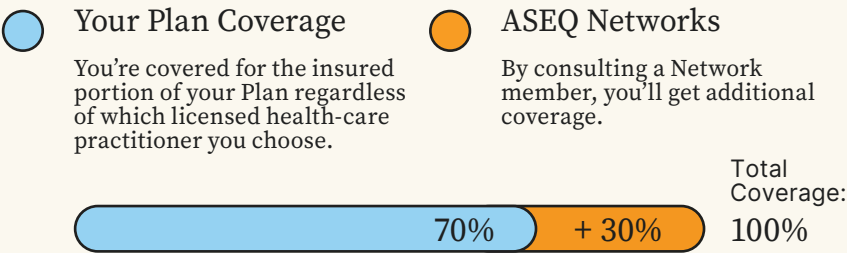


Exclusive Savings from ASEQ Network Partners*

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



Save More with Network Members**

greiche & scaff

\$150 off
eyeglasses

10% off
contact lenses

ASEQ Montreal Vision Network

\$80
eye exams

\$75 off
prescription eyeglasses (frames and lenses)

LASIK MD

VISION

\$550 off
on custom LASIK

Free, no-obligation consultation

Lowest price guarantee

PSYMONTRÉAL

\$30 discount

on a regular 50-minute adult therapy or coaching session

and more!
Dentists, physiotherapists, and chiropractors

* ASEQ 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

If you're a student at HEC Montréal and a member of the AEHEC, AECS, AEPC, or AÉMBA, 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 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
1-888-852-2419 or
1-514-904-4730 for 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. For more information visit 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. Please note that Conversation, The Essentials, Sexual Violence Care and AlloDoc! are not insurance products.

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 to learn about all the applicable conditions and exclusions.



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

HEC_EN/BRO/09-25

ASEQ is becoming

ALUMO

2025—2026

AEHEC, AECS, AEPC & AEMBA Health & Dental Plan

Insuring today.
Ensuring tomorrow.

Group Numbers

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

Travel:
97180 (Securian Canada)



For complete details on coverage, eligibility, and group/policy numbers, visit www.aseq.ca.

Your HEC Montréal student association

AEHEC

AECS
HEC Montréal

AEPC

AÉMBA

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

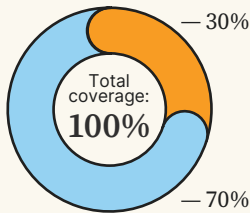
Dental
Up to \$1,000



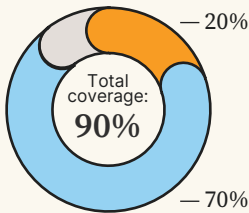
- Checkups
- Cleanings
- Fillings

- Wisdom tooth extractions and more!

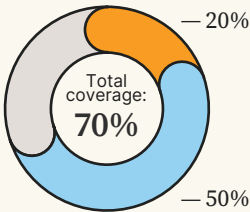
Preventive
Services
→ Recall exams
→ Cleanings



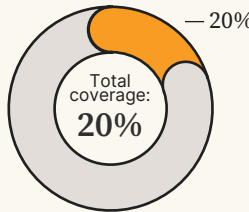
Extraction
of Impacted
Teeth



Basic
Services
→ Minor restorative (fillings)
→ Oral surgery
→ Endodontics (root canals)
→ Periodontics (gum treatments)



Major
Restorative
→ Crowns
→ Bridges



Insured Portion ASEQ Dental Network Savings Portion Not Covered

Plus: More Services Designed to Support Students

Mental Health & Wellness

Conversation
Powered by Dialogue

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

Virtual Health Care

AlloDoc!
Powered by Dialogue

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

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

Sexual
Violence
Care

New

A consultation service for all your legal questions, and legal representation for victims and survivors of sexual violence

For eligibility details, see www.aseq.ca.

Change-of-Coverage & Opt-Out Periods

Fall Term students:
Aug. 18 – Sept. 11, 2025

Winter Term
(new students only):
Dec. 29, 2025 – Jan. 22, 2026

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

All opt outs or coverage changes can be completed online at www.aseq.ca. You can choose between an annual or permanent opt out.

Price

Health &
Dental Plan
Combined
Annual Fee*
\$428.72

Health Plan
Annual Fee
\$169.18



Dental Plan
Annual Fee
\$259.54



* 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 2025
\$214.36
Health: \$84.59
Dental: \$129.77

Combined
Fee
(September -
December)

Winter 2026
\$214.36
Health: \$84.59
Dental: \$129.77

Combined
Fee
(January -
August)

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 for family enrolment fees and instructions.



Add one dependant
for full-year
coverage



Add unlimited
dependants for
full-year coverage