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Your Plan

At a glance



Contract Y9999-R

Retired employees of the Quebec
Public and Parapublic Sectors

January 2021

MANDATORY ACCIDENT AND HEALTH INSURANCE PLAN

Monthly premium rates from January 1 to December 31, 2021 – RETIRED JUDGES⁽¹⁾

	Individual status			Single-parent status			Family status		
	Premiums paid by the participant	Premium holiday ⁽²⁾	Total premiums	Premiums paid by the participant	Premium holiday ⁽²⁾	Total premiums	Premiums paid by the participant	Premium holiday ⁽²⁾	Total premiums
Basic Plan									
Under age 65	\$101.80	\$5.36	\$107.16	\$131.25	\$6.91	\$138.16	\$200.38	\$10.55	\$210.93
Age 65 or over	\$4.66	\$ -	\$4.66	\$5.95	\$ -	\$5.95	\$8.88	\$ -	\$8.88
Additional premium for participants age 65 or over ⁽³⁾	\$320.63	\$ -	\$320.63	\$320.63	\$ -	\$320.63	\$641.26	\$ -	\$641.26
Expanded Plan									
Under age 65	\$228.25	\$12.01	\$240.26	\$295.85	\$15.57	\$311.42	\$457.77	\$24.09	\$481.86
Age 65 or over	\$51.17	\$ -	\$51.17	\$66.54	\$ -	\$66.54	\$99.34	\$ -	\$99.34
Additional premium for participants age 65 or over ⁽³⁾	\$320.63	\$ -	\$320.63	\$320.63	\$ -	\$320.63	\$641.26	\$ -	\$641.26

Premiums do not include the 9% provincial sales tax.

⁽¹⁾ Any change in premium rates following a change in age group of the participant becomes effective on the first day of the month coinciding with or following the age change.

⁽²⁾ Please note that a **premium holiday** of 5% is granted to the retiree under age 65 for the mandatory Accident and Health Insurance.

⁽³⁾ Additional premium paid by participants age 65 or over, starting on the first day of the month coinciding with or following their 65th birthday, if opting for prescription drug coverage under the group insurance plan rather than under the RAMQ plan.

OPTIONAL LIFE INSURANCE PLAN

Plans	Coverage
Retired Participant’s Life Insurance	150%, 125%, 100%, 75%, 50% OR 25% of the participant’s salary immediately before retirement OR \$10,000, \$5,000 or \$2,000 Maximum: At age 75, coverage is limited to 75% and at age 80, coverage is limited to 50%.
Spouse’s Life Insurance	\$10,000
Dependent Children’s Life Insurance	\$5,000 / child
Spouse’s Optional Life Insurance	1 to 5 increments of \$10,000

Monthly premium rates from January 1 to December 31, 2021 – per \$1,000 of coverage ⁽¹⁾

Participant’s Basic Life Insurance and Spouse’s Optional Life Insurance ⁽²⁾	Male			Female		
	Premiums paid by the participant	Premium holiday	Total premiums	Premiums paid by the participant	Premium holiday	Total premiums
Under age 50	\$0.12	\$-	\$0.12	\$0.07	\$-	\$0.07
Age 50 to 54	\$0.23	\$-	\$0.23	\$0.13	\$-	\$0.13
Age 55 to 59	\$0.38	\$-	\$0.38	\$0.24	\$-	\$0.24
Age 60 to 64	\$0.62	\$-	\$0.62	\$0.38	\$-	\$0.38
Age 65 to 69	\$0.95	\$-	\$0.95	\$0.58	\$-	\$0.58
Age 70 to 74	\$1.48	\$-	\$1.48	\$1.00	\$-	\$1.00
Age 75 to 79	\$2.34	\$-	\$2.34	\$1.68	\$-	\$1.68
Age 80 to 84	\$3.77	\$-	\$3.77	\$2.87	\$-	\$2.87
Age 85 and over	\$5.73	\$-	\$5.73	\$4.87	\$-	\$4.87
Spouse’s and Dependent Children’s Life Insurance	Premiums paid by the participant		Premium holiday		Total premiums	
	\$9.20		\$-		\$9.20	

Premiums do not include the 9% provincial sales tax.

⁽¹⁾ Any change in premium rates following a change in age group of the participant becomes effective on the first day of the month coinciding with or following the age change.

⁽²⁾ Premiums for Spouse’s Optional Life Insurance are based on the spouse’s gender and age.

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