

## Long Term Disability Insurance - Compulsory (with waiver privilege)

### Definition of Disability

The union has the choice of two possible disability definitions:

#### Plan A (Basic Definition)

A state of incapacity that, during the first 48 months of disability, prevents the employee from carrying out the normal duties of his/her employment or any comparable employment with similar remuneration offered by the employer. And subsequently, that prevents the employee from carrying out any remunerative work for which he/she is reasonably prepared as a result of his/her education, training or experience.

#### Plan B (definition offering better protection)

A state of incapacity that prevents the employee from carrying out the normal duties of his/her employment or any comparable employment with similar remuneration offered by the employer. This definition applies up to age 65.

#### Elimination period: 24 months

Duration of benefits: for as long as the disability lasts, based on the definition applicable, up to but not beyond age 65

#### Benefit amount:

Disability pension is established based on the participant's earnings, as follows:

- 60% of the first \$20,000 in gross annual salary
- 42.5% of the next \$40,000
- 40% of any excess amount

#### Plus the following annual lump-sum amounts, if applicable:

- \$2,000 dependent spouse
- \$1,000 single-parent family
- \$400 per dependent child aged 18 and over

Indexation: On January 1st of each year based on the QPP index (maximum 3%)

#### Disability pension reduction:

- 80% of the gross amount of the retirement pension payable by the CARRA (or RRSP/RRR) or by another 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 CSST, SAQA or by any other social legislation
- Gross amount of the disability pension payable by the QPP or the CPP
- Etc.

#### Waiver Privilege

An employee may refuse to participate in this plan or terminate participation if he or she meets certain specific requirements, two of which are:

- Be aged 55 or over;
- Have participated in the Government and Public Employees Retirement Plan (RRSOP)

#### 2014 Premium Rates<sup>(1)</sup> per 14-day period:

- Plan A: 1.024% of earnings
- Plan B: 1.285% of earnings

<sup>(1)</sup> AOP 94.54/53.61



## Life Insurance - Optional

### Participant's Life Insurance

- Minimum compulsory coverage amount of \$10,000, with right to opt out
- Choice of coverage from \$25,000 to \$250,000
- First \$25,000 without evidence of insurability, if application made before the deadline (detailed in the contract)
- Coverage over \$25,000 is reduced by 20% effective as of the January 1st coinciding with or following the Participant's 65th birthday

### Dependent's Life Insurance

- \$10,000 for the spouse
- \$5,000 per dependent child aged 24 hours or more
- For single-parent families there is a coverage amount of \$5,000 for a deceased child plus an amount equal to \$10,000 divided by the number of dependent children (including the deceased child) in the family on the date of the dependent child's death.
- Without evidence of insurability, if application made within the deadline provided for in the contract

### Spouse's Optional Life Insurance

- Participation in Dependents' Basic Life Insurance coverage is a prerequisite
- From one (1) to ten (10) additional units of \$10,000
- Evidence of insurability is required
- 20% reduction in the amount selected effective as of the January 1st coinciding with or following the Participant's 65th birthday

It is possible to maintain coverage for up to two years after the 120-day period following a lay-off



#### 2014 Premium Rates<sup>(1)</sup> per 14-day period

##### Participant's Life Insurance

Age	Amount of coverage for Participant						
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
Underage 35	\$6.74	\$8.91	\$11.17	\$13.43	\$15.69	\$17.95	\$20.21
35 to 34	\$9.27	\$12.02	\$14.77	\$17.52	\$20.27	\$23.02	\$25.77
35 to 39	\$9.81	\$12.76	\$15.51	\$18.26	\$21.01	\$23.76	\$26.51
40 to 44	\$10.35	\$13.50	\$16.25	\$19.00	\$21.75	\$24.50	\$27.25
45 to 49	\$10.89	\$14.24	\$17.00	\$19.75	\$22.50	\$25.25	\$28.00
50 to 54	\$11.43	\$14.98	\$17.74	\$20.49	\$23.24	\$25.99	\$28.74
55 to 59	\$11.97	\$15.72	\$18.48	\$21.23	\$24.00	\$26.75	\$29.50
60 to 64	\$12.51	\$16.46	\$19.22	\$21.97	\$24.75	\$27.50	\$30.25

10.00 unit

Available upon request

##### Dependents' Basic Life Insurance: 10.97

##### Spouse's Optional Life Insurance:

Age of participant	Premium per 10,000 unit
Underage 35	\$6.76
35 to 34	\$9.19
35 to 39	\$9.73
40 to 44	\$10.27
45 to 49	\$10.81
50 to 54	\$11.35
55 to 59	\$11.89
60 to 64	\$12.43
65 or over	Available upon request

Note: Premium for Spouse's Optional Life Insurance is added to premium for Dependents' Basic Life Insurance.

<sup>(1)</sup> AOP 94.54/53.61

Certain events in life render you eligible to **increase** your coverage **without the requirement for evidence of insurability**, provided the request for change is received in accordance with contract provisions (such as deadlines). Below you will find a list of the events that are recognized in this sense and the related possible changes.

#### Possible Changes

- Increase in coverage status for the Health Insurance and Dental Care Insurance plans
- Increase in amount of Life Insurance coverage
  - up to an amount of \$50,000 in Participant's Basic Life Insurance
    - eligibility to Dependents' Basic Life Insurance
  - Increase in Health Insurance coverage

#### Recognized events

- Marriage, civil union, separation or divorce
- 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 or dependent children's insurance<sup>1</sup>
- Death of the spouse<sup>2</sup>
- Regular employment status obtained, according to the applicable collective agreement<sup>3</sup>

<sup>1</sup> For the Life Insurance Plan, this includes priority eligibility for Dependents' Basic Life Insurance Plan only.  
<sup>2</sup> This event is recognized only for an increase in coverage under the Life Insurance Plan.  
<sup>3</sup> This event is recognized only for an increase in coverage under the Life Insurance and Health Insurance Plan.

The present document is provided for information purposes only. It does not in any way affect the provisions contained in your group insurance contract, which are subject to certain limitations and exclusions.

#### SSQ Life Insurance Company Inc.

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Quebec QC G1V 4H6

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Your CSQ Plan at a Glance



Centrale des syndicats du Québec (CSQ)  
Contract 19999

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www.securitesociale.csq.qc.net



**Health Insurance - Participation compulsory in one of the plans below (with exemption entitlement)**  
 Unless otherwise specified, expenses are reimbursed at 80% and the amount indicated, if any, is the maximum reimbursable amount, per insured.  
 Benefits indicated with an asterisk (\*) require a medical prescription to be eligible for reimbursement.

**Health 1**

Plan covering basic prescription drug needs

- Prescription drugs\*** Direct payment card
- \$50 annual deductible / certificate
  - 80% (80% for brand name drugs\*\*)
  - 100% if the annual expenses exceed \$750 / certificate (including injections = \$28 / treatment, reimbursement combined with prescription drugs)

**Travel Insurance with Assistance** (100%, \$5,000,000 / trip)  
**Trip Cancellation Insurance** (100%, \$5,000 / trip)

**Ambulance and transportation by plane**  
**Transportation by plane or by train of a bedridden insured\***



**Health 2**

Plan covering most basic insurance needs (minimum participation of 12 months)

- Prescription drugs\*** Direct payment card
- 80% (80% for brand name drugs\*\*)
  - 100% if the annual expenses exceed \$750 / certificate (including injections = \$28 / treatment, reimbursement combined with prescription drugs)

**Travel Insurance with assistance** (100%, \$5,000,000 / trip)  
**Trip Cancellation Insurance** (100%, \$5,000 / trip)

**Ambulance and transportation by plane**  
**Hospital expenses in Canada (semi-private room)** (80%)  
**Transportation by plane or by train of a bedridden insured\***

**Accidental dismemberment** (\$25,000 or \$50,000 depending on the loss)  
**Professional fees following an accident to natural teeth**  
**Mixed/denture, in-clinic or hospital based\*\*** (temporary use only)

**Respirator and oxygen\***  
**Therapeutic devices\***  
**Insulin pump and accessories\***  
**Otology appliances\***

**Intraocular lenses\***  
**Artificial limbs and external prostheses**  
**Capillary prosthesis\*** (\$300 / lifetime)

**Breast prostheses\***  
**Post-surgical bras/tees\*** (\$200 / lifetime)

**Orthopaedic devices\***  
**Orthopaedic shoes\***  
**Foot orthoses\***

**Speech therapy, occupational therapy or audiology**  
**Medium or full compression support stockings\*** (3 pairs / year)  
**Blood glucose monitor\*** (\$240 / 36 months)

**Transcutaneous electrical nerve stimulator\*** (\$800 / 60 months)  
**Hearing aid** (including fees of a hearing aid practitioner) (\$500 / 48 months)  
**Psychotherapy** (\$200 / year)

**Acupuncture** (\$20 / treatment, \$400 / year)  
**Chiropractic** (\$20 / treatment, \$400 / year)  
**Podiatry or podology** (\$20 / treatment, \$400 / year)  
**Physiotherapy** (\$24 / treatment, \$400 / year)

**2014 Premium Rates\*\* per 14-day period for the following coverage:**

Individual	\$32.26
Single-Parent	\$48.02
Family	\$79.56

\*\* SUBTRACT THE EMPLOYER'S PORTION, IF APPLICABLE, AND ADD PNL SALES TAX

**Health 3**

Plan offering more complete coverage and improved benefits (minimum participation of 24 months)

- Prescription drugs\*** Direct payment card
- 80% (80% for brand name drugs\*\*)
  - 100% if the annual expenses exceed \$750 / certificate (including injections = \$28 / treatment, reimbursement combined with prescription drugs)

**Travel Insurance with assistance** (100%, \$5,000,000 / trip)  
**Trip Cancellation Insurance** (100%, \$5,000 / trip)

**Ambulance and transportation by plane**  
**Hospital expenses in Canada (semi-private room)** (100%)  
**Transportation by plane or by train of a bedridden insured\***

**Accidental dismemberment** (\$25,000 or \$50,000 depending on the loss)  
**Professional fees following an accident to natural teeth**  
**Mixed/denture, in-clinic or hospital based\*\*** (temporary use only)

**Respirator and oxygen\***  
**Therapeutic devices\***  
**Insulin pump and accessories\***

**Capillary prosthesis\*** (\$300 / lifetime)  
**Intraocular lenses\***

**Artificial limbs and external prostheses**  
**Capillary prosthesis\*** (\$300 / lifetime)  
**Breast prostheses\***

**Post-surgical bras/tees\*** (\$200 / lifetime)  
**Orthopaedic devices\***  
**Orthopaedic shoes\***

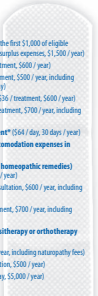
**Foot orthoses\***  
**Speech therapy, occupational therapy or audiology**  
**Medium or full compression support stockings\*** (3 pairs / year)

**Blood glucose monitor\*** (\$240 / 36 months)  
**Transcutaneous electrical nerve stimulator\*** (\$800 / 60 months)  
**Hearing aid** (including fees of a hearing aid practitioner) (\$500 / 48 months)

**2014 Premium Rates\*\* per 14-day period for the following coverage:**

Individual	\$52.50
Single-Parent	\$77.03
Family	\$122.46

\*\* SUBTRACT THE EMPLOYER'S PORTION, IF APPLICABLE, AND ADD PNL SALES TAX



**Dental Care Insurance - Participation is optional for all employees eligible for this plan, provided the plan is in force in their group with an enrolment rate of at least 40%.**

**Preventive Dental Care** (80%)  
 Recall or periodic examination (1 times / 9 months)

- Scaling, polishing, fluoride application** (1 times / 9 months)  
**X-rays**  
**Fit and fissure sealants**  
**Test, biopsy, cast model**  
**Retainer**  
**Anesthesia**

**Basic Dental Care** (shared \$50 deductible, 80%)  
**Amalgam or composite filling**  
**Root canal treatment, root amputation (endodontics)**

**Gum surgery, graft (periodontics)**  
**Extraction of teeth, abscess and other surgeries**

**Major Restorative Care** (shared \$50 deductible, 50%)  
**Crowns**

**Removable dentures (full)**  
**Removable dentures (partial)**  
**Fixed bridges**

**Annual deductible:**  
 The \$50 annual deductible (per certificate) covers both Basic Dental Care and Major Restorative Dental Care coverage.

**Progressive maximum reimbursement:**  
 1st calendar year that the plan is in effect: \$600 / insured person  
 2nd calendar year: \$800 / 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 Health Insurance.  
 Note 2: The minimum duration of participation in the Dental Care Plan is 48 months.

**2014 Premium Rates\*\* per 14-day period for the following coverage:**

Individual	\$11.18
Single-Parent	\$16.99
Family	\$28.15

\*\* ADD PNL SALES TAX

