



**Communities  
make us**



# Your Plan

At a glance



**FSSS (CSN)  
public sector  
April 1<sup>st</sup>, 2023**

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	Premium applicable for the period from April 1 <sup>st</sup> , 2023 to March 31, 2024 (per 14-day period): <b>0.300%</b> of insurable 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	
<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 for the period from April 1 <sup>st</sup> , 2023 to March 31, 2024 (per 14-day period): <b>\$0.55</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 as % of insurable salary (per 14-day period) <sup>(2)</sup> (for 1 times insurable salary)			
	Female		Male	
	Non-smoker	Smoker	Non-smoker	Smoker
Under age 30	0.036%	0.057%	0.062%	0.081%
Age 30 to 34	0.039%	0.062%	0.062%	0.081%
Age 35 to 39	0.052%	0.083%	0.075%	0.104%
Age 40 to 44	0.104%	0.159%	0.138%	0.182%
Age 45 to 49	0.143%	0.213%	0.190%	0.260%
Age 50 to 54	0.231%	0.325%	0.286%	0.400%
Age 55 to 59	0.416%	0.549%	0.491%	0.681%
Age 60 to 64	0.754%	0.915%	0.853%	1.157%

### Participant's and 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	\$0.22	\$0.24	\$0.31
Age 30 to 34	\$0.15	\$0.24	\$0.24	\$0.31
Age 35 to 39	\$0.20	\$0.32	\$0.29	\$0.40
Age 40 to 44	\$0.40	\$0.61	\$0.53	\$0.70
Age 45 to 49	\$0.55	\$0.82	\$0.73	\$1.00
Age 50 to 54	\$0.89	\$1.25	\$1.10	\$1.54
Age 55 to 59	\$1.60	\$2.11	\$1.89	\$2.62
Age 60 to 64	\$2.90	\$3.52	\$3.28	\$4.45

<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.

## DENTAL CARE (optional participation)

To be eligible under the Dental Care Insurance, participants must be covered under the Health Insurance of this plan or be exempted from it. However, **coverage statuses** may **differ** 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, even when an event stated in the contract occurs. However, the participant may change **coverage status** if an event stated in the contract occurs.

### Reimbursement of Eligible Expenses

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

### Table of premiums applicable for the period from April 1<sup>st</sup>, 2023 to March 31, 2024 (per 14-day period)<sup>(3)</sup>

Coverage Statuses	INDIVIDUAL	SINGLE-PARENT	FAMILY
<b>Total Premium</b>	<b>\$18.08</b>	<b>\$29.76</b>	<b>\$45.00</b>

## LONG TERM DISABILITY INSURANCE

(**compulsory participation** to option O or O+, depending on the option chosen by your certification unit)<sup>(2)</sup>

### Benefit amount and duration

<b>Option O</b>	80% of net benefit received from employer at 105 <sup>th</sup> week of disability until age 65.
<b>Option O+</b>	90% of net benefit received from employer at 105 <sup>th</sup> week of disability until age 65.

### Table of premiums applicable for the period from April 1<sup>st</sup>, 2023 to March 31, 2024 (per 14-day period)

<b>Option O</b>	1.529% of insurable salary
<b>Option O+</b>	1.809% of insurable salary

<sup>(1)</sup> Eligible lab test expenses are limited to 50% of the fees detailed in the fee guide for the orodental act in question.

<sup>(2)</sup> Please consult your local union or your employer to find out the option chosen by your certification unit.

# GROUP INSURANCE PLAN - FSSS (CSN) PUBLIC SECTOR

This pamphlet details the group insurance plan and new premium rates effective **April 1<sup>st</sup>, 2023**

## 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.**

SSQ Insurance recommends that all group insurance participants comply with the Government of Canada's travel advisories. For more information, please consult the FAQ at [ssq.ca/en/coronavirus/travel](http://ssq.ca/en/coronavirus/travel).

Reimbursement of Eligible Expenses			
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> <b>New</b> <sup>s</sup> No deductible for a supply of at least 84 days	\$5 deductible per purchased drug <sup>s</sup> 65% of eligible expenses up to annual out-of-pocket maximum of \$950 and 100% of expenses in excess per certificate, per calendar year	\$5 deductible per purchased drug <sup>s</sup> 75% of eligible expenses up to annual out-of-pocket maximum of \$950 and 100% of expenses in excess per certificate, per calendar year	\$5 deductible per purchased drug <sup>s</sup> 80% of eligible expenses up to annual out-of-pocket maximum of \$950 and 100% of expenses in excess per certificate, per calendar year
* Sclerosing injections	65%, 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	65%	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)	65%, 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)	65%	75%	80%
* Transportation and accommodation	65%, 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.

Health Care Professionals					
Dietitian and Nutritionist	Not covered	75%, combined maximum reimbursement of \$500 / calendar year	80%, combined maximum reimbursement of \$750 / calendar year Furthermore: kinesi therapist, ortho therapist and massage therapist: maximum reimbursement of 65\$ / treatment		
Kinesitherapist (including kinotherapist), ortho therapist and massage therapist					
Acupuncturist					
Chiropractor and osteopath					
Physiotherapist and physical rehabilitation therapist					
Podiatrist					
Audiologist				75%, maximum reimbursement of 20 treatments / calendar year	80%, maximum reimbursement of 20 treatments / calendar year
Occupational therapist				75%, maximum reimbursement of 20 treatments / calendar year	80%, maximum reimbursement of 20 treatments / calendar year
Speech language pathologist				75%, maximum reimbursement of 20 treatments / calendar year	80%, 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 \$1,500 / 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 / 36 months		

### Table of premiums applicable for the period from April 1<sup>st</sup>, 2023 to March 31, 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
<b>Total Premium</b>	<b>\$48.68</b>	<b>\$62.38</b>	<b>\$72.74</b>	<b>\$58.43</b>	<b>\$77.39</b>	<b>\$90.21</b>	<b>\$107.14</b>	<b>\$139.05</b>	<b>\$161.44</b>

<sup>(1)</sup> Subtract the employer's contribution (see article 23.12 of the national collective agreement).

# Customer Centre

**2 minutes to register.**  
**48 hours to get reimbursed.**  
**Now that's fast!**

**With so many advantages,  
why pass on it?**



Submit a claim online and the reimbursement will be directly deposited in your account within **48 hours** (for most types of health care expenses).



Never look for your insurance documents (statements, proof, card) again.



Consult your claims easily.



Always know the details of your insurance coverage.

**+ Log in to the Customer Centre!**  
**[customer-centre.ssq.ca](https://customer-centre.ssq.ca)**

Your "At a glance" pamphlet covers only the most often-consulted elements about your Group Insurance Plan. For more detailed information, please refer to the insurance brochure available via the secure site for insureds at [ssq.ca](https://ssq.ca) or from your employer.

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.**

## Head Office

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Quebec QC G1V 4H6  
1-888-651-8181

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