

Exclusive savings from
Alumo Network partners*

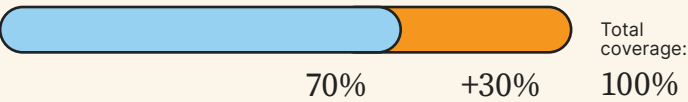
Saving you more money!

- Your Plan coverage

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

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

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



Network members help
you save money

Alumo Dental Network members offer an additional 20% to 30% off dental services.

Combined with your coverage, that gives you even more savings.

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

An essential service for residents

As a resident at McGill University and a member of ARM, you have access to one of your association’s most important services, the ARM Dental Plan. New residents are automatically opted into the Plan. It covers many benefits not provided by provincial health-care programs.

We invite you to verify if you’re already covered by another plan (through an employer, parent, or spouse). If so, the ARM Plan can still be of interest to you, as you can be reimbursed the remaining eligible fees (partially or fully) through your secondary plan.



Desjardins Insurance
PO Box 3950
Lévis, Quebec G6V 8C6
1-866-647-5013

Dental benefits are insured by Desjardins Insurance.
Group Number: Q1090

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

To determine if this product is right for you, for more details, or to contact a licensed insurance representative, visit alumo.ca.

Submit claims
quickly and easily

Register on the **Omni™** mobile app or Desjardins Insurance’s online portal. Access your Pay-Direct 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.

ALUMO



2026–2027

ARM
Dental
Plan

Insuring today.
Ensuring tomorrow.

Group numbers

Q1090
(Desjardins Insurance)



For a complete description of your coverage and to find your certificate number, visit alumo.ca.



Dental Plan

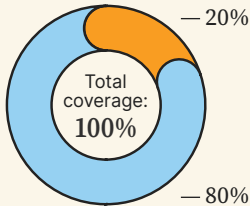
Dental
Up to \$800



- Checkups
- Extractions
- Root canals
- Fillings
- Cleanings
- and more!

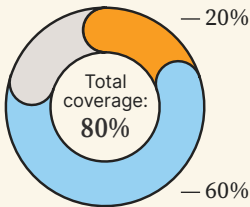
Preventive services

- Extraction of impacted teeth



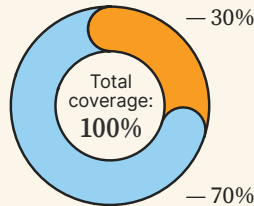
Basic services

- Fillings
- Oral surgery
- Endodontics (root canals)
- Periodontics (gum treatments)



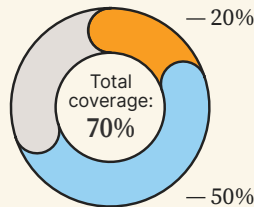
Preventive services

- Recall exams
- Cleanings



Major restorative

- Crowns
- Bridges



- Insured portion
- Alumo Dental Network Savings
- Portion not covered

Scan for a
summary of
benefits



Plan fees

Dental Plan
Annual Fee*
(July 2026 – June 2027)



\$287.06**

*This is an annual Plan. Residents will be covered for the whole year.
**The cost is automatically included in your payroll deductions.

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.



\$287.06
Add one dependant for
full-year coverage



\$574.12
Add unlimited
dependants for
full-year coverage

To add coverage for your dependants, fill out an enrolment form (available at alumo.ca) and email it to your payroll contact. Mail the form along with a cheque for payment to Alumo at this address: 1200 McGill College Ave., suite 2200, Montreal, QC H3B 4G7.

Quick claiming & reimbursement

Instructions and claim forms are available at alumo.ca.

You can register on Desjardins Insurance's web portal to submit claims online, check your claims' statuses, and set up direct deposit.

**Blackout
Period: Claims
processing
delay for new
residents**

Claims processing is delayed for new residents during the first six weeks of the policy year while enrolment lists are being finalized. During this time, you're still covered by the Plan and you can submit claims, but reimbursements will only be sent once the Blackout Period ends.

Change-of-Coverage & Opt-Out Period

July 1–31, 2026

The Plan is a non-mandatory automatic contribution.

All opt outs or coverage changes can be completed with the Opt-Out Form, available from your payroll contact.