

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
- Purchase coverage for your spouse and/or dependent(s) before the deadline date
- Find practitioners
- Download claim forms and plan booklet
- General inquiries
- Get information on your Out of Province/Canada Medical Emergency Insurance

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 required deadline.

Coverage Begins and End Dates

- Full Academic Year: September - April
- Policy Year: September 1 - August 31
- Fall Start Students: September 1 - August 31
- Winter Start Students: January 1 - August 31

Visit www.alumo.ca and www.lambton.on.ca for more detailed info about your health and dental plan.

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: Q2552

RX ID: 51

Your Certificate ID is your Student ID
(without leading zeros or letters)



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)

ALUMO



2026-2027

Student Insurance Plan

Full-time Students Only

Group Policy: Q2552

Designed for the students of Lambton College of Applied Arts and Technology

Questions?

Call Alumo
519-479-0510
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.



What Plan Work Best for You?

All full-time students that have paid the health plan fee are automatically members of the Standard Plan, unless an alternate plan has been selected.



Deadline

Fall Start Students: September 1 - September 30, 2026 at 4:30 pm.

Dates Apply:

Winter Start Students: January 1 - January 29, 2027 at 4:30 pm.

Flex Plan Option 1

Balanced Plan (Auto-Enrolled)



Drugs:

- 75% co-insurance
- Maximum: \$5,000

Dental:

- 100% of exam and consultation, cleaning and one unit of polishing
- 75% of fillings and space maintainers
- 75% of extractions including wisdom teeth (2 teeth per year)
- 10% of Endodontics, Periodontics and Major Restorative
- Maximum: \$500

Flex Plan Option 2

Enhanced Drug Plan



Drugs:

- 80% co-insurance
- Maximum: \$6,500

Dental:

- 50% of exam and consultation, cleaning and polishing
- 40% of fillings and space maintainers
- 25% of extractions including wisdom teeth (2 teeth per year)
- Maximum: \$250

Vision:

- \$80 Maximum for one eye exam and \$50 for prescribed lenses and frames or contacts every 24 months

Flex Plan Option 3

Enhanced Dental Plan



Drugs:

- 70% co-insurance
- Maximum: \$500

Dental:

- 100% of one exam and consultation, cleaning and two units of polishing
- 80% of fillings and space maintainers
- 75% of extractions including wisdom teeth (2 teeth per year)
- 10% of Endodontics, Periodontics and Major Restorative
- Maximum: \$700

Vision:

- \$80 Maximum for one eye exam and \$50 for prescribed lenses and frames or contacts every 24 months

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.