

Important Information

Online Options

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

- Choose your plan (deadline applies)
- Chat with a live operator
- Download claim forms and plan booklet
- General inquiries

Coordination of Benefits

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

Family Add-on

For an additional fee, you are able to add family members (spouse and/or dependents) to the plan.

Visit www.alumo.ca to complete the family application form by the required deadline. Please verify you have entered all information correctly, print & keep your confirmation #.

Coverage Period

- **September Start Students** who are billed and paid the Fall and Winter Semester: Sept 1 - Aug 31
- **January Start Students** who are billed and paid for the Winter and Summer Semester: Jan 1 - Aug 31
- **May Start Students:** May 1 - Aug 31



Claims Submission

NEW FOR 2026-2027:

Your drug, dental, and extended health care claims are covered 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)



Underwritten by Canada Life
Administered by Alumo

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

Claim Inquiries

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

ALUMO



2026-2027

IGNITE Student Insurance Plan

Policy: 181886

Designed for
the students of
Humber Polytechnic
and the University
of Guelph-Humber



Questions?

Call Alumo
416-849-8582
or chat live at
www.alumo.ca.
Student ID required.



What Plan Work Best for You?

All students that have paid the IGNITE Health and Dental Insurance Plan fee are automatically enrolled in the Balanced Plan, if you wish to select an alternate plan you must do so prior to the deadline date!

Flex Plan Selection Deadline Dates Apply:

September Start Students: October 9, 2026 at 4pm

January Start Students: February 12, 2027 (new students ONLY) at 4pm

May Start Students: June 11, 2027 (new students ONLY) at 4pm

Flex Plan Option 1

Balanced Plan (Auto-Enrolled)



Prescription Drugs

- 80% Reimbursement
- \$2,000 max
- \$10.50 dispensing fee cap
- \$500 max for all contraception
- Oral Contraceptives, Contraceptive patch, Depo
- Provera, Nuva Ring and IUDs

Dental Care

- \$500 max
- 100% Basic & Preventative
- 75% Minor & Restorative
- 75% Extractions & Oral Surgery
- 10% Endodontics, Periodontics, Major Restorative

Extended Health

- 80% Reimbursement
- \$300 max registered massage therapist (RMT), referral
- \$300 max physiotherapist, referral
- \$300 max combined naturopath or chiropractor
- \$300 max registered acupuncturist
- \$300 max registered dietician
- \$300 max podiatrist/chiropracist, referral
- \$300 max osteopath
- \$1,000 max combined clinical psychologist or speech therapist, referral required
- Miscellaneous medical equipment included

Vision

- 100% Reimbursement
- \$110 Max for Prescribed Glasses, Contacts per 24 mos.
- \$75 Max for 1 Eye exam per 24 mos.

Accidental Death (AD&D)

- Insurance Amount \$ 7,500

Flex Plan Option 2

Enhanced Dental Plan



Prescription Drugs

- 65% Reimbursement
- \$1,500 max
- \$10.50 dispensing fee cap
- \$250 max for all contraception
- Oral Contraceptives, Contraceptive patch, Depo
- Provera, Nuva Ring and IUDs

Dental Care

- \$800 max
- 100% Basic & Preventative
- 85% Minor & Restorative
- 85% Extractions & Oral Surgery
- 15% Endodontics, Periodontics, Major Restorative

Extended Health

- 80% Reimbursement, \$20.00 per visit max
- \$300 max registered massage therapist (RMT), referral
- \$300 max physiotherapist, referral
- \$300 max combined naturopath or chiropractor
- \$300 max registered acupuncturist
- \$300 max registered dietician
- \$300 max podiatrist/chiropracist, referral
- \$300 max osteopath
- \$300 max combined clinical psychologist or speech therapist, referral required
- Miscellaneous medical equipment included

Vision

- 100% Reimbursement
- \$50 Max for Prescribed Glasses, Contacts per 24 mos.
- \$75 Max for 1 Eye exam per 24 mos.

Accidental Death (AD&D)

- Insurance Amount \$ 7,500

Flex Plan Option 3

Enhanced Drug Plan



Prescription Drugs

- 90% Reimbursement
- \$4,000 max
- \$10.50 dispensing fee cap
- \$500 max for all contraception
- Oral Contraceptives, Contraceptive patch, Depo
- Provera, Nuva Ring and IUDs

Dental Care

- \$400 max
- 80% Basic & Preventative
- 60% Minor & Restorative
- 60% Extractions & Oral Surgery
- 10% Endodontics, Periodontics, Major Restorative

Extended Health

- 80% Reimbursement
- \$300 max registered massage therapist (RMT), referral
- \$300 max physiotherapist, referral
- \$300 max combined naturopath or chiropractor
- \$300 max registered acupuncturist
- \$300 max registered dietician
- \$300 max podiatrist/chiropracist, referral
- \$300 max osteopath
- \$300 max combined clinical psychologist or speech therapist, referral required
- Miscellaneous medical equipment included

Vision

- 100% Reimbursement
- \$100 Max for Prescribed Glasses, Contacts per 24 mos.
- \$75 Max for 1 Eye exam per 24 mos.

Accidental Death (AD&D)

- Insurance Amount \$ 7,500

To choose one of the Enhanced Plans, visit www.alumo.ca before the deadline.

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