

Important Information

Opting Out

Upon providing proof of alternate coverage, students may “opt out” of the Health and Dental prior to the deadline date and a refund will be issued direct deposit. Opt Out online at www.alumo.ca completing the opt out application.

Deadline Dates

- Fall semester start students: September 30, 2026 at 4pm
- Winter semester start students: January 31, 2027 at 4pm
- Summer semester start students: May 31, 2027 at 4pm

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
- Create a Profile to submit/track your claims
- 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, 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 #.

Extra support when you need it

For eligibility details, see alumo.ca

Mental Health & Wellness

Student Assistance Program

Powered by Dialogue

A student assistance program providing mental health and wellness services 24/7



Claims Submission

NEW FOR 2026-2027:

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

Canada Life Policy: 181893



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

- September Start Students: September 1 - August 31
- January Start Students: January 1 - August 31
- May Start Students: May 1 - August 31

ALUMO

St. Lawrence
College

2026-2027

Student Insurance Plan

Full-time
Students Only

Policy: 181893

Designed for the
students of
St. Lawrence College

Questions?

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 **Domestic** students who have paid the compulsory Student Insurance Fees are **automatically** enrolled in the **Balanced Plan**. If you wish to select an alternate plan you must do so prior to the deadline date at no additional cost.

All full time **International** students who have paid the compulsory Dental Plan Fee have dental coverage as outlined in the **Balanced Plan**.

Flex Plan Selection - Deadline Dates Apply:



September Start Students: September 30, 2026 at 4pm

January Start Students: January 31, 2027 at 4pm (new students ONLY)

May Start Students: May 31, 2027 at 4pm (new students ONLY)

Flex Plan Option 1

Balanced Plan (Auto-Enrolled)



Prescriptions:

- 80% co-insurance
- \$8.00 Dispensing Fee Max
- Maximum: \$5,000

Dental:

- Basic and Preventative: 100%
- Minor Restorative: 75%
- Extractions (limit 2 wisdom teeth): 75%
- Major Restorative: 10%
- Maximum: \$500

Extended Health Care:

- Vision: 100% coverage to a maximum of \$65 for a general eye exam and \$80 for prescribed lenses and frames and/or contact lenses every 24 consecutive months.

AD&D Coverage Included

Flex Plan Option 2

Enhanced Drug/Vision Plan



Prescriptions:

- 90% co-insurance
- \$8.00 Dispensing Fee Max
- Maximum: \$6,500

Dental:

- Basic and Preventative: 80%
- Minor Restorative: 50%
- Extractions (does not include wisdom teeth): 50%
- Major Restorative: 10%
- Maximum: \$350

Extended Health Care:

- Vision: 100% coverage for a general eye exam and \$120 for prescribed lenses and frames and/or contact lenses every 24 consecutive months.

AD&D Coverage Included

Flex Plan Option 3

Enhanced Drug & Extended Health/Vision Care Plan



Prescriptions:

- 90% co-insurance
- \$8.00 Dispensing Fee Max
- Maximum: \$6,000

Extended Health Care:

- Paramedical Practitioners:
- 80% coverage to a maximum of \$300 per year for: massage*, physiotherapist*, clinical psychologist* and naturopath/chiropractor.
- *physician referral required

- Vision: 100% coverage for a general eye exam and \$160 for prescribed lenses and frames and/or contact lenses every 24 consecutive months.

AD&D Coverage Included

Flex Plan Option 4

Enhanced Dental Plan



Prescriptions:

- 65% co-insurance
- \$8.00 Dispensing Fee Max
- Maximum: \$2,500

Dental:

- Basic and Preventative: 100%
- Minor Restorative: 80%
- Extractions (limit 2 wisdom teeth): 80%
- Major Restorative: 20%
- Maximum: \$750

Extended Health Care:

- Vision: 80% coverage to a maximum of \$65 for a general eye exam and \$65 for prescribed lenses and frames or contact lenses every 24 consecutive months.

AD&D Coverage Included

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.