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Your Plan

At a glance



Contract Y9999-R

Retired management personnel of the Quebec
Public and Parapublic Sectors

January 2024

GROUP INSURANCE PLAN FOR THE RETIRED MANAGEMENT PERSONNEL OF THE QUEBEC PUBLIC AND PARAPUBLIC SECTORS

At a glance

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 Client Centre at beneva.ca/en/client-centre.

MANDATORY ACCIDENT AND HEALTH INSURANCE PLAN

SSQ Insurance recommends that all group insurance participants comply with the Government of Canada's travel advisories.

Annual deductible: Individual status: \$50 | Single-parent status: \$65 | Family status: \$100

Customary and reasonable expenses: to be eligible, expenses incurred for services or supplies must meet the reasonable standards of the common practice of the health professionals involved.

Annual out-of-pocket: the annual out-of-pocket (\$1,196) stated below represents the annual maximum provided for under the Quebec Basic Prescription Drug Insurance Plan (BPDIP) determined on July 1 of the previous year.

Basic Plan

Unless otherwise specified in the table below, eligible expenses are reimbursed at **75%**, until the annual out-of-pocket exceeds \$1,196, and at 100% thereafter.

Expanded Plan

Unless otherwise specified in the table below, eligible expenses are reimbursed at **80%**, until the annual out-of-pocket exceeds \$1,196, and at 100% thereafter.

Benefit	Reimbursement limitations	Basic Plan	Expanded Plan
Hospital expenses in Quebec (100%, no deductible)	Basic Plan Semi-private room, maximum of 90 days / calendar year / insured Expanded Plan Semi-private room, no limit on number of days	●	●
Prescription drugs and eligible pharmaceutical services * (Mandatory generic substitution)	Basic Plan Drugs covered on the RAMQ list Expanded Plan Drugs available only by prescription	●	●
Home care *: - Nursing care - Transportation expenses - Convalescent home - Home assistance services	Within 30 days of hospitalization Eligible expenses of \$60 / day / insured Eligible expenses of \$30 / trip, maximum of 3 trips / week Eligible expenses of \$125 / day / insured Eligible expenses of \$60 / day / insured	●	●
Nurse *	Eligible expenses of \$300 / day, maximum reimbursement of \$10,000 / calendar year / insured	●	●
Sclerosing injections (substance)	Eligible expenses of \$20 / treatment / day / insured	●	●
Ambulance	Customary and reasonable expenses	●	●
Vaccines	Eligible expenses of \$200 / calendar year / insured	●	●
Travel Insurance with Assistance (100%, no deductible) *	Maximum reimbursement of \$5,000,000 / trip / insured If a trip is scheduled to last more than 180 days, you must contact the insurer in advance for information about applicable conditions.		●
Trip Cancellation Insurance (100%, no deductible)	Maximum reimbursement of \$10,000 / trip / insured With evidence deemed satisfactory by the insurer		●
Wheelchair - hospital bed *	Temporary use only		●
Artificial limbs and external prostheses *	Customary and reasonable expenses		●
Wig (following chemotherapy) *	Maximum reimbursement of 1 wig and of \$500 / 48 months / insured		●
Intraocular lenses *	Customary and reasonable expenses		●
Breast prostheses (following a mastectomy) *	Customary and reasonable expenses		●
Surgical brassieres (following a mastectomy or breast reduction) *	Customary and reasonable expenses Lifetime maximum reimbursement of 6 surgical brassieres		●
Trusses, corsets, crutches, splints, casts, orthotic shoe inserts (specialized laboratory) and other orthoses *	Customary and reasonable expenses Orthotic shoe inserts: maximum of 1 pair / calendar year / insured		●
Therapeutic devices, including percutaneous or transcutaneous electrical nerve stimulator (PENS/TENS) *	Customary and reasonable expenses Percutaneous or transcutaneous electrical nerve stimulator (PENS/TENS): eligible expenses of \$1,000 / 60 months / insured		●
Insulin pump *	Purchase and maintenance of the pump: Maximum reimbursement of \$7,500 / 60 months / insured Items needed to operate the pump: Maximum reimbursement of \$4,000 / calendar year / insured		●
Orthopedic shoes (specialized laboratory) *	Customary and reasonable expenses		●
Electrocardiograms, X-rays (including scanner), magnetic resonance, ultrasounds and laboratory analyses *	Customary and reasonable expenses		●
Respirators and oxygen *	Customary and reasonable expenses		●
Hearing aids	Eligible expenses of \$1,000 / 48 months / insured		●
Cosmetic surgery *	Following an accident		●
Support stockings *	21mm Hg or more, 3 pairs / calendar year / insured		●
Dental surgery following an accident	Treatment received during the 12 months following the accident		●
Transportation and accommodation in Quebec *	Maximum reimbursement of \$1,000 / calendar year / insured		●
Detoxification treatment *	In a recognized establishment Eligible expenses of \$50 / day, maximum of 30 days / calendar year / insured		●
Dietitian	Eligible expenses of \$30 for initial visit and \$25 / treatment for subsequent visits Maximum reimbursement of \$500 / calendar year / insured		●
Acupuncturist, Osteopath, Kinesiologist , Kinesitherapist, Orthotherapist, Massage therapist *, Chiropractor **, Physiotherapist, Physical rehabilitation therapist, Certified athletic therapist	Eligible expenses of \$35 / treatment Combined maximum reimbursement of \$750 / calendar year / insured		●
Audiologist, Hearing aid specialist, Occupational therapist, Speech therapist, Podiatrist, Chiropodist	Eligible expenses of \$30 / treatment Combined maximum reimbursement of \$500 / calendar year / insured		●
Psychiatrist, Psychoanalyst, Psychologist, Psychotherapist, Social worker, Marital and family therapist	Reimbursement at 50% Combined maximum reimbursement of \$750 / calendar year / insured		●

* Medical prescription required ** Fees for X-rays taken in a chiropractor's office are limited to \$50 / calendar year, subject to the maximum reimbursement of \$750 / insured / calendar year.

MANDATORY ACCIDENT AND HEALTH INSURANCE PLAN

Monthly premium rates from January 1 to December 31, 2024⁽¹⁾

	Individual status			Single-parent status			Family status		
	Premiums paid by the participant	Premium holiday ⁽²⁾	Total premiums	Premiums paid by the participant	Premium holiday ⁽²⁾	Total premiums	Premiums paid by the participant	Premium holiday ⁽²⁾	Total premiums
Basic Plan									
Under age 65	\$117.94	\$9.56	\$127.50	\$152.07	\$12.33	\$164.40	\$232.17	\$18.82	\$250.99
Age 65 or over	\$3.97	\$ -	\$3.97	\$5.05	\$ -	\$5.05	\$7.55	\$ -	\$7.55
Additional premium for participants age 65 or over ⁽³⁾	\$322.78	\$ -	\$322.78	\$322.78	\$ -	\$322.78	\$645.58	\$ -	\$645.58
Expanded Plan									
Under age 65	\$233.46	\$18.93	\$252.39	\$302.60	\$24.54	\$327.14	\$468.22	\$37.96	\$506.18
Age 65 or over	\$46.31	\$ -	\$46.31	\$60.23	\$ -	\$60.23	\$89.92	\$ -	\$89.92
Additional premium for participants age 65 or over ⁽³⁾	\$322.78	\$ -	\$322.78	\$322.78	\$ -	\$322.78	\$645.58	\$ -	\$645.58

Premiums do not include the 9% provincial sales tax.

⁽¹⁾ Any change in premium rates following a change in age group of the participant becomes effective on the first day of the month coinciding with or following the age change.

⁽²⁾ Please note that a **premium holiday** of 7.5% is granted to the retiree under age 65 for the mandatory Accident and Health Insurance.

⁽³⁾ Additional premium paid by participants age 65 or over, starting on the first day of the month coinciding with or following their 65th birthday, if opting for prescription drug coverage under the group insurance plan rather than under the RAMQ plan.

OPTIONAL LIFE INSURANCE PLAN

Plans	Coverage
Retired Participant's Life Insurance	150%, 125%, 100%, 75%, 50% OR 25% of the participant's salary immediately before retirement OR \$10,000, \$5,000 or \$2,000 Maximum amount: As of the first day of the month coinciding with or following the participant's 75 th birthday, coverage is limited to no more than 75% of pre-retirement earnings and as of the first day of the month coinciding with or following the participant's 80 th birthday, coverage is limited to no more than 50% of pre-retirement earnings.
Spouse's Life Insurance	\$10,000
Dependent Children's Life Insurance	\$5,000 / child
Spouse's Optional Life Insurance	1 to 5 increments of \$10,000

Monthly premium rates from January 1 to December 31, 2024 – per \$1,000 of coverage ⁽¹⁾

Participant's Basic Life Insurance and Spouse's Optional Life Insurance ⁽²⁾	Male			Female		
	Premiums paid by the participant	Premium holiday	Total premiums	Premiums paid by the participant	Premium holiday	Total premiums
Under age 50	\$0.12	\$-	\$0.12	\$0.07	\$-	\$0.07
Age 50 to 54	\$0.22	\$-	\$0.22	\$0.12	\$-	\$0.12
Age 55 to 59	\$0.36	\$-	\$0.36	\$0.23	\$-	\$0.23
Age 60 to 64	\$0.60	\$-	\$0.60	\$0.36	\$-	\$0.36
Age 65 to 69	\$0.91	\$-	\$0.91	\$0.56	\$-	\$0.56
Age 70 to 74	\$1.42	\$-	\$1.42	\$0.96	\$-	\$0.96
Age 75 to 79	\$2.25	\$-	\$2.25	\$1.61	\$-	\$1.61
Age 80 to 84	\$3.62	\$-	\$3.62	\$2.76	\$-	\$2.76
Age 85 and over	\$5.50	\$-	\$5.50	\$4.68	\$-	\$4.68
Spouse's and Dependent Children's Life Insurance	Premiums paid by the participant		Premium holiday		Total premiums	
	\$11.04		\$-		\$11.04	

Premiums do not include the 9% provincial sales tax.

⁽¹⁾ Any change in premium rates following a change in age group of the participant becomes effective on the first day of the month coinciding with or following the age change.

⁽²⁾ Premiums for Spouse's Optional Life Insurance are based on the spouse's gender and age.

NOTE FROM THE CCR

The Advisory Committee for Retirees (ACR) was set up to give its retirees a right of oversight in both the administration of their group insurance plan and the identification of their preferred orientations. The ACR also oversees the insurance-related interests of retired management personnel from Québec's public and parapublic sectors.

The ACR Newsletter is published for retired management personnel from Québec's public and parapublic sectors.

Go to ccr-quebec.com to subscribe to the newsletter or to visit the ACR website.

Important Notice

On January 1, 2023, La Capitale and SSQ Insurance combined operations to become Beneva.

Our documentation will be gradually updated with Beneva's name and logo. Accordingly, some of your contractual documents will remain with SSQ Insurance's name and logo for some time.

Client Centre

2 minutes to register.

48 hours to get reimbursed.

Now that's fast!

+ **Log in to the Client Centre!**
beneva.ca/en/client-centre

Discover our on-line services by registering today on our secure site for insureds.

2525 Laurier Boulevard
P.O. Box 10500, Stn Sainte-Foy
Quebec QC G1V 4H6
1-888-651-8181

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For more information, please feel free to contact our Customer Service.