

DENTAL CARE

Dental care coverage is optional.
Claims are submitted directly using a direct payment card.



Policyholders choose:

- The block or blocks to cover
- The maximum reimbursement amounts and coinsurance amount applicable to each block
- The annual deductible per calendar year, based on the coverage status. The annual deductible is applicable to all selected blocks.

BLOCK 1 BASIC DENTAL CARE	BLOCK 2 DENTAL RESTORATIVE SERVICES	BLOCK 3 ORTHODONTIC CARE
Diagnostic services	Major restorative services and fixed prosthodontics	Orthodontics
Preventive services and space maintainers		
Minor restorative services		
Endodontics		
Periodontics	Removable denture	
Rebase [jump], reline, adjustment, and repair of removable dentures		
Repair of fixed bridges and crowns	Fixed bridge	
Oral surgery		
Additional services		

Note: The reference rate applicable is the current year.

HEALTH AND WELLNESS PROGRAM

Designed specifically to improve the health of employees, our Health InSight Program aims to develop and implement a health culture in organizations through concrete solutions that are adapted to each work environment.

For more information, visit [ssq.ca](#).

HEALTH SUPPORT SERVICE*

Employees going through a hard time? Help them get back on their feet as quickly as possible by giving them a referral card for our Health Support Service program. This assistance program gives employees and their dependents access to:

- 3 hours of telephone consultations, including 1 hour of legal or financial advice
- 6 hours of consultation at an office or via a secure website
- Help with finding a shelter or childcare services
- Videos on a variety of topics (suicide prevention, Internet addiction, stress management, burnout, etc.)

COMPASSION INSURANCE**

Compassion Insurance provides financial security for employees who take time off work to care for a gravely ill loved one.

It is much more than an innovative employee benefit. As a demonstration of empathy and source of support for employees who are going through a difficult situation, it helps decrease psychological illnesses and meets the needs of today’s world. Employees don’t need to put their own health in danger, allowing them to return to work sooner.

For more information, visit [ssq.ca /compassion](#).

A SUSTAINABLE GROUP INSURANCE PLAN FOR OPTIMAL HEALTH

SSQ has implemented the following measures to ensure your group insurance plan is sustainable:

- Generic prescription drug substitutions
- SSQ’s regular list of prescription drugs: this coverage is more generous than RAMQ’s and provides comprehensive coverage for all your employees’ needs
- The application of reasonable and customary charges and grouping of certain clauses to ensure a plan of optimal quality

We also offer innovative options to provide coverage for employees at a competitive price.

* Included in contracts with long term disability insurance.
** Optional and complementary to short term disability insurance.

This document is intended to provide an overview of available coverage. It does not describe all of the provisions, exclusions, and limitations applicable to specific insurance plans or coverages. For a complete description of the provisions, exclusions, and limitations, please refer to the contract.



VALUES
IN THE
RIGHT
PLACE

SSQ.CA/SSQSMES



GROUP INSURANCE
FOR SMALL BUSINESSES

A NEW PRODUCT DESIGNED EXCLUSIVELY FOR BUSINESSES WITH LESS THAN 50 EMPLOYEES

At SSQ, we understand that group insurance needs vary from one client to another. Since day-to-day operations are often time consuming we’ve created a competitive, comprehensive, customized and easy-to-manage group insurance solution.

GO PAPERLESS: GROUP INSURANCE FOR SMEs IS ADMINISTERED 100% ONLINE

Who has the time for paperwork these days? Our solution for small businesses is 100% digital.

- Electronic registration of insureds
- Pre-authorized debit payments
- Registration for direct deposit and electronic benefit statements

A few clicks are all it takes for plan **administrators** to manage their group insurance policies via our secure **ACCESS | Administrators** website.

FOR
ADMINISTRATORS

- Add new plan members
- Modify existing member files
- View invoices
- View and download claim forms
- Access insurance booklets and other useful information

The secure **ACCESS | Plan Members** website offers a host of tools for plan members:

FOR
PLAN MEMBERS

- View and modify beneficiary designations
- Faster reimbursements with direct deposit and digital benefit statements
- View covered benefits and booklets
- Print extra insurance cards
- Change of address
- Download claim forms
- Simulate benefit claim amounts
- Submit claims online
- SSQ Mobile Services app and all its advantages
- And so much more!

COMPREHENSIVE COVERAGE

Life and accidental death and dismemberment insurance

These coverages are granted to both employees and their dependents. The policyholder chooses the coverage amount and end date.

Optional life insurance

This optional coverage is subject to proof of insurability. It is available to employees and their dependents. Employees choose a coverage amount based on the terms of the group insurance contract established by the policyholder.

Short and long term disability insurance

Depending on their needs, policyholders choose:

- The coverage amount
- The waiting periods for health, accident, and hospitalization coverage
- The “own occupation period” (24 months) by including or not the waiting period for long term disability insurance

Waiver of premiums*

In case of total disability, coverage is maintained and no premium payments are required as of the first day following the long term disability insurance waiting period, or as of 6 months following the total disability start date if no long term disability coverage is provided under the contract.

* Applies to participants’ basic and optional life insurance, as well as short and long term disability insurance.

VALUES
IN THE
RIGHT
PLACE



HEALTH CARE

We offer three different coverage statuses: individual, family, single-parent, and couple.

Policyholders choose:

- The deductible per calendar year based on the coverage status applicable to all health care benefits, to all health care benefits except prescription drugs, or to prescription drugs only
- The deductible per service for prescription drugs
- The coinsurance applicable to all health care benefits. A different coinsurance may apply to prescription drugs.

PRESCRIPTION DRUGS		
Prescription drugs		Direct card, regular list and generic substitution
Drugs - Patient's Contribution		Drugs - PC
Sclerosing injections		\$20 max. eligible/injection
Preventive vaccines		\$200 reimbursement/calendar year
HOSPITAL		
Hospitalization expenses		Semi-private room, no deductible, coinsurance 100%
TRAVEL INSURANCE		
Travel assistance insurance		\$5,000,000 reimbursement/trip , no deductible, coinsurance 100%
Trip cancellation insurance		\$5,000 reimbursement/trip, no deductible, coinsurance 100%
OTHER EXPENSES		
Convalescent home		Semi-private room, 60 days/calendar year
Ambulance		Unlimited
Transport by airplane or train		Unlimited
Dental treatment - accident		Unlimited
Nursing care		\$300 max. eligible/day, \$10,000 reimbursement/calendar year
Intrauterine device [IUD]		Unlimited
CAT scan Magnetic resonance imaging Ultrasound	X-rays Laboratory analyses Electrocardiogram [ECG]	\$1,000 reimbursement/calendar year, combined
Hearing aid		\$500 reimbursement/48 months
Blood glucose monitor		\$250 reimbursement/36 months
External prosthesis and artificial limb		\$5,000 reimbursement/prosthesis
Wheelchair and walker		Unlimited
Hospital bed		Unlimited
Respirator [breathing apparatus]		\$10,000 lifetime maximum reimbursement
Orthopaedic devices		Unlimited
Therapeutic devices		\$10,000 lifetime maximum reimbursement
Support stockings		3 pairs/calendar year
Orthopaedic shoes		Unlimited
Wig following chemotherapy		\$300 lifetime maximum reimbursement
Transcutaneous electrical nerve stimulator		\$800 reimbursement/60 months
Foot orthoses		\$300 reimbursement/calendar year
Intraocular lens implants		\$1,000 lifetime maximum reimbursement
Breast prostheses		\$1,000 reimbursement/24 months
Surgical brassieres		\$200 lifetime maximum reimbursement
Insulin pump		\$7,500 reimbursement/60 months
Insulin pump accessories		Unlimited
Ostomy supplies		Unlimited

* The additional premium may be removed at age 65, provided the current insurer did not charge one.

There are four health professional coverage options.

HEALTH PROFESSIONALS						
	OPTION 1			OPTION 2	OPTION 3	OPTION 4
Psychologist	\$85	max. eligible /treatment	\$300 reimbursement/ calendar year, combined	\$300 reimbursement/ calendar year, combined	\$500 reimbursement/ calendar year, combined	\$750 reimbursement/ calendar year, combined
Psychiatrist	\$85	max. eligible /treatment				
Psychoanalyst	\$85	max. eligible /treatment				
Social worker	\$85	max. eligible /treatment				
Chiropractor	\$40	max. eligible /treatment				
Chiropractor - X-rays	\$40	max. eligible /treatment				
Acupuncturist	\$50	max. eligible /treatment				
Physiotherapist & PRT	\$55	max. eligible /treatment				
Occupational therapist	\$80	max. eligible /treatment				
Speech therapist	\$95	max. eligible /treatment				
Audiologist	\$70	max. eligible /treatment				
Osteopath	\$65	max. eligible /treatment				
Podiatrist	\$65	max. eligible /treatment				
Ophtalmologist Optometrist	\$60 max. eligible/24 months, combined					

These complementary benefits are optional and at the policyholder's choosing.

MKO						
	OPTION 1			OPTION 2	OPTION 3	OPTION 4
Massage therapist	\$55	max. eligible /treatment	\$300 reimbursement/ calendar year, combined	\$300 reimbursement/ calendar year, combined	\$500 reimbursement/ calendar year, combined	\$750 reimbursement/ calendar year, combined
Kinesitherapist	\$55	max. eligible /treatment				
Orthotherapist	\$55	max. eligible /treatment				

VISION CARE				
	OPTION 1	OPTION 2	OPTION 3	OPTION 4
Eyeglasses	\$200 max. eligible/24 months, combined	\$400 max. eligible/24 months, combined	N/A	
Contact lenses				
Laservision correction				