

ALUMO INTERNATIONAL STUDENT PLAN

SUMMARY OF BENEFITS (\$CAD)

This coverage applies to students enrolled at Seneca Polytechnic.



Maximum Coverage Limit
\$1,000,000
per policy year



Lifetime Maximum Limit
\$2,000,000
per insured person



Intrepid 24/7™ provides
24/7 worldwide
emergency assistance

Pre-Authorization	Approval is required before non-emergency hospital admissions or scheduled surgeries. Emergency hospitalizations should be reported to Intrepid 24/7™ as soon as reasonably possible. Failure to notify Intrepid 24/7™ may limit coverage.
Inpatient Coverage	
Cleft Lip & Palate Assistance Program	Covers specialized dental treatment for insured dependent children with cleft lip and palate.
Family Transportation Benefit	If you are hospitalized more than 150 km from home, covers transportation, meals, and accommodation expenses for up to two immediate family members. Maximum benefit of \$15,000.
Ground Ambulance Benefit	Covers emergency transportation by ground ambulance to the nearest qualified medical facility, up to \$500 per injury or sickness.
Identification Benefit	Covers transportation, accommodation, and meal expenses for up to two immediate family members when travel is required to identify a deceased insured person. Maximum benefit of \$10,000.
Substance Abuse Benefit	Covers emergency treatment, hospitalization, transportation, and limited counselling related to acute alcohol or drug-related incidents, up to \$10,000.
Maternity Benefit	Covers eligible pregnancy, childbirth, complications of pregnancy, maternity care, and well-baby care. Lifetime maximum of \$25,000. Note: If pregnancy within 30 days of effective date, pregnancy is eligible.
Medical Reimbursement Benefit	Covers eligible hospital services, physician services, diagnostic testing, prescription drugs during hospitalization, nursing care, and other medically necessary treatment. Up to policy limit.
Prescription Drugs	Covers a 30-day supply of prescription drugs for medically necessary care while hospitalized.
Diagnostic Testing	Covers x-ray and lab testing required for diagnostic purposes.
Dental Care	Covers expenses for specific dental procedures if performed in an operating room by a dental surgeon.
Private Duty Nurse	Covers private duty nursing expenses up to \$20,000 per injury or sickness.
MRI Scans	Covers physician-recommended MRI scans up to \$2,500 per policy year.
Diabetic Supplies	Covers eligible diabetic supplies up to \$200 per policy year. Second payor only.
Eye Exams	Covers one eye examination every 12 months, up to \$100, after six months of continuous coverage. Second payor if Supplemental Health coverage in place.
Annual Health Examination	Covers an annual health examination. Second payor. (Does not apply to students without a Provincial Health Card). Immigration Medical Exams excluded. *Exceptions: Medical exams for clinical/and or coop program placement eligible. Letter from school required. Note: If a student has provincial health a medical exam would fall under the provincial health plan.
Vaccines & Immunizations	Covers eligible vaccines, serums, and immunizations up to \$150 per policy year.
Tuberculosis (TB) Testing	Covers medically necessary TB skin testing up to \$150 per policy year.
Oncology Treatment Benefit	Covers inpatient and outpatient cancer treatment up to a \$50,000 lifetime maximum.
Repatriation Benefit	Covers transportation of remains to Canada or the country of origin \$15,000, or local cremation/burial expenses up to \$5,000.
Return Home Benefit	Covers approved transportation to your country of origin when medically necessary, up to \$250,000. Must be approved by the insurer.
Psychiatric Benefit	For hospital expenses due to psychological, mental or emotional disorders, suicide, any attempt at suicide, or intentionally self-inflicted injury up to a maximum of \$50,000 per policy year, and a lifetime maximum of \$200,000 per insured person. For hospital expenses due to psychological, mental or emotional disorders, coverage is subject to treatment deemed medically necessary and must be pre-approved by the Insurer. In the event of an emergency Intrepid 24/7 must be contacted as soon as reasonably possible. Treatment plans following the initial emergency must be approved in advance.
Travel Expense Reimbursement for Parents	Covers eligible travel expenses for parents following the death of an insured student, up to \$10,000.
Pre-Existing Condition	Coverage is subject to a 90-day stability period for pre-existing conditions.
Accidental Death & Dismemberment (AD&D) Coverage	
Accidental Death & Dismemberment (AD&D)	Provides a lump-sum benefit for accidental death or certain serious accidental injuries.
Accidental Medical Reimbursement	Covers eligible medical expenses resulting from a covered accident, up to \$10,000 per accident.
Bereavement Benefit	Covers grief counselling expenses for eligible family members, up to \$1,000.
Cosmetic Disfigurement Benefit	Provides a benefit for eligible third-degree burns, subject to policy limits. Up to \$25,000.
Day Care Benefit	Covers eligible daycare expenses for dependent children following a covered accidental death. Up to \$5,000 per year.
Education Benefit	Covers eligible education expenses for dependent children following a covered accidental death. Up to \$10,000 per policy year.
Funeral Expense Benefit	Covers eligible funeral expenses following a covered accidental death, up to \$6,500.
Home Alteration & Vehicle Modification Benefit	Covers eligible home and vehicle modifications required due to a covered accidental injury, up to \$15,000.
Hospital Indemnity Benefit	Provides a daily hospital benefit during an eligible hospitalization resulting from a covered injury.
Psychological Therapy Benefit	Covers psychological therapy required following a covered accidental injury, up to \$5,000.
Rehabilitation Benefit	Covers occupational retraining or rehabilitation expenses following a covered accidental injury, up to \$15,000.
Seat Belt Benefit	Increases the accidental death and dismemberment benefit by 10% when a seat belt was properly worn.
Spousal Retraining Benefit	Covers occupational retraining expenses for a surviving spouse following a covered accidental death, up to \$15,000.
Tutorial Benefit	Covers tutoring expenses if an accidental injury causes a prolonged absence from studies. Up to \$2,000.
Early Arrival Coverage	Coverage may begin up to 30 days before the policy effective date for eligible students arriving early in Canada.
Claims Submission	Claims must be submitted within the timelines outlined in the policy. Supporting documentation, including receipts and medical records where applicable, may be required. Contact Intrepid 24/7 for emergency assistance, claim guidance, or benefit coordination.
Emergency Assistance	Intrepid 24/7 provides worldwide emergency assistance and support. Members must contact Intrepid 24/7 immediately in the event of a medical emergency and within 48 hours of any emergency hospitalization.
Exclusions & Limitations	This Summary of Benefits is for reference purposes only and does not contain all coverage terms, conditions, limitations, and exclusions. Benefits are subject to the full policy wording. Members should review the policy carefully to understand all coverage restrictions and exclusions that may apply.

Disclaimer: This document is a summary only and does not include all of the benefits, limitations, exclusions or conditions of coverage. The policy wording is the only legally binding description of coverage. Please consult the policy wording for further details [here](#). For more information, contact the Alumo Assistance Team at alumoassist@intrepid247.com or +1.416.644.4873 (direct) | +1.855.219.1587 (toll-free). For claims inquiry, contact the Alumo Claims Team at alumoclaims@intrepid247.com or +1.416.644.4872 (direct) | +1.855.219.1585 (toll-free).