



**Communities  
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# Your Plan

**At a glance**



**Contract No. H6999  
January 2021**

Support Personnel in the Education Sector  
Who Are Members of Unions Affiliated  
With the FEESP (CSN)



This pamphlet lists only the most often consulted elements of your Group Insurance Plan as well as the applicable premiums **as of January 1, 2021**, but in no way affects the terms and conditions of your insurance contract, which includes certain limitations and exclusions. For a complete description, please refer to your booklet available via the Customer Centre at [customer-centre.ssq.ca](http://customer-centre.ssq.ca).

SSQ Insurance recommends that all group insurance participants comply with the Government of Canada's travel advisories. For more information, please consult the FAQ at [ssq.ca/en/coronavirus/travel](http://ssq.ca/en/coronavirus/travel).

## Health insurance plan

Participation in Health 1 or Health 2 is compulsory, unless exempted.

### Choice of option

Options 1 and 2 are only available if you participate in the Health 2 plan and the coverage status for either of these options can be lower than or equal to the coverage status of the Health 2 plan. For example, you can choose the Health 2 plan with a family status and add Option 2 with an individual status.

### Changing from one Health Plan to another

**Increase in coverage:** An increase of your coverage is possible at any time.

**Decrease in coverage:** A decrease of your coverage is possible after a minimum of **24 months** of participation in the same plan.

The effective date of any of the above changes is the first day of the premium period that coincides with or follows the date the employer receives your request.

To help you determine the category of prescription drugs, the terms "innovative drug", "generic drug" and "single-source drug" are defined as follows:

**Innovative drug** Original version of a patented drug when it is placed on the market for which at least one generic version is offered on the market.

**Generic drug** Copy of an original drug whose patent has expired.

**Single-source drug** Innovative drug for which no generic version is offered on the market.

An **innovative drug** can be reimbursed with the same reimbursement percentage as the **generic drug** if there are medical reasons that are accepted by SSQ. The participant must obtain the appropriate form from SSQ or on the Customer Centre website, have it completed by the attending physician and send it to SSQ for approval.

**Health 1 and 2** – For innovative drugs, the reimbursement is based on its lowest cost generic equivalent.

### Prescription Drugs

#### Health 1

Deductible of \$5 per purchase / Eligible expenses reimbursed at 75% (generic or single-source) | 68% (innovative) up to an amount equal to the maximum annual contribution stipulated by RAMQ on July 1 of each year per calendar year, per certificate. Reimbursement at 100% afterwards.

- Prescription drugs **covered under the RAMQ list**
- Sclerosing injections (maximum of \$20 in eligible expenses / treatment)
- Intrauterine device (IUD)

### Prescription Drugs

#### Health 2

Deductible of \$60 per calendar year per certificate / Eligible expenses reimbursed at 80% (generic or single-source) | 68% (innovative) up to an amount equal to the maximum annual contribution stipulated by RAMQ on July 1 of each year per calendar year, per certificate. Reimbursement at 100% afterwards.

- Medications **available only on prescription from a physician**
- Sclerosing injections (maximum of \$20 in eligible expenses / treatment)
- Intrauterine device (IUD)

Benefits	Health 1	Health 2	Option 1	Option 2
<b>Prescription drugs</b> (See left panel for details)	•	•		
<b>Emergency medical care</b>				
Travel Insurance and Assistance (100%, maximum reimbursement of \$5,000,000 / trip)	•	•		
Trip Cancellation Insurance (100%, maximum reimbursement of \$5,000 / trip)	•	•		
Ambulance, including transportation by air or train (80%)	•	•		
<b>Medical expenses</b>				
Breast prostheses (80%)	•	•		
Cosmetic surgery required following an accident (80%, maximum reimbursement of \$5,000 / accident, within 36 months)	•	•		
Dental care following accidental injury to natural teeth (80%, provided treatment rendered within 12 months following the accident)	•	•		
External prostheses and artificial limbs (80%)	•	•		
Foot orthoses (80%)	•	•		
Glucometer (80%, maximum reimbursement of \$1,000 / calendar year)	•	•		
Hospital bed (80%)	•	•		
Insulin pump (80%, maximum reimbursement of \$7,500 / 60 months)	•	•		
Insulin pump accessories (80%, no maximum)	•	•		
Intraocular lenses (80%)	•	•		
Lab tests (80%)	•	•		
Nursing care (80%, maximum reimbursement of \$160 / day and \$4,000 / calendar year)	•	•		
Orthopaedic shoes and deep shoes (80%)	•	•		
Orthoses (80%)	•	•		
Ostomy appliances (80%)	•	•		
Post-surgical brassiere (80%, maximum lifetime reimbursement of \$200)	•	•		
Respirators (80%)	•	•		
Support stockings (80%, maximum of 3 pairs / calendar year)	•	•		
Therapeutic devices (80%, maximum lifetime reimbursement of \$10,000)	•	•		
Transcutaneous electrical nerve stimulator (TENS) (80%, maximum reimbursement of \$800 / 60 months)	•	•		
Wheelchair and walker (80%)	•	•		
Psychoanalyst, psychiatrist, psychologist, psychotherapist, social worker (50%, maximum reimbursement of \$700 / calendar year)		•		
Physiotherapist and physical rehabilitation therapist (50%, maximum reimbursement of \$700 / calendar year)		•		
<b>Elective care (combined maximum of \$500 / calendar year / insured)</b>				
Acupuncturist, chiropractor and X-rays, dietitian, kinesiologist, massage therapist, naturopath, orthotherapist, osteopath, podiatrist (50%)			•	
Optometrist or ophthalmologist (50%)			•	
<b>Elective care (combined maximum of \$1,000 / calendar year / insured)</b>				
Acupuncturist, chiropractor and X-rays, dietitian, kinesiologist, massage therapist, naturopath, orthotherapist, osteopath, podiatrist (80%)				•
Optometrist or ophthalmologist (80%)				•
Eyeglasses (100%, maximum reimbursement of \$300 / 24 months)				•
Contact lenses (100%, maximum reimbursement of \$300 / 24 months)				•
<b>Premium rates as of January 1, 2021, per 14-day period*:</b>				
Individual	\$33.92	\$51.16	\$4.34	\$14.45
Single-Parent	\$42.24	\$63.82	\$5.43	\$18.07
Family	\$76.21	\$114.99	\$9.76	\$32.52

\* The amount the participant pays is equal to the premium indicated (the premium indicated is already reduced by the government's additional contribution) less the employer's contribution, as stipulated under clause 5-3.25 of the collective agreement (taxable benefits), plus 9% sales tax. An additional premium applies to employees aged 65 and over who opt out of RAMQ's Basic Prescription Drug Insurance Plan, choosing instead to maintain their drug coverage under the group plan.

**Additional premium: Individual \$134.90 / Single-Parent \$149.20 / Family \$277.62.** The additional premium applies on the first premium period following the 65<sup>th</sup> participant's birthday.

# Life insurance plan

## Optional Participation

### Participant's Basic Life Insurance

1 x the insurable annual salary

### Participant's AD&D (Accidental Death & Dismemberment)

1 x the insurable annual salary

### Participant's Optional Life Insurance

1, 2 or 3 x the insurable annual salary

### Dependents' Life Insurance

Spouse: \$4,000 / Children: \$2,000

### Spouse's Optional Life Insurance

1 to 5 units of \$10,000

### Premium rates as of **January 1, 2021**, per 14-day period\*

#### Participant's Basic Life Insurance:

\$0.105 / \$1,000 of insurance or 0.290% of insurable salary

**AD&D:** \$0.015 / \$1,000 of insurance or 0.039% of insurable salary

**Dependents' Life Insurance:** Single-Parent: \$0.14 Family: \$0.42

### Participant's and Spouse's Optional Life Insurance Premium rates based on age, gender and smoking habits\*

Age of participant**	Rates per \$1,000 of coverage				Rates in % of insurable salary (for 1 times insurable salary)			
	Non-smoker		Smoker		Non-smoker		Smoker	
	Female	Male	Female	Male	Female	Male	Female	Male
Under age 30	\$0.023	\$0.024	\$0.024	\$0.037	0.060%	0.063%	0.063%	0.097%
Age 30 to 34	\$0.023	\$0.024	\$0.029	\$0.043	0.060%	0.063%	0.076%	0.112%
Age 35 to 39	\$0.024	\$0.029	\$0.037	\$0.051	0.063%	0.076%	0.097%	0.133%
Age 40 to 44	\$0.029	\$0.043	\$0.059	\$0.086	0.076%	0.112%	0.154%	0.224%
Age 45 to 49	\$0.051	\$0.086	\$0.104	\$0.147	0.133%	0.224%	0.271%	0.384%
Age 50 to 54	\$0.104	\$0.137	\$0.160	\$0.248	0.271%	0.357%	0.417%	0.647%
Age 55 to 59	\$0.160	\$0.233	\$0.248	\$0.394	0.417%	0.608%	0.647%	1.028%
Age 60 to 64	\$0.261	\$0.335	\$0.370	\$0.590	0.681%	0.874%	0.965%	1.539%

\* 9% provincial sales tax has not been included in premium rates.

\*\* The change in age group and corresponding premiums occurs on the first day of January following the participant's birthday.

## Dental care insurance plan

Participation is optional for all participants eligible for this plan, provided the plan is in force in their certification unit with an enrolment rate of at least 40%.

The minimum duration of participation in this plan is 36 months.

**Maximum reimbursement of \$1,000 per calendar year per insured person for all dental care services combined**

### Routine Dental Care

- Diagnostic services (80%, one recall or periodic oral examination per period of 9 months)
- Preventive services and space maintainers (80%)
- Minor restorative services (80%)
- Periodontal treatments (80%)
- Oral surgery (80%)

### Major Restorative Dental Care

- Major restoration and fixed prosthetics (50%)
- Endodontics (60%)
- Removable dentures (60%)
- Bridges and fixed prosthodontics (60%)
- Rebase, reline, adjustment and repair of removable dentures (60%)
- General services (60%)

### Premium rates as of **January 1, 2021**, per 14-day period\*

Individual: \$13.97      Single-Parent: \$19.84      Family: \$37.43

## Long term disability insurance plan

### Optional Participation

#### Monthly benefits

- 65% of insurable salary used to calculate the 104<sup>th</sup> week of disability insurance benefits from the employer

For total disabilities starting January 1, 2019 or after, monthly benefits will be reduced by 75% of the amount of any benefit paid in accordance with an employer's pension plan.

#### Elimination period

- 104 weeks following the start of the disability

#### Maximum duration of benefits

- Until age 65

#### Indexation

- QPP index minus 3%, up to a maximum benefit indexation of 5%.

### Premium rates as of **January 1, 2021**, per 14-day period\*

- 1.477% of insurable salary

\* 9% provincial sales tax has not been included in premium rates.

# Customer Centre

**2 minutes to register.**

**48 hours to get reimbursed.**

**Now that's fast!**



**+** Log in to the Customer Centre!  
[customer-centre.ssq.ca](https://customer-centre.ssq.ca)

Discover our on-line services by registering today on our secure site for insureds.

## Head Office

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P.O. Box 10500, Stn Sainte-Foy  
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Tel.: 1-888-651-8181

**ssq.ca**

For more information, please feel free to contact SSQ Customer Service, from 8:00 a.m. to 8:00 p.m., Monday to Friday.