

What You Need To Know

Your Extended Health & Dental Plan are provided to you by IGNITE. Coverage periods for these benefits are different than your OHIP Alternative, AD&D and Travel benefits provided by Humber International. To confirm your coverage periods, call us!

Family Add-On

Students can only add family members at the start of their starting semester (ie. September start students can only add family in the Fall semester, by the deadline posted on the website). You can add family benefits online using Visa or Mastercard by going to www.alumo.ca. The cost of adding family members are 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 alumportal.ca
2. Register for your account
3. Access your Digital Wallet Card

Extra support when you need it

For eligibility details, see alumportal.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



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 alumportal.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.alumportal.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: 181886

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@alumportal.ca

ALUMO

2026-2027

International Insurance Program

Humber
Polytechnic &
Guelph-Humber



Questions?

Call Alumo
416-849-8582
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



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

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

Accidental Death & Dismemberment



Provision included in your Alumo International Student Plan.

Please refer to your Alumo International Student Plan for details.

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: 9429052

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

Health Plan 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. Visit www.alumo.ca.

Flex Plan Option 1

Balanced Plan (Auto-Enrolled)

Drugs:

- 80% Co-insurance
- \$500 max for all contraception
- Maximum: \$2,000

Extended Health Care:

- Vision: \$75 maximum for one eye exam and \$110 for prescribed lenses and frames or contacts every 24 consecutive months.

Dental

- Basic & Preventative: 100%
- Minor Restorative: 75%
- Extraction & Oral Surgery: 75%
- Major Restorative: 10%
- Maximum: \$500

Paramedical Practitioners:

- 80% (\$300 maximum)

Flex Plan Option 2

Enhanced Dental Plan

Drugs:

- 65% Co-insurance
- \$250 max for all contraception
- Maximum: \$1,500

Extended Health Care:

- Vision: \$75 maximum for one eye exam and \$50 for prescribed lenses and frames or contacts every 24 consecutive months.

Dental

- Basic & Preventative: 100%
- Minor Restorative: 85%
- Extraction & Oral Surgery: 85%
- Major Restorative: 15%
- Maximum: \$800

Paramedical Practitioners:

- \$20 per visit (\$300 maximum)

Flex Plan Option 3

Enhanced Drug Plan

Drugs:

- 90% Co-insurance
- \$500 max for all contraception
- \$1,000 for insulin supplies
- Maximum: \$4,000

Extended Health Care:

- Vision: \$75 maximum for one eye exam and \$100 for prescribed lenses and frames or contacts every 24 consecutive months.

Dental

- Basic & Preventative: 80%
- Minor Restorative: 60%
- Extraction & Oral Surgery: 60%
- Major Restorative: 10%
- Maximum: \$400

Paramedical Practitioners:

- 80% per visit (\$300 maximum)



Have questions about your International Insurance Program? Visit the HPBO – Health Plan Benefits Office on your campus for in-person support & assistance.