LONG TERM DISABILITY INSURANCE (CONTINUED)

DEFINITION OF TOTAL DISABILITY
A state of incapacity resulting from an illness, including surgical procedures directly related to family planning, an accident or complication of a pregnancy, requiring medical care and which completely prevents the person from carrying out the normal duties of employment or any comparable employment with similar remuneration offered to the employee by the employer. This definition applies up to age 59.

Eradication Period
18 weeks of total disability.

Duration of Disability
For as long as the total disability lasts, based on the definition of disability.

Pension
Applicable up to age 65.

Base Amount
Disability pension is established based on the participant's earnings, as follows:
- 65% of the first $50,000 in gross annual salary
- 50% of the next $50,000
- 40% of any amount

Induction of Disability:
On the 14th day of each year based on the QPP index (maximum 10%).

Disability Pension Reduction
- 50% of the gross amount of the retirement pension payable by Retraite Québec (i.e. RREGOP) or by any other private retirement plan
- Gross amount of the retirement pension paid by the QPP or the CPP
- Gross amount of the disability pension payable by the CNESST, SAPQ, or by any other social legislation
- Net amount of the disability pension payable by the QPP on the CPP

Indexation of Premiums
Effective April 1, 2023, Add 9% sales tax.

WAVIER PRIVILEGE
An employee may refuse to participate in the plan or terminate participation if he or she meets certain specific requirements, two of which are:
- Be aged 55 or over, or
- Have participated in the Government and Public Employees Retirement Plan (RREGOP) with 15 years or more of service.

2023 PREMIUM RATES PER 14-DAY PERIOD
124% of earnings (1) + Add 9% sales tax.

LIFE INSURANCE
It is possible to maintain coverage for up to two years after the 120-day period following a layoff or the termination of the contract.

Participant's Basic Life Insurance
- Minimum compulsory coverage amount of $10,000 to $25,000, with right to opt out

Optional Participation
- Option 1: Participation in the Basic Life Insurance for the first $25,000
- From one (1) to ten (10) additional units of $10,000
- First $50,000 without evidence of insurability, if application is made before the deadline stipulated in the contract. Maximum amount of insurance without evidence of insurability is $75,000 (basic and optional)
- Coverage is reduced by 50% effective as of the January 1st coinciding with or following the Participant’s 65th birthday

SPOUSE’S LIFE INSURANCE
- Option 1: Participation
- Option 2: Participation in 3 Options of Dependent’s Life Insurance in compulsory
- From one (1) to ten (10) additional units of $10,000
- Evidence of insurability is required
- 50% reduction in the amount selected effective as of the January 1st coinciding with or following the Participant’s 65th birthday

2023 PREMIUM RATES PER 14-DAY PERIOD
Coverage $15,000
$10,000
$5,000
$1,000
$500
$100
$50
$25
$10
$5
$2
$1

Participant’s Optional Life Insurance
Amount of coverage for Participant
Age 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64 65 or over
$15,000 $16,500 $18,000 $19,500 $21,000 $22,500 $24,000 $25,500
$10,000 $11,400 $12,800 $14,200 $15,600 $17,000 $18,400 $19,800
$5,000 $5,750 $6,500 $7,250 $8,000 $8,750 $9,500 $10,250
$1,000 $1,124 $1,248 $1,372 $1,496 $1,620 $1,744 $1,868
$500 $562 $624 $686 $748 $810 $872 $934
$100 $112 $124 $136 $148 $160 $172 $184
$50 $56 $62 $68 $74 $80 $86 $92
$20 $24 $28 $32 $36 $40 $44 $48
$10 $12 $14 $16 $18 $20 $22 $24
$5 $6 $7 $8 $9 $10 $11 $12

Option 1
Spouse’s ($20,000) $1,12
Option 2
Spouse’s ($10,000) $0.56
Dependent children ($10,000) $0.24
Dependent children ($5,000) $0.13

SPOUSE’S OPTION LIFE INSURANCE
- Evidence of insurability is required
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POSSIBLE CHANGES FOLLOWING A LIFE EVENT
Certain events in life may either decrease or terminate your coverage without the requirement for evidence of insurability provided the request for change is received in accordance with contract provisions.

RECOGNIZED EVENTS
- Marriage, civil union or cohabitation for more than a year (there is no minimum period if a child is born of the union or if legal adoption procedures have been undertaken)
- Birth or adoption of a child
- Termination of the spouse’s insurance
- Separation, divorce or death of the spouse
- Termination of eligibility or death of a dependent child
- Regular employment status obtained, according to the applicable collective agreement

POSSIBLE CHANGES
- Increase or decrease in coverage status for the Health Insurance plan, Dental Care Insurance plan and Dependent’s Basic Life Insurance
- Possible change for all recognized events except for “regular employment status obtained” which do not render you eligible to increase or decrease the Health Insurance plan coverage status
- Increase in amount of Life Insurance coverage
- decrease in amount of $75,000 without evidence of insurability
- Participant’s Basic Life Insurance and Optional Life Insurance
- decrease in amount of Health Insurance plan

Questions?
For questions about your group insurance plan:
- 1-888-277-0006
- 613-731-5123
- ssq.ca

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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 Customer Centre at customer-centre.ssq.ca.

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HEALTH INSURANCE

Participation in the Basic Plan is compulsory (with right of exemption). Participation in Complementary Packages 1, 2, 3 and 4 is optional. Unless otherwise specified, expenses are reimbursed at 80% and the amount indicated, if any, is the maximum reimbursable amount, per insured. To be eligible, expenses incurred for services or supplies, examinations, etc., expenses or their surplus must be reasonable standards of the common practice of the health professionals involved. Benefits indicated with an asterisk (*) require a medical prescription to be eligible for reimbursement.

PRESCRIPTION DRUGS*

Reimbursement
All eligible expenses are reimbursed at 80% if you choose to purchase a brand-name drug instead of any existing generic equivalent, the amount of reimbursement will be determined in accordance with the lowest cost generic equivalent.* Besides, the amount taken into account in the calculation of the annual out-of-pocket maximum will be based on the lowest cost generic equivalent.

It is possible to obtain a reimbursement based on the cost of the brand-name drug that cannot be substituted for medical reasons, by submitting the appropriate form duly completed by the attending physician. All professional fees required to complete the form are at the expense of the insured and SSQ must approve the request.

Compulsory Basic Plan
- Products on the regular list / Direct payment card
- 80% of eligible expenses (95% if the annual out-of-pocket exceeds $987 / certificate)

Optional Complementary Packages 1, 2, 3 and 4
- 95% of eligible expenses (90% if the prescription drug is not approved)

- The optional complementary packages provide you with additional coverage for benefits. Please refer to the table on the next page for the benefits available in each package.

- It is possible to participate in the Compulsory Basic Plan only without participating in any complementary package.

You can participate in one or many complementary packages. However, when you choose a package, you must complete the minimum participation period of 24 months. Each package has its own minimum participation period of 24 months.

You are allowed to increase your Health Insurance coverage at any time without the requirement for evidence of insurability or life expect. The increase or decrease in coverage under the Health Insurance plan will be effective on the first day of the pay period following the date the request is received by your employer.

2023 PREMIUM RATES* PER 14-DAY PERIOD FOR THE FOLLOWING COVERAGE

Compulsory Basic Plan
Individual: $54.91 Single-parent: $81.63 Family: $156.63
Optimal Complementary Package 1
Individual: $34.91 Single-parent: $55.51 Family: $86.81
Optimal Complementary Package 2
Individual: $99.45 Single-parent: $24.69 Family: $46.15
Optimal Complementary Package 3
Individual: $96.45 Single-parent: $24.69 Family: $46.15
Optimal Complementary Package 4
Individual: $137.46 Single-parent: $55.51 Family: $86.81

(1) Subtract the employer’s portion, if applicable, and add 9% sales tax.

OPTIONAL COMPLEMENTARY PACKAGE 1

Accident
- Ambulance and transportation by plane
- Hospital expenses in Canada (semi-private room) (100%)
- Professional fees following an accident to natural teeth

- Transportation by or by train of a bedridden insured

- Ambulance and transportation by plane
- Hospital expenses in Canada (semi-private room) (100%)
- Professional fees following an accident to natural teeth

OPTIONAL COMPLEMENTARY PACKAGE 2

- Ambulance and transportation by plane
- Hospital expenses in Canada (semi-private room) (100%)
- Professional fees following an accident to natural teeth

- Transportation by or by train of a bedridden insured

- Ambulance and transportation by plane
- Hospital expenses in Canada (semi-private room) (100%)
- Professional fees following an accident to natural teeth

OPTIONAL COMPLEMENTARY PACKAGE 3

- Ambulance and transportation by plane
- Hospital expenses in Canada (semi-private room) (100%)
- Professional fees following an accident to natural teeth

- Transportation by or by train of a bedridden insured

- Ambulance and transportation by plane
- Hospital expenses in Canada (semi-private room) (100%)
- Professional fees following an accident to natural teeth

OPTIONAL COMPLEMENTARY PACKAGE 4

- Ambulance and transportation by plane
- Hospital expenses in Canada (semi-private room) (100%)
- Professional fees following an accident to natural teeth

- Transportation by or by train of a bedridden insured

- Ambulance and transportation by plane
- Hospital expenses in Canada (semi-private room) (100%)
- Professional fees following an accident to natural teeth

- Transportation by or by train of a bedridden insured

- Ambulance and transportation by plane
- Hospital expenses in Canada (semi-private room) (100%)
- Professional fees following an accident to natural teeth

- Transportation by or by train of a bedridden insured

DENTAL CARE INSURANCE

Participation is optional for all employees eligible for this plan.

The following is provided for information purposes only. For the complete list of eligible expenses, please refer to your brochure.

PREVENTIVE DENTAL CARE
- Preventives, recalls or periodic examination (1 examination / 6 months)
- Scaling, polishing, fluoride application (1 time / 6 months)
- X-rays
- Pit and fissure sealants
- Lab examinations, tests
- Retainers
- Local anesthetics

MINOR RESTORATIVE DENTAL CARE [optional]
- Amalgam, composite or resin restoration
- Root canal treatment, root apical treatment (endodontics)
- Gum surgery (periodontics)
- Removal of teeth and other surgeries

MAJOR RESTORATIVE DENTAL CARE [optional]
- Bridge
- Crown
- Removable denture (complete or partial)
- Fixed bridge

ANNUAL DEDUCTIBLE
The $1,000 annual deductible (per certificate) covers both Minor Restorative Dental Care and Major Restorative Dental Care coverage.

PROGRESSIVE MAXIMUM REIMBURSEMENT

1st calendar year during which coverage starts: $600 / insured person
2nd calendar year: $600 / insured person
3rd calendar year and thereafter: $1,000 / insured person

Note 1: Participants may choose a coverage status (Individual, Single-Parent or Family) different than that for your Health Insurance.

Note 2: The minimum duration of participation in the Dental Care Plan is 48 months.

2023 PREMIUM RATES* PER 14-DAY PERIOD FOR THE FOLLOWING COVERAGE

Individual: $142.41 Single-parent: $115.03 Family: $151.61

(1) Add 9% sales tax.