

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

YZ retirees

**NEW PREMIUM RATES AND CHANGES MADE TO YOUR BOOKLET
AS OF JANUARY 1, 2019**

This document provides you with your new premium rates and information about certain changes effective as of January 1, 2019. Please store this document with your booklet for future reference.

For any questions about your group insurance plan, please contact SSQ Customer Service from 8:30 a.m. to 4:30 p.m. Monday to Friday, at 1-888-651-8181.

SSQ *Financial
Group*

Values in the right place

1. Change made to your plan as of January 1, 2019

1.2 ELIGIBILITY FOR INSURANCE FOR RETIREES

Retirees who were members of the *Fédération québécoise des directeurs et directrices d'établissement d'enseignement* (FQDE) are now eligible under this group insurance plan.

2. Change made to your plan during the year 2019

2.1 POSSIBILITY OF MODIFYING YOUR HEALTH INSURANCE COVERAGE AT AGE 65

During the year 2019, a modification will be made to your Health Insurance plan. Once this modification is effective, retirees who are insured under the Basic Health Insurance plan will be allowed, on their 65th birthday, to modify their coverage and to choose the Expanded Health Insurance plan. This choice will no longer be irrevocable.

On the effective date of this modification, retirees of more than 65 years of age who are currently covered under the Basic Health Insurance plan will exceptionally be allowed to change their coverage and to choose the Expanded Health Insurance plan.

Retirees may change their coverage from the Expanded to the Basic Health Insurance plan at any time.

This modification will be effective during the year 2019. More information will be provided to all insureds affected by this change in the upcoming months.

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MONTHLY PREMIUM RATES FROM JANUARY 1 TO DECEMBER 31, 2019 - CONTRACT Y9999-R (Groups 19520 to 19525, 19541 to 19546)

PLANS	MONTHLY PREMIUM RATES								
	INDIVIDUAL			SINGLE-PARENT			FAMILY		
	Premiums paid by the participant	Premium holiday	Total Premiums	Premiums paid by the participant	Premium holiday	Total Premiums	Premiums paid by the participant	Premium holiday	Total Premiums
RETIRED MANAGEMENT PERSONNEL BASIC Health Insurance (Groups 19522,19523 and 19524)									
Under age 65	\$95.81	–	\$95.81	\$123.53	–	\$123.53	\$188.59	–	\$188.59
Age 65 or over	\$4.87	–	\$4.87	\$6.20	–	\$6.20	\$9.27	–	\$9.27
Additional premium for participants age 65 or over ⁽¹⁾	\$359.55	–	\$359.55	\$359.55	–	\$359.55	\$719.10	–	\$719.10
EXPANDED Health Insurance (Groups 19520,19521 and 19525)									
Under age 65	\$206.01	–	\$206.01	\$267.02	–	\$267.02	\$413.17	–	\$413.17
Age 65 or over	\$44.85	–	\$44.85	\$58.32	–	\$58.32	\$87.06	–	\$87.06
Additional premium for participants age 65 or over ⁽¹⁾	\$359.55	–	\$359.55	\$359.55	–	\$359.55	\$719.10	–	\$719.10
RETIRED JUDGES BASIC Health Insurance (Groups 19542,19543 and 19544)									
Under age 65	\$101.70	–	\$101.70	\$131.12	–	\$131.12	\$200.19	–	\$200.19
Age 65 or over	\$5.16	–	\$5.16	\$6.59	–	\$6.59	\$9.84	–	\$9.84
Additional premium for participants age 65 or over ⁽¹⁾	\$375.00	–	\$375.00	\$375.00	–	\$375.00	\$750.01	–	\$750.01
EXPANDED Health Insurance (Groups 19541,19545 and 19546)									
Under age 65	\$214.65	–	\$214.65	\$278.22	–	\$278.22	\$430.50	–	\$430.50
Age 65 or over	\$46.70	–	\$46.70	\$60.73	–	\$60.73	\$90.66	–	\$90.66
Additional premium for participants age 65 or over ⁽¹⁾	\$375.00	–	\$375.00	\$375.00	–	\$375.00	\$750.01	–	\$750.01

Premiums do not include the 9% provincial sales tax.

⁽¹⁾ Additional premium for individuals age 65 or over opting to maintain prescription drug insurance with SSQ instead of obtaining coverage under the RAMQ plan. For participants turning age 65 during the year, changes to premiums and coverage will be effective on the first day of the month coinciding with or following their 65th birthday.

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

MONTHLY PREMIUM RATES FROM JANUARY 1 TO DECEMBER 31, 2019 - CONTRACT Y9999-R (Groups 19520 to 19525, 19541 to 19546)

PLANS		PER \$1,000 OF COVERAGE					
		MALE			FEMALE		
Participant's Basic Life Insurance and Spouse's Optional Life Insurance ⁽²⁾		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		\$0.23	–	\$0.23	\$0.13	–	\$0.13
Age 55 to 59		\$0.38	–	\$0.38	\$0.24	–	\$0.24
Age 60 to 64		\$0.62	–	\$0.62	\$0.38	–	\$0.38
Age 65 to 69		\$0.95	–	\$0.95	\$0.58	–	\$0.58
Age 70 to 74		\$1.48	–	\$1.48	\$1.00	–	\$1.00
Age 75 to 79		\$2.34	–	\$2.34	\$1.68	–	\$1.68
Age 80 to 84		\$3.77	–	\$3.77	\$2.87	–	\$2.87
Age 85 or over		\$5.73	–	\$5.73	\$4.87	–	\$4.87
Spouse's and Dependent Children's Life Insurance		Premiums paid by the participant:	Premium holiday:		Total Premiums:		
		\$9.20	–		\$9.20		

Premiums do not include the 9% provincial sales tax.

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

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