

1. Changes made to your plan as of January 1, 2014

1.1 Exemption entitlement

The first two paragraphs of section 1.7.1 Exemption entitlement on page 9 of your booklet will be replaced by:

“The purpose of this provision is to allow participants to maintain the right to participate in the accident and health insurance plan at a later date if they are covered under another group insurance contract providing a drug coverage. This exemption entitlement is defined as follows:

A retiree may cease to participate in the accident and health insurance plan by providing evidence to SSQ that he is covered personally or by his spouse **under a group insurance plan** providing a drug coverage. However, the retiree may choose to participate in the Life Insurance Plan.”

1.2 Eligible expenses, reimbursements and deductible (information missing from booklet)

In order to understand the example provided in the gray box on section 1.10 on page 13 of your booklet, please add the following information to point c) :

“Let us assume that the cumulative total of expenses paid by SSQ for all professionals in this group is \$740.”

1.3 Exclusions to prescription drug coverage (sunscreens)

The exclusion of sunscreens from prescription drug coverage will be changed to specify that all sunscreens are excluded from being eligible to reimbursement. As such, item 6. on page 23 of your booklet will be replaced by:

“6. Sunscreens”.

1.4 The whirlpool bath is added to the exclusions applying to therapeutic devices listed at section 3.2.6 on page 26 of your booklet.

2. New premium rates as of January 1, 2014

The following table presents the new premium rates that will become effective as of January 1, 2014.

Please note that no premium holiday will be granted in 2014.

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