→ Per covered trip: \$5,000,000

Trip Duration

→ 180 Days maximum

Emergency Out of Province Coverage and Assistance is provided by AIG Travel Insurance under policy: 9429050

Global Excel

→ For emergency assistance call: 1-877-207-5018

→ Outside North America, call collect: +1 819-566-3940

Medical Assistance

YOU MUST contact Global Excel prior to receiving any medical treatment. If you do not, you may receive inappropriate or unnecessary medical treatment which may not be included in your coverage.

Note: Refer to the AIG Out Of Province/Canada Travel booklet for full policy details and exclusions available on alumo.ca

Download your Alumo International Wallet Card

1. Go to alumoportal.ca
2. Register for your account
3. Access your Digital Wallet Card

Extra support when you need it

For eligibility details, see alumo.ca

Mental Health & Wellness

Student Assistance Program

Powered by Dialogue

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



Virtual Care

Virtual Health Care

Powered by Dialogue

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



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



How To File Your Claim

NEW FOR 2026-2027:

Your Alumo International Student Plan (doctors visits, x-rays, labs, etc.) and AD&D Claims are insured by MSH International.

To access your Individually assigned MSH Policy Number, please register at alumoportal.ca

Register and submit International Student Plan claims through the **International Alumo Student Portal website or mobile app**. Find eligible clinics, hospitals and providers, check coverages and benefits. Visit www.alumoportal.ca for details.

For International Student Plan Assistance

Please contact Alumo Assist at the email below: alumoassist@intrepid247.com

Intrepid 24/7 Assistance must be contacted within 48 hours of any medical emergency. This service helps coordinate medical care and support your claim; if Intrepid is not notified within the required timeframe, claim reimbursement may be reduced or claim payments may be disrupted.

Your drug, dental, and extended health care claims are paid by Alumo.

PAY DIRECT - THE PHARMACIST/DENTIST WILL NEED TO KNOW:

Canada Life Policy: 181894

Drug Carrier: 34 (ASSURE)

Dental Carrier: 000034 (TELUS AdjudiCare)

Your Certificate ID is your Student ID
(without leading zeros or letters)

Submit claims quickly and easily

Simply open the **Alumo Benefits App** on your web browser or mobile app and click the register button. Visit www.alumobenefitsapp.ca online portal.

Claim Inquiries

Contact Alumo
1-866-586-1010
Claims@alumo.ca

ALUMO

2026-2027

International Insurance Program

Fleming College



Questions?

Call Alumo
705-400-8274
or chat live at
www.alumo.ca.
Student ID required.



This is a summary of benefits only, for more information please visit www.alumo.ca

Alumo International Student Plan

Health Coverage in Canada



To access your individually assigned MSH Policy Number, please register at alumoportals.ca

All International Students, under age 65, their accompanying spouses and accompanying dependent children are eligible for this coverage.

Lifetime Maximum: \$1,000,000

Doctor/Physician

- Treatment of Illness or Injury
- Doctor/Clinic visits
- Emergency room
- Medical services and devices coverage

Medical Services and Devices Coverage includes:

- Treatment of fractures or dislocations, x-rays and laboratory exams, dental procedures by a dental surgeon, health exams, licensed anesthetist, cleft lip and palate assistance, well-baby care expenses

Obstetrical/Maternity Expense Indemnity

- Lifetime Maximum: \$25,000

Psychiatric Hospitalization

- Lifetime Maximum: \$50,000

Self-inflicted Injuries/Suicide and Attempted Suicide

- Lifetime Maximum: \$10,000 for required in-patient hospitalization

Oncology Treatment

- Lifetime Maximum: \$50,000

Repatriation

- Maximum: \$15,000 per student year

Return Home

- Maximum: \$250,000 per student year

IMPORTANT NOTE: Expenses for scheduled confinement in hospital or scheduled surgery, including outpatient surgery, must be submitted to the Insurer for approval 3 days in advance of the date of admission. If not submitted, coverage is limited to 70% of all expenses incurred, to an overall maximum of \$10,000.00

Drugs

Policy: 181894
Insurer: Canada Life

90% Reimbursement

- \$7,000 Maximum per student year

Preventative Vaccines and Immunizations

- Maximum: \$400 per student year
- Includes Hepatitis A and B

Contraceptives

- Maximum: \$400 per student year

Extended Health

Policy: 181894
Insurer: Canada Life

Acupuncturist, Audiologist, Chiropractor, Occupational Therapist, Nutritionist, Osteopath, Podiatrist, Naturopath, Speech Therapist

- \$500 maximum benefit PER practitioner per student year

RMT and Orthotherapy

- \$500 combined maximum per student year

Physiotherapy

- \$500 maximum per student year

Psychologist, Social Worker, and Psychoanalyst

- \$1,000 combined maximum per student year

Psychoeducational Assessment

- \$2,000 maximum per student year

Tutorial Service

- \$1,000 at \$15 per hour per student year

Emergency Taxi

- \$50.00 (excluding Ambulance) per student year

Accidental Dental

- \$2,000 maximum per student year

Standard Major Medical Services and Devices

- Visit www.alumo.ca for a full list of services and devices

Vision

Policy: 181894
Insurer: Canada Life

100% Reimbursement

One (1) exam

- Maximum: \$80 benefit per 24 months

Eyeglasses and/or Contacts

- Maximum: \$150 benefit per 24 months

Dental

Policy: 181894
Insurer: Canada Life

\$750 Maximum per Student Year

- \$0 deductible

Basic Services

- 80% Reimbursement

Preventative Services

- 80% Reimbursement

Major, Endodontic and Periodontic Services

- 50% Reimbursement

AD&D (Accidental Death & Dismemberment)

Provision included in your Alumo International Student Plan.

Please refer to your Alumo International Student Plan for details.