2026 UVic GSS Annual General Meeting



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Notice something new? Yep, we've had a glow-up!

Studentcare is **Alumo**—new name, fresh look, same great experience you know and love. Different name, same us.

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01 How It Works
02 Health & Dental Plan
03 Change-of-Coverage & Opt-out Period
04 Claims
05 Usage & Plan Financials
06 Contact Us

01 How It Works

What is the Health & Dental Plan?

Extended health and dental coverage that fills the gaps in provincial health care and other basic health-care programs.

Service provided by the UVic GSS, and administered by Alumo, the leading provider of student health and dental plans in Canada.

We manage the Health and Dental Plan Student Experience

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Why a group plan?

Expensive

Up to 5 - 7 times the cost of a student plan

Discriminatory

Differential treatment according to age and gender

Not Accessible

Exclude individuals with pre-existing conditions

Who's covered?

- Graduate students enrolled in the Faculty of Graduate Studies who pay the GSS membership fee and who are registered in at least 3 units of on-campus classes or registered for full-time co-op in September or January

- Graduate students who are enrolled in the Island Medical Program and pay the GSS membership fee

02 Health & Dental Plan

Coverage

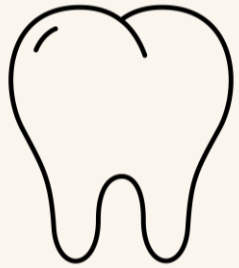


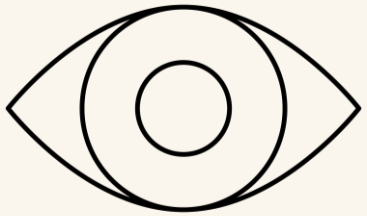
HEALTH
Over $10,000

Prescription drugs
Vaccinations
Psychologists
Physiotherapists
Chiropractors
and more…

DENTAL
Up to $850

Checkups
Cleanings
Fillings
Root canals
and more…



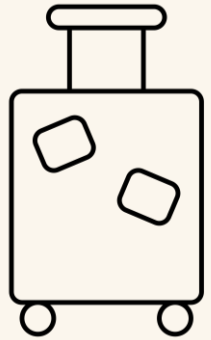


VISION
Up to $300

Eye exam
Eyeglasses and contact lenses
Laser eye surgery

TRAVEL
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 or an eligible Travel Advisory



One of the most robust Alumo Plans

The only Plan with 100% per visit coverage for all paramedical practitioners

One of the highest annual maximums for Physiotherapy at $500

Above average dental at $850/policy year, and 100% per visit at a network dentist

What's new?

- Blackout period eliminated for returning students
- Flexible pay-direct cards
- Registered Clinical Social Worker, Registered Professional Counsellor, Canadian Certified Counsellor, Psychotherapists, and Master's Degree of Social Work added as covered professionals in the mental health benefit

What's new?

- Occupational Therapists covered at 100%/visit to an annual max of $250
- Registered Dieticians covered at 100%/visit to an annual max of $250
- Dental annual maximum increased to $850
- Lower dental annual maximum for May enrollments removed

New Services



Empower Me



Gender
Affirmation Care

Mental Health& Wellness

Student Assistance Program

Powered by **Dialogue**



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

Most common issues for use :



Mental health



Career & work



Family & Relationships



Finances



Nutrition

2SLGBTQIA+ Support

Gender Affirmation Care



Coverage for gender-affirming medical care and legal assistance for students on their gender affirmation journeys



Alumo Networks

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Dental

Dental Plan	Insured Portion	Network Savings	Total Coverage
Preventative Services	70%	30%	100%
Extraction of impacted teeth	70%	20%	90%
Basic services	70%	20%	90%
Endodontics & Periodontics	70%	20%	70%
Major restorative	Not covered	20%	20%

Other Networks

Psychology Network – PsyVitaliti	• Reduction on the cost of your visit
Pharmacy Network - REXALL	• Up to 100% off prescription drug costs (max $40)* • 25% off select regularly priced Rexall corporate brands * Certain conditions apply.
Vision Network – LASIK MD	• Save up to $550 on laser vision correction
Vision Network – Victoria Vision Network	• $75 off prescription eyeglass models • $70 eye exams
Vision Network - Specsavers	• Only $69 for selected prescription eyeglass models (frames and lenses) • $99 eye exams • 10% off contact lenses

Other Networks

Chiropractic Network	• $40 for an initial assessment • $40 for subsequent visits
Physiotherapy Network	• $35 for an initial assessment • $35 for subsequent visits

03 Change-of-Coverage & Opt-out Period

Change-of-Coverage & Opt-out Period

August 22 to Sept 22, 2026

Dec 22, 2026 to Jan 22, 2027

April 22 to May 22, 2027



Coverage Period
NEW: Sept 1st to Aug 31st

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Change-of-Coverage & Opt-out

Opt-out

You can opt out of the Health & Dental plan

Change-of-Coverage

You can enrol yourself, your spouse, and/or dependants

Combining plans

Increase your overall coverage by combining your Plan with that of your parent's or spouse's employer, or your own employer

Cost

How much does it cost?

HEALTH & DENTAL PLAN COMBINED

ANNUAL FEE

$767.24

Can I enrol my family?

ADD UNLIMITED DEPENDANTS FOR

FULL-YEAR COVERAGE

$767.24



How to opt out?

- Use the secure online opt-out processing system at www.alumo.ca
- Receive a credit to your tuition account after the Change-of-Coverage Period.

Opt-In

If you are not auto enrolled, you may be eligible to opt-in

- Grad students on an approved leave of absence who have paid GSS membership fees
- Grad students who pay the GSS membership fee and are not assessed for the Plan on tuition
- Grad students beginning their studies in May

How do I opt-in?

- To opt-in, all grad students must pay their GSS membership fees
- Contact the GSS to do so
- Apply on alumo.ca with your membership fee receipt

04 Claims

Claiming

Pay-direct card

Go to www.studentcare.ca and download your Pay-Direct Card to claim for prescription drugs.



Mobile app

Download your insurer's mobile app to submit your claims quickly and securely on your smartphone.



Online forms

Claim forms are available for download at www.studentcare.ca.



2025-26 Usage and Plan Financials

Financial Key Concepts

Plan Fee: The amount collected on a student's tuition statement

Plan Premium: The cost of the Plan paid to the insurance company

Claims: Reimbursements paid for eligible insured benefits accessed

CFR: Claims Fluctuation Reserve – a reserve with the insurer used to reduce risk and risk charges

UDA: Unrestricted Deposit Account – n excess savings account belonging to the plan sponsor but held with the insurer (after the CFR is fully funded)

How did we get here?

2025 Request for Quotes

- When the GSS swapped to Alumo, we conducted a competitive RFQ process
- This brought rates down through market forces, allowing the GSS to save money for a year
- This reduction was temporary and not reflective of real costs

Usage of the CFR and UDA

- The GSS chose to use the CFR and UDA to ensure the full increase wasn't passed to students
- This is not sustainable

Financial Sustainability is a Major Risk

- Currently, claims (expenses) far outpace premiums and the Plan Fee (income). This leaves the GSS responsible for the Plan deficit
- The Plan Fee is not high enough to fund an increase in Plan Premium
- The CFR and UDA will be depleted within 1.5 years

Recommendations

- The GSS must increase the Plan Fee to better align with costs

- At the same time, benefit cuts should be considered to make plan growth more sustainable

Recommendations

- If benefit cuts are being considered, they must apply to most-used benefits to notice an impact.

- Alumo recommends:
    - Addition of a doctor's note to physiotherapy
    - Reduction of paramedical per visit maximums
    - Reduction of dental per visit maximums
        - The dental network discount is 30%

06 Contact us

Contact Us

Make sure you have the following information on hand when contacting us:

- Your full name
- Your date of birth
- Your Student ID
- Your group policy number

Support Form

Need help? Connect with our team by phone, live chat, or by submitting a support request below.

Get Support

By mail

Alumo - Montreal Office

Dept. UVic GSS
1200 McGill College Avenue, Suite 2200
Montreal, Quebec H3B 4G7
Tel: 250-412-5285

Plan Support Office

Office Hours
Monday to Friday, 9am to 5pm.

University of Victoria
Student Union Building – Room A102
3800 Finnerty Road (Ring Road)
Victoria, BC V8P 5C2

Thank you!

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