



SSQ SMEs for small businesses



A product designed exclusively for businesses with less than 50 employees

At SSQ Insurance, we understand that group insurance needs vary from one client to another. Since day-to-day operations are often time consuming we've created a competitive, comprehensive, customized and easy-to-manage group insurance solution.

A sustainable group insurance plan for optimal health

SSQ Insurance has implemented the following measures to ensure your group insurance plan is sustainable:

- Generic prescription drug substitutions
- Maximum amounts reimbursable per calendar year for prescriptions drugs*
- SSQ Insurance's regular list of prescription drugs provides comprehensive coverage for all your employees' needs
- The application of reasonable and customary charges and grouping of certain clauses to ensure a plan of optimal quality

We also offer innovative options to provide coverage for employees at a competitive price.

*Certain limitations can apply for Quebec-based plan members.

Go paperless: group insurance for small businesses is administered 100% online



Who has the time for paperwork these days? Our solution for small businesses is 100% digital.

- Electronic registration of insureds
- Pre-authorized debit payments
- Registration for direct deposit and electronic benefit statements

A few clicks are all it takes for plan **administrators** to manage their group insurance policies via our secure site for administrators.

For administrators

- Add new plan members
- Modify existing member files
- View invoices
- View and download claim forms
- Access insurance booklets and other useful information



The secure site for insureds offers a host of tools for plan members:

For plan members

- View and modify beneficiary designations
- Faster reimbursements with direct deposit and digital benefit statements
- View covered benefits and booklets
- Print extra insurance cards
- Change of address
- Download claim forms
- Simulate benefit claim amounts
- Submit claims online
- Download the free SSQ Insurance application



To learn more:
ssq.ca/mobile-services

Comprehensive coverage



Life and accidental death and dismemberment insurance

These coverages are granted to both employees and their dependents. The plan sponsor chooses the coverage amount and end date.



Optional life insurance

This optional coverage is subject to proof of insurability. It is available to employees and their dependents. Employees choose a coverage amount based on the terms of the group insurance contract established by the plan sponsor.



Short and long term disability insurance

Depending on their needs, plan sponsors choose:

- The coverage amount
- The waiting periods for health, accident, and hospitalization coverage
- The "own occupation period" (24 months) by including or not the waiting period for long term disability insurance

Waiver of premiums*

In case of total disability, coverage is maintained and no premium payments are required as of the first day following the long term disability insurance waiting period, or as of 6 months following the total disability start date if no long term disability coverage is provided under the contract.

* Applies to participants' basic and optional life insurance, as well as short and long term disability insurance.

Health care

We offer four different coverage statuses: individual, family, single-parent, and couple.

Plan sponsors can choose:

- The deductible per calendar year based on the coverage status applicable to:
 - All health care benefits
 - Prescription drugs only
 - All health care benefits except prescription drugs
- For prescription drugs:
 - Generic substitution
 - The deductible per service
 - The drug dispensing fee limit*
 - The drug dispensing fee deductible*
 - The maximum amount reimbursable per calendar year*
- The coinsurance applicable to:
 - Prescription drugs
 - Vision care
 - All other health care benefits

*Certain limitations can apply for Quebec-based plan members.

Prescription drugs

Prescription drugs	Direct card, regular list
Drugs - Patient's Contribution	Drugs - PC
Sclerosing injections	\$20 max. eligible/injection
Preventive vaccines	\$200 reimbursement/calendar year

Hospital

Hospitalization expenses	Semi-private room, no deductible, coinsurance 100%
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Travel insurance

Travel assistance insurance	\$5,000,000 reimbursement/trip , no deductible, coinsurance 100%
Travel cancellation insurance	\$5,000 reimbursement/trip, no deductible, coinsurance 100%

Other expenses

Convalescent home	Semi-private room, 60 days/calendar year
Ambulance	Unlimited
Transport by airplane or train	Unlimited
Dental treatment - accident	Unlimited
Nursing care	\$300 max. eligible/day, \$10,000 reimbursement/calendar year
Intrauterine device (IUD)	Unlimited
CAT scan Magnetic resonance imaging Ultrasound	X-rays Laboratory analyses Electrocardiogram (ECG)
	\$1,000 reimbursement/calendar year, combined
Hearing aid	\$500 reimbursement/48 months
Blood glucose monitor	\$250 reimbursement/36 months
External prosthesis and artificial limb	\$5,000 reimbursement/prosthesis
Wheelchair and walker	Unlimited
Hospital bed	Unlimited
Respirator (breathing apparatus)	\$10,000 lifetime maximum reimbursement
Orthopaedic devices	Unlimited
Therapeutic devices	\$10,000 lifetime maximum reimbursement

Other expenses

Support stockings	3 pairs/calendar year
Orthopaedic shoes	Unlimited
Wig following chemotherapy	\$300 lifetime maximum reimbursement
Transcutaneous electrical nerve stimulator	\$800 reimbursement/60 months
Foot orthoses	\$300 reimbursement/calendar year
Intraocular lens implants	\$1,000 lifetime maximum reimbursement
Breast prostheses	\$1,000 reimbursement/24 months
Surgical brassieres	\$200 lifetime maximum reimbursement
Insulin pump	\$7,500 reimbursement/60 months
Insulin pump accessories	Unlimited
Ostomy supplies	Unlimited

Note: The additional premium may be removed at age 65, provided the current insurer did not charge one.

There are four health professional coverage options.

Health professionals

	Option 1	Option 2	Option 3	Option 4
Psychologist				
Psychiatrist	\$85 max. eligible/treatment, per professional	\$300 reimbursement/ calendar year, combined	\$500 reimbursement/ calendar year, combined	\$750 reimbursement/ calendar year, combined
Psychoanalyst				
Social worker				
Chiropractor				
Chiropractor - X-rays	\$40 max. eligible /treatment	\$300 reimbursement/ calendar year, combined	\$500 reimbursement/ calendar year, combined	\$750 reimbursement/ calendar year, combined
Acupuncturist				
Physiotherapist & PRT	\$55 max. eligible/treatment			
Occupational therapist	\$80 max. eligible/treatment	\$300 reimbursement/ calendar year, per professional	\$500 reimbursement/ calendar year, per professional	\$750 reimbursement/ calendar year, per professional
Speech therapist				
Audiologist				
Osteopath	\$65 max. eligible/treatment, per professional			
Podiatrist				

Note: For Option 1 – \$300 reimbursement/calendar year, combined (for all these professionals)

Ophtalmologist	\$60 max. eligible/24 months, combined
Optometrist	

These complementary benefits are optional and at the plan sponsor's choosing.

MKO

	Option 1	Option 2	Option 3	Option 4
Massage therapist	\$55 max. eligible/treatment, per professional	\$300 reimbursement/ calendar year, combined	\$500 reimbursement/ calendar year, combined	\$750 reimbursement/ calendar year, combined
Kinesitherapist				
Orthotherapist	\$300 reimbursement/ calendar year, combined			

Vision care

	Option 1	Option 2	Option 3	Option 4
Eyeglasses				
Contact lenses	\$200 max. eligible/ 24 months, combined	\$400 max. eligible/ 24 months, combined	N/A	N/A
Laser vision correction				

Dental care

Dental care coverage is optional. Claims are submitted directly using a direct payment card.

Plan sponsors choose:

- The block or blocks to cover.
- The maximum reimbursement amounts and coinsurance amount applicable to each block.
- The annual deductible per calendar year, based on the coverage status. The annual deductible is applicable to all selected blocks.

Block 1 Basic dental care	Block 2 Dental restorative services	Block 3 Orthodontic care
Diagnostic services		
Preventive services and space maintainers		
Minor restorative services	Major restorative services and fixed prosthodontics	
Endodontics		
Periodontics		Orthodontics
Rebase (jump), reline, adjustment, and repair of removable dentures	Removable denture	
Repair of fixed bridges and crowns		
Oral surgery	Fixed bridge	
Additional services		

Note: The reference rate applicable is the current year.

Medical and Dental "Cost Plus" benefit coverage

This extended coverage is beyond what the basic group insurance covers. It is available to designed classes of employees and their eligible dependents. Per the Canadian Income Tax Act, qualifying medical, dental or hospital expenses can be processed on a "cost plus" basis.



Health and wellness program

Designed specifically to improve the health of employees, our Health *InSight* Program aims to develop and implement a health culture in organizations through concrete solutions that are adapted to each work environment.

Health Support Service*

Employees going through a hard time? Help them get back on their feet as quickly as possible by giving them a referral card for our Health Support Service program. This assistance program gives employees and their dependents access to:

- 3 hours of telephone consultations, including 1 hour of legal or financial advice
- 6 hours of consultation at an office or via a secure website
- Help with finding a shelter or childcare services
- Videos on a variety of topics (suicide prevention, Internet addiction, stress management, burnout, etc.)

* Included in contracts with long term disability insurance.



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

