

## Exclusive Savings from ASEQ Network Partners\*

- Your Plan Coverage**  
You're covered for the insured portion of your Plan regardless of which licensed health-care practitioner you choose.
- ASEQ Networks**  
By consulting a Network member, you'll get additional coverage.

Example of a claim made using an ASEQ Dental Network practitioner:

70% + 30% Total Coverage: 100%

## Save More with Network Members

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**\$150 off\***  
eyeglasses

**10% off\***  
contact lenses

\*Certain conditions apply.

**LASIK MD**  
VISION

**\$100 off**  
**Standard LASIK\***  
(\$50 off per eye)

**\$400 off**  
**Custom LASIK\***  
(\$200 off per eye)

\*Certain conditions apply.

**Discover more partners online!**  
Dentists, physiotherapists, and chiropractors

**ASEQ Montreal**  
**Vision Network**

**\$80**  
eye exams\*

**\$75 off**  
prescription eyeglasses  
(frames and lenses)

\*Certain conditions apply.

**PSYMONTRÉAL**

**\$30 discount\***  
on a regular 50-minute adult  
therapy or coaching session

\*Note that your Plan only covers a portion of the cost of therapy sessions.

## An Essential Service for Students

If you're a student at HEC Montréal and a member of the AEHEC, AECS, AEPC, or AEMBA, you have access to one of the most important services on campus: the Student Health & Dental Plan. It covers many benefits not provided by provincial health-care programs, like vision care, dental care, and travel care abroad.

**If you're an international student**, you have access to the dental portion of the Plan only, unless you have a provincial health-care card (RAMQ). Visit [www.aseq.ca](http://www.aseq.ca) for more details on eligibility.

We invite you to verify if you're already covered by another plan (through an employer, parent, or spouse). If so, the student 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  
Life • Health • Retirement

**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: Q904**  
Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

**securian**  
CANADA

**Securian Canada**  
1400-25 Sheppard Avenue West  
Toronto, Ontario M2N 6S6  
**1-866-969-5949 for coverage information**  
**1-888-852-2419 or 1-514-904-4730 for claims**  
Travel coverage is underwritten by Canadian Premier Life Insurance Company.  
**Group Number: 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. Policies are underwritten by Canadian Premier Life Insurance Company. For more information visit [www.securiancanada.ca](http://www.securiancanada.ca) or call **1-844-894-0378**.

To determine if these products are right for you, for more details, or to contact a licensed insurance representative, visit [www.aseq.ca](http://www.aseq.ca). Please note that Conversation, The Essentials, and AlloDoc! are not insurance products.

## Questions? Contact Us

Scan for  
Plan details



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 ASEQ.*

**NOTE:** This document provides a summary of Plan benefits. It is not a complete description of coverage, restrictions, and exclusions. Please visit [www.aseq.ca](http://www.aseq.ca) to learn about all the applicable conditions and exclusions.



**OUR ENVIRONMENTAL COMMITMENT ON PAPER**

This document contains 100% post-consumer fibre, Certified EcoLogo, Processed Chlorine Free, and FSC® Certified Recycled. Manufactured using biogas energy.

ASEQ\_BRO\_HEC\_09-24

Your HEC Montréal student association

**AEHEC**

**aeCS**  
HEC Montréal

**AEPC**

**AÉMBA**

2024-2025

## Your AEHEC, AECS, AEPC & AEMBA Student Health & Dental Plan

### Group Numbers

**Health, vision, and dental: Q904**  
(Desjardins Insurance)

**Travel: 97180**  
(Securian Canada)

**ASEQ**

Make the most out of it

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

## Providing Quality Coverage

### Health Plan

 **Health**  
**Up to \$10,000**

Contraceptive methods  
Neurostimulants  
Antidepressants  
Vaccinations  
Psychologists

Osteopaths  
Physiotherapists  
Chiropractors  
Ambulance  
and more!

 **Vision**  
**Over \$450**

Eye exam  
Eyeglasses and contact lenses  
Accident coverage for eyeglasses  
Laser eye surgery

### Travel Plan

 **Care Abroad**  
**Up to \$5,000,000**

120 days per trip, up to \$5,000,000 per lifetime, trip cancellation and trip interruption in the event of a medical emergency

Scan for a  
summary of  
benefits



### Dental Plan

 **Dental**  
**Up to \$1,000**

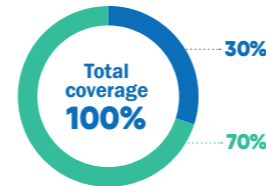
Checkups  
Cleanings  
Fillings

Wisdom tooth extractions  
and more!

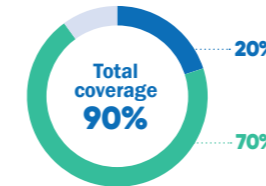
● Insured Portion ● ASEQ Dental Network Savings

#### Preventive Services

- Recall exams
- Cleanings

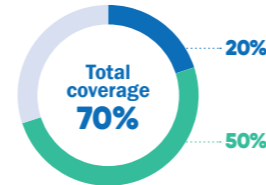


#### Extraction of Impacted Teeth



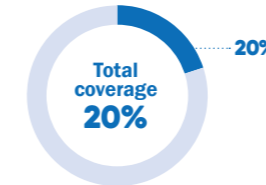
#### Basic Services

- Minor restorative (fillings)
- Oral surgery
- Endodontics (root canals)
- Periodontics (gum treatments)




#### Major Restorative

- Crowns
- Bridges



## Change-of-Coverage & Opt-Out Periods

 **Fall Term students:**  
Aug. 19 – Sept. 16, 2024

**Winter Term (new students only):**  
Dec. 20, 2024 – Jan. 20, 2025

The Plan is a **non-mandatory automatic contribution**.

All opt outs or coverage changes can be completed online at [www.aseq.ca](http://www.aseq.ca). You can choose between an annual or permanent opt out.

## At a Great Price

### Check it out!

**Health & Dental Plan Combined**  
Annual Fee\*  
**\$396.38**

 **Health Only**  
Annual Fee  
**\$172.32**

**Dental Only**  
Annual Fee  
**\$224.06**

\*This is an annual Plan. Students will therefore be covered for one year. If you begin your studies in the winter, you may make an opt-out or change-of-coverage request in the Winter Term.

 **Fall 2024 Fee**  
(September–December)  
**\$198.19**

**Health Only: \$86.16**  
**Dental Only: \$112.03**

 **Winter 2025 Fee**  
(January–August)  
**\$198.19**

**Health Only: \$86.16**  
**Dental Only: \$112.03**

## Introduce Me to Your Family

### Enrol loved ones for less

You can enrol 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 [www.aseq.ca](http://www.aseq.ca) to enrol your family online.

 Add one dependant for  
**\$396.38**  
for full-year coverage\*

 Add unlimited dependants for  
**\$792.76**  
for full-year coverage\*

\*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2025 for new Winter Term students are available at [www.aseq.ca](http://www.aseq.ca).

## Plus: more services designed to support students

**Mental Health & Wellness**

**Conversation** New!  
Powered by **Dialogue**

Fast access to mental health professionals with no out-of-pocket cost, offering consultations until remission

**Legal Care Program**

**The Essentials**

A consultation service for all your legal questions, and legal representation for disputes related to housing, employment, academic rights, and more

**Virtual Health Care**

**AlloDoc!**  
Powered by **Dialogue**

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

For eligibility details, see [www.aseq.ca](http://www.aseq.ca).