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# Your Plan

At a glance



## **J** ASSUREQ – Retired members

**January 1, 2020**

For retirees of the  
Centrale des syndicats du Québec (CSQ)  
members of ASSUREQ and AREQ (CSQ)



## Plan A – Health Insurance

### Health

## You must choose Health or Health Plus

### Health Plus

Unless indicated otherwise, the following expenses are eligible for reimbursement at 80% and the amount indicated, where applicable, is the maximum amount reimbursed per insured. To be eligible, expenses incurred for services or supplies, examinations, care, expenses or their surplus must meet the reasonable standards of the common practice of the health professionals involved.

Eligible prescription drugs\* not covered under the BPDIP<sup>1</sup> (direct payment card)

Sclerosing injections\* (\$26.25 / day)

Travel insurance with assistance<sup>2</sup> (100%, \$5,000,000 / trip, maximum: first 90 days of each trip)

Trip cancellation insurance (100%, \$5,000 / trip)

#### Other expenses:

- Ambulance and air transportation
- Blood glucose monitor\* (\$240 / 36 months)
- Breast prostheses\*
- Breathing assistance apparatus and oxygen\*
- Convalescent home\* (Accommodation and meals: \$60 / day, maximum of 120 days / calendar year)
- Detoxification clinic\* (Accommodation and meals: \$64 / day, maximum of 30 days / calendar year)
- External prosthesis and artificial limbs
- Fees following accidental injury to natural teeth
- Foot orthoses\*
- Hearing aids (\$750 / 48 months) - *New maximum*
- Home care\*
  - Nursing care for home visits: \$48 / day, maximum 30 days / event
  - Home care services: \$48 / day, maximum 30 days / event
  - Round-trip transportation: maximum reimbursement of \$24 / return trip and 12 trips / event, maximum 30 days / event
- Hospital in Canada (Semi-private hospital room, 100%)
- Insulin pump and accessories\*
- Intraocular lenses\*
- Medium or full support stockings\* (maximum of 3 pairs / calendar year)
- Nursing care\* (\$240 / day, \$5,000 / calendar year)
- Orthopedic devices\*
- Orthopedic shoes\*
- Ostomy supplies\*
- Palliative care and chronic care facilities\* (Semi-private hospital room, 100%)
- Rehabilitation centre, residential centre and long-term care centre (CHSLD)\* (Semi-private hospital room 100%, lifetime maximum of 180 days)
- Surgical brassieres\* (\$200 / lifetime)
- Therapeutic devices\*
- Transcutaneous electrical nerve stimulator (\$800 / 60 months)
- Transportation and accommodation for consultation with a medical specialist in Quebec\* (\$1,000 / calendar year)
- Transportation by plane or train of a bedridden insured person\*
- Wheelchair, walker or hospital bed\* (temporary use only)
- Wig\* (\$300 / lifetime)

\* Medical prescription required

<sup>1</sup> Basic Prescription Drug Insurance Plan

<sup>2</sup> To be eligible, the insured must also be covered under the health and hospitalization insurance program of a Canadian province.

Eligible prescription drugs\* not covered under the BPDIP<sup>1</sup> (direct payment card)

Sclerosing injections\* (\$26.25 / day)

Travel insurance with assistance<sup>2</sup> (100%, \$5,000,000 / trip, maximum of 182 days, subject to the eligibility criteria of the RAMQ3 health insurance plan) 

Trip cancellation insurance (100%, \$5,000 / trip)

#### Other expenses:

- Ambulance and air transportation
- Blood glucose monitor\* (\$240 / 36 months)
- Breast prostheses\*
- Breathing assistance apparatus and oxygen\*
- Convalescent home\* (Accommodation and meals: \$60 / day, maximum of 120 days / calendar year)
- Detoxification clinic\* (Accommodation and meals: \$64 / day, maximum of 30 days / calendar year)
- External prosthesis and artificial limbs
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  - Round-trip transportation: maximum reimbursement of \$24 / return trip and 12 trips / event, maximum 30 days / event
- Hospital in Canada (Semi-private hospital room, 100%)
- Insulin pump and accessories\*
- Intraocular lenses\*
- Medium or full support stockings\* (maximum of 3 pairs / calendar year)
- Nursing care\* (\$240 / day, \$5,000 / calendar year)
- Orthopedic devices\*
- Orthopedic shoes\*
- Ostomy supplies\*
- Palliative care and chronic care facilities\* (Semi-private hospital room, 100%)
- Rehabilitation centre, residential centre and long-term care centre (CHSLD)\* (Semi-private hospital room 100%, lifetime maximum of 180 days)
- Surgical brassieres\* (\$200 / lifetime)
- Therapeutic devices\*
- Transcutaneous electrical nerve stimulator (\$800 / 60 months)
- Transportation and accommodation for consultation with a medical specialist in Quebec\* (\$1,000 / calendar year)
- Transportation by plane or train of a bedridden insured person\*
- Wheelchair, walker or hospital bed\* (temporary use only)
- Wig\* (\$300 / lifetime)

\* Medical prescription required



<sup>1</sup> Basic Prescription Drug Insurance Plan

<sup>2</sup> To be eligible, the insured must also be covered under the health and hospitalization insurance program of a Canadian province.

<sup>3</sup> Régie de l'assurance maladie du Québec

<sup>4</sup> Eligible expenses are limited to the reasonable standards of the common practice.



-  Audiologist, occupational therapist, speech therapist
-  Psychotherapy (50% of the first \$1,000 of eligible expenses and 80% of excess expenses, \$1,500 / calendar year)

No maximum per treatment or consultation (reimbursement at 80%)<sup>4</sup>  
Maximum reimbursement of \$750 / calendar year for all of the following:

-  Acupuncturist
-  Chiropracist
-  Chiropractor
-  Dietitian
-  Homeopath
-  Kinesitherapist
-  Massage therapist
-  Naturopath
-  Orthothérapeut
-  Osteopath
-  Physiotherapist
-  Podiatrist

## Plan B – Life Insurance

### Participant's Life Insurance Plan

The participant's life insurance plan is only accessible **if the participant is covered under the health insurance plan (Plan A) or is exempt.**

Age upon death	Benefits payable in case of death		
	Option 1	Option 2	Option 3
Under age 60	\$20,000	\$40,000	\$60,000
Age 60 to 64	\$15,000	\$30,000	\$45,000
Age 65 and over	\$10,000	\$20,000	\$30,000
Accidental death & dismemberment insurance is included with options 1, 2 and 3.			
Life Insurance benefits are payable regardless of the cause of death.			

**Options 2 and 3:** These options allow participants to respectively double or triple the amount of coverage offered under Option 1. To be eligible, participants must have, at the time of retirement, life insurance coverage (under the employees' group insurance plan) for an amount that is higher or equal to the one offered under this plan; otherwise, the participant can only have access to Option 1.

### Spouse's and Dependent Children's Life Insurance Plan

This plan is only available to **participants who are enrolled in the participant's life insurance plan.**

For a spouse	\$5,000
For a dependent child (aged 24 hours or more)	\$5,000

In the case of a participant insured under a family coverage status who does not have a spouse (single-parent family), the amount payable upon the death of a dependent child (aged 24 hours or older) is \$5,000 plus an amount equal to \$5,000 divided by the number of children in the family upon the death of the dependent child.

## Monthly Premium Rate Schedule

Applicable as of January 1, 2020

### Plan A - Health Insurance

Health insurance	Coverage Status		
	Individual	Single-parent	Family
Health	\$25.69	\$30.96	\$49.12
Health Plus	\$47.80	\$57.13	\$89.28

The 9% provincial sales tax must be added to these premium rates.

### Plan B - Life Insurance

OPTION 1	
Individual	\$15.30
Family	\$24.92
OPTION 2	
Individual	\$33.60
Family	\$43.22
OPTION 3	
Individual	\$51.90
Family	\$61.52

The 9% provincial sales tax must be added to these premium rates.

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 [customer-centre.ssq.ca](http://customer-centre.ssq.ca).

# Customer Centre

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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.