SSQ insurance

Individual insurance

SSQ Privilege comparison table • 1-866-777-0711

The advantages of being insured with us:

- You'll appreciate the quality of our products and the simplicity of our claiming process.
- You'll have direct access to our Customer Service department, where real people with proper training are on hand to answer your questions.
- You won't be subject to any medical questionnaires or examinations if you apply within 90 days of the termination of your group health insurance coverage.
- You pay your premiums monthly, which makes budget planning easier.

Because your health is important, enrol today!

Choose the best flex plan for your needs!

Coverage category	% Reimbursement	Basic	Classic	Enhanced
1. Hospitalization	100%	Semi-private room – Max. 90 days		Private room Max. 90 days
2. Trip cancellation	100%	Max. $5,000/trip		
	Covers trip cancellation and interruption expenses resulting from a sudden and unexpected illness, an accident, death, or a disaster.			
3. Travel with assistance	100%	30 days – Max. $5M/trip	180 days – Max. $5M/trip	
	Covers expenses resulting from a sudden and unexpected illness that arises when you are travelling outside your province of residence.			
4. Prescription drugs	65%	Not covered		$1,000 Drugs not in the Quebec's Public Prescription Drug Insurance Plan

Coverage category/Type of care	Basic	Classic	Enhanced
	70%	**75%**	**80%**
5. Psychological care			
Career counsellor, psychoanalyst, psychologist, psychiatrist, social worker	$60/consultation Max. reimbursement $500	$65/consultation Max. reimbursement $500	$70/consultation Max. reimbursement $500
6. Health professionals			
Acupuncturist	$35/treatment Max. 10 treatments	$40/treatment Max. 10 treatments	$45/treatment Max. 10 treatments
Audiologist, occupational therapist, speech therapist	$65/treatment		$70/treatment
Podiatrist	$30/treatment	$35/treatment	$40/treatment
Max. 20 treatments for this specialty group			
Chiropractor (X-rays)	$40/X-ray – Max. 2 X-rays		
Chiropractor	$30/treatment	$35/treatment	$40/treatment
Osteopath	$45/treatment	$50/treatment	$55/treatment
Physiotherapist, physical rehabilitation therapist	$40/treatment	$45/treatment	$50/treatment
Max. 20 treatments for this specialty group			
Dietitian	$25/consultation Max. 10 consultations	$35/consultation Max. 10 consultations	$40/consultation Max. 20 consultations
Kinesitherapist, massage therapist, orthotherapist	Not covered		$35/treatment Max. 20 treatments
7. Orthopaedic devices and shoes			
Orthopaedic devices	$525/pair – Max. reimbursement $1,000		
Orthopaedic shoes	$200/pair Max. 3 pairs	$750/pair Max. 3 pairs	$1,000/pair Max. 3 pairs
8. Transportation by ambulance			
Ambulance and ambulance transportation by plane or train	Max. reimbursement $1,000		
9. Home care			
Nursing care	$60/day		
Home assistance services	$60/day		
Transportation expenses	$30/day		
Childcare expenses	$25/day		

Coverage category/Type of care	Basic	Classic	Enhanced
	70%	75%	80%
10. Other care			
Blood glucose monitor	$100/60 months	$100/36 months	
Breast prostheses, surgical brassiere	$200 lifetime maximum		
Convalescent home	$60/day – Max. 30 days		Semi-private room Max. 120 days
Cosmetic surgery required following an accident	Not covered	Max. reimbursement $5,000/accident	
Dental treatment required following accidental damage to natural teeth	Not covered	Max. reimbursement $2,000/accident	
Detoxification	Not covered	$80/day – $2,500 lifetime maximum	
External prostheses and artificial limbs	$5,000 lifetime maximum		
Graduated compression stockings	Max. 3 pairs		
Hearing aid	$750/48 months		
Intraocular lens implants	$1,000 lifetime maximum		
Ostomy supplies	Max. reimbursement $1,000		
Sclerosing injections	$20/treatment – Max. reimbursement $150		$20/treatment
Therapeutic devices, transcutaneous electrical nerve stimulators, insulin pump and accessories	Max. reimbursement $1,000		
Travel expenses within the province of residence	Max. reimbursement $1,000		
Respirator (breathing apparatus), wheelchair, hospital bed	Max. reimbursement $1,000		
Vaccines	$200		
Wig following chemotherapy	$300 lifetime maximum		
11. Lab tests and imaging techniques			
Lab tests, X-rays, ultrasounds, MRIs, electrocardiograms, CAT scans	Max. reimbursement $500	Max. reimbursement $1,200	Max. reimbursement $1,500
12. Vision care			
Eye examinations, eyeglasses, contact lenses, laser vision correction	Not covered	**Optional** Eye exam $50/24 months Other expenses $200/24 months	$400/24 months

Notes: All amounts listed are eligible amounts and apply **per insured, per calendar year, unless otherwise stated**.
SSQ Insurance reimburses at the stated percentage for the first $3,000 of annual eligible expenses per insurance policy. Thereafter, SSQ Insurance reimburses the excess at 90%, up to the other maximums provided for various expenses.

Optional coverage

Coverage	Type of care	% Reimbursement
Dental care[1]	**Basic care** (periodic examination and cleaning every 9 months)	75%
	Routine care (minor restorative services, endodontics, periodontics, etc.)	75%
	Major restorations (removable dentures and fixed bridges every 60 months)	50%
		$50 deductible • $1,000[2]

Notes: All amounts listed are eligible amounts and apply **per insured, per calendar year, unless otherwise stated**.

[1] Option available only for Classic and Enhanced coverage upon implementation of the SSQ Privilege health insurance policy. You must maintain this option for a minimum period of 24 months. Evidence of insurability may be required if you did not have dental care coverage under your previous group insurance plan.

[2] Maximum reimbursement per calendar year is reduced by half ($500) for the first year when you take out insurance between July 1 and December 31.

Talk to a financial security advisor today at 1-866-777-0711.

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Please note that certain restrictions, limitations, and exclusions apply. Changes may be made without notice, and all offers are subject to approval by the insurer. This document has been prepared for information purposes only and has no contractual value. Only insurance contracts may be used to settle legal questions.

In this document, SSQ Insurance refers to SSQ, Life Insurance Company Inc.

DPART130A-1 (2019-03)