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

• 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.

• Definition of Total Disability

(1) Add 9% sales tax.

Note:

For as long as the total disability lasts, based on the definition applicable, up to age 65 or following the Participant’s 65th birthday

Duration of Disability Pension

Duration of Disability Pension

For as long as the total disability lasts, based on the definition applicable, up to age 65 or following the Participant’s 65th birthday

Disability pension reduction

80% of the gross amount of the retirement pension payable by the CARRA (eg. RREGOP) or by another private retirement plan

Amount of coverage for Participant

2017 Premium Rates(1) per 14-day period

Note:

$10,000 $0.04 $0.04 $0.04 $0.04 $0.04 $0.04 $0.04 $0.04

$15,000 $0.16 $0.16 $0.16 $0.16 $0.16 $0.16 $0.16 $0.16

$20,000 $0.19 $0.19 $0.19 $0.19 $0.19 $0.19 $0.19 $0.19

$25,000 $0.26 $0.26 $0.26 $0.26 $0.26 $0.26 $0.26 $0.26

$30,000 $0.32 $0.32 $0.32 $0.32 $0.32 $0.32 $0.32 $0.32

$35,000 $0.37 $0.37 $0.37 $0.37 $0.37 $0.37 $0.37 $0.37

$40,000 $0.43 $0.43 $0.43 $0.43 $0.43 $0.43 $0.43 $0.43

$45,000 $0.48 $0.48 $0.48 $0.48 $0.48 $0.48 $0.48 $0.48

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$75,000 $0.84 $0.84 $0.84 $0.84 $0.84 $0.84 $0.84 $0.84

$100,000 $1.00 $1.00 $1.00 $1.00 $1.00 $1.00 $1.00 $1.00

$125,000 $1.21 $1.21 $1.21 $1.21 $1.21 $1.21 $1.21 $1.21

$150,000 $1.42 $1.42 $1.42 $1.42 $1.42 $1.42 $1.42 $1.42

$175,000 $1.62 $1.62 $1.62 $1.62 $1.62 $1.62 $1.62 $1.62

$200,000 $1.83 $1.83 $1.83 $1.83 $1.83 $1.83 $1.83 $1.83

$250,000 $2.29 $2.29 $2.29 $2.29 $2.29 $2.29 $2.29 $2.29

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:

• Waiver Privilege

• Definition of Total Disability

• Certain events in life render you eligible to increase your coverage without the requirement for evidence of insurability, provided that 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.

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• Certain events in life render you eligible to increase your coverage without the requirement for evidence of insurability, provided that 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.
**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, appointments, etc., expenses or their reimbursement 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.

### Prescription Drugs

- **Reimbursement**
  - All eligible expenses are reimbursed at 80%, following application of the deductible, if any. You choose to purchase a brand name drug instead of an existing generic equivalent, the amount of reimbursement 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.

- **2017 Premium Rates**
  - Individual: $56.32
  - Single-parent: $84.24
  - Family: $133.92

### Health 1

- **Direct payment card**
- **50 annual deductible / certificate**
- **80% of eligible expenses (100% if the annual expenses exceed $830 / certificate)**
- Sclerosing injections = $28 / day, reimbursement combined with prescription drugs
- Direct payment card
- 80% of eligible expenses (100% if the annual expenses exceed $50 annual deductible / certificate)
- Homeopath (including homeopathic remedies) ($28 / consultation, $600 / year)
- Dietetics ($28 / consultation, $500 / year)
- Preventive, recall or periodic examination (1 examination / 9 months)
  - Pit and fissure sealants
- Lab examinations, tests
- Prescriptions
- Anoscopy (1 examination / 12 months)
- Limitations on full coverage support stockings* (1 pair / year)
- Prosthetics* (€15 / 500 pairs)
- Acupuncture (€36 / treatment, €500 / year)
- Insulin pump and accessories*
- Blood glucose monitor* (€240 / 36 months)
- Pain management (50% of the first $1,000 of eligible expenses and 80% of the surplus expenses, $1,500 / year)
- Trip Cancellation Insurance (100%, $5,000 / trip)
- Travel Insurance with Assistance (100%, $5,000,000 / trip)
- Accident death or disability ($25,000 or $50,000 depending on the loss)
- Travel and accommodation expenses in Quebec* ($830 / lifetime)
- Ostomy appliances*
- Respiratory care following an accident to natural teeth
- Physiotherapy (50% of the first $1,000 of eligible expenses and 80% of the surplus expenses, $1,500 / year)
- Preventive, recall or periodic examination (1 examination / 9 months)
- Preventive Dental Care
  - Note 1: Participants may choose a coverage status (Individual, Single-Parent or Family)
  - Note 2: The minimum duration of participation in the Dental Care Plan is 48 months.

### Health 2

- **Direct payment card**
- **50% of eligible expenses (100% if the annual expenses exceed $830 / certificate)**
- Sclerosing injections = $28 / day, reimbursement combined with prescription drugs
- Direct payment card
- 80% of eligible expenses (100% if the annual expenses exceed $600 / insured person)
- Foot orthoses*
- Speech therapy, occupational therapy or audiology
- Professional fees following an accident to natural teeth
- Physiotherapy (50% of the first $1,000 of eligible expenses and 80% of the surplus expenses, $1,500 / year)
- Ambulatory care following an accident to natural teeth
- Preventive Dental Care
  - Note 1: Participants may choose a coverage status (Individual, Single-Parent or Family)
  - Note 2: The minimum duration of participation in the Dental Care Plan is 48 months.

### Health 3

- **Direct payment card**
- **80% of eligible expenses (100% if the annual expenses exceed $830 / certificate)**
- Sclerosing injections = $28 / day, reimbursement combined with prescription drugs
- Direct payment card
- 80% of eligible expenses (100% if the annual expenses exceed $830 / insured person)
- Homeopath (including homeopathic remedies) ($28 / consultation, $600 / year)
- Dietetics ($28 / consultation, $500 / year)
- Preventive, recall or periodic examination (1 examination / 9 months)
- Preventive Dental Care
  - Note 1: Participants may choose a coverage status (Individual, Single-Parent or Family)
  - Note 2: The minimum duration of participation in the Dental Care Plan is 48 months.

### 2017 Premium Rates* per 14-day period for the following coverage

- **Health 1**
  - Individual: $56.32
  - Single-parent: $84.24
  - Family: $133.92

- **Health 2**
  - Minimum participation of 24 months
    - Individual: $96.32
      - Single-parent: $133.92

- **Health 3**
  - Minimum participation of 12 months
    - Individual: $152.18
      - Single-parent: $231.52

### 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 (80%)

- Preventive, recall or periodic examination (1 examination / 9 months)
- Scaling, polishing, fluoride application (1 times / 9 months)
- X-rays
- Pit and fissure sealants
- Lab examinations, tests
- Retainers
- Local anesthesia

### Basic Dental Care (shared $50 deductible, 80%)

- Analgesia, composite or resin restoration
- Root canal treatment, root amputation (endodontics)
- Gum surgery, graft (periodontics)
- Removal of teeth and other surgeries

### Major Restorative Care (shared $50 deductible, 50%)

- Crown
- Removable denture (complete or partial)
- Fixed bridge

### Annual deductible

- The $50 annual deductible (per certificate) covers both Basic Dental Care and Major Restorative Dental 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.

### 2017 Premium Rates* per 14-day period for the following coverage

- Individual: $12.42
  - Single-parent: $18.89
  - Family: $31.29

* Add 9% sales tax.
Prescription Drugs

Reimbursement

All eligible expenses are reimbursed at 80%, following application of the deductible, if any. 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 its lowest cost generic equivalent. Besides, the amount taken into account in the calculation of the annual out of pocket maximum will be set 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, and provided the request is approved by SSQ.

Health 1

• Direct payment card
• $50 annual deductible / certificate
• 80% of eligible expenses (100% if the annual expenses exceed $500 / certificate)
• Direct payment card

Health 2

• Direct payment card
• 60% of eligible expenses (100% if the annual expenses exceed $830 / certificate)
• Sclerosing injections = $28 / day, reimbursement combined with prescription drugs

Health 3

• Direct payment card
• 80% of eligible expenses (100% if the annual expenses exceed $830 / certificate)
• Sclerosing injections = $28 / day, reimbursement combined with prescription drugs

2017 Premium Rates’ per 14-day period for the following coverage

Health 1

Individual: $15.28 Single parent: $22.53 Family: $57.03

Health 2 (minimum participation of 12 months)

Individual: $44.64 Single parent: $66.68 Family: $107.84

Health 3 (minimum participation of 24 months)

Individual: $96.32 Single parent: $84.24 Family: $133.92

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 (80%)

Preventive, recall or periodic examination (1 examination / 9 months) Scaling, polishing, fluoride application (1 times / 9 months) X-rays, Pit and fissure sealants Lab examinations, tests Retainers Local anesthetics

Basic Dental Care (shared $50 deductible, 80%)

Anesthesia, composite or resin restoration Root canal treatment, root apicectomy (endodontics) Gum surgery, graft (periodontics) Removal of teeth and other surgeries

Major Restorative Care

(Shared $150 deductible, 50%) Crown Removable denture (complete or partial) Fixed bridge

Annual deductible

The $50 annual deductible (per certificate) covers both Basic Dental Care and Major Restorative Dental 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.

2017 Premium Rates’ per 14-day period for the following coverage

Individual: $12.42 Single parent: $18.89 Family: $31.29

(1) Add 9% sales tax.

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

Dental Care Plan:

Preventive Dental Care (80%)

Preventive, recall or periodic examination (1 examination / 9 months) Scaling, polishing, fluoride application (1 times / 9 months) X-rays, Pit and fissure sealants Lab examinations, tests Retainers Local anesthetics

Basic Dental Care (shared $50 deductible, 80%)

Anesthesia, composite or resin restoration Root canal treatment, root apicectomy (endodontics) Gum surgery, graft (periodontics) Removal of teeth and other surgeries

Major Restorative Care

(Shared $150 deductible, 50%) Crown Removable denture (complete or partial) Fixed bridge

Annual deductible

The $50 annual deductible (per certificate) covers both Basic Dental Care and Major Restorative Dental 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.

2017 Premium Rates’ per 14-day period for the following coverage

Individual: $12.42 Single parent: $18.89 Family: $31.29

(1) Add 9% sales tax.
**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 performing the normal duties of 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 next $40,000
  - 30% of the next $40,000
  - 25% of any excess amount
- 60% of the first $20,000 in gross annual salary
- Gross amount of the disability pension payable by the CSST, SAAQ or by any other social legislation

**Spouse’s Optional Life Insurance**

- Full-time Dependent’s Basic Life Insurance coverage is a prerequisite
- From one (1) to ten (10) additional units of $10,000
- For single-parent families there is a coverage amount of $5,000 for a deceased child plus $1,000 single-parent family
- Without evidence of insurability, if application made within the deadline provided for in contract

**FOLLOWING A LIFE EVENT**

POSSIBLE CHANGES FOLLOWING A LIFE EVENT

Certain events in life render you eligible to increase your coverage without the requirement for evidence of insurability. Provided the change is received in accordance with contract provisions (such as deadlines).

<table>
<thead>
<tr>
<th>Event</th>
<th>Eligibility</th>
<th>Amount Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death of the spouse</td>
<td>Eligibility to Dependent’s Basic Life Insurance</td>
<td>up to an amount of $50,000 in Participant’s Basic Life Insurance</td>
</tr>
<tr>
<td>Death of the spouse</td>
<td>Eligibility to Dependent’s Basic Life Insurance</td>
<td>up to an amount of $50,000 in Participant’s Basic Life Insurance</td>
</tr>
</tbody>
</table>

- Eligibility to Dependent’s 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 couple)
- Birth or adoption of a child
- Death of the spouse
- Regular employment status obtained, according to the applicable collective agreement

<table>
<thead>
<tr>
<th>Amount of coverage based on the age of the Participant</th>
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<tbody>
<tr>
<td>Over $50,000</td>
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<td>$25,000 to $29,999</td>
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<td>$20,000 to $24,999</td>
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<td>$10,000 to $14,999</td>
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<td>$5,000 to $9,999</td>
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<td>$5,000 or under</td>
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</tbody>
</table>

**Benefit amount**

- $2,000 dependent spouse
- $5,000 per dependent child aged 24 hours or more
- For as long as the total disability lasts, based on the definition applicable, up to age 65

**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
- Have participated in the Government and Public Employees Retirement Plan (REGOP) with 33 years or more of service.

**CONTACT US**

<table>
<thead>
<tr>
<th>SSQ Building</th>
<th>2017 Premium Rates(1) per 14-day period</th>
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<tbody>
<tr>
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**AT A GLANCE**

Centrale des syndicats du Québec (CSQ) — Contract J9999

January 2017
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
- Choice of coverage from $200 to $250,000
- First $10,000 without evidence of insurability, if application made before the deadline stipulated in the contract
- Coverage over $25,000 is reduced by 50% effective as of the January 1st coinciding with or following the Participant’s 65th birthday

Dependents' Life Insurance
- Full coverage under Participants’ Basic Life Insurance coverage is a prerequisite
- Evidence of insurability is required
- Plan A
  - Birth or adoption of a child: $1,000
  - Death of a child: $2,500
  - $1,000 single-parent family
  - $5,000 per dependent child aged 24 hours or more
  - Disability pension reduction
  - Gross amount of the disability pension payable by the QPP or the CPP
  - For single-parent families there is a coverage amount of $5,000 for a deceased child plus $10,000 for the spouse
- Plan B:
  - Dependents’ Optional Life Insurance
  - $250,000
  - $175,000
  - $150,000
  - $100,000
  - $50,000
- For the Life Insurance Plan, this event provides eligibility for Dependent's Basic Life Insurance
  - Stipulated in the contract
  - This event is recognized only if one of the following conditions is met:
    - Spouse or dependent child
    - Birth or adoption
    - Death
    - Regular employment status
    - Alternative definition if the employee’s circumstances permit

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:
- Age 55 or over
- Spouse’s Optional Life Insurance

Disability pension reduction
- 80% of the gross amount of the retirement pension payable by the CARRA (ex- RQGCP) or any other private retirement plan
- Gross amount of the retirement pension payable by the CSSQ or any other social legislation
- Gross amount of the disability pension payable by the QPP or the CPP

Sponsor's Optional Life Insurance
- Offline processing due to the related possible changes.

Certain events in life render you eligible to increase your coverage without the requirement for evidence of insurability; provided that your request is received in writing to the union or if legal adoption procedures have been undertaken)

POSSIBLE CHANGES FOLLOWING A LIFE EVENT

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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

- Be aged 53 or over;
- Meet certain specific requirements, two of which are:
  - Spouse’s Optional Life Insurance
  - Participant’s Optional Life Insurance
• Spouse’s Optional Life Insurance
• Participant’s Optional Life Insurance

Dependent’s Life Insurance

• Full-time: A Dependent’s Basic Life Insurance coverage is a perquisite from one (1) to ten (10) additional units of $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.

Duration of Disability Pension

- 104 weeks of total disability
- 104 weeks of partial disability

Elimination period

- 120 days

Waiver Privilege

- Available upon request

Insurance

- Optional

Note:

(1) Add 9% sales tax.

2017 Premium Rates (1) per 14-day period

<table>
<thead>
<tr>
<th>Amount of coverage based on the age of the Participant</th>
<th>Premium per 14 days</th>
<th>Plan A</th>
<th>Plan B</th>
<th>Optional Life Insurance</th>
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</thead>
<tbody>
<tr>
<td>$125,000</td>
<td>$0.20</td>
<td>$0.23</td>
<td>$0.27</td>
<td>$0.20</td>
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<td>$150,000</td>
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Duration of Disability Pension

- 2017 Premium Rates (1) per 14-day period

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<th>Age 35 to 39</th>
<th>Age 40 to 44</th>
<th>Age 45 to 49</th>
<th>Age 50 to 54</th>
<th>Age 55 to 59</th>
<th>Age 60 to 64</th>
<th>Age 65 or over</th>
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To file a claim, please contact us.

FOLLOWING A LIFE EVENT

POSSIBLE CHANGES

Contact information

CENTRALE DES SYNDICATS DU QUEBEC (CSQ) — Contract J9999
January 2017

CONTACT US

SSQ Financial Group

Your group insurance plan at a glance

Values in the right place

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