

Important Information

Opting Out

Upon providing proof of alternate coverage, students may “opt out” of the health and dental plan prior to the deadline date and a refund will be direct deposited to the student’s personal banking account by Alumo.

Online Options

The following is a partial list of services that are available online at www.alumo.ca:

- Chat with a live operator
- Purchase coverage for your spouse and/or dependent(s) before the deadline date
- Find practitioners
- Download claim forms and plan booklet

Coordination of Benefits

Benefits under two insurance plans can be co-ordinated 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

You are able to add family members (spouse and/or dependents). Visit www.alumo.ca to complete the family application form by the applicable deadline.

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

Claims Submission

NEW FOR 2026-2027:

Your drug, dental, and extended health care claims are insured by Desjardins.

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

Desjardins Group Policy: Q2544

RX ID: 51

Your Certificate ID is your Student ID
(including leading zeros for a total of 9 digits)



Underwritten by Desjardins Insurance
Administered by Desjardins Insurance

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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

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Claim Inquiries

Desjardins Customer Service

1-800-263-1810

Groupservice@dfs.ca

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

Coverage Begins and End Dates

Policy year: September 1 - August 31

- September start: September 1 - August 31
- January start: January 1 to August 31
- May start: May 1 to August 31

ALUMO



2026-2027

Student Insurance Plan

Full-time Students Only

Group Policy: Q2544

Designed for the students of
Cambrian College

Questions?

Call Alumo
705-805-4943
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.



ALUMO

Your Student Insurance Plan

→ All students registered full-time are automatically enrolled.

Deadline Dates

→ **September Start**

Sept. 8, 2026 to Oct. 8, 2026 at 4pm

→ **January Start**

Jan. 11, 2027 to Feb. 10, 2027 at 4pm

→ **May Start**

May 10, 2027 to June 9, 2027 at 4pm



Scan to visit alumo.ca
for a complete summary of benefits



Drugs:



- 80% co-insurance
- Maximum: \$5,000

Dental:



- Basic and Preventative: 80%
- Minor Restorative: 60%
- Extractions (limit 4 wisdom teeth): 60%
- Major Restorative: 10%
- Maximum: \$350

Vision:



- 100% coverage for one eye exam and \$150 for prescribed lenses and frames or contacts every 24 consecutive months

Paramedical Practitioners:



- 100% co-insurance
- Maximum: \$500-\$700 depending on practitioner
- Combined services of a clinical psychologist, psychiatrist, social worker, psychotherapist or speech therapist (to a maximum of \$700) (Psychoeducational assessment \$700 lifetime maximum);
- Services of a naturopath;
- Services of a chiropractor;
- Services of a physiotherapist;
- Services of a registered massage therapist;
- Services of an athletic therapist;
- Services of an osteopath;
- Combined services of a registered dietician or nutritionist;
- Services of an acupuncturist, Practitioners must be registered with: Transitional Council of the College of Traditional Chinese Medicine Practitioners and Acupuncturists of Ontario



Live Help Messaging

Have a question? Chat with a live member of the Alumo team.
Visit www.alumo.ca. Student ID # is required.

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