



AD&D

Accidental Death & Dismemberment

Loss of Life per insured:

- Student: \$7,500

Specific Loss Indemnity Table, Accidental Medical Reimbursement, Accidental Dental, Emergency Taxi, Special Treatment Travel Expense, Supplemental Transportation Expense, Rehabilitation, Repatriation, Tutorial and Special Telephone Expense, Eyeglasses and Contact Lenses Expense, Home Alteration and Vehicle Modification, Special Confinement, Hearing Aids and other Prosthetic Appliances, Dead Disease, Limited Air Travel, Exposure and Disappearance.

All Accident claims should be submitted on an Industrial Alliance Insurance and Financial Services Inc. Post Secondary Student Accident Claim form, available at alumo.ca or can be picked up at the SU office on campus. The claim form must be signed by an authorized authority at the SU office.

Travel Coverage

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 Insurance Company of Canada Travel Insurance under policy: 9429116

Global Excel

- For emergency assistance call: 1-877-207-5018
- Outside North America, call collect: +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

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

Opting Out

Prior to the applicable deadline and upon providing proof of alternate coverage, students may “opt-out” of the Health Plan at www.alumo.ca.

- **Fall Semester Starts:**
September 1 - September 30
- **Winter Semester Starts:**
January 1 - January 31
- **Winter Start Student:**
*Fall start students are not eligible to opt out in the Winter semester.

Coordination Of Benefits

You are able to combine coverage through the Student Health & Dental Plan with existing health and dental coverage. In many cases this will result in 100% coverage of drugs, practitioners, dental, and other benefits, and may provide more value than receiving a refund of the Health & Dental Plan fee. Following payment under this plan, you can submit outstanding balances to your 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 your have entered all information correctly, print and keep your confirmation number.

Claims Submission

NEW FOR 2026-2027:

Your drug, dental, and extended health care claims are paid by Alumo.

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

Canada Life Policy: 181898

Drug Carrier: 34 (ASSURE)

Dental Carrier: 000034 (TELUS AdjudiCare)

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

canada *life*™

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

1-866-586-1010

Claims@alumo.ca

Coverage Begin and End Dates

- **Policy Year: September 1 - August 31**
- A student that enrolls in the Fall semester is covered from Sept 1 to Aug 31.
- A student that enrolls in the Winter semester is covered from Jan 1 to Aug 31.

ALUMO



2026-2027

Student Insurance Plan

Full-time Students Only

Policy: 181898

Designed for the students of Northern Ontario School of Medicine University

Questions?

Call Alumo
705-806-9953
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.



My Health Plan Design Options

Two separate plans are available to choose from; all equal in value and offering alternative combinations of prescription, dental and vision coverage. If you wish to select an alternative to the default Balanced Plan, you must do so prior to the deadline date.



Deadline Dates: Sept. 30, 2026 - September Start Students Only
Jan. 31, 2027 - January Start Student Only

Flex Plan Option 1

Balanced Plan (Auto-Enrolled)



Drugs:

- **Maximum: \$5,000**
- 100% co-insurance for most eligible generic and brand* medication
- Vaccines, IUDs, Oral Contraception
- CNS Stimulants (\$500 max per policy year)
- Biologic Agents (\$1,000 max per policy year)
- Hepatitis C Medications (\$1,500 lifetime max)
- Fertility drugs (50%, \$1,500 lifetime max)
- Erectile Dysfunction drugs (50%, \$600 max per policy year)
- *No generic substitutions, physician prescription required
- \$0 dispensing fee max

Reimbursement will be made for the lowest priced substitutable drug, as provided for in the Provincial Drug Benefit Formulary.

Vision Coverage:

- 100% combined coverage for prescription lenses and frames and/or contact lenses to a maximum of \$200 every 24 consecutive months.
- 100% coverage up to a maximum of \$80.00 for general eye exams every 24 consecutive months.

Dental:

- **Maximum: \$800**
- 80% of exam and consultation, cleaning and one unit of polishing
- Limited/Recall exam (one every 9 months)
- 80% of fillings, extractions and oral surgery
- 50% coverage of extractions and residual root removal.
- 25% coverage for Anaesthesia (General, Deep and Conscious Sedation)
- 50% of endodontics/periodontics
- 80% of Major Restorative (Crowns, Bridgework, Dentures) (subject to limitations & exclusions)

Paramedical Practitioners:

- 100% coverage up to a maximum of \$300 for each: registered massage therapist*; Chiropractor; naturopath; podiatrist; osteopath; chiropodist; speech therapist; acupuncturist; physiotherapist*
*Physician's referral required
- 100% coverage up to a maximum of \$500.00 for services of a clinical psychologist or psychotherapist (including RSW and MSW social workers)
- 90% coverage up to a lifetime maximum of \$1,000 for psychoeducational assessment

Flex Plan Option 2

Enhanced Extended Health Care Plan



Drugs:

- **Maximum: \$2,500**
- 100% co-insurance for most eligible generic and brand* medication
- Vaccines, IUDs, Oral Contraception
- CNS Stimulants (\$500 max per policy year)
- Biologic Agents (\$1,000 max per policy year)
- Hepatitis C Medications (\$1,500 lifetime max)
- Fertility drugs (50%, \$1,500 lifetime max)
- Erectile Dysfunction drugs (50%, \$600 max per policy year)
- *No generic substitutions, physician prescription required
- \$0 dispensing fee max

Reimbursement will be made for the lowest priced substitutable drug, as provided for in the Provincial Drug Benefit Formulary.

Vision Coverage:

- 100% combined coverage for prescription lenses and frames and/or contact lenses to a maximum of \$250 every 24 consecutive months.
- 100% coverage up to a maximum of \$80.00 for general eye exams every 24 consecutive months.

Dental:

- **Maximum: \$400**
- 80% of exam and consultation, cleaning and one unit of polishing
- Limited/Recall exam (one every 9 months)
- 80% of fillings, extractions and oral surgery
- 50% coverage of extractions and residual root removal.
- 25% coverage for Anaesthesia (General, Deep and Conscious Sedation)
- 50% of endodontics/periodontics
- 80% of Major Restorative (Crowns, Bridgework, Dentures) (subject to limitations & exclusions)

Paramedical Practitioners:

- 100% coverage up to a maximum of \$500 for each: registered massage therapist*; Chiropractor; naturopath; podiatrist; osteopath; chiropodist; speech therapist; acupuncturist; physiotherapist*
*Physician's referral required
- 100% coverage up to a maximum of \$800.00 for services of a clinical psychologist or psychotherapist (including RSW and MSW social workers)
- 90% coverage up to a lifetime maximum of \$1,000 for psychoeducational assessment

ALUMO Choose a plan that suits you by visiting us at www.alumo.ca for plan details & options.

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