Exclusive savings from Preferred Partner Network members*

How do I find a clinic?

At **alumo.ca**, you can choose from a list of clinics and hospitals near your college that are specially equipped to take care of you in the event of a medical problem or emergency and can process direct billing (including the on-campus Medical Care Clinic). You can also use the search tool to locate nearby clinics included in your Preferred Partner Network (PPN).

*Alumo and Securian Canada do not endorse or assume any responsibility with respect to the use of the Preferred Partner Network member services.

My CIHIP insurance coverage card

You will only receive your customized coverage card when your enrolment in the Plan has been activated. You will receive an email from Alumo when your coverage card is ready to be downloaded.

You **must print** the card and keep it on you to present it to medical staff to receive care and be eligible for reimbursement.

If you have lost your coverage card and need to replace it, please submit your request for a replacement by visiting **alumo.ca**. You can only request a replacement card after your enrolment in the Plan has been activated.

You must present the coverage card to medical staff to receive care and be eligible for reimbursement.

Claiming & reimbursement

To submit claims (for services such as doctor or hospital visits), visit **alumo.ca** and follow the instructions.

You can also register on the **Securian Canada International Students Health Portal** to easily submit claims online.

alumo.ca

Scan for claiming instructions

What is my CIHIP policy number?

Policy number for claiming: **017896**

Securian Canada is the brand name used by Canadian Premier Life Insurance Company and Canadian Premier General Insurance Company to do business in Canada. Policies are underwritten by Canadian Premier Life Insurance Company.

Exclusions & limitations

The insurer will not pay any claims resulting directly or indirectly from:

- a pre-existing condition: any illness, injury or medical condition that existed during the 90-day period before your policy start date or where signs or symptoms appeared that reasonably required medical attention, treatment, hospitalization, or that resulted in medical treatment and/or hospitalization, including changes in medication or dosage, during the 90-day period before your policy start date
- any expenses, treatment, services, or supplies that are deemed to be experimental, cosmetic, not legal or not approved for use in Canada, self-prescribed, not medically necessary, or elective or non-emergency, without pre-approval
- illness or injury when sustained due to the use of illegal drugs, misuse/abuse of drugs, alcohol (blood alcohol concentration exceeding 80 milligrams in 100 millilitres of blood) or other intoxicants
- your failure to follow or comply with the medical advice, direction, treatment, or recommendation of a physician or other health-care provider, or travelling when advised not to do so by your physician
- any expenses incurred inside your home country
- anticipated medical treatments required on an ongoing basis for continued stabilization of a medical condition known to you prior to arrival in Canada
- acupuncture, renal dialysis, sickle cell anemia, previously diagnosed or showing symptoms of autoimmune disorders, organ transplant, treatment or surgery for gender reassignment, bone marrow transplant, the treatment of Acquired Immune Deficiency Syndrome (AIDS) or AIDS-Related Complex (ARC) or conditions arising from Human Immunodeficiency Virus (HIV), Attention Deficit Hyperactivity Disorder (ADHD), or similar conditions or diagnoses

This list is not exhaustive. Please refer to your policy for all exclusions and limitations.

In case of emergency, visit a hospital or call 9-1-1

Contact us

Call us: 1-905-233-2445

Dial 1 to speak with a Securian Canada representative about coverage and claims.
Dial 2 to speak with an Alumo representative about eligibility and enrolment.

This brochure is intended for general guidance and is not a contract. If any discrepancies exist between this information and the issued policy or certificate, the latter shall prevail.

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ALUMO

2026–2027

College International Health Insurance Plan

Insuring today.
Ensuring tomorrow.

Insurer:
Securian Canada

Policy number:
017896



For complete details on coverage, eligibility, and policy numbers, visit **alumo.ca**.

Important details about your Plan

Why a health plan?

- International students studying at the Canadian Memorial Chiropractic College and the Canadian College of Naturopathic Medicine are required to have emergency health insurance coverage.
- Your College International Health Insurance Plan provides coverage for basic health-care services that may be difficult to afford outside your home country, such as hospitalization and related services and physician services.

Refer to the policy for full coverage details, limitations, and exclusions.

How do I know if I have CIHIP coverage?

Eligible international students are automatically billed for the College International Health Insurance Plan. Please check your tuition statement to ensure that you're covered. You will also receive an email from Alumo with details about your CIHIP coverage.

Note that your CIHIP coverage is dependent on your student status. If you stop being a student during the policy year, you will immediately no longer be covered by the CIHIP Plan.

Find out more at **alumo.ca**.

How much does it cost?

Health Plan 12-month fee per person **$670.80**

→

8-month fee per person **$447.20**

4-month fee per person **$223.60**

If you're eligible, the Plan fee for 12, 8, or 4 months of coverage will be automatically included in your tuition and other fees.

Family add-on

You can add coverage for your family (spouse and/or dependent children) by paying an additional fee, over and above your fee as a member of the Plan. Common law couples are eligible. Visit **alumo.ca** for instructions.

$670.80 cost per dependent*

*Dependants can only be enrolled for the same length of coverage as the student. The dependent coverage fee varies based on the length of coverage requested.

Health Plan benefits

Health Coverage Up to $5,000,000*

Covered medical expenses are reimbursed or paid only up to the rate allowed by the Ontario Health Insurance Plan (OHIP) or on a Reasonable and Customary Costs basis.

Benefit	Coverage
Annual medical examination	100% of charges for one general physical exam (no more than $150) in the applicable coverage period. Eligibility only applies if covered for 6 months or more
Physician services	100% of eligible charges as per (and up to the maximums for each service described in) the Schedule of Benefits for Physician Services
X-rays and lab testing**	100% of eligible charges during an emergency
Hospitalization and related services	Accommodation at up to a semi-private room or a private room where medically required by a physician; intensive or coronary care unit; prescribed drugs and medications; services and supplies administered by the hospital
Maternity**	Up to $50,000 for maternity expenses in the coverage period when you are covered by the policy for the entire term of the pregnancy
TB testing	Up to $100 in the coverage period if required for your course of study
Outpatient services	Reasonable and customary costs for medical treatment of an emergency when you are an outpatient
Psychiatric hospitalization	In-patient benefits payable up to $50,000 for room and board and $15,000 for psychiatrist fees
Psychiatrists	Outpatient psychiatrist fees for psychotherapy up to $2,500
Private nursing**	Up to $15,000 during the coverage period and only as an alternative to hospitalization; costs not to exceed the daily rate for public ward stay and services provided in home
Ambulance	100% of eligible charges for transporation by ambulance during in emergency, up to the maximum amount charged by the provincial health-care plan for the cost of transport to the nearest hospital by ambulance

*__Please note this is a lifetime maximum.__ It is not a maximum per year.

**__Requires pre-approval from Securian Canada.__ You or the attending physician must contact Securian Canada prior to any invasive medical procedure, hospital stay, surgery, or any medical treatment that requires ongoing medical care, such as maternity/pregnancy, cancer, mental health care, etc. Failure to attain Securian Canada's advance approval may result in disruption of services or non-payment of your claim.

Visit **alumo.ca** for complete details.

Benefit	Coverage
Emergency out-of-country coverage	Coverage is limited to amounts covered by the Ontario provincial health-care plan (OHIP). Contact the insurer of your emergency out-of-country medical plan to coordinate claim payment with CIHIP.
Emergency transportation	Licensed taxi fare to the nearest hospital or medical clinic, up to $150 during a 12-month consecutive period
Accidental death and dismemberment	$100,000: Common Carrier $25,000: other causes
Trauma counselling	Up to 6 sessions in the coverage period if an insured suffers a loss under the accidental death and dismemberment benefit
Burial or cremation in host country	Up to $5,000 for the cost of preparing the remains, cremation, or burial, and a burial plot in the location where death occurs within Canada
Repatriation if terminally ill	Reasonable costs for your return to your home country
Repatriation of deceased	Up to $15,000 toward the cost of preparation and return to your home country

Virtual Care

Virtual Health Care

Powered by **Dialogue**

Virtual health care that connects you with nurses and physicians from anywhere in Canada

Plus: extra support when you need it

Along with your CIHIP coverage, you also have access to Virtual Health Care, giving you quick access to health care practitioners from anywhere in Canada via web or mobile app. Visit **alumo.ca** for details.

Please note that Virtual Health Care is not an insurance product.