

2026–2027

Manitoba International Student Health Plan (MISHP)

Insuring today. Ensuring tomorrow.

alumo.ca



What is MISHP?

International students studying in Manitoba are required to have primary health coverage.

In response, Alumo, Manitoba Blue Cross, and the University of Manitoba are proud to offer MISHP, a plan designed to provide you and your dependants with medical coverage both in Manitoba and throughout Canada.

What's covered?

- Physician/surgeon
- X-rays/lab testing
- Prescription drugs
- Chiropractic services
- Hospital services
- Medical equipment
- And more...

Virtual Care

Virtual Health Care

Powered by Dialogue



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

How much does it cost?

The cost of the plan is assessed by term, at point of registration. You'll pay it with your tuition fees.

For undergraduate, graduate, and English Language Centre program students, costs are as follows:

- **Fall 2026:**
\$440 (coverage from September 1 – December 31, 2026)
- **Winter 2027:**
\$880 (coverage from January 1 – August 31, 2027)
- Newly admitted **spring/summer 2027** students:
\$440 (coverage from May 1 – August 31, 2027)

Extended Education students in one-year programs pay \$1,320 for one full year of coverage, at the beginning of the first term in which they register.

Family add-on

You can enrol your spouse, and/or dependants under the age of 18, by completing an enrolment process and paying an additional fee within 30 days following the start of an academic term. Visit alumo.ca for instructions.

Who's covered?

International students who are registered in courses in a qualifying program at the University of Manitoba are covered by MISHP. International students who are required by Immigration, Refugees and Citizenship Canada to have a valid study permit must have one or be issued one in order to be covered.

Coverage card

Once you're confirmed as registered, look out for your Coverage Card, which will be emailed directly to your student email address and must be presented when receiving medical care.

If you lose your card, you can request a new one at alumo.ca.

Opting out

If you have comparable coverage—for example, if you have Manitoba Health coverage through a spouse or if you're already covered by MISHP because you took a course at another institution—you can request an opt out **within 30 days following the start of an academic term**. Opt outs are managed by the administrator. Learn more at alumo.ca.

MISHP vs. Average costs of health-care services in Manitoba*

Inpatient accidental claims (1 month)	\$500,000+
Inpatient mental health care (1 month)	\$150,000+
Surgical procedure	\$4,155
Overnight hospital stay	\$2,829
CT scan	\$2,358
Emergency visit	\$1,077
X-ray	\$540
Blood tests	\$120–\$350

MISHP
Annual fee
\$1,320

*Hospital rates listed are as provided by Victoria General Hospital and University Health Services (UManitoba) and are subject to change.



ALUMO



Don't miss out,
see what's
covered!

Scan the QR code
or visit alumo.ca.