

Contract H6999

Effective as of January 1, 2025

Support Personnel in the Education Sector who are members
of unions affiliated with the FEESP (CSN)



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**SOUTIEN
SCOLAIRE**

Group insurance plan



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This pamphlet lists only the most often consulted elements of your group insurance plan as well as the applicable premiums as of January 1, 2025, 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 Client Centre at beneva.ca/en/client-centre.

Beneva recommends that all group insurance participants comply with the Government of Canada's travel advisories.

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 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: You can increase your coverage at any time.

Decrease in coverage: You can decrease your coverage 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.

Specifications regarding drugs reimbursement

If a participant chooses to purchase an innovative drug instead of any existing generic equivalent, the amount of reimbursement will be determined in accordance with its lowest cost generic equivalent. The amount that is included in the annual out-of-pocket is the one the participant would have paid should they have bought this lowest cost generic equivalent. However, it is possible to obtain a reimbursement based on the cost of the innovative drug that cannot be substituted for medical reasons by submitting the appropriate form duly completed by the attending physician and provided the request is approved by Beneva.

Prescription drugs – Health 1

- Deductible of \$5 per purchase / Eligible expenses reimbursed at 75% 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% 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
Prescription drugs	See left panel for details			
Emergency medical care				
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%			
Medical expenses				
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%			
Orthopaedic devices	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, psychoeducator, psychotherapist, social worker		50%, maximum reimbursement of \$700 / calendar year		
Physiotherapist and physical rehabilitation therapist		50%, maximum reimbursement of \$700 / calendar year		
Elective care (combined maximum of \$500 / calendar year / insured)				
Acupuncturist, chiropractor and X-rays, dietitian, kinesiologist, massage therapist, naturopath, orthotherapist, osteopath, podiatrist			50%	
Optometrist or ophthalmologist			50%	
Elective care (combined maximum of \$1,000 / calendar year / insured)				
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
Elective care (maximum of \$5,000 / lifetime / insured)				
Fertility treatment NEW			100%, no deductible	

Premium rates as of January 1, 2025, per 14-day period¹

Plans	Health 1			Health 2			Health 1			Health 2		
	Individual	Single-Parent	Family	Individual	Single-Parent	Family	Individual	Single-Parent	Family	Individual	Single-Parent	Family
Total premium ²	\$52.99	\$74.19	\$119.23	\$72.32	\$101.24	\$162.71	\$5.27	\$7.02	\$11.87	\$16.97	\$22.57	\$38.18
Employer's contribution	\$14.12	\$32.41	\$32.41	\$14.12	\$32.41	\$32.41	\$-	\$-	\$-	\$-	\$-	\$-
Employee's contribution	\$38.87	\$41.78	\$86.82	\$58.20	\$68.83	\$130.30	\$5.27	\$7.02	\$11.87	\$16.97	\$22.57	\$38.18
Additional premium age 65	\$190.68	\$210.87	\$392.40	\$190.68	\$210.87	\$392.40	\$-	\$-	\$-	\$-	\$-	\$-

1. Details of premiums for a full or part-time employee. The premiums are calculated on the basis of 26 pay periods per year. | 2. The total premium includes a premium holiday.

Dental Care Insurance Plan (optional benefit)

Participation to Dental Care Insurance is optional, and any employee eligible to the group insurance plan may participate. This coverage may be added at any time and becomes effective on the first day of the complete premium period following the receipt of the request by the employer. The minimum participation period for this benefit 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, minor restorative services, periodontal treatments and oral surgery (80%)

Major restorative dental care

- Major restoration and fixed prosthetics (50%)
- Endodontics, removable dentures, bridges and fixed prosthodontics, rebase / reline / adjustment / repair of removable dentures and general services (60%)

Premium rates as of January 1, 2025, per 14-day period⁵

Individual: \$17.48

Single-Parent: \$24.82

Family: \$46.83

Long Term Disability Insurance Plan (optional benefit)

All new participants are automatically enrolled in the Long Term Disability Insurance Plan. Participation remains optional and can be withdrawn at any time.

Monthly benefits

- 65% of insurable salary used to calculate the 104th 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, 2025 per 14-day period⁵

1.089% of insurable salary

Life Insurance Plan (optional benefit)

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, 2025, per 14-day period³

Participant's Basic Life Insurance	\$0.096 / \$1,000 of insurance or 0.250% of insurable salary
AD&D	\$0.013 / \$1,000 of insurance or 0.034% 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 habits³

Age of participant ⁴	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	\$0.020	\$0.021	\$0.021	\$0.033	0.052 %	0.055%	0.055%	0.086%
Age 30 to 34	\$0.020	\$0.021	\$0.026	\$0.038	0.052%	0.055%	0.068%	0.099%
Age 35 to 39	\$0.021	\$0.026	\$0.033	\$0.045	0.055%	0.068%	0.086%	0.117%
Age 40 to 44	\$0.026	\$0.038	\$0.053	\$0.077	0.068%	0.099%	0.138%	0.201%
Age 45 to 49	\$0.045	\$0.077	\$0.093	\$0.131	0.117%	0.201%	0.243%	0.342%
Age 50 to 54	\$0.093	\$0.122	\$0.143	\$0.221	0.243%	0.318%	0.373%	0.577%
Age 55 to 59	\$0.143	\$0.208	\$0.221	\$0.351	0.373%	0.543%	0.577%	0.916%
Age 60 to 64	\$0.233	\$0.298	\$0.330	\$0.526	0.608%	0.777%	0.861%	1.372%

3. The premiums are calculated on the basis of 26 pay periods per year. | 4. The change in age group and corresponding premiums occurs on the first day of January following the participant's birthday.

Client Centre

**2 minutes to register.
48 hours to get reimbursed.
Now that's fast!**

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

Log in to the Customer Centre!
beneva.ca/en/client-centre

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

2525 Laurier Blvd.
Quebec QC G1V 2L2

1 888 235-0606

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Please note that this pamphlet is provided for information purposes only and in no way affects the terms and conditions of your group insurance contract. | You must add the provincial sales tax to premiums provided for in this document.

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