

**MONTHLY PREMIUM RATES FROM JANUARY 1 TO DECEMBER 31, 2014 - CONTRACT Y9999-R (Groups 19520 to 19525)**

PLANS	MONTHLY PREMIUM RATES					
	INDIVIDUAL			SINGLE-PARENT		
	Premiums paid by the participant	Premium holiday	Total Premiums	Premiums paid by the participant	Premium holiday	Total Premiums
<b>BASIC Health Insurance (Groups 19522, 19523 and 19524)</b>						
Under age 65	\$98.06	\$ -	\$98.06	\$126.44	\$ -	\$126.44
Age 65 or over	\$5.17	\$ -	\$5.17	\$6.58	\$ -	\$6.58
Additional premium for participants age 65 or over <sup>(1)</sup>	\$345.19	\$ -	\$345.19	\$345.19	\$ -	\$345.19
<b>EXPANDED Health Insurance (Groups 19520, 19521 and 19525)</b>						
Under age 65	\$183.31	\$ -	\$183.31	\$237.60	\$ -	\$237.60
Age 65 or over	\$33.76	\$ -	\$33.76	\$43.91	\$ -	\$43.91
Additional premium for participants age 65 or over <sup>(1)</sup>	\$345.19	\$ -	\$345.19	\$345.19	\$ -	\$345.19
<b>PER \$1,000 OF COVERAGE</b>						
	MALE			FEMALE		
	Premiums paid by the participant	Premium holiday	Total Premiums	Premiums paid by the participant	Premium holiday	Total Premiums
<b>Participant's Basic Life Insurance and Spouse's Optional Life Insurance<sup>(2)</sup></b>						
Under age 50	\$0.13	\$ -	\$0.13	\$0.07	\$ -	\$0.07
Age 50 to 54	\$0.23	\$ -	\$0.23	\$0.14	\$ -	\$0.14
Age 55 to 59	\$0.38	\$ -	\$0.38	\$0.24	\$ -	\$0.24
Age 60 to 64	\$0.62	\$ -	\$0.62	\$0.37	\$ -	\$0.37
Age 65 to 69	\$0.97	\$ -	\$0.97	\$0.58	\$ -	\$0.58
Age 70 to 74	\$1.50	\$ -	\$1.50	\$1.01	\$ -	\$1.01
Age 75 to 79	\$2.35	\$ -	\$2.35	\$1.69	\$ -	\$1.69
Age 80 to 84	\$3.79	\$ -	\$3.79	\$2.90	\$ -	\$2.90
Age 85 or over	\$5.78	\$ -	\$5.78	\$4.91	\$ -	\$4.91
<b>Spouse's and Dependent Children's Life Insurance</b>	Premiums paid by the participant	Premium holiday	Total premiums			
	\$8.43	\$ -	\$8.43			

<sup>(1)</sup> Premiums do not include the 9% provincial sales tax.

<sup>(2)</sup> Additional premium for individuals age 65 or over opting to maintain prescription drug insurance with SSQ instead of obtaining coverage under the RAMQ plan. For participants turning age 65 during the year, changes to premiums and coverage will be effective on the first day of the month coinciding with or following their 65th birthday.

<sup>(3)</sup> Premiums for Spouse's Optional Life Insurance are based on the spouse's age and gender.

**Note: Any change in premium rates following a change in the age group of the participant becomes effective on the first day of the month coinciding with or following the age change.**

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

# YZ

retirees

### NEW PREMIUM RATES AS OF JANUARY 1, 2014

This document provides you with your new premium rates and information about certain changes effective as of January 1, 2014. Please store this document with your booklet for future reference.

For any questions about your group insurance plan, please contact SSQ Customer Service from 8:30 a.m. to 4:30 p.m. Monday to Friday, at 1-888-400-0023.

**SSQ** Financial Group

Values in the right place

## 1. Changes made to your plan as of January 1, 2014

### 1.1 Exemption entitlement

The first two paragraphs of section 1.7.1 Exemption entitlement on page 9 of your booklet will be replaced by:

“The purpose of this provision is to allow participants to maintain the right to participate in the accident and health insurance plan at a later date if they are covered under another group insurance contract providing a drug coverage. This exemption entitlement is defined as follows:

A retiree may cease to participate in the accident and health insurance plan by providing evidence to SSQ that he is covered personally or by his spouse **under a group insurance plan** providing a drug coverage. However, the retiree may choose to participate in the Life Insurance Plan.”

### 1.2 Eligible expenses, reimbursements and deductible (information missing from booklet)

In order to understand the example provided in the gray box on section 1.10 on page 13 of your booklet, please add the following information to point c) :

“Let us assume that the cumulative total of expenses paid by SSQ for all professionals in this group is \$740.”

### 1.3 Exclusions to prescription drug coverage (sunscreens)

The exclusion of sunscreens from prescription drug coverage will be changed to specify that all sunscreens are excluded from being eligible to reimbursement. As such, item 6. on page 23 of your booklet will be replaced by:

“6. Sunscreens”.

### 1.4 The whirlpool bath is added to the exclusions applying to therapeutic devices listed at section 3.2.6 on page 26 of your booklet.

## 2. New premium rates as of January 1, 2014

The following table presents the new premium rates that will become effective as of January 1, 2014.

Please note that no premium holiday will be granted in 2014.

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