





Your Plan

At a glance

Contract Y9999-R

Retired employees of the Quebec Public and Parapublic Sectors

January 2021

GROUP INSURANCE PLAN FOR THE RETIRED EMPLOYEES OF THE QUEBEC PUBLIC AND PARAPUBLIC SECTORS

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 <u>customer-centre.ssq.ca</u>.

MANDATORY ACCIDENT AND HEALTH INSURANCE PLAN

SSQ Insurance recommends that all group insurance participants comply with the Government of Canada's travel advisories. For more information, please consult the FAQ at <u>ssq.ca/en/coronavirus/travel</u>.

Annual deductible: Individual status: \$50 | Single-parent status: \$65 | Family status: \$100

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.

Annual out-of-pocket: the annual out-of-pocket (\$1,144) stated below for retired employees represents the annual maximum provided for under the Quebec Basic Prescription Drug Insurance Plan (BPDIP) determined on July 1 of the previous year.

Basic Plan

Retired employees: Unless otherwise specified in the table below, eligible expenses are reimbursed at **75%** of the first \$4,576 or until the annual out-of-pocket exceeds \$1,144, and at 100% thereafter, after the deductible is applied.

Retired judges: Unless otherwise specified in the table below, eligible expenses are reimbursed at **75%** of the first \$2,700, and at 100% thereafter, after the deductible is applied.

Expanded Plan

Retired employees: Unless otherwise specified in the table below, eligible expenses are reimbursed at 80% of the first \$5,720 or until the annual out-of-pocket exceeds \$1,144, and at 100% thereafter, after the deductible is applied.

Retired judges: Unless otherwise specified in the table below, eligible expenses are reimbursed at **80%** of the first \$3,000, and at 100% thereafter, after the deductible is applied.

Benefit	Reimbursement	limitations	Basic Plan	Expande Plan
Hospital expenses in Quebec (100%, no deductible)	Basic Plan	Semi-private room, maximum of 90 days / calendar year / insured		
	Expanded Plan	Semi-private room, no limit on number of days		
Prescription drugs and eligible pharmaceutical services * (Mandatory generic substitution for retired employees only)	Basic Plan Expanded Plan	•	•	
Home care *: - Nursing care - Transportation expenses - Convalescent home - Home assistance services		\$60 / day / insured \$30 / trip, maximum of 3 trips / week \$125 / day / insured	٠	•
Nurse *	Eligible expenses of year / insured	\$300 / day, maximum reimbursement of \$10,000 / calendar	•	•
Sclerosing injections (substance)	Eligible expenses of	\$20 / treatment / day / insured	•	•
Ambulance	Customary and reas	onable expenses	٠	•
Vaccines	Eligible expenses of	\$200 / calendar year / insured	•	•
Travel Insurance with Assistance (100%, no deductible) *	If a trip is scheduled	ement of \$5,000,000 / trip / insured to last more than 180 days, you must contact SSQ in advance µt applicable conditions.		•
Trip Cancellation Insurance (100%, no deductible)		ement of \$5,000 / trip / insured ed satisfactory by SSQ		•
Wheelchair - hospital bed *	Temporary use only			•
Artificial limbs and external prostheses *	Customary and reas	onable expenses		•
Wig (following chemotherapy) *	Maximum reimburse	ement of 1 wig and of \$500 / 48 months / insured		•
Intraocular lenses *	Customary and reas	onable expenses		•
Breast prostheses (following a mastectomy) *	Customary and reas	onable expenses		•
Surgical brassieres (following a mastectomy or breast reduction) *	Customary and reasonable expenses			•
Trusses, corsets, crutches, splints, casts, orthotic shoe inserts (specialized laboratory) and other orthoses *	Customary and reas Orthotic shoe inserts		•	
Therapeutic devices, including percutaneous or transcutaneous electrical nerve stimulator (PENS/TENS) *		onable expenses nscutaneous electrical nerve stimulator (PENS/TENS): eligible / 60 months / insured		•
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			•
Orthopedic shoes (specialized laboratory) *	Customary and reas	onable expenses		•
Electrocardiograms, X-rays (including scanner), magnetic resonance, ultrasounds and laboratory analyses *	Customary and reas	onable expenses		•
Respirators and oxygen *	Customary and reas	onable expenses		•
Hearing aids	Eligible expenses of	\$1,000 / 48 months / insured		•
Cosmetic surgery *	Following an accide	nt		•
Support stockings *	21mm Hg or more, 3	3 pairs / calendar year / insured		•
Dental surgery following an accident	Treatment received of	during the 12 months following the accident		•
Transportation and accommodation in Quebec *	Maximum reimbursement of \$1,000 / calendar year / insured			•
Detoxification treatment *	In a recognized esta Eligible expenses of	blishment \$50 / day, maximum of 30 days / calendar year / insured		•
Dietitian	Eligible expenses of \$30 for initial visit and \$25 / treatment for subsequent visits Maximum reimbursement of \$500 / calendar year / insured			•
Acupuncturist, Osteopath, Kinesitherapist, Orthotherapist, Massage therapist *, Chiropractor **, Physiotherapist, Physical rehabilitation therapist, Certified athletic therapist	Eligible expenses of \$35 / treatment Combined maximum reimbursement of \$750 / calendar year / insured			•
Audiologist, Hearing aid specialist, Occupational therapist, Speech therapist, Podiatrist, Chiropodist	Eligible expenses of \$30 / treatment Combined maximum reimbursement of \$500 / calendar year / insured			•
Psychiatrist, Psychoanalyst, Psychologist, Psychotherapist, Social worker, Marital and family therapist	Reimbursement at 5 Combined maximum	0% n reimbursement of \$750 / calendar year / insured		•

* Medical prescription required ** Fees for X-rays taken in a chiropractor's office are limited to \$50 / calendar year, subject to the maximum reimbursement of \$750 / insured / calendar year.

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

	Individual status			Single	e-parent stat	tus	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 Age 65 or over Additional premium for participants age 65 or over ⁽³⁾	\$95.90 \$4.40 \$307.41	\$5.05 \$ - \$ -	\$100.95 \$4.40 \$307.41	\$123.65 \$5.60 \$307.41	\$6.51 \$ - \$ -	\$130.16 \$5.60 \$307.41	\$188.77 \$8.37 \$614.84	\$9.94 \$ - \$ -	\$198.71 \$8.37 \$614.84
Expanded Plan Under age 65 Age 65 or over Additional premium for participants age 65 or over ⁽³⁾	\$219.05 \$49.14 \$307.41	\$11.53 \$ - \$ -	\$230.58 \$49.14 \$307.41	\$283.94 \$63.90 \$307.41	\$14.94 \$ - \$ -	\$298.88 \$63.90 \$307.41	\$439.34 \$95.39 \$614.84	\$ 23.12 \$ - \$ -	\$462.46 \$95.39 \$614.84

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.

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 Age 65 or over Additional premium for participants age 65 or over ⁽³⁾	\$101.80 \$4.66 \$320.63	\$5.36 \$ - \$ -	\$107.16 \$4.66 \$320.63	\$131.25 \$5.95 \$320.63	\$6.91 \$ - \$ -	\$138.16 \$5.95 \$320.63	\$200.38 \$8.88 \$641.26	\$10.55 \$ - \$ -	\$210.93 \$8.88 \$641.26
Expanded Plan Under age 65 Age 65 or over Additional premium for participants age 65 or over ⁽³⁾	\$228.25 \$51.17 \$320.63	\$12.01 \$ - \$ -	\$240.26 \$51.17 \$320.63	\$295.85 \$66.54 \$320.63	\$15.57 \$ - \$ -	\$311.42 \$66.54 \$320.63	\$457.77 \$99.34 \$641.26	\$24.09 \$ - \$ -	\$481.86 \$99.34 \$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 Insurance150%, 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)

Monthly premium rates non randary 1 to becember 51, 2021 – per \$1,000 of coverage V								
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.

Customer Centre

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Discover our on-line services by registering today on our secure site for insureds.

Head Office

2525 Laurier Boulevard P.O. Box 10500, Stn Sainte-Foy Quebec QC G1V 4H6 1-888-651-8181

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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.

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