

Benefit:

The advantage of compassion insurance: enable the insured to care for a loved one who is gravely ill with no loss of income. SSQ can also adapt the absence periods and adjust benefits according to the caretaker's needs and the evolution of the loved one's illness.

**For more
information, visit
ssq.ca/compassion**

SSQ *Financial
Group*

Values in the right place

* In this pamphlet, the masculine form is used to simplify the text. No discrimination is intended. This pamphlet is provided for information purposes only and has no legal value. For more information about your coverage, please refer to your group insurance booklet.

* Certain conditions may apply. Please contact your group insurance plan administrator to confirm your eligibility for this product.

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COMPASSION

MORE THAN A NEW INSURANCE PRODUCT,
IT'S A REFLEXION OF THE WORLD WE WANT
TO LIVE IN.

A world in which people don't feel torn between the need to take care of a loved one and the guilt over having to take time off work. In this world, employees can stop working temporarily to take care of a gravely ill family member while receiving compensation for lost wages. This is a world in which employers are better able to support their employees. Compassion insurance makes it all possible. Welcome to the world of SSQ.

**VALUES
IN THE
RIGHT
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What is compassion insurance?

Compassion insurance enables insureds to be absent from work to care for a loved one who is gravely ill and receive benefits to offset the loss of income due to their absence. Three types of events are covered under compassion insurance. Income protection will be adapted to all three situations.

1 Benefits to support a gravely ill or dying family member

CONDITIONS

SSQ agrees to pay benefits to an insured who is caring for a family member if he is receiving compassion benefits from employment insurance.

BENEFIT AMOUNT

The amount of benefits corresponds to the difference between any short term disability insurance amount provided for under the contract and the compassion benefits received from employment insurance.

DURATION OF BENEFITS

Benefits may be paid for up to six weeks and these may be allocated as needed according to the evolution of the loved one's illness. However, the benefits cannot be paid over a period lasting longer than 26 weeks. The allocation of SSQ benefits will be the same as for employment insurance.

HOW TO MAKE A CLAIM

1. The insured must request compassion benefits from the federal government's employment insurance.
2. The insured must complete the SSQ compassion insurance application form that was provided by his group insurance plan administrator. The insured must also enclose an employment insurance benefit statement and a calendar specifying the dates when he plans to work and when he plans to care for a loved one.
3. The insured must send these documents to SSQ by mail at the address indicated on the form.

2 Benefits to care for a child under age 18 who is gravely ill

CONDITIONS

SSQ agrees to pay benefits to an insured who is caring for a child if he is receiving benefits for parents of gravely ill children from his employment insurance.

BENEFIT AMOUNT

The amount of benefits corresponds to the difference between any short term disability insurance amount provided for under the contract and the benefits to care for a child who is gravely ill received from employment insurance.

DURATION OF BENEFITS

Benefits may be paid for up to 35 weeks and may be allocated as needed according to the state of the child's illness. However, the benefits cannot be paid over a period lasting longer than 52 weeks. The allocation of SSQ benefits will be the same as for employment insurance.

HOW TO MAKE A CLAIM

1. The insured must apply for benefits or parents of gravely ill children from the federal government's employment insurance.
2. The insured must complete the SSQ compassion insurance application form that was provided by his group insurance plan administrator. The insured must also enclose an employment insurance benefit statement and a calendar specifying the dates when he plans to work and when he plans to care for a loved one.
3. The insured must send these documents to SSQ by mail at the address indicated on the form.

3 Benefits to care for the participant's spouse, parent or child of age 18 or over who is in a state of dependence

CONDITIONS

SSQ agrees to pay benefits to an insured who is caring for a dependent family member with a disabled status. The insured must provide proof of at least one of the following, to SSQ's satisfaction:

- a) loved one's cognitive impairment or;
- b) loved one's inability to carry out two of the following daily activities: washing, dressing, using the toilet, moving around, being continent or feeding oneself.

BENEFIT AMOUNT

The amount of benefits corresponds to the amount that would be paid to the insured in the case of short term disability.

DURATION OF BENEFITS

Benefits may be paid for up to 12 weeks and these may be allocated as needed according to the evolution of the child's illness. However, the benefits cannot be paid over a period lasting longer than 52 weeks.

HOW TO MAKE A CLAIM

1. The insured must complete the SSQ compassion insurance application form that was provided by his group insurance plan administrator and a calendar specifying the dates when he plans to work and when he plans to care for a loved one.
2. The insured must send these documents to SSQ by mail at the address indicated on the form.