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Your Plan

At a glance



Contract Y9999

Management Personnel of the Quebec
Public and Parapublic Sectors

January 2023

GROUP INSURANCE PLAN FOR THE MANAGEMENT PERSONNEL OF THE QUEBEC PUBLIC AND PARAPUBLIC SECTORS

At a glance

This pamphlet lists only the most often consulted elements of your Group Insurance Plan, 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.

COMPULSORY BASIC ACCIDENT AND HEALTH INSURANCE PLAN

Customary and reasonable expenses: to be eligible, expenses incurred for services or supplies must meet the reasonable standards of the common practice of the health professionals involved.

Care from a family member: expenses for care provided by a member of your family are now eligible, provided that this person does not usually reside with the insured.

Benefit	Reimbursement limitations	Percentage reimbursed
Travel Insurance and Assistance	Maximum reimbursement of \$5,000,000 / trip / insured With prior approval If a trip is scheduled to last more than 180 days, you must contact SSQ in advance for information about applicable conditions.	100%
Trip Cancellation Insurance	Maximum reimbursement of \$5,000 / trip / insured With evidence deemed satisfactory by SSQ	
Hospital expenses in Quebec	Semi-private room, no limit on days	
Medical expenses outside Quebec **	3 times the amount paid by the RAMQ	
Hospital expenses outside Quebec **	1 time the amount paid by the RAMQ	
Transportation and accommodation fees outside Quebec **	Maximum reimbursement of \$5,000 / calendar year / insured	
Prescription drugs and eligible pharmaceutical services *	Available by prescription only - Mandatory generic substitution	75% of the first \$3,000, 100% thereafter
Home care *: <ul style="list-style-type: none"> - Nursing care - Transportation expenses - Convalescent home - Home assistance services - Childcare expenses 	Within 30 days of hospitalization Eligible expenses of \$60 / day / insured Eligible expenses of \$30 / trip, maximum of 3 trips / week Eligible expenses of \$125 / day / insured Eligible expenses of \$60 / day / insured Eligible excess expenses of \$25 / day / insured	
Wheelchair - hospital bed *	Temporary use only	
Artificial limbs and external prostheses *	Customary and reasonable expenses	
Wig (following chemotherapy) *	Maximum reimbursement of 1 wig and of \$500 / 48 months / insured	
Intraocular lenses *	Customary and reasonable expenses	
Breast prostheses (following a mastectomy) *	Customary and reasonable expenses	
Surgical brassieres (following a mastectomy or breast reduction) *	Customary and reasonable expenses	
Trusses, corsets, crutches, splints, casts, foot orthoses (specialized laboratory) and other orthoses *	Customary and reasonable expenses	
Blood glucose monitor *	Eligible expenses of \$300 / 36 months / insured	
Therapeutic devices *	Customary and reasonable expenses	
Insulin pump *	Purchase and maintenance of the pump: Maximum reimbursement of \$7,500 / 60 months / insured Items needed to operate the pump: Maximum reimbursement of \$4,000 / calendar year / insured	
Percutaneous or transcutaneous electrical nerve stimulator (PENS/ TENS) *	Eligible expenses of \$1,000 / 60 months / insured	
Orthopaedic shoes (specialized laboratory) *	Customary and reasonable expenses	
Electrocardiograms, X-rays (including scanner), magnetic resonance, ultrasounds and laboratory analyses *	Customary and reasonable expenses	
Respirators and oxygen *	Customary and reasonable expenses	
Hearing aids	Eligible expenses of \$1,000 / 48 months / insured	
Nurse *	Customary and reasonable expenses	
Cosmetic surgery *	Following an accident	
Support stockings *	21 mm Hg or more, 3 pairs / calendar year / insured	
Sclerosing injections	Substance: eligible expenses of \$20 / treatment / day / insured Professional fees: eligible expenses of \$25 / treatment / day / insured	
Dental surgery following an accident	Treatment received during the 12 months following the accident	
Ambulance	Customary and reasonable expenses	
Vaccines	Eligible expenses of \$200 / calendar year / insured	
Transportation and accommodation in Quebec *	Maximum reimbursement of \$1,000 / calendar year / insured	
Detoxification treatment *	In a recognized establishment Eligible expenses of \$50 / day, maximum of 30 days / calendar year / insured	
Optometrist or ophthalmologist	Maximum reimbursement of \$50 / 24 months / insured	
Dietitian	Eligible expenses of \$30 / treatment Maximum reimbursement of \$500 / calendar year / insured	
Naturopath, Homeopath, Phytotherapist	Eligible expenses of \$30 / treatment Combined maximum reimbursement of \$600 / calendar year / insured	
Acupuncturist, Osteopath, Kinesitherapist, Orthotherapist, Massage therapist	Eligible expenses of \$30 / treatment Combined maximum reimbursement of \$600 / calendar year / insured	
Chiropractor	Eligible expenses of \$30 / treatment Maximum reimbursement of \$500 / calendar year / insured, including \$50 / year for X-rays	
Physiotherapist, Physical rehabilitation therapist, Certified athletic therapist	Eligible expenses of \$40 / treatment	
Audiologist, Hearing aid specialist	Eligible expenses of \$60 / audiologist treatment Eligible expenses of \$40 / hearing aid specialist treatment Combined maximum reimbursement of \$500 / calendar year / insured	
Occupational therapist	Eligible expenses of \$40 / treatment Maximum reimbursement of \$500 / calendar year / insured	
Speech language therapist	Eligible expenses of \$60 / treatment Maximum reimbursement of \$600 / calendar year / insured	
Podiatrist	Eligible expenses of \$40 / treatment Maximum reimbursement of \$500 / calendar year / insured	
Psychiatrist, Psychoanalyst, Psychologist, Psychotherapist, Social worker, Marital and family therapist, Career counsellor	Customary and reasonable expenses / treatment Combined maximum reimbursement of \$1,000 / calendar year / insured	

* Medical prescription required ** Prior authorization by the RAMQ required

Bi-weekly rates from January 1 to December 31, 2023 ⁽¹⁾

Plan	Individual				Single-parent				Family			
	Employer	Employee	Premium holiday ⁽²⁾	Total ⁽³⁾	Employer	Employee	Premium holiday ⁽²⁾	Total ⁽³⁾	Employer	Employee	Premium holiday ⁽²⁾	Total ⁽³⁾
Under age 65	\$24.55	\$50.43	\$ -	\$74.98	\$29.45	\$60.50	\$ -	\$89.95	\$54.01	\$110.94	\$ -	\$164.95
Age 65 or over	\$24.55	\$25.46	\$ -	\$50.01	\$29.45	\$35.53	\$ -	\$64.98	\$54.01	\$61.01	\$ -	\$115.02
Additional premium - age 65 or over ⁽⁴⁾	\$ -	\$109.18	\$ -	\$109.18	\$ -	\$131.02	\$ -	\$131.02	\$ -	\$240.20	\$ -	\$240.20

Premiums do not include the 9% provincial sales tax.

⁽¹⁾ All premium rate changes applicable subsequent to an age change are effective as of the first day of the pay period coinciding with or following the age change.

⁽²⁾ Please note that the premium holiday of 5% that was granted to the employee for the mandatory Accident and Health Insurance in the previous years was not renewed in 2023.

⁽³⁾ The rates have been re-adjusted so that the different plans pay a premium more linked to their use.

⁽⁴⁾ Additional premiums paid by participants age 65 or over, starting as of the first day of the pay period coinciding with or following their 65th birthday, if opting for prescription drug coverage under the group insurance plan rather than under the RAMQ plan.

COMPULSORY BASIC LIFE INSURANCE PLAN

Plans - Coverage	Bi-weekly rates from January 1 to December 31, 2023 (as % of salary)			
	Employer	Employee	Premium holiday	Total
Participant's Basic Life Insurance		50% of annual earnings	-%	0.063%
Spouse's Life Insurance		\$17,200	-%	0.018%
Dependent Children's Life Insurance		\$5,000 / child	-%	0.006%
Participant's, Spouse's and Dependent Children's Accidental Dismemberment Insurance			-%	0.006%
Total			-%	0.087%

Premiums do not include the 9% provincial sales tax.

COMPULSORY BASIC LONG TERM DISABILITY INSURANCE PLAN

Plans - Coverage	Bi-weekly rates from January 1 to December 1, 2023 (as % of salary)			
	Employer	Employee	Premium holiday	Total
Compulsory Basic Long Term Disability Insurance Plan 65% of the gross monthly earnings as of the 105 th week of total disability	0.741%	-%	-%	0.741%
Compulsory Additional Long Term Disability Insurance Plan (CAP) Supplementary income that complements, in part, the income received from rehabilitation employment.	0.015%	-%	-%	0.015%

Premiums do not include the 9% provincial sales tax.

PARTICIPANT'S AND SPOUSE'S OPTIONAL LIFE INSURANCE PLAN

Plans - Coverage	Evidence of insurability
Participant's Optional Life Insurance 1, 2, 3, 4 or 5 times annual earnings	<ul style="list-style-type: none"> • Participants aged less than 40: required for any request exceeding 3 times the annual earnings when submitted within 60 days of eligibility • Participants aged between 40 and 49: required for any request exceeding \$179,200 when submitted within 60 days of eligibility • Participants aged 50 or over: required for any request exceeding \$74,700 when submitted within 60 days of eligibility • Required at all times if the request for adding or increasing Optional Life coverage is submitted more than 60 days after the eligibility date
Spouse's Optional Life Insurance In increments of \$10,000, maximum \$100,000	<ul style="list-style-type: none"> • Required at all times

Bi-weekly rates from January 1 to December 31, 2023

	Rate per \$1,000 of coverage	Rate as % of salary ⁽¹⁾	Rate per \$1,000 of coverage	Rate as % of salary ⁽¹⁾
	Male / Smoker ^{(2) (3) (4)}		Male / Non-smoker ^{(2) (3) (4)}	
	Age 34 and under	\$0.021	0.055%	\$0.011
Age 35 to 39	\$0.035	0.091%	\$0.015	0.039%
Age 40 to 44	\$0.052	0.136%	\$0.025	0.065%
Age 45 to 49	\$0.085	0.222%	\$0.040	0.104%
Age 50 to 54	\$0.142	0.370%	\$0.075	0.196%
Age 55 to 59	\$0.234	0.610%	\$0.135	0.352%
Age 60 to 64	\$0.473	1.234%	\$0.173	0.451%
Age 65 to 69	\$0.707	1.845%	\$0.252	0.657%
Age 70 to 74	\$0.991	2.585%	\$0.399	1.041%
Age 75 to 79	\$1.283	3.347%	\$0.576	1.503%
Age 80 or over	\$2.044	5.333%	\$1.419	3.702%
	Female / Smoker ^{(2) (3) (4)}		Female / Non-smoker ^{(2) (3) (4)}	
Age 34 and under	\$0.010	0.026%	\$0.004	0.010%
Age 35 to 39	\$0.025	0.065%	\$0.013	0.034%
Age 40 to 44	\$0.045	0.117%	\$0.021	0.055%
Age 45 to 49	\$0.066	0.172%	\$0.032	0.083%
Age 50 to 54	\$0.108	0.282%	\$0.053	0.138%
Age 55 to 59	\$0.161	0.420%	\$0.098	0.256%
Age 60 to 64	\$0.375	0.978%	\$0.133	0.347%
Age 65 to 69	\$0.489	1.276%	\$0.185	0.483%
Age 70 to 74	\$0.617	1.610%	\$0.273	0.712%
Age 75 to 79	\$0.723	1.886%	\$0.357	0.931%
Age 80 or over	\$1.519	3.963%	\$1.010	2.635%

Premiums do not include the 9% provincial sales tax.

There may be a slight difference between the two types of premiums (rate per \$1,000 of coverage and rate as % salary), depending on the billing method used.

⁽¹⁾ The rates as percentage of the salary apply only to the Participant's Optional Life Insurance.

⁽²⁾ Rates for Spouse's Optional Life Insurance are determined based on the spouse's gender and smoking habits (smoker or non-smoker) but on the participant's age.

⁽³⁾ All premium rate changes applicable subsequent to an age change are effective as of January 1 coinciding with or following the age change.

⁽⁴⁾ The rates have been revised to better distribute the premium in relation to the risk by adding age brackets.

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