

AD&D

Accidental Death & Dismemberment

Provision included in your Alumo International Student Plan.

Please refer to your Alumo International Student Plan for details.

Travel Coverage

Emergency Out of Province/ Canada

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: SRG 9426406A

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

On-Campus Virtual Clinic

Connect virtually with a nurse practitioner who can diagnose their condition with the help of TytoClinic diagnostic tools.

Important Information

What You Need To Know
www.alumo.ca

- Add family member under the student plan
- Change to the one of enhanced plan (without any cost and students remain on that plan until end of their policy year)
- Speak to a live agent about any issue or problem with the plan

Coordination of Benefits

Benefits under two insurance plans can be coordinated to increase your coverage up to a total of 100%. For example, following payment under this plan, you can submit outstanding balances to the other plan for consideration.

Family Add-On

Students can only add family members at the start of their starting semester of each academic year (ie. September start students can only add family in the Fall semester, by the deadline posted on the website). You can add a family benefit online at www.alumo.ca

The cost of adding family members is in addition to the International Student Insurance fee and is paid once, at the time you enroll your dependents.

Family dependents can only be offered to students who are enrolled in the International Student Insurance Plan.

Download your Alumo International Wallet Card

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

Student Association of
George Brown
Tel: 416-415-5000 ex2443
Email: healthbenefits@sagbc.ca

✕ @sagbc



Please refer to the student insurance booklet available at www.alumo.ca for plan details such as eligible providers, required referrals, exclusions etc.

Claims Submssion

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 insured by Desjardins.

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

Desjardins Group Policy: Q2540

RX ID: 51

Your Certificate ID is your Student ID

(the last 7 digits of your Student ID number preceded by zeros)
Example: If the last 7 digits of your student ID # are 7654321, the correct ID would be 007654321

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

Download the app

Omni™ and the Omni logo are trademarks of Desjardins Financial Security Life Assurance Company, used under licence by Alumo.

Claim Inquiries

Desjardins Customer Service

1-800-263-1810

Groupservice@dfs.ca

Monday to Friday, 8:00 AM - 8:00 PM (EST)



2026-2027

International Student Insurance Plan

Post-Secondary Plan

International policy numbers will be individually assigned

Drug / Dental / Extended Health
Policy: Q2540

Designed for the students of George Brown Polytechnic

Questions?

Call Alumo
416-840-9574
or chat live at
www.alumo.ca.
Student ID required.



As a full-time registered student you are automatically covered for the benefits described herein.



My Health Plan Design Options

Should you wish to move to an enhanced plan you need to make this choice each policy year prior to the deadline date of the start of your semester at no additional cost.



Deadline

September Start Students: Aug 17/26 to Oct 1/26

Dates Apply:

January Start Students: Dec 14/26 to Feb 4/27

Flex Plan Option 1

Balanced Plan (Auto-Enrolled)

Drugs:

- 90% co-insurance (Oral contraception, Depo-Provera, Mirena and Jaydess IUD. Hormones and substitutes)
- 80% co-insurance for all other eligible medication
- \$8 dispensing fee max
- Maximum: \$3,000

Reimbursement will be made for the lowest priced substitutable drug, as provided for in the Provincial Drug Benefit Formulary.

Dental:

- Maximum: \$650
- 75% of exam and consultation, cleaning and one unit of polishing
- 75% of fillings, extractions and oral surgery
- 75% of wisdom tooth extraction
- 75% of endodontic/periodontics
- 75% major oral surgery

*Additional discounts are available through the Dental Network. Please visit www.alumo.ca for more information.

Extended Health Care:

- Vision: 100% coverage up to \$85 for a general eye exam and \$100 for prescribed lenses and frames and/or contact lenses every 24 consecutive months

Paramedical Practitioners:

- 80% - \$300 combined maximum for paramedical practitioners listed in plan coverage
- 80% up to \$1,000 for services of a clinical psychologist (including RSW and MSW social workers)

AD&D and Travel Insurance Benefits

Flex Plan Option 2

Enhanced Drug Plan

Drugs:

- 90% co-insurance for all eligible medication
- Maximum: \$4,500

Reimbursement will be made for the lowest priced substitutable drug, as provided for in the Provincial Drug Benefit Formulary.

Dental:

- Maximum: \$400
- 75% of exam and consultation, cleaning and one unit of polishing
- 65% of fillings, extractions and oral surgery
- 65% of wisdom tooth extraction
- 65% of endodontic/periodontics
- 65% major oral surgery

*Additional discounts are available through the Dental Network. Please visit www.alumo.ca for more information.

Extended Health Care:

- Vision: 100% coverage up to \$65 for a general eye exam and \$80 for prescribed lenses and frames and/or contact lenses every 24 consecutive months

Paramedical Practitioners:

- 80% - \$250 combined maximum for paramedical practitioners listed in plan coverage
- 80% up to \$1,000 for services of a clinical psychologist (including RSW and MSW social workers)

AD&D and Travel Insurance Benefits

Flex Plan Option 3

Enhanced Dental Plan

Drugs:

- 80% co-insurance (Oral contraception, Depo-Provera, Mirena and Jaydess IUD. Hormones and substitutes)
- 70% co-insurance for all other eligible medication
- \$8 dispensing fee max
- Maximum: \$2,000

Reimbursement will be made for the lowest priced substitutable drug, as provided for in the Provincial Drug Benefit Formulary.

Dental:

- Maximum: \$900
- 95% of exam and consultation, cleaning and one unit of polishing
- 85% of fillings, extractions and oral surgery
- 85% of wisdom tooth extraction
- 85% of endodontic/periodontics
- 85% major oral surgery

*Additional discounts are available through the Dental Network. Please visit www.alumo.ca for more information.

Extended Health Care:

- Vision: 100% coverage up to \$85 for a general eye exam and \$100 for prescribed lenses and frames and/or contact lenses every 24 consecutive months

Paramedical Practitioners:

- 70% - \$200 combined maximum for paramedical practitioners listed in plan coverage
- 70% up to \$1,000 for services of a clinical psychologist (including RSW and MSW social workers)

AD&D and Travel Insurance Benefits

Flex Plan Option 4

Enhanced Extended Health Care Plan

Drugs:

- 80% co-insurance (Oral contraception, Depo-Provera, Mirena and Jaydess IUD. Hormones and substitutes)
- 80% co-insurance for all other eligible medication
- \$8 dispensing fee max
- Maximum: \$2,000

Reimbursement will be made for the lowest priced substitutable drug, as provided for in the Provincial Drug Benefit Formulary.

Dental:

- Maximum: \$400
- 75% of exam and consultation, cleaning and one unit of polishing
- 65% of fillings, extractions and oral surgery
- 65% of wisdom tooth extraction
- 65% of endodontic/periodontics
- 65% major oral surgery

*Additional discounts are available through the Dental Network. Please visit www.alumo.ca for more information.

Extended Health Care:

- Vision: 100% coverage up for a general eye exam and \$150 for prescribed lenses and frames and/or contact lenses every 24 consecutive months

Paramedical Practitioners:

- 90% - \$350 combined maximum for paramedical practitioners listed in plan coverage
- 90% up to \$1,000 for services of a clinical psychologist (including RSW and MSW social workers)

AD&D and Travel Insurance Benefits

Health Coverage in Canada

Alumo International Student Plan

(There are NO Flex Plan options)

All International Students, under age 65, their accompanying spouses and accompanying dependent children are eligible for this coverage. Please visit www.alumo.ca to enrol your spouse or children.

Lifetime Maximum: \$2,000,000

Doctor/Physician

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

Medical Services and Devices coverage include:

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

Note: Refer to the International Student Insurance booklet for full policy details and exclusions available on alumo.ca

Psychiatric Hospitalization

- Lifetime Maximum: \$50,000

Self-inflicted injuries/Suicide and Attempted Suicide

- Life time 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

ALUMO Choose a plan that suits you by visiting us at www.alumo.ca for plan details & options.