



**Communities  
make us**



# Your Plan

At a glance



**FSSS (CSN)  
private sector  
April 1<sup>st</sup>, 2024**

The Inukshuk is an Inuit figure that symbolizes the importance of interpersonal relationships, mutual aid and solidarity.



## LIFE INSURANCE (optional participation)

<b>Participant's Basic Life Insurance<sup>(1)</sup></b>	1 times insurable annual salary	
<b>AD&amp;D<sup>(1)</sup> (Accidental Death and Dismemberment)</b>	Accidental death = 1 times insurable annual salary Accidental dismemberment = 10% to 100% of insurable annual salary, depending on loss suffered	Premiums applicable from April 1 <sup>st</sup> , 2024 (per 14-day period): <b>0.310%</b> of insurable salary
<b>Participant's Optional Life Insurance</b>	1 to 5 times insurable annual salary	<b>See table below</b>
<b>Spouse's and Dependent Children's Life Insurance<sup>(1)</sup></b>	\$5,000 / deceased person If proof is provided that participant has no spouse at time of death: \$10,000 / deceased child	Premiums applicable from April 1 <sup>st</sup> , 2024 (per 14-day period) : <b>\$0.57</b>
<b>Spouse's Optional Life Insurance</b>	\$10,000 to \$100,000 per unit of \$10,000	<b>See table below</b>

### Participant's Optional Life Insurance

Age of participant	Cost per \$1,000 of insurance (per 14-day period) <sup>(2)</sup>			
	Female		Male	
	Non-smoker	Smoker	Non-smoker	Smoker
Under age 30	\$0.014	\$0.023	\$0.025	\$0.032
Age 30 to 34	\$0.015	\$0.025	\$0.025	\$0.032
Age 35 to 39	\$0.021	\$0.033	\$0.030	\$0.041
Age 40 to 44	\$0.041	\$0.063	\$0.055	\$0.072
Age 45 to 49	\$0.057	\$0.085	\$0.075	\$0.103
Age 50 to 54	\$0.092	\$0.129	\$0.114	\$0.159
Age 55 to 59	\$0.165	\$0.218	\$0.195	\$0.271
Age 60 to 64	\$0.300	\$0.364	\$0.339	\$0.460

### Spouse's Optional Life Insurance

Age of participant	Cost per \$10,000 of insurance (per 14-day period) <sup>(2)</sup>			
	Female		Male	
	Non-smoker	Smoker	Non-smoker	Smoker
Under age 30	\$0.14	\$0.23	\$0.25	\$0.32
Age 30 to 34	\$0.15	\$0.25	\$0.25	\$0.32
Age 35 to 39	\$0.21	\$0.33	\$0.30	\$0.41
Age 40 to 44	\$0.41	\$0.63	\$0.55	\$0.72
Age 45 to 49	\$0.57	\$0.85	\$0.75	\$1.03
Age 50 to 54	\$0.92	\$1.29	\$1.14	\$1.59
Age 55 to 59	\$1.65	\$2.18	\$1.95	\$2.71
Age 60 to 64	\$3.00	\$3.64	\$3.39	\$4.60

<sup>(1)</sup> Those coverages are granted by automatic registration, unless the participant opts out of these coverages.

<sup>(2)</sup> If no non-smoker's statement is provided, rates for smokers will apply. Premium rate changes subsequent to an age change are effective as of the 1<sup>st</sup> day of the premium period coinciding with or following the participant's birthday. However, for Spouse's Optional Life Insurance benefit, spouse's gender and smoking habits are used.

## SHORT TERM DISABILITY INSURANCE

(**compulsory participation** to old plan or the new plan, either option A, B, C or D, depending on the option chosen by your certification unit)

Please consult your local union or your employer to find out the option chosen by your certification unit.

### NEW PLAN

#### Benefit amount and duration

<b>Option A</b>	<b>55%</b> of the gross salary declared by the employer before the start date of the disability for a maximum of 27 weeks from the start of disability. The benefit is taxable and integrated with Employment Insurance benefits.
<b>Option B</b>	<b>66.67%</b> of the gross salary payable annually by the employer before the start date of the disability for a maximum of 27 weeks from the start of disability. The benefit is not taxable.
<b>Option C</b>	<b>80%</b> of the gross salary payable annually by the employer before the start date of the disability for a maximum of 27 weeks from the start of disability. The benefit is taxable.
<b>Option D</b>	<b>80%</b> of the gross salary declared by the employer before the start date of the disability, coordinated with unemployment benefits, for a maximum of 27 weeks from the start of disability. The benefit is taxable.

#### Table of premiums applicable from April 1<sup>st</sup>, 2024 (per 14-day period)

<b>Option A</b>	0.570% of insurable salary <sup>(1)</sup>
<b>Option B</b>	3.224% of insurable salary
<b>Option C</b>	3.864% of insurable salary <sup>(1)</sup>
<b>Option D</b>	1.331% of insurable salary <sup>(1)</sup>

## LONG TERM DISABILITY INSURANCE

(**compulsory participation**)

Please consult your local union or your employer to find out the option chosen by your certification unit.

#### Benefit amount and duration

<b>Option II F</b>	<b>80%</b> of the "80% net insurable salary" payable annually by the employer before the start date of the disability until <b>age 61</b>
<b>Option II O</b>	<b>100%</b> of the "80% net insurable salary" payable annually by the employer before the start date of the disability until <b>age 65</b>
<b>Option II O+</b>	<b>100%</b> of the "80% net insurable salary" payable annually by the employer before the start date of the disability until <b>age 65</b>
<b>Option A</b>	<b>66.67%</b> of the gross salary payable annually by the employer before the start date of the disability until <b>age 65</b> . The benefit is not taxable.
<b>Option B</b>	<b>80%</b> of the gross salary payable annually by the employer before the start date of the disability until <b>age 65</b> . The benefit is taxable.

#### Table of premiums applicable from April 1<sup>st</sup>, 2024 (per 14-day period)

<b>Option II F</b>	1.694% of insurable salary
<b>Option II O</b>	1.449% of insurable salary
<b>Option II O+</b>	2.079% of insurable salary
<b>Option A</b>	3.580% of insurable salary
<b>Option B</b>	4.297% of insurable salary <sup>(1)</sup>

<sup>(1)</sup> Subtract the employer's contribution, if applicable.

# GROUP INSURANCE PLAN - FSSS (CSN) PRIVATE SECTOR

## HEALTH INSURANCE (compulsory participation)

Participation in one of the Health Insurance (Health 1, 2 or 3) is compulsory, unless entitled to an exemption. To be exempted from coverage, eligible employees must prove that they and their dependents are insured under another group insurance plan with a similar drug coverage.

### Coverage Options and Statuses

Participants may choose a coverage option (Health 1, Health 2 or Health 3) and a coverage status (Individual, Single-Parent or Family) for their Health Insurance.

Participants must maintain their participation to the chosen option (Health 2 or Health 3) for at least **36 months** before they can choose a less generous coverage option, unless an event stated in the contract occurs (a birth or a separation, for example).

**Specifications Regarding Drug Reimbursement:** If an insured chooses to purchase an eligible innovative drug instead of any existing generic equivalent, the amount of reimbursement will be determined in accordance with its lowest cost generic equivalent. The amount that is included in the annual out-of-pocket is the one the insured would have paid should they have bought this lowest cost generic equivalent. However, it is possible to obtain a reimbursement based on the cost of the innovative drug that cannot be substituted for medical reasons by submitting the appropriate form duly completed by the attending physician, provided the request is approved by SSQ. **To be eligible, drugs must be available only by medical prescription.**

Coverage	Health 1	Health 2	Health 3
<b>Prescription Drugs</b>			
* Prescription drugs and eligible pharmaceutical services <ul style="list-style-type: none"> <li>Health 1: RAMQ list</li> <li>Health 2 and Health 3: Regular list</li> </ul> <small>§ No deductible for a supply of at least 84 days</small>	<b>\$5 deductible</b> per purchased drug <sup>§</sup> 67% as set by the BPDIP <sup>1</sup> , up to an annual out-of-pocket maximum of \$950 per certificate, per calendar year and 100% of eligible expenses thereafter	<b>\$5 deductible</b> per purchased drug <sup>§</sup> 75%, up to an annual out-of-pocket maximum of \$950 per certificate, per calendar year and 100% of eligible expenses thereafter	<b>\$5 deductible</b> per purchased drug <sup>§</sup> 80%, up to an annual out-of-pocket maximum of \$950 per certificate, per calendar year and 100% of eligible expenses thereafter
* Sclerosing injections	67%, maximum reimbursement of \$25 / treatment for the substance injected	75%, maximum reimbursement of \$25 / treatment for the substance injected	80%, maximum reimbursement of \$25 / treatment for the substance injected
<b>Emergency Care</b>			
Ambulance	67%	75%	80%
Travel Insurance and Assistance	100%, maximum reimbursement of \$5,000,000 / trip	100%, maximum reimbursement of \$5,000,000 / trip	100%, maximum reimbursement of \$5,000,000 / trip
Travel Cancellation Insurance	100%, maximum reimbursement of \$5,000 / trip	100%, maximum reimbursement of \$5,000 / trip	100%, maximum reimbursement of \$5,000 / trip
<b>Other Medical Expenses</b>			
* Cannabis for medical purposes (subject to prior approval by SSQ)	67%, maximum reimbursement of \$2,000 / calendar year	75%, maximum reimbursement of \$2,000 / calendar year	80%, maximum reimbursement of \$2,000 / calendar year
* Gender affirmation surgery	Not covered	75%, maximum reimbursement of \$10,000 / calendar year and a maximum lifetime reimbursement of \$30,000	80%, maximum reimbursement of \$10,000 / calendar year and a lifetime maximum reimbursement of \$30,000
* Intrauterine devices (IUDs) (IUDs not covered under the prescription drug insurance benefit)	67%	75%	80%
* Transportation and accommodation	67%, maximum reimbursement of \$48 / day and \$1,000 / calendar year	75%, maximum reimbursement of \$48 / day and \$1,000 / calendar year	80%, maximum reimbursement of \$48 / day and \$1,000 / calendar year
* Artificial limbs and external prostheses	Not covered	75%	80%
* Blood glucose monitor		75%, maximum reimbursement of \$240 / 36 months	80%, maximum reimbursement of \$240 / 36 months
* Breast prosthesis and ostomy appliances		75%	80%
* Deep shoes		75%, maximum of \$150 / calendar year	80%, maximum of \$150 / calendar year
Dental surgery required following accident		75%	80%
* Detoxification		75%, maximum reimbursement of \$50 / day and maximum lifetime reimbursement of \$3,000	80%, maximum reimbursement of \$85 / day and maximum lifetime reimbursement of \$5,000
Hearing aid		75%, maximum reimbursement of \$480 / 48 months	80%, maximum reimbursement of \$480 / 48 months
* Hospital bed for domestic use		75%, rental or purchase if more economical	80%, rental or purchase if more economical
* Insulin pump		75%, maximum reimbursement of \$6,400 / 60 months	80%, maximum reimbursement of \$6,400 / 60 months
* Insulin pump accessories		75%	80%
* Intraocular lens		75%	80%
* Orthopaedic devices		75%	80%
* Orthopaedic shoes		75%	80%
* Support stockings		75%, maximum of 3 pairs / calendar year	80%, maximum of 3 pairs / calendar year
* Surgical brassiere		75%, maximum lifetime reimbursement of \$200	80%, maximum lifetime reimbursement of \$200
* Therapeutic devices and breathing assistance apparatus		75%, maximum lifetime reimbursement of \$10,000	80%, maximum lifetime reimbursement of \$10,000
* Transcutaneous electrical nerve stimulator (TENS)	75%, maximum reimbursement of \$560 / 60 months	80%, maximum reimbursement of \$560 / 60 months	
* Wheelchair	75%	80%	
* Wig required following chemotherapy	75%, maximum lifetime reimbursement of \$300	80%, maximum lifetime reimbursement of \$300	

Coverages indicated with an asterisk (\*) require a medical prescription to be eligible for reimbursement.

Eligible expenses incurred under the following coverage are included in the **annual out-of-pocket**: IUDs; Prescription drugs and eligible pharmaceutical services; Sclerosing injections; Ambulance; Artificial limbs and external prostheses; Breast prosthesis and ostomy appliances; Deep shoes; Intraocular lens; Orthopaedic devices; Orthopaedic shoes; Transportation and accommodation.

<sup>1</sup> BPDIP: Basic Prescription Drug Insurance Plan

<b>Health Care Professionals</b>			
Dietitian and Nutritionist	Not covered	Not covered	80%, combined maximum reimbursement of \$750 / calendar year Furthermore: kinesiologist, orthoherapist and massage therapist: maximum reimbursement of 65\$/ treatment
Kinesitherapist (including kinotherapist), orthoherapist and massage therapist			
Acupuncturist			
Chiropractor and osteopath Physiotherapist and physical rehabilitation therapist		75%, combined maximum reimbursement of \$500 / calendar year	
Podiatrist			
Audiologist		75%, maximum reimbursement of 20 treatments / calendar year	
Occupational therapist		75%, maximum reimbursement of 20 treatments / calendar year	
Speech language pathologist		75%, maximum reimbursement of 20 treatments / calendar year	
Psychologist, psychoanalyst, psychiatrist, psychoeducator, social worker, career counsellor and psychotherapist		50%, maximum reimbursement of \$1,000 / calendar year	
50%, maximum reimbursement of \$1,000 / calendar year			
<b>Vision Care</b>			
Eye exam	Not covered	Not covered	<b>Adults and children age 18+:</b> 80%, maximum reimbursement of \$80 / 36 months
Eyeglasses, contact lenses or laser eye surgery	Not covered	Not covered	<b>Adults and children age 18+:</b> 80%, maximum reimbursement of \$400 reimbursement / 36 months

### Table of premiums applicable from April 1<sup>st</sup>, 2024 (per 14-day period)<sup>(1)</sup>

Coverage and statuses	INDIVIDUAL			SINGLE-PARENT			FAMILY		
	Health 1	Health 2	Health 3	Health 1	Health 2	Health 3	Health 1	Health 2	Health 3
Premium	\$57.02	\$72.32	\$83.72	\$68.45	\$89.75	\$103.87	\$125.51	\$161.25	\$185.81

<sup>(1)</sup> Subtract the employer's contribution, if applicable.

## DENTAL CARE (optional participation)

The **coverage statuses** for this plan may be **different** between the Dental Care Insurance and the Health Insurance. For example, a participant can choose a Family status for the Health Insurance, and an Individual status for the Dental Care Insurance, and vice versa. New employees eligible under the Health Insurance will be **automatically enrolled** in the Dental Care Insurance and the Individual status will be granted, unless the participant uses his right to opt out.

### Participation Duration

Participants who have subscribed to this Dental Care Insurance must maintain their participation for at least **36 months** from the effective date of this plan.

<b>Reimbursement of Eligible Expenses</b>	
Basic Dental Care (Diagnostic services, prevention and space maintainers, minor restoration, periodontics, oral surgery, local anesthesia)	80 % <sup>(2)</sup> One recall or periodic examination per period of 9 months and one complete examination per period of 36 months
Restorative Dental Care (Major restoration, endodontics, prosthodontics [fixed or removable])	60%, maximum reimbursement of \$1,000 / calendar year

### Table of premiums applicable from April 1<sup>st</sup>, 2024 (per 14-day period)<sup>(1)</sup>

Coverage Statuses	INDIVIDUAL	SINGLE-PARENT	FAMILY
Premium	\$18.68	\$30.75	\$46.50

<sup>(2)</sup> Eligible lab test expenses are limited to 50% of the fees detailed in the fee guide for the orodental act in question.

## 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

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Please note that this pamphlet is provided for information purposes only and in no way affects the terms and conditions of your group insurance contract.

**You must add the 9% provincial sales tax to premiums provided for in this document.**

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For more information, please feel free to contact SSQ Customer Service, from 8:00 a.m. to 8:00 p.m., Monday to Friday.