

## 1. Changes made to your plan as of January 1, 2015

### 1.1 Expanded Accident and Health Insurance Plan

The table "Expanded Accident and Health Insurance Plan" on page vi of your booklet is modified as follows:

- Grouping of professional fees for a dietitian, a naturopath, a homeopath and a phytotherapist: **fees for a naturopath, a homeopath and a phytotherapist are no longer eligible.**
- Grouping of professional fees for an **acupuncturist**, an **osteopath**, a **kinesitherapist**, an **orthotherapist**, a **massage therapist**, a **chiropractor** and a **physiotherapist**: the eligible expenses per treatment of **\$25 changes to \$35**, but the maximum reimbursement per calendar year remains the same. A **medical prescription** is now required for the reimbursement of **massage therapist** fees.
- Grouping of professional fees for an **audiologist**, a **hearing aid specialist**, an **occupational therapist**, a **speech therapist** and a **podiatrist**: the eligible expenses per treatment of **\$25 changes to \$30**, but the maximum reimbursement per calendar year remains the same.
- Grouping of professional fees for a **psychiatrist**, a **psychoanalyst**, a **psychologist**, a **social worker** and a **marital and family therapist**: the maximum reimbursement, per calendar year, per insured and group of **\$500 changes to \$750**.

Moreover, reimbursement for **orthotic shoe inserts** outlined on page iii of your booklet is still limited to the price schedule of the *Association nationale des orthésistes du pied*, but it becomes subject to **one pair per calendar year, per insured**.

### 1.2 Travel Insurance

On February 1, 2014, some amounts of your travel insurance were updated. Pages 34 and 35 of your booklet are modified as follows:

- the cost of **returning** the insured's **vehicle**, whether rented or not, by means of a commercial agency. A medical certificate attesting to the incapacity of the insured is required. Maximum reimbursement: **\$2,000**, subject to prior authorization from the Insurer\*;
- in the event of the insured's death, the expenses for **preparing and returning the remains** (excluding the cost of the coffin or casket) are covered up to a maximum reimbursement of **\$10,000**, subject to prior authorization from the Insurer\*;
- the cost of **accommodation and meals** in a commercial establishment, for insureds, up to **\$300** per day and subject to a maximum of **\$2,400** per stay for all insureds if the return is postponed following a hospitalization lasting for 24 hours or more for one of the insureds, an immediate family member or travel companion;

- the cost of **accommodation and meals** in a commercial establishment, for only one close relative, as well as return, economy-class **transportation expenses** by the most direct route by plane, bus or train in order to visit the hospital where the insured is staying for at least seven (7) days, or to identify the body of the deceased insured before the remains are returned. Eligible expenses are limited to the following:
  - transportation: \$2,500;
  - accommodation and meals: **\$300** per day, up to a maximum of **\$2,400** per trip for all covered parties combined.

The notion of "close relative" may also include a friend in the event that the insured has no close relatives. Prior authorization from the Insurer\* is required;"

## 2. New premium rates as of January 1, 2015

The following table presents the new premium rates that will become effective as of January 1, 2015.

Please note that a 10% premium holiday will be granted for Health Insurance, as well as a 20% premium holiday for Life Insurance.

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