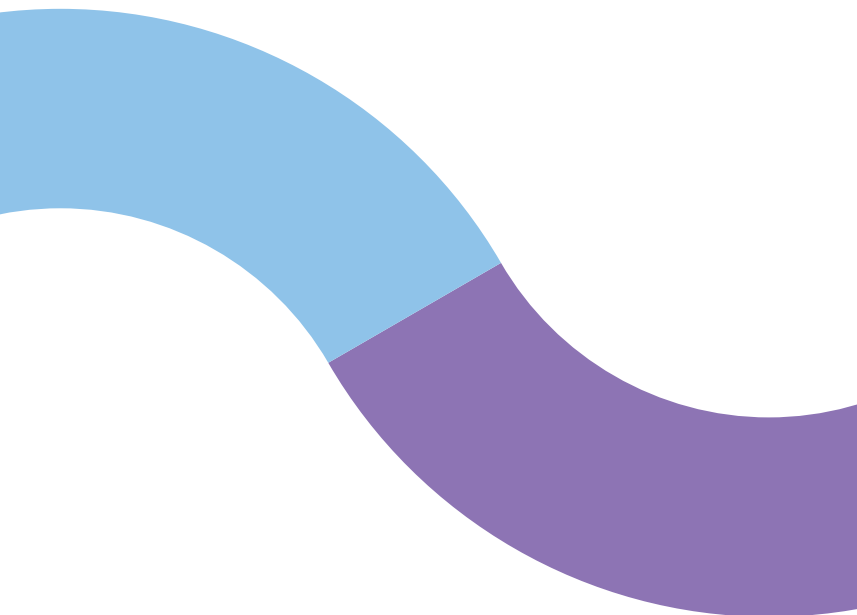


**Contract Y9999**

**Effective as of January 1, 2025**

Management Personnel of the Quebec  
Public and Parapublic Sectors

# Group Insurance Plan



**beneva**

# Group Insurance Plan for the Management Personnel of the Quebec Public and Parapublic Sectors

This pamphlet lists only the most often consulted elements of your group insurance plan, but in no way affects the terms and conditions of your insurance contract, which includes certain limitations and exclusions. For a complete description, please refer to your booklet available via the Client Centre at [beneva.ca/en/client-centre](http://beneva.ca/en/client-centre).

## Compulsory Basic Accident and Health Insurance Plan

Beneva recommends that all group insurance participants comply with the Government of Canada's travel advisories.

**Customary and reasonable expenses:** to be eligible, expenses incurred for services or supplies must meet the reasonable standards of the common practice of the health professionals involved.

Benefit	Reimbursement limitations	Percentage reimbursed
<b>Travel Insurance and Assistance</b>	Maximum reimbursement of \$5,000,000 / trip / insured With prior approval If a trip is scheduled to last more than 180 days, you must contact Beneva in advance for information about applicable conditions.	100%
<b>Trip Cancellation Insurance</b>	Maximum reimbursement of \$5,000 / trip / insured With evidence deemed satisfactory by Beneva	
<b>Hospital expenses in Quebec</b>	Semi-private room, no limit on days	
<b>Medical expenses outside Quebec**</b>	3 times the amount paid by the RAMQ	
<b>Hospital expenses outside Quebec**</b>	1 time the amount paid by the RAMQ	
<b>Transportation and accommodation fees outside Quebec**</b>	Maximum reimbursement of \$5,000 / calendar year / insured	
<b>Prescription drugs and eligible pharmaceutical services*</b>	Available by prescription only - Mandatory generic substitution	
<b>Home care*:</b>	Within 30 days of hospitalization	
• Nursing care	Eligible expenses of \$60 / day / insured	
• Transportation expenses	Eligible expenses of \$30 / trip, maximum of 3 trips / week	
• Convalescent home	Eligible expenses of \$125 / day / insured	
• Home assistance services	Eligible expenses of \$60 / day / insured	
• Childcare expenses	Eligible excess expenses of \$25 / day / insured	
<b>Wheelchair - hospital bed*</b>	Temporary use only	
<b>Artificial limbs and external prostheses*</b>	Customary and reasonable expenses	
<b>Wig (following chemotherapy)*</b>	Maximum reimbursement of 1 wig and of \$500 / 48 months / insured	
<b>Intraocular lenses*</b>	Customary and reasonable expenses	
<b>Breast prostheses (following a mastectomy)*</b>	Customary and reasonable expenses	
<b>Surgical brassieres (following a mastectomy or breast reduction)*</b>	Customary and reasonable expenses: Lifetime maximum reimbursement of 6 surgical brassieres / insured	
<b>Trusses, corsets, crutches, splints, casts, foot orthoses (specialized laboratory) and other orthoses*</b>	Customary and reasonable expenses	
<b>Blood glucose monitor*</b>	Eligible expenses of \$300 / 36 months / insured	
<b>Therapeutic devices*</b>	Customary and reasonable expenses	
<b>Insulin pump*</b>	Purchase and maintenance of the pump: Maximum reimbursement of \$7,500 / 60 months / insured Items needed to operate the pump: Maximum reimbursement of \$4,000 / calendar year / insured	
<b>Percutaneous or transcutaneous electrical nerve stimulator (PENS/TENS)*</b>	Eligible expenses of \$1,000 / 60 months / insured	
<b>Orthopaedic shoes (specialized laboratory)*</b>	Customary and reasonable expenses	
<b>Electrocardiograms, X-rays (including scanner), magnetic resonance, ultrasounds and laboratory analyses*</b>	Customary and reasonable expenses	
<b>Respirators and oxygen*</b>	Customary and reasonable expenses: 1 device / 60 consecutive months / insured	
<b>Hearing aids</b>	Eligible expenses of \$1,000 / 48 months / insured	
<b>Nurse*</b>	Customary and reasonable expenses	
<b>Cosmetic surgery*</b>	Following an accident	
<b>Support stockings*</b>	21 mm Hg or more, 3 pairs / calendar year / insured	75% of the first \$3,000, 100% thereafter
<b>Sclerosing injections</b>	Substance: eligible expenses of \$20 / treatment / day / insured Professional fees: eligible expenses of \$25 / treatment / day / insured	
<b>Dental surgery following an accident</b>	Treatment received during the 12 months following the accident	
<b>Ambulance</b>	Customary and reasonable expenses	
<b>Vaccines</b>	Eligible expenses of \$200 / calendar year / insured	
<b>Transportation and accommodation in Quebec*</b>	Maximum reimbursement of \$1,000 / calendar year / insured	
<b>Detoxification treatment*</b>	In a recognized establishment Eligible expenses of \$50 / day, maximum of 30 days / calendar year / insured	
<b>Optometrist or ophthalmologist</b>	Maximum reimbursement of \$50 / 24 months / insured	
<b>Dietitian</b>	Eligible expenses of \$30 / treatment Maximum reimbursement of \$500 / calendar year / insured	
<b>Naturopath, Homeopath, Phytotherapist</b>	Eligible expenses of \$30 / treatment Combined maximum reimbursement of \$600 / calendar year / insured	
<b>Acupuncturist, Osteopath, Kinesiologist, Kinesitherapist, Orthotherapist, Massage therapist</b>	Eligible expenses of \$30 / treatment Combined maximum reimbursement of \$600 / calendar year / insured	
<b>Chiropractor</b>	Eligible expenses of \$30 / treatment Maximum reimbursement of \$500 / calendar year / insured, including \$50 / year for X-rays	
<b>Physiotherapist, Physical rehabilitation therapist, Certified athletic therapist</b>	Eligible expenses of \$40 / treatment	
<b>Audiologist, Hearing aid specialist</b>	Eligible expenses of \$60 / audiologist treatment Eligible expenses of \$40 / hearing aid specialist treatment Combined maximum reimbursement of \$500 / calendar year / insured	
<b>Occupational therapist</b>	Eligible expenses of \$40 / treatment Maximum reimbursement of \$500 / calendar year / insured	
<b>Speech language therapist</b>	Eligible expenses of \$60 / treatment Maximum reimbursement of \$600 / calendar year / insured	
<b>Podiatrist</b> New: X-rays	Eligible expenses of \$40 / treatment Maximum reimbursement of \$500 / calendar year / insured, including \$50 / year for X-rays	
<b>Psychiatrist, Psychoanalyst, Psychologist, Psychotherapist, Social worker, Marital and family therapist, Career counsellor</b>	Customary and reasonable expenses / treatment Combined maximum reimbursement of \$1,000 / calendar year / insured	

## Bi-weekly rates from January 1 to December 31, 2025<sup>1</sup>

Plan	Individual			Single-parent			Family		
	Employer	Employee	Total	Employer	Employee	Total	Employer	Employee	Total
Under age 65	\$31.84	\$57.29	\$89.13	\$44.58	\$80.20	\$124.78	\$76.42	\$137.49	\$213.91
Age 65 or over <sup>2</sup>	\$31.84	\$31.13	\$62.97	\$44.58	\$54.04	\$98.62	\$76.42	\$85.17	\$161.59

## Compulsory Basic Life Insurance Plan

Plans - Coverage		Bi-weekly rates from January 1 to December 31, 2025 (as % of salary)			
		Employer	Employee	Premium holiday	Total
Participant's Basic Life Insurance	50% of annual earnings	-%	0.063%	-%	0.063%
Spouse's Life Insurance	\$17,200	-%	0.018%	-%	0.018%
Dependent Children's Life Insurance	\$5,000 / child	-%	0.006%	-%	0.006%
Participant's, Spouse's and Dependent Children's Accidental Dismemberment Insurance		-%	0.006%	-%	0.006%
<b>Total</b>		<b>-%</b>	<b>0.087%</b>	<b>-%</b>	<b>0.087%</b>

\*Medical prescription required | \*\*Prior authorization by the RAMQ required | <sup>1</sup>All premium rate changes applicable subsequent to an age change are effective as of the first day of the pay period coinciding with or following the age change. | <sup>2</sup>The premium age 65 or over applies to participants who are covered by the Public Prescription Drug Insurance Plan (PPDIP) for prescription drug coverage. An additional premium is applicable for those who choose to be covered by Beneva for prescription drugs.

## Compulsory Basic Long Term Disability Insurance Plan

Plans - Coverage	Bi-weekly rates from January 1 to December 1, 2025 (as % of salary)			
	Employer	Employee	Premium holiday	Total
<b>Compulsory Basic Long Term Disability Insurance Plan</b> 65% of the gross monthly earnings as of the 105 <sup>th</sup> week of total disability	0.741%	-%	0,074%	0.667%
<b>Compulsory Additional Long Term Disability Insurance Plan (CAP)</b> Supplementary income that complements, in part, the income received from rehabilitation employment	0.015%	-%	0,002%	0.013%

## Participant's and Spouse's Optional Life Insurance Plan

Plans - Coverage	Evidence of insurability
<b>Participant's Optional Life Insurance</b> 1, 2, 3, 4 or 5 times annual earnings	<ul style="list-style-type: none"> <li>• <b>Participants aged less than 40:</b> required for any request <b>exceeding 3 times the annual earnings</b> when submitted within 60 days of eligibility</li> <li>• <b>Participants aged between 40 and 49:</b> required for any request <b>exceeding \$191,200</b> when submitted within 60 days of eligibility</li> <li>• <b>Participants aged 50 or over:</b> required for any request <b>exceeding \$79,700</b> when submitted within 60 days of eligibility</li> <li>• Required at all times if the request for adding or increasing Optional Life coverage is submitted <b>more than 60 days after the eligibility date</b></li> </ul>
<b>Spouse's Optional Life Insurance</b> In increments of \$10,000, maximum \$100,000	<ul style="list-style-type: none"> <li>• Required at all times</li> </ul>

Bi-weekly rates from January 1 to December 31, 2025				
	Rate per \$1,000 of coverage		Rate as % of salary <sup>3</sup>	
	Male / Smoker <sup>4,5</sup>		Male / Non-smoker <sup>4,5</sup>	
Age 34 and under	\$0.021	0.055%	\$0.011	0.029%
Age 35 to 39	\$0.035	0.091%	\$0.015	0.039%
Age 40 to 44	\$0.052	0.136%	\$0.025	0.065%
Age 45 to 49	\$0.085	0.222%	\$0.040	0.104%
Age 50 to 54	\$0.142	0.370%	\$0.075	0.196%
Age 55 to 59	\$0.234	0.610%	\$0.135	0.352%
Age 60 to 64	\$0.473	1.234%	\$0.173	0.451%
Age 65 to 69	\$0.707	1.845%	\$0.252	0.657%
Age 70 to 74	\$0.991	2.585%	\$0.399	1.041%
Age 75 to 79	\$1.283	3.347%	\$0.576	1.503%
Age 80 or over	\$2.044	5.333%	\$1.419	3.702%
	Female / Smoker <sup>4,5</sup>		Female / Non-smoker <sup>4,5</sup>	
Age 34 and under	\$0.010	0.026%	\$0.004	0.010%
Age 35 to 39	\$0.025	0.065%	\$0.013	0.034%
Age 40 to 44	\$0.045	0.117%	\$0.021	0.055%
Age 45 to 49	\$0.066	0.172%	\$0.032	0.083%
Age 50 to 54	\$0.108	0.282%	\$0.053	0.138%
Age 55 to 59	\$0.161	0.420%	\$0.098	0.256%
Age 60 to 64	\$0.375	0.978%	\$0.133	0.347%
Age 65 to 69	\$0.489	1.276%	\$0.185	0.483%
Age 70 to 74	\$0.617	1.610%	\$0.273	0.712%
Age 75 to 79	\$0.723	1.886%	\$0.357	0.931%
Age 80 or over	\$1.519	3.963%	\$1.010	2.635%

There may be a slight difference between the two types of premiums (rate per \$1,000 of coverage and rate as % salary), depending on the billing method used. | <sup>3</sup>The rates as percentage of the salary apply only to the Participant's Optional Life Insurance. | <sup>4</sup>Rates for Spouse's Optional Life Insurance are determined based on the spouse's gender and smoking habits (smoker or non-smoker) but on the participant's age. | <sup>5</sup>All premium rate changes applicable subsequent to an age change are effective as of January 1 coinciding with or following the age change.

# Client Centre

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

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**Log in to the Customer Centre!**  
**[beneva.ca/en/client-centre](https://beneva.ca/en/client-centre)**

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

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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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