

CONTRACT J9999

# MY GROUP INSURANCE BENEFITS

## Guide for precarious status employees

This document is for informational purposes only and does not change the provisions and conditions that apply to the group insurance contract.

OCTOBER 2019



## The best coverage for your needs

The CSQ group insurance plan offers four categories of insurance coverage:

COVERAGE		PARTICIPATION
Health insurance		Mandatory (with right of exemption)
Dental insurance*		Optional
Long term disability insurance		Mandatory (with right of waiver)
Life insurance	Basic for member	Mandatory \$10,000 (with right of withdrawal)
	Supplementary for member	Optional
	Basic for dependents	Optional
	Supplementary for dependents	Optional

\* Only if this coverage is offered in the group.

## Mandatory health insurance, but....

Any group insurance plan that provides accident, health, or disability coverage must also offer drug insurance coverage.

If you are eligible for such a plan, the *Act respecting prescription drug insurance* requires you to enroll to it and protect your dependents (spouse, children, persons with functional impairment).

### • Your right of exemption

You can claim a **right of exemption** by showing that you are covered by another group insurance plan offering similar benefits, for example, your spouse's plan or your professional association's plan.

Before claiming your right of exemption, compare the coverage offered by the two plans (make sure to go beyond a simple cost comparison).

## Eligibility for the group insurance plan

The conditions and eligibility requirements for the group insurance plan are provided for in the collective agreement.

Your dependents are eligible on the same date as you or on the date they become a dependent.

## Choice of coverage

You must send your selections to your employer within 30 days of eligibility. If you miss this deadline, the effect of your coverage may be delayed or even denied in the case of life insurance.

## Effective date of your insurance coverage

For your insurance to take effect on any of the dates specified in the following tables, you must be on duty or able to perform the usual duties of your employment on that date.

If not, the insurance will take effect on the date you return to work, or for dental insurance, on the following January 1.

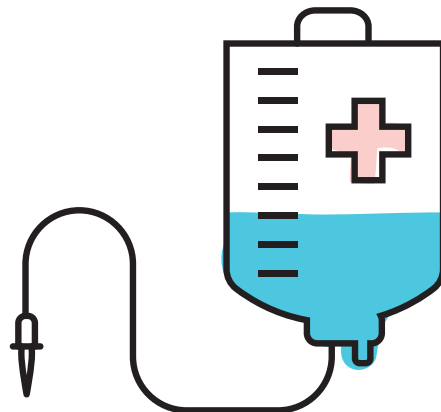
- **Retroactive agreement**

If your employment is confirmed and you sign your employment contract after your eligibility date, the 30-day and 180-day deadlines (indicated in the following tables) apply from the date of the signature of your contract of employment.



## Effective dates of health, dental, and long-term disability insurance

DATE OF RECEIPT OF INSURANCE APPLICATION		
Plan	Within 30 days of the date of eligibility	More than 30 days after the date of eligibility
<b>Health insurance</b>	<ul style="list-style-type: none"> <li>Health 1, Health 2 or Health 3 come into effect on the date of eligibility according to the type of coverage requested (individual, single-parent or family).</li> <li>If you claim your right of exemption, the exemption comes into effect on the date of eligibility.</li> </ul>	<ul style="list-style-type: none"> <li>The Health 1 plan is assigned an individual status by default, starting on the date of eligibility. To change this option by default, refer to the "Changing your health insurance coverage" section of this document.</li> <li>If you apply for single-parent or family coverage, it will come into effect on the first day of the pay period following the date the employer receives your application.</li> <li>If you want to claim your exemption right, the exemption comes into effect on the first day of the pay period following the date the employer receives your application.</li> </ul>
<b>Dental insurance</b>	<ul style="list-style-type: none"> <li>The type of insurance coverage requested (individual, single-parent or family) comes into effect on the date of eligibility.</li> </ul> <p><b>Please note:</b></p> <ul style="list-style-type: none"> <li>You can opt for a coverage status (individual, single-parent or family) different from the one chosen for the health insurance plan.</li> <li>If you claim your right of exemption for the health insurance plan, you can still participate in the dental insurance plan.</li> </ul>	<ul style="list-style-type: none"> <li>The type of insurance coverage requested (individual, single-parent or family) comes into effect on January 1 of the year following the date the employer receives your application.</li> </ul>
<b>Long-term disability insurance</b>	The insurance comes into effect on the date of eligibility.	



## Effective date of life insurance

DATE OF RECEIPT OF INSURANCE APPLICATION BY THE EMPLOYER			
Coverage	Within 30 days of the date of eligibility	Between 31 and 180 days after date of eligibility	More than 180 days after date of eligibility
<b>Life insurance – Member</b>	<ul style="list-style-type: none"> <li>A coverage amount of \$10,000 will be allocated to you. The insurance comes into effect on the date of eligibility, subject to the right of withdrawal.</li> <li>If the amount of your chosen coverage is \$50,000 or less, the insurance comes into effect on the date of eligibility (without evidence of insurability).</li> <li>If the amount of your chosen coverage exceeds \$50,000, the insurance comes into effect on the first day of the pay period following the date your evidence of insurability is accepted by the insurer (SSQ).</li> </ul>	<ul style="list-style-type: none"> <li>A coverage amount of \$10,000 will be allocated to you. The insurance comes into effect on the date of eligibility, subject to the right of withdrawal.</li> <li>You can increase the coverage amount of \$10,000 to \$25,000 or \$50,000 without evidence of insurability. The coverage chosen comes into effect on the first day of the pay period following the date the employer receives your application.</li> <li>You can increase the coverage amount of \$10,000 to an amount greater than \$50,000, but you must provide evidence of insurability.</li> <li>The coverage chosen comes into effect on the first day of the pay period following the date your evidence of insurability is accepted by the insurer (SSQ).</li> </ul>	<ul style="list-style-type: none"> <li>A coverage amount of \$10,000 will be allocated to you. The insurance comes into effect on the date of eligibility.</li> <li>You can increase the coverage amount with an amount greater than \$10,000, but you must provide evidence of insurability.</li> <li>Your coverage comes into effect on the first day of the pay period following the date your evidence of insurability is accepted by the insurer (SSQ).</li> </ul>
<b>Basic life insurance – Dependent</b>	<ul style="list-style-type: none"> <li>Insurance is offered without evidence of insurability.</li> <li>Insurance comes into effect on the date of eligibility.</li> </ul>	<ul style="list-style-type: none"> <li>Insurance is offered without evidence of insurability.</li> <li>Insurance comes into effect on the first day of the pay period following the date the employer receives your application.</li> </ul>	<ul style="list-style-type: none"> <li>Insurance is offered with evidence of insurability.</li> <li>Insurance comes into effect on the first day of the pay period following the date your evidence of insurability is accepted by the insurer (SSQ).</li> </ul>
<p><b>Note:</b> You can obtain basic life insurance for dependents even if you have exercised your right of withdrawal for your life insurance.</p>			

## Effective date of life insurance (*continued*)

DATE OF RECEIPT OF INSURANCE APPLICATION BY THE EMPLOYER			
Coverage	Within 30 days of the date of eligibility	Between 31 and 180 days after date of eligibility	More than 180 days after date of eligibility
Supplementary life insurance - Spouse	<ul style="list-style-type: none"><li>• Insurance is offered only if basic life insurance for dependents is in effect.</li><li>• You can request 1 to 10 increments of \$10,000 in life insurance.</li><li>• You must provide evidence of insurability.</li><li>• Insurance comes into effect the first day of the pay period following the date your evidence of insurability is accepted by the insurer (SSQ).</li></ul>		

### Note:

If a life event occurs (eligibility of a new dependent, end of a dependent's eligibility or obtaining a regular status according to the applicable collective agreement), you can participate in or increase the various life insurance protections up to the maximum amounts without evidence of insurability. You must apply within 180 days of the event.

## Changing your health insurance coverage

You can increase your health insurance coverage (Health 1 to Health 2, or Health 2 to Health 3) at any time, without evidence of insurability.

You cannot increase your plan if you are completely disabled on the date the change comes into effect.

You can reduce your coverage at any time after the minimum 24-month participation period (Health 2, Health 3) has ended.

The change in your coverage takes effect on the first day of the pay period following the date of receipt of the application by the employer.

## Layoff or termination of contract

During a temporary work stoppage, the Québec *Act respecting prescription drug insurance* requires that you maintain your group insurance coverage if you benefit from such a plan.

### • Failure to meet this requirement

Not maintaining your coverage? You will then have to pay the annual premium for the RAMQ<sup>1</sup>'s *Public Prescription Drug Insurance Plan* when filing your tax return, without having the possibility to benefit from the protection of this plan.

<sup>1</sup> Régie de l'assurance maladie du Québec.

## • **Maintaining your coverage: two options**

To maintain your coverage, you must make a request to your employer within 30 days of your layoff or termination of your contract, and pay the premium.

You can choose one of two options:

1. Maintain all coverage held prior to your layoff or the termination of your contract.
2. Maintain Health 1 coverage only.

This choice applies for a duration of 120 days.



### **Please note**

For school board employees, this choice must be indicated on the invoice sent by the insurer (SSQ).

If during this 120-day period your employment contract is renewed or you receive a new job offer by the same employer or a new employer, the applicable plans are reinstated on the date of your re-employment.



### **Please note**

In order for the dental insurance to be applicable again, it must still be in effect on the date of your re-employment. Similarly, the applicable long-term disability plan is the one in effect on this date (Group A or B).

In the event that you have not returned to work or signed a new employment contract during this 120-day period, all of your plans will end. You will then have to register with the RAMQ.



### **Exceptions for teaching staff**

School board teachers whose contracts end in May, June and July, are protected until August 31. The above-mentioned 120-day period begins on September 1.



## Disability followed by layoff or contract termination

If you have become disabled, you have the right to maintain your coverage, even if you are subsequently laid off or your contract is not renewed.

However, you must contact the insurer (SSQ) to maintain your disability benefits and your right to waive premiums, if applicable.



### Please note

If you do not maintain your coverage and become disabled after the date of the layoff or the end of the contract, your disability will not be recognized for the purposes of the plans.

### • Life insurance plus additional two-year insurance

If you have maintained your participation in the life insurance plan during the 120-day period, you can extend it for an additional period of up to two years.

You must send your written request to the insurer (SSQ) within 31 days of the end of the 120-day period and continue to pay the premium.

## Long-term disability insurance

### • Start of payment of disability pension (waiting period)

During the first 104 weeks of disability, your disability coverage and the level of coverage are provided for in your collective agreement.

Subsequently, SSQ's long-term disability insurance takes over. It provides for the payment of a monthly pension that becomes payable on the last of the following dates:

- the end of the first 104 weeks of full disability during the same period of full disability
- the end of disability benefit payments provided for in the collective agreement or an equivalent disability insurance plan
- on September 1 following the end of the disability benefit payments provided for in the collective agreement or by an equivalent disability insurance plan, if you receive your annual salary over a period of less than 12 months and the monthly pension becomes payable during the period when the salary paid by the employer is normally suspended

The pension is paid for as long as your full disability lasts, according to the applicable definition, without exceeding the age of 65. The pension may be reduced when income is collected from other sources, e.g. CNESST<sup>2</sup>, SAAQ<sup>3</sup>, RREGOP<sup>4</sup>, QPP<sup>5</sup>, etc.

2 Commission des normes, de l'équité, de la santé et de la sécurité du travail

3 Société de l'assurance automobile du Québec

4 Government and Public Employees Retirement Plan

5 Québec Pension Plan

### **For more information**

To find out more about the SSQ group insurance plan, you can consult the following documents:

- *Your CSQ plan at a glance*
- *CSQ group insurance plan for members of unions affiliated with the Centrale des syndicats du Québec (CSQ) booklet*
- *Choosing your group insurance coverage: 2019-2020 Guide*
- *CSQ group insurance plan: Travel Insurance (with assistance) and trip cancellation insurance*

These documents are available online on the CSQ website:

**[securitesociale.lacsq.org/assurance/](https://securitesociale.lacsq.org/assurance/)**.

You can also visit the SSQ website: **[ssq.ca](https://ssq.ca)**





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