LONG TERM DISABILITY INSURANCE

Compulsory (with waiver privilege)

Definition of Total Disability
The union has the choice of two possible definitions:

• Plan A (basic definition)
  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, during the first 48 months of disability, completely prevents the employee from carrying out the regular duties of the employment or any comparable employment with similar remuneration offered to the employee by the employer and, after the first 48 months of disability, completely prevents the person from carrying out any remunerative work for which the individual is reasonably prepared as a result of education, training and experience.

• Plan B (definition offering better protection)
  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.

Elimination period
104 weeks of total disability

Duration of Disability Pension
For as long as the total disability lasts, based on the definition applicable, up to age 65.

Benefits amount
• Disability pension is established based on the participant’s earnings, as follows:
  - 60% of the first $25,000 in gross annual salary
  - 42.5% of the rest $45,000
  - 34% 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 of Disability Pension
On January 1st of each year based on the QPP index (maximum 3%)

Definition of Total Disability

1. A state of incapacity is recognized as total (100%)
2. For any period of 120 days 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.
3. Duration of Disability Pension
   - 104 weeks of total disability
   - Elimination period

LONG TERM DISABILITY INSURANCE

Compulsory (with waiver privilege)

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  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.

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3. Duration of Disability Pension
   - 104 weeks of total disability
   - Elimination period

LONG TERM DISABILITY INSURANCE

Compulsory (with waiver privilege)

Definition of Total Disability
The union has the choice of two possible definitions:

• Plan A (basic definition)
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Elimination period
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For as long as the total disability lasts, based on the definition applicable, up to age 65.

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  - 42.5% of the rest $45,000
  - 34% of any excess amount
• Plus the following annual lump-sum amounts, if applicable:
  - $2,000 dependent spouse
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On January 1st of each year based on the QPP index (maximum 3%)

Definition of Total Disability

1. A state of incapacity is recognized as total (100%)
2. For any period of 120 days 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.
3. Duration of Disability Pension
   - 104 weeks of total disability
   - Elimination period
Prescription Drugs

All eligible expenses are now reimbursed at 80%, following application of the deductible. If any, the plan chooses 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 on the cost of the brand-name drugs that cannot be substituted for medical reasons, by submitting the appropriate form, duly completed by the attending physician, and provided the request is approved by SSQ.

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

New in 2016

Health Insurance

Participation in one of the 3 health insurance plans is compulsory (with waiver privilege). 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, care, expenses or their surplus must meet the 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.

Other Benefits

Note: Prescription drugs and eligible pharmaceutical services can only be obtained with a medical prescription.

Health 1

Individual: $54.47  Single-parent: $81.46  Family: $129.50

Health 2

Individual: $43.17  Single-parent: $64.48  Family: $104.29

Health 3

Individual: $34.11  Single-parent: $50.80  Family: $84.15

Preventive Dental Care

Preventive, regular or periodic examination (1 examination / 9 months)

Scaling, polishing, fluoride application (1 times / 9 months)

X-rays.

Provisional and final crowns (shared $50 deductible, 50%)

Preventive Dental Care

Preventive, regular or periodic examination (1 examination / 9 months)

Scaling, polishing, fluoride application (1 times / 9 months)

X-rays.

Provisional and final crowns (shared $50 deductible, 50%)

Provisional and final crowns (shared $50 deductible, 50%)

Note 1: Participants may choose a coverage status (Individual, Single-Parent or Family) completed list of eligible expenses, please refer to your booklet.

Basic Dental Care

Anesthetics, composite or resin restoration

Root canal treatment, root apicectomy (endodontics)

Gun surgery, graft (periodontics)

Removal of teeth and other surgeries

Major Restorative Care

Crowns

Removable dentures (complete or partial)

Fixed bridge

Accidental dismemberment ($25,000 or $50,000 depending on the loss)

Transportation by plane or by train of a bedridden insured

Trip Cancellation Insurance (100%, $5,000 / trip)

Ambulance and transportation by plane

Prescription drugs and eligible pharmaceutical services

Note 2: The minimum duration of participation in the Dental Care Plan is 12 months.

Preventive Dental Care

Preventive, regular or periodic examination (1 examination / 9 months)

Scaling, polishing, fluoride application (1 times / 9 months)

X-rays.

Provisional and final crowns (shared $50 deductible, 50%)

Note 1: Participants may choose a coverage status (Individual, Single-Parent or Family)

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%.

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

Preventive, regular or periodic examination (1 examination / 9 months)

Scaling, polishing, fluoride application (1 times / 9 months)

X-rays.

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%.

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

Preventive Dental Care

Preventive, regular or periodic examination (1 examination / 9 months)

Scaling, polishing, fluoride application (1 times / 9 months)

X-rays.

Provisional and final crowns (shared $50 deductible, 50%)

Basic Dental Care

Anesthetics, composite or resin restoration

Root canal treatment, root apicectomy (endodontics)

Gun surgery, graft (periodontics)

Removal of teeth and other surgeries

Note 1: Participants may choose a coverage status (Individual, Single-Parent or Family)

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%.

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

Preventive Dental Care

Preventive, regular or periodic examination (1 examination / 9 months)

Scaling, polishing, fluoride application (1 times / 9 months)

X-rays.

Provisional and final crowns (shared $50 deductible, 50%)

Note 1: Participants may choose a coverage status (Individual, Single-Parent or Family)

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%.

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

Preventive Dental Care

Preventive, regular or periodic examination (1 examination / 9 months)

Scaling, polishing, fluoride application (1 times / 9 months)

X-rays.

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%.

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

Preventive Dental Care

Preventive, regular or periodic examination (1 examination / 9 months)

Scaling, polishing, fluoride application (1 times / 9 months)

X-rays.

Note 1: Participants may choose a coverage status (Individual, Single-Parent or Family)
Prescription Drugs*

All eligible expenses are now reimbursed at 80% following application of the deductible. If any, the deductible is $50 per insured person. Expenses for prescription drugs (including generic equivalent, if any) are not subject to deductible, but the amount reimbursed will be determined in accordance with its 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.

(1) 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, and provided the request is approved by SSQ.

Health 1
• Direct payment card
• 50% deductible (per certificate)
• 80% of eligible expenses (100% if the annual expenses exceed $800 / certificate)
• Screening injections = $28 / day, reimbursement combined with prescription drugs

Health 2
• Direct payment card
• 80% of eligible expenses (100% if the annual expenses exceed $800 / certificate)
• Screening injections = $28 / day, reimbursement combined with prescription drugs

Health 3
• Direct payment card
• 80% of eligible expenses (100% if the annual expenses exceed $800 / certificate)
• Screening injections = $28 / day, reimbursement combined with prescription drugs

2016 Premium Rates(1) per 14-day period for the following coverage

Health 1
Individual: $50.80
Family: $84.15

Health 2 (minimum participation of 12 months)
Individual: $64.48
Family: $104.29

Health 3 (minimum participation of 24 months)
Individual: $81.46
Family: $129.50

(1) Subject the employee’s prudent, if applicable, and add 9% sales tax.

Preventive Dental Care (80%)
Preventive, recall or periodic examination (1 examination / 9 months)
Scaling, polishing, fluoride application (1 times / 9 months)
X-rays
Plastic and fissure sealants
Lab exams, teeth
Retainers
Local anesthesia

Basic Dental Care (shared $50 deductible, 80%)
Anesthetics, composite or resin restoration
Root canal treatment, root apicectomy (endodontics)
Gum surgery, graft (periodontics)
Removal of teeth and other surgeries

Major Restorative Care (shared $50 deductible, 50%)
Crown
Removable dentures (complete or partial)
Fixed bridge

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.

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%.

The following is provided for information purposes only. For the complete list of eligible expenses, please refer to your booklet.
It is possible to maintain coverage for up to two years after the 120-day period followed by a lay-off or the termination of the contract

Participant’s Life Insurance

- Minimum annual contribution amount of $10,000, with right to opt out
- Choice of coverage from $25,000 to $50,000
- First $50,000 without evidence of insurability, if application made before the deadline stipulated in the contract
- Coverage over $50,000 is reduced by 50% effective as of the January 1st coinciding with or following the Participant’s 65th birthday

Dependants’ Life Insurance

- Plan B (definition offering better coverage)
  - $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

Spouse’s Optional Life Insurance

- Right to increase coverage
  - Basic Life Insurance coverage is a perk, eligibility to Dependent’s Basic Life Insurance
  - Participant’s 65th birthday

Participants’ Group Life Insurance Rate

- According to the applicable collective agreement
- Participant’s Basic Life Insurance
- Optional Life Insurance

Waiver Privilege

- Waiver of Premium
- Waiver of Amount

Contact Us

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2525 Laurier Boulevard
P.O. Box 10500, Sainte-Foy Station
Quebec QC G1V 4H6
ssq.ca
DV3467A-T16 (2015-12)

February 2016
**LONG TERM DISABILITY INSURANCE**

**Compulsory (with waiver privilege)**

**Definition of Total Disability**

The union has the choice of two possible definitions:

- **Plan A (basic definition)**
- **Plan B (definition offering better benefits)**

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.

**Elimination period**

104 weeks of total disability

**Duration of Disability Pensions**

For as long as the total disability lasts, based on the definition applicable, up to age 65.

**Benefits amount**

- Disability pension is established based on the participant’s earnings, as follows: 60% of the first $25,000 in gross annual salary.
- Increase in amount of Life Insurance payable by the QPP or the CPP.
- Gross amount of the disability pension payable by the QPP or the CPP.

**Evidence of Insurability**

First $50,000 without evidence of insurability, if application made before the deadline stipulated in the contract.

**Coverage over $10,000 is reduced by 50% effective as of the January 1st coinciding with or following the participant’s 65th birthday.**

**Spouse’s Optional Life Insurance**

- Full participation in the Optional Life Insurance coverage is a prerequisite.
- Spouse’s Optional Life Insurance is 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. This definition applies up to age 65.

**Participant’s Life Insurance**

- Participation in Dependents’ Basic Life Insurance coverage is a prerequisite.
- Participants’ Life Insurance is an amount equal to: $10,000 divided by the number of dependent children in the family on the date of the participant’s death. This definition applies up to age 65.

**Participant’s Pension**

**2016 Premium Rates (1) per 14-day Period**

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**Possible Changes**

- Increase in coverage for the Health Insurance and Dental Care Insurance plans.
- Increase in amount of Life Insurance payable by the QPP or the CPP.
- Increase in amount of Disability Pension payable by the QPP or the CPP.
- Increase in amount of Dependent’s Basic Life Insurance payable by the QPP or the CPP.

**CONTACT US**

Centrale des syndicats du Québec (CSQ) — Contract J9999

January 2016

**WWW.SSGFINANCIALGROUP.COM**

SSQ Financial Group

**Values in the right place**

**POSSIBLE CHANGES FOLLOWING A LIFE EVENT**

Certain events in life render you eligible to increase your coverage without the need for evidence of insurability, provided the 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 for the Health Insurance and Dental Care Insurance plans.
- Increase in amount of Life Insurance payable by the QPP or the CPP.
- Increase in amount of Disability Pension payable by the QPP or the CPP.
- Increase in amount of Dependent’s Basic Life Insurance payable by the QPP or the CPP.

**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.
- Death of the spouse.
- Spouse’s Optional Life Insurance.
- Evidence of insurability, if application made within the deadline provided in contract.

**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 53 or over;
- Meet certain specific requirements, two of which are:

**Possible Changes**

- Increase in coverage for the Health Insurance and Dental Care Insurance plans.
- Increase in amount of Life Insurance payable by the QPP or the CPP.
- Increase in amount of Disability Pension payable by the QPP or the CPP.
- Increase in amount of Dependent’s Basic Life Insurance payable by the QPP or the CPP.
It is possible to maintain coverage for up to two years after the 120-day period following a lay-off or the termination of the contract.

- **Participant’s Life Insurance**
  - If an accident resulting in death occurs, the plan provides coverage equal to $5,000 for each dependent child aged 24 hours or more, up to a maximum of $50,000.

- **Dependents’ Life Insurance**
  - For the Life Insurance Plan, this event provides eligibility for Dependents’ Basic Life Insurance Plan.

### Benefits for the Life Insurance Plan

- **Option**
  - Available upon request.

#### Participant’s Life Insurance

- **Option**
  - Plus the following annual lump-sum amounts:
    - 42.5% of the next $40,000
    - $25,000 for the spouse
    - $10,000 for each child aged 24 hours or more
    - $5,000 for each dependent child aged 24 hours or more.

- **Dependents’ Life Insurance**
  - For as long as the total disability lasts, based on the definition applicable, up to age 65.

- **Duration of Disability Pension**
  - 104 weeks of total disability.

- **Elimination period**
  - Either the amount of $5,000 is reduced by 50% effective as of the January 1st coinciding with or following the Participant’s 65th birthday.

#### Participant’s Life Insurance

<table>
<thead>
<tr>
<th>Age</th>
<th>Amount of coverage for Participant</th>
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<td>65 or over</td>
<td>$600,000</td>
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</table>

#### Dependents’ Life Insurance

- **Option**
  - Plus an additional amount equal to:
    - 104 weeks of total disability
    - The amount of the disability pension payable by the QPP or the CPP
    - The gross amount of the disability pension payable by the QPP index (maximum 3%)

- **Note**
  - The amount of the disability pension payable by the CPP or the QPP is increased by 40% of any excess amount.

#### Waiver of the Disability Period

- **Option**
  - Available upon request.

#### Participant’s Life Insurance

- **Option**
  - Plus the following annual lump-sum amounts, if applicable:
    - $250,000 $4.24 $4.69 $6.04 $8.07 $12.34 $20.22 $34.84 $48.34
    - $225,000 $3.84 $4.24 $5.44 $7.24 $11.04 $18.04 $31.04 $43.04
    - $175,000 $3.04 $3.34 $4.24 $5.59 $8.44 $13.69 $23.44 $32.44
    - $150,000 $2.64 $2.89 $3.64 $4.77 $7.14 $11.52 $19.64 $27.14
    - $125,000 $2.24 $2.44 $3.04 $3.94 $5.84 $9.34 $15.84 $21.84
    - $100,000 $1.84 $1.99 $2.44 $3.12 $4.54 $7.17 $12.04 $16.54
    - $75,000 $1.44 $1.54 $1.84 $2.29 $3.24 $4.99 $8.24 $11.24
    - $50,000 $0.94 $0.99 $1.24 $1.52 $2.34 $3.99 $6.24 $8.24
    - $25,000 $0.64 $0.64 $0.64 $0.64 $0.64 $0.64 $0.64 $0.64

#### Return of Premium Disability Insurance

- **Option**
  - Plus the following annual lump-sum amounts:
    - 9% sales tax.

#### Life Insurance

- **Option**
  - Plus the following annual lump-sum amounts:
    - 9% sales tax.

#### Long Term Disability Insurance

- **Option**
  - Plus the following annual lump-sum amounts:
    - 9% sales tax.

#### Long Term Disability Insurance (LTDI)

- **Option**
  - Plus the following annual lump-sum amounts:
    - 9% sales tax.

### Definitions

#### Definition of Total Disability

The union has the choice of two possible definitions:

- **Plan A** (basic definition): 40% of any excess amount
- **Plan B** (definition offering better protection): 40% of any excess amount

### Note

- **Premiums for Spouses’ Optional Life Insurance** is added to premium for Dependents’ Basic Life Insurance.