

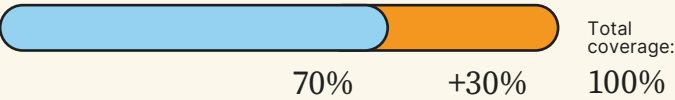
Exclusive savings from Alumo Network members*

- Your Plan coverage

Alumo Networks
- You're covered for the insured portion of your Plan regardless of which licensed health-care practitioner you choose.

By consulting a Network member, you'll get additional coverage.

Example of a claim made using a Alumo Dental Network practitioner:



Save more, spend less with Network members**

up to 100% off on your out-of-pocket prescription drug costs (max \$40)

25% off regular priced Rexall corporate brands when you link your Be Well™ account with Rexall's Preferred Perks Program

20% off contact lenses

\$600 off on custom LASIK

Free, no-obligation consultation

Lowest price guarantee

30% off prescription eyeglasses, up to \$75

Discounts on eye exams and contact lenses

Preferred rates on 50-minute adult therapy or coaching sessions

and more!
Dentists, physiotherapists, massage therapists, chiropractors, and naturopaths

*Alumo and the insurers do not endorse or assume any responsibility with respect to the use of their services.
**Certain conditions apply.

An essential service for students

As an eligible student, you're automatically covered by one of the most important services on campus: the CUSA Health & Dental Plan. It covers many benefits not provided by provincial or equivalent health-care programs.

Carleton undergraduate students taking at least 1.5 credits in the Fall Term are automatically covered by the Plan. Undergraduate students taking fewer than 1.5 credits in the Fall Term may be eligible to opt-in during the Change-of-Coverage & Opt-Out Period.

Certain exceptions exist. Please check your student account to confirm if you've been charged the Plan fees.

See alumo.ca for more details.

Desjardins Insurance
PO Box 3950
Levis, Quebec G6V 8C6
1-866-647-5013
Health, vision, and dental benefits are insured by Desjardins Insurance.
Group number: Q1107
Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

Securian Canada
1400-25 Sheppard Avenue West
Toronto, Ontario M2N 6S6
1-888-852-2419 or 1-514-904-4730
for travel claims
Group number (travel): 97180

Securian Canada is the brand name used by Canadian Premier Life Insurance Company and Canadian Premier General Insurance Company to do business in Canada. Trip Cancellation and Trip Interruption/Trip Delay benefits are underwritten by Canadian Premier General Insurance Company. All other benefits are underwritten by Canadian Premier Life Insurance 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™ and the Omni logo are trademarks of Desjardins Financial Security Life Assurance Company, used under licence by Alumo.

NOTE: This document provides a summary of Plan benefits. It is not a complete description of coverage, restrictions, and exclusions. Please visit alumo.ca to learn about all the applicable conditions and exclusions.



OUR ENVIRONMENTAL COMMITMENT ON PAPER
This paper which contains Sustana's 100% recycled fiber is processed chlorine free. It is designated Ancient Forest Friendly™ and FSC® certified. Bringing paper products full circle with sustainable innovation.

CUSA/BRO/09-26

ALUMO



2026–2027

CUSA Health & Dental Plan

Insuring today.
Ensuring tomorrow.

Group numbers

Health, vision, and dental:
Q1107 (Desjardins Insurance)

Travel:
97180 (Securian Canada)



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



Health Plan

Health Over \$5,000		Max Claim Per Visit / Purchase	Limit Per Policy Year
Prescription drugs and vaccinations The dispensing fee is limited to \$5 per prescription or refill.	80%	\$5,000	
Psychologist, clinical counsellors, Master of Social Work	\$75	Combined annual maximum: \$300	
Physiotherapists and athletic therapists	\$25	Combined annual maximum: \$300	
Massage therapists, chiropractor, massage therapist, naturopath, speech therapist Requires referral from an MD	\$15	Combined annual maximum: \$300	
Physicians and surgeons In case of accident only	100%	Combined annual maximum: \$1,000 per accident	

Plus: Tutorial service
Accident only: Ambulance, dental accident, medical equipment, and more

Vision
Up to \$150

	Amount Covered	Eligible Every
Eye exam, eyeglasses and contact lenses	\$150	24 months

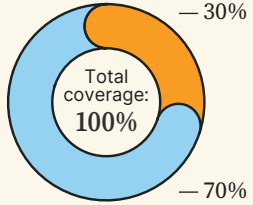
Dental Plan

Dental
Up to \$600



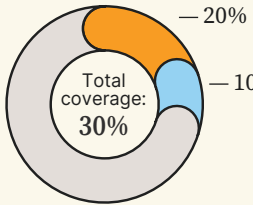
Preventive
services

→ Recall exams
→ Cleanings



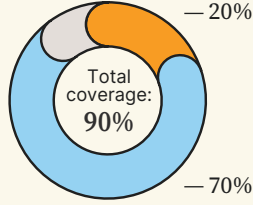
Basic
services

→ Endodontics (root canals)
→ Periodontics (gum treatments)



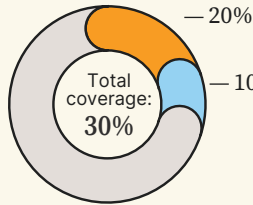
Basic
services

→ Recall exams
→ Fillings
→ Root canals
→ and more!



Major
restorative

→ Crowns
→ Bridges



Insured portion

Alumo Dental Network Savings

Portion not covered

Travel Plan

Travel Up to \$5,000,000		Amount Covered	Eligible
Travel coverage Includes coverage for the duration of a student exchange/internship or vacation	120 days	per trip	
Medical incident In case of a medical emergency while travelling	\$5,000,000	per lifetime	
Trip cancellation Pre-paid, non-refundable trip expenses in case of a medical emergency	\$3,000	per trip	
Trip interruption In case of a medical emergency	\$7,500	per trip	

Plan fees

Health & Dental Plan combined fee \$256.74	Health Plan annual fee \$162.00	
	Dental Plan annual fee \$94.74	

Change-of-Coverage & Opt-Out Periods

Fall term period:
September 9 – October 2, 2026

Winter term period
(new students only):
January 6 – February 1, 2027

If you’re taking 1.5 or more credits in the Fall Term, the Plan fee is included in your tuition and other fees. You’re automatically covered by the Plan from September 1, 2026 to August 31, 2027.

During the applicable period, you can opt out of the Plan if you have proof of other coverage, change your coverage, or add coverage for your family. If you’re not automatically covered by the Plan, you may be eligible to opt into the Plan.

See [alumo.ca](#) for opt-in and opt-out instructions.

Family add-on

You can add coverage for your family (spouse and/or dependent children) each year 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.



\$370.00
Add one dependant
for full-year
coverage*



\$580.00
Add unlimited
dependants for
full-year coverage*

* Family add-on fees for coverage from January 1 – August 31, 2027 (for new Winter Term students) are available online.