



Policy 22FN0
Retirees - Ordained, Endorsed Chaplains and Congr.
CRCNA - RETIREES - ORDAINED, ENDORSED CHAPLAINS AND
CONGREGATION
July 1, 2026

This document contains important information. Please keep it for future reference.

SSQ, LIFE INSURANCE COMPANY INC.

YOUR GROUP INSURANCE PLAN

CHRISTIAN REFORMED CHURCH IN NORTH AMERICA

**This document shows the contractual provisions
in force on July 1, 2026 for the following participants:**

Class: Retirees - Ordained, Endorsed Chaplains and Congr.

Group(s): 22FN2

(Policy No.: 22FN0)

In this document, "SSQ Insurance (or SSQ)" refers to SSQ, Life Insurance Company Inc.

NOTICE REGARDING THE PROTECTION OF YOUR PERSONAL INFORMATION

Protecting your personal information is a priority for SSQ Insurance. For this reason, we want to inform you that we collect, use and disclose your personal information only with your consent, unless otherwise permitted by law, and only for the time necessary to:

- identify you
- establish and update your profile, needs and objectives
- evaluate your applications and eligibility for our products and services
- provide you with advice related to your situation
- administer your contracts as well as your products or services (e.g.: pricing, underwriting, enrolment, claims processing, etc.)
- comply with legal and regulatory requirements (e.g.: preventing, detecting or deterring violations, cyber threats, fraud, etc.)
- obtain your feedback on our products and services
- provide you with personalized offers and advice about our products and services (refer to your right to withdraw consent) based on your preferences and in compliance with the rules governing electronic and telephone communications
- conduct studies and research, including the design and application of statistical models, some of which may allow for creating or inferring new information about you

How does SSQ Insurance collect your personal information?

We may collect your personal information over the telephone, in person, and through the use of our forms and our digital platforms.

Who does SSQ Insurance share your personal information with?

For the purposes described above, and only in connection with your products and services, we share your personal information with our affiliates and distribution networks and with third parties, some of which may be located outside of Quebec and Canada.

These third parties may include:

- other financial institutions, such as insurers and reinsurers
- other organizations or entities that have information about you, including insurance, fraud or claims information
- intermediaries
- credit assessment agencies
- government departments, agencies or regulatory authorities
- employers
- claims-related service providers, such as healthcare professionals and auto repair shops
- other agents and service providers (technology services, printing and mailing services, etc.)

Please note that in all cases, we ensure that they respect the protection of your personal information.

What are your rights regarding access and rectification?

You may access your personal information or request the correction of incomplete or inaccurate information. Send us a request to the following address:

Chief Privacy Officer

625 rue Jacques-Parizeau
Quebec QC G1R 2G5
cpo@beneva.ca

For more information about our personal information protection practices, please refer to the complete version of our Personal Information Protection Statement at:

<https://www.beneva.ca/en/legal-notes-confidentiality/personal-information-protection>

Your consent for the collection, use and disclosure of your personal information is necessary in order to provide the product or service requested or offered. You have the right to withdraw your consent, but SSQ Insurance will not be able to continue providing you with its products or services.

AVAILABLE INFORMATION ON YOUR GROUP INSURANCE PLAN

If your contract has been modified since the production date of this booklet, there may be wording differences between the booklet and the policy. If so, the policy wording will prevail; hence, you are entitled to consult the policy at the policyholder's address and obtain a copy thereof.

The masculine gender is used throughout this document solely for readability purposes and applies to both men and women.

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SCHEDULE OF INSURANCE

General Provisions

This document shows the contractual provisions in force on July 1, 2026.

Group Name(s) and No(s).	22FN2 CRCNA - RETIREES - ORDAINED, ENDORSED CHAPLAINS AND CONGREGATION
Class	Retirees - Ordained, Endorsed Chaplains and Congr.
Category of individuals eligible as participants	All retirees of the policyholder.

SCHEDULE OF INSURANCE

Life Insurance Plan

Participant's Life Insurance

Amount of insurance - under age 65	\$10,000
Reduction of amount of insurance at age 65	50% less than amount of insurance for insureds under age 65, minimum \$1,000 Date of reduction: the day of your birthday
Termination of insurance	The day you reach age 70

SCHEDULE OF INSURANCE

Health Care Insurance Plan

Health Insurance

Coverage	Maximum	Percentage of reimbursement
Prescription Drugs		
Drugs with SSQ card - Direct payment system *	\$5,000 reimbursement per calendar year per insured	80%
Sclerosing injections *	\$20 eligible per day	80%
Preventive vaccines (immunizing products)	\$1,000 reimbursement per calendar year per insured	80%
Hospitalization		
Hospital room	Semi-private room	100%
Specialized Health Care Establishments		
Convalescent home *	Semi-private room 60 day(s) per calendar year per insured	80%
Health Care Professionals		
Acupuncturist	\$500 reimbursement per calendar year per insured	80%
Audiologist	\$500 reimbursement per calendar year per insured	80%
Chiropractor	\$500 reimbursement per calendar year per insured	80%
Dietitian	\$500 reimbursement per calendar year per insured	80%
Naturopath	\$500 reimbursement per calendar year per insured	80%
Occupational therapist	\$500 reimbursement per calendar year per insured	80%
Osteopath	\$500 reimbursement per calendar year per insured	80%
Physiotherapist, physical rehabilitation therapist and certified athletic therapist	\$500 reimbursement per calendar year per insured	80%
Podiatrist	\$500 reimbursement per calendar year per insured	80%

SCHEDULE OF INSURANCE

Health Care Insurance Plan

Health Insurance (continued)

Coverage	Maximum	Percentage of reimbursement
Speech therapist	\$500 reimbursement per calendar year per insured	80%
	Combined maximum for the following: Psychologist; Psychotherapist; Registered clinical counsellor; Social worker \$1,000 reimbursement per calendar year per insured	
Psychologist		80%
Psychotherapist		80%
Registered clinical counsellor		80%
Social worker		80%
	Combined maximum for the following: Kinesitherapist; Massage therapist; Orthotherapist \$500 reimbursement per calendar year per insured	
Kinesitherapist		80%
Massage therapist		80%
Orthotherapist		80%
Vision Care		
	Combined maximum for the following: Eyeglasses; Contact lenses; Laser vision correction \$100 eligible per 24 consecutive months per insured	
Eyeglasses		100%
Contact lenses		100%
Laser vision correction *		100%

SCHEDULE OF INSURANCE

Health Care Insurance Plan

Health Insurance (continued)

Coverage	Maximum	Percentage of reimbursement
	Combined maximum for the following: Optometrist (eye exam); Ophthalmologist (eye exam) \$100 eligible per 24 consecutive months per insured	
Optometrist (eye exam)		100%
Ophthalmologist (eye exam)		100%
Other Medical Expenses		
Ambulance		80%
Transport by airplane or train *		80%
Blood glucose monitor *	\$250 reimbursement per 36 consecutive months per insured	80%
Breast prostheses *	\$1,000 reimbursement per 24 consecutive months per insured	80%
Dental treatment required following accidental damage to natural teeth	reimbursement in the 12 months following the accident per insured	80%
External prosthesis and artificial limb *		80%
Foot orthoses *	\$300 reimbursement per calendar year per insured	80%
Hearing aid	\$500 reimbursement per 48 consecutive months per insured	80%
Hospital bed *		80%
Insulin pump *	\$7,500 reimbursement per 60 consecutive months per insured	80%
Insulin pump accessories *		80%
Intraocular lens implants *	\$1,000 reimbursement for duration of contract per insured	80%

SCHEDULE OF INSURANCE

Health Care Insurance Plan

Health Insurance (continued)

Coverage	Maximum	Percentage of reimbursement
Intrauterine devices (IUDs) *		80%
Nurse *	\$300 eligible per day \$10,000 reimbursement per calendar year per insured	80%
Orthopaedic devices *		80%
Orthopaedic shoes *		80%
Ostomy appliances *		80%
Out-of-province medical referral	\$10,000 reimbursement per calendar year per insured	80%
Respirator (breathing apparatus) *	\$10,000 reimbursement for duration of contract per insured	80%
Support stockings *	3 pair(s) per calendar year per insured	80%
Surgical brassieres *	\$200 reimbursement for duration of contract per insured	80%
Therapeutic devices *	\$10,000 reimbursement for duration of contract per insured	80%
Transcutaneous electrical nerve stimulator *	\$800 reimbursement per 60 consecutive months per insured	80%
Wheelchair and walker *		80%
Wig *	\$300 reimbursement for duration of contract per insured	80%
	Combined maximum for the following: CAT scans; Electrocardiograms (ECG); Laboratory analyses; Magnetic resonance imaging; Ultrasound examinations; X-rays \$1,000 reimbursement per calendar year per insured	
CAT scans *		80%
Electrocardiograms (ECG) *		80%
Laboratory analyses *		80%

SCHEDULE OF INSURANCE

Health Care Insurance Plan

Health Insurance (continued)

Coverage	Maximum	Percentage of reimbursement
Magnetic resonance imaging *		80%
Ultrasound examinations *		80%
X-rays *		80%
Travel		
Travel assistance insurance	\$5,000,000 reimbursement per trip per insured	100%
Travel cancellation insurance	\$5,000 reimbursement per trip per insured	100%
Other Services		
Medical assistance		100%
Telemedicine Service		100%

* Medical prescription required

Notes:

Health Care Professionals - Podiatrist

The Podiatrist coverage includes the reimbursement of expenses incurred for the service of a chiropodist (consultation or treatment).

Reimbursement of prescription drugs

Reimbursement for prescription drugs will be determined in accordance with its lowest cost generic equivalent, except in cases where the attending physician has indicated that a substitution is not possible for medical reasons.

SCHEDULE OF INSURANCE

Health Care Insurance Plan

Health Insurance (continued)

Notes:

Reimbursement of drugs

In addition to what is indicated in the Schedule of Insurance, drugs purchased at a Costco pharmacy or the Telus Virtual Pharmacy are reimbursed at 90%.

SCHEDULE OF INSURANCE

Health Care Insurance Plan

Dental Care Insurance

Reference year for maximum recommended fees: the year during which services are provided

Claims Submission Method: Electronic

Coverage	Maximum Reimbursement Amount	Percentage of reimbursement
	Combined maximum for the following: Basic Dental Care; Major Restorative Services - Prosthodontics \$1,500 per calendar year per insured	
Basic Dental Care		
Diagnostic Services Preventive Dental Care Minor Restorative Services Endodontics Periodontics Rebase, Reline, Adjustment and Repair of Removable Dentures Repair of Fixed Bridges and Crowns Oral Surgery General Additional Services		80%
Major Restorative Services - Prosthodontics		
Major Restorative Services and Fixed Prosthodontics Removable Dentures Fixed Bridges		50%
Orthodontic Services		
Orthodontics	\$2,000 for duration of contract per insured	50%
Frequency of recall examinations	9 months	

SCHEDULE OF INSURANCE

Health Care Insurance Plan

Dental Care Insurance (continued)

Notes:

Scaling and root planing

Contrary to what is indicated in the description of the Dental Care Insurance benefit, scaling services and root planing are subject to a combined maximum of 12 units of time per calendar year.

Fluoride - Age Limit

Contrary to what is indicated in the benefit description, the reimbursement of expenses incurred for the topical application of fluoride is not limited to children under age 16.

GENERAL PROVISIONS

Definitions and Interpretation

Some of the terms used to describe your plan are defined below. These terms should be interpreted as defined wherever the context allows. These definitions apply to terms that are used in more than one part of the text. Where required, other terms are defined in the description of the benefit in which they are used.

In order to provide for the special features of your group coverage, notes may be included in the "Schedule of Insurance". If there are any discrepancies between the notes and the other terms and conditions of your group insurance plan, the notes will always take precedence.

Accident

An unintentional, sudden, unforeseen and unpredictable event due exclusively to a violent external cause and resulting, directly and independently of any other cause, in bodily injury.

Contract

Agreement between SSQ and the Policyholder regarding the policy whose number identifies the present document.

Dependent child

A child for whom you or your spouse exercise parental authority, or would exercise if a minor, and whom you or your spouse support. To be eligible, the child must also be unmarried and:

- under age 21;
or
- age 21 or over but under age 25 and a full-time student in an accredited educational institution, subject to proof of registration deemed satisfactory by SSQ;
or
- regardless of age, be residing at your home or that of your spouse and be suffering from a severe, incurable and chronic physical or mental disability that began while the child met any of the conditions indicated above in this definition, and have remained continuously disabled since that date; the disability must render the child incapable of pursuing any gainful activity. SSQ may require medical evidence of such as it deems necessary.

The child must also reside in Canada and be covered under the public health and hospitalization insurance plan of a Canadian province.

Employer

Any employer with at least one class of employees eligible for insurance under the plan.

Hospitalization

Admission to hospital for a minimum duration of 24 hours, or for day surgery.

Illness

A disease, deterioration of health or bodily disorder, as diagnosed by a physician. For the purposes of the contract, this term is also used to refer to pregnancy-related complications and organ donations and any related complications.

Insured

An individual covered under the benefit referred to in the context in which the term is used.

Participant

An individual enrolled in the insurance plan as a member of a class of eligible individuals. The individual must also be covered under the public health and hospitalization insurance plan of a Canadian province. In addition, employees will not be considered as participants unless they reside in Canada and their usual place of work is located in Canada.

Physician

An individual who is legally authorized to practise medicine where he or she practises.

Plan administrator

An individual, appointed by the Policyholder, responsible for the administration of this insurance plan.

Premium period

Period for which premiums are payable, as agreed by SSQ and the Policyholder.

Spouse

An individual who resides in Canada and is covered under the public health and hospitalization insurance plan of a Canadian province, provided that this is an individual who:

- is married to you through a civil union or other legally recognized marriage;
or
- you are able to prove lives with you on a regular basis and whom you have designated in writing to SSQ as your spouse, provided that a child has been born of your union;
or
- you are able to prove has been living with you on a regular basis for at least 12 months and whom you have designated in writing to SSQ as your spouse.

The status of spouse ends when:

- in the case of a marriage or civil union, you and this person have been separated for more than 3 months or have obtained a divorce or annulment of your marriage or civil union;
- in the case of a common-law union, you and this person have been separated for more than 3 months.

In the case of more than one spouse, only the last person you have designated as such in writing to SSQ will be recognized as your spouse. If no spouse is designated, only a person linked to you by civil union or marriage will be recognized as your spouse.

Subrogation

The substitution of one person or thing in the place of another with respect to a lawful claim. SSQ's right of subrogation is described later in this "General Provisions" section.

You

Personal pronoun used to refer to the participant. "You", "your" and "yours" refer to the participant directly.

Participation requirements

1. Participation compulsory

Participation in your group insurance plan is compulsory. However, you may be entitled to an exemption from coverage under Health Insurance benefits.

2. Eligibility conditions

Any individual residing in Canada, who meets the eligibility conditions specified in the "Schedule of Insurance", is eligible for insurance as a participant, unless specified otherwise. Individuals who are absent because they are on leave or because their eligibility date is a non-working day, are also eligible for insurance.

Spouses and dependent children of individuals insured as participants are themselves eligible for insurance as spouses and dependent children.

Despite what precedes, any individual insured under the previous contract may not be excluded from the new contract or be denied benefits solely because of a pre-existing condition that was no longer applicable or that was not provided for in the previous contract, or because the individual is not at work on the effective date of the new contract.

All individuals insured under the previous contract are covered with full rights under the new contract upon termination of the previous contract if the termination of their insurance is exclusively attributable to the termination of the contract and if they belong to a class of participants covered by the new contract.

3. Applications for insurance

An application for insurance must be submitted to SSQ for insurance to become effective, even in cases where participation in insurance is compulsory. If an application for insurance is not submitted within the time provided for under this plan, SSQ may require evidence of insurability and decline the application.

Certain events, such as marriage or the birth of a child, may enable you to make changes to the insurance that became effective at the time of enrollment. Please refer to the provisions regarding periods of insurance for more information about making such changes.

The group administrator must notify SSQ in writing of any new person to be covered as a spouse or dependent child as well as anyone whose coverage as a spouse or dependent child must be terminated.

4. Evidence of insurability

You must provide evidence of insurability deemed satisfactory by SSQ to be entitled to the following:

- a) Any amount of insurance that exceeds the maximum amount that may be obtained without evidence of insurability. Where applicable, this amount is specified in the "Schedule of Insurance"
- b) Any insurance for which an application is submitted more than 31 days following the date the individual becomes eligible

The insurance obtained as a result of the submission of evidence of insurability for your spouse or dependent children is only in force for the person for whom such evidence has been approved.

5. Exemption

If you are covered under equivalent benefits of another group insurance contract, you may be entitled to an exemption from coverage under the Health Insurance plan by contacting your plan administrator. You must notify SSQ in writing as soon as you cease to be insured under the coverage that exempted you from coverage under this plan. Coverage will be granted retroactive to the date your coverage under the other contract ceases, subject to payment of all premiums payable since that date. If you do not notify SSQ in writing within 31 days after the termination date of your coverage under the other contract, you must also provide evidence of insurability deemed satisfactory by SSQ for Dental Care Insurance and the only date on which coverage under this benefit may become effective is the date on which SSQ approves such evidence of insurability. Until all premiums are paid to SSQ, no benefits shall be payable for expenses incurred before your insurance under this plan becomes effective.

In the event that premiums are not paid retroactively, you must provide evidence of insurability deemed satisfactory by SSQ. The only date on which your insurance coverage may become effective is the date on which SSQ approves such evidence of insurability.

Applicable insurance periods

1. Time insurance becomes effective

Any date on which insurance becomes effective begins at 12:01 a.m. in the insured's place of residence.

2. Effective date of insurance

Your insurance

If SSQ receives your application for insurance no later than 31 days following the date you become eligible, your insurance becomes effective on the following date:

- The date you become eligible for insurance

Otherwise, you will be required to provide evidence of insurability and your insurance will become effective on the date SSQ approves such evidence of insurability.

Insurance for your spouse or dependent children

If SSQ receives the application for insurance for your spouse or dependent children no later than 31 days following the date they become eligible for insurance, their insurance becomes effective on the following date:

- The date they become eligible for insurance

Otherwise, you will be required to provide evidence of insurability for the individuals in question, and insurance will become effective on the date SSQ approves such evidence of insurability.

Any benefit under which your dependent children are covered applies to any new dependent children.

Insurance for any individual who is eligible as a spouse or a dependent child cannot become effective before your own insurance.

3. Effective date of modifications to insurance

3.1 Increase in insurance coverage following a change in employment or family status

Any increase in your insurance coverage following a change in employment or family status becomes effective on the date of the change, provided SSQ receives a written application to such effect within 31 days following the change and subject to the provisions on total disability. Otherwise, the change in coverage will become effective on the date you actively return to work, subject to any other eligibility provisions in force.

If SSQ receives the application more than 31 days after the date of the event justifying an increase in insurance or if the modification applied for requires that you provide evidence of insurability, you will be required to provide such evidence and, if approved, the increase in insurance will become effective on the date SSQ approves such evidence.

3.2 Insurance that cannot be modified

During any period where the participant is retired or totally disabled, amounts of insurance cannot be increased and the provisions used to establish these amounts cannot be modified. Such modifications shall only become effective once the participant has actively returned to work and provided he is not totally disabled at this time.

No waiver of premiums shall apply to the premiums payable for individuals who were not already insured prior to a change in coverage status if such change must occur after the date of retirement or the start of a period of total disability.

3.3 Reduction in insurance coverage following a change in employment or family status

Any decrease in insurance coverage following a change in employment or family status becomes effective on the date of the change, provided SSQ receives a written application to such effect within 31 days following the change. If SSQ receives the application more than 31 days after the date of the event justifying a decrease in insurance, the decrease becomes effective on the date SSQ receives the application.

4. Maintaining participation for the spouse and dependent children of a deceased participant

In the event of your death, your insured spouse and dependent children may maintain participation in insurance without premium payment Life Insurance and Health Insurance plans, until the earliest of the following:

- The end of a period of 24 months immediately following your death
- The date when their participation in insurance would have ended, if your death had not occurred
- The date when they become eligible for similar coverage under another insurance benefit
- The date the contract terminates

5. Termination of insurance

Your insurance

Your insurance terminates no later than 12:01 a.m. on the earliest of the following dates:

- a) On the date you no longer qualify as an individual eligible as a participant, as specified in the "Schedule of Insurance"
- b) For each benefit, at the time specified for termination of insurance in the "Schedule of Insurance", if any
- c) On the date when premiums are due, if such premiums are not paid to SSQ before the end of the grace period

- d) On the date your waiver or premiums terminates because of the age you have reached, except when this termination would be legally forbidden
- e) On the day following the termination date of the contract; if a benefit is being terminated without termination of the contract, this benefit terminates no later than the day following such termination
- f) On the date you submit any claim or collect any benefits founded on misrepresentations, irrespective of the compulsory nature of any coverage or any other action SSQ may take

Insurance for your spouse and dependent children

Insurance for your spouse and dependent children terminates no later than 12:01 a.m. on the earliest of the following dates:

- a) The date your insurance terminates, subject to the provisions specified in the "Maintaining participation for the spouse and dependent children of a deceased participant" section of these GENERAL PROVISIONS
- b) On the date when premiums for their insurance are due, if such premiums are not paid to SSQ before the end of the grace period

Payment of benefits

1. Amounts of coverage

In no case may you benefit from an amount of coverage greater than that for which SSQ has received the required premiums.

2. Deadlines for filing claims

Deadlines for filing claims vary from one benefit to another, and are specified in the description of each benefit.

3. Limitation of actions

Every action or proceeding against an insurer for the recovery of insurance money payable under a contract is absolutely barred, unless commenced within the time set out to this end, if any, in the applicable provincial Insurance Act or, in Quebec, set out under the Civil Code of Quebec.

4. Evidence that SSQ may require

You must provide SSQ with any information and supporting documents deemed necessary by SSQ to establish your eligibility for benefits and any amount payable, at your own expense. In the event that benefits may be payable, SSQ may require the insured to undergo examination, at any time, by one or more health care professionals selected and compensated by SSQ. If the insured fails to undergo an examination required by SSQ within 30 days of SSQ's request, SSQ may decline the claim or suspend or terminate benefits.

SSQ may also request that an autopsy be performed in accordance with applicable legislation.

5. Currency

All amounts referred to in the contract are in the legal tender of Canada. For foreign currency expenses related to Travel Insurance, SSQ uses the exchange rate of the last day of the month during which expenses were incurred. However, if expenses are incurred and subsequently reimbursed within the same month, the exchange rate from the end of the previous month is used.

6. Third-party liability and subrogation

You must notify SSQ of any notice served to, or legal action taken against a third party or any judgment, claim or settlement related to an event which may result in entitlement to benefits under the insurance plan.

If you are entitled to receive financial compensation from a third party with respect to which benefits are payable under the contract, you will be required to reimburse SSQ the amount of any benefits overpaid.

SSQ is subrogated to all rights of the insured against a third party liable for damage that results in an entitlement to payment of benefits under the terms of the contract, up to the amounts paid by SSQ. Should SSQ decide to exercise its right of subrogation, the insured may be required to sign a letter of subrogation drafted by SSQ.

7. Designating and revoking beneficiaries

In compliance with applicable legislation, you have the right to designate or revoke one or more beneficiaries of any benefits payable under your group insurance.

Beneficiary designations that applied under a previous contract carried by another insurer do not apply under this contract. Consequently, if there is no valid new beneficiary designation to be applied under SSQ's contract, your group insurance beneficiary will be your estate.

Limitation of contractual liability

If any amendment made to fiscal legislation, to a government plan, to an insurance plan provided for in employee working conditions or to an employer retirement plan has the effect of increasing liability under the contract, then the provisions of this contract shall continue to apply as though such amendment had not been made, unless the parties expressly agree otherwise. If an increase in liability is required by law, however, then an additional premium shall be payable to SSQ by the Policyholder. This additional premium shall be equal to the value of the increase in contractual liability.

Changes of insurer

The expiry or cancellation of a group life insurance benefit may not be set up against a claim based on an insured event, including a death that results from a total disability, if this insured event occurred while the benefit was in force.

The expiry or cancellation of a group sickness or accident insurance that is not part of the Health Care Insurance Plan may not be set up against a claim based on death or insured mutilation resulting from an accident that occurred while the benefit was in force. It may neither be set up against a claim based on a total disability that arose or a sickness that was contracted while the benefit was in force.

The insurer of a group disability insurance benefit that expires is bound to compensate the participant for salary loss if the participant is still totally disabled after the benefit expires.

In the event of a change in insurer, be it at the beginning or end of the contract, SSQ's responsibilities are limited to what the law and standards that govern the industry of insurance of persons impose in order to protect the rights of insured individuals. As a result, SSQ is not responsible in the event of recurrence of the disabling affliction after the expiry of the period that has been determined in this regard by the law or standards of the industry and the provisions of the former and subsequent contracts are not binding on SSQ.

LIFE INSURANCE PLAN

Participant's Life Insurance

1. Definitions

The definitions that apply specifically to the interpretation of this benefit can be found in the GENERAL PROVISIONS section.

2. Coverage

Subject to the provisions of the contract, SSQ agrees to pay the amount of insurance provided for under this benefit if you should die while covered under this insurance benefit. This amount is payable to your designated beneficiary. If no beneficiary is designated, the amount of insurance is payable to your estate. Any payment made in good faith to your estate or estate's legal representative, or to the person known by SSQ as the designated beneficiary at the time of payment, shall fully discharge SSQ of any liability for the amount of such payment under this benefit.

3. Amount of insurance

The amount of insurance provided for under this benefit is established in accordance with the "Schedule of Insurance".

4. Claims

Claims and proof of death must be submitted to SSQ within 90 days following the date of death. Otherwise, the individual filing the claim must prove that he or she was unable to submit the documents earlier.

All claims must be submitted using the claim form provided. SSQ may require additional proof and supporting documents.

HEALTH CARE INSURANCE PLAN

Health Insurance

1. Definitions

Some of the terms used to describe your group insurance plan are defined in the GENERAL PROVISIONS section. Whenever the context allows, the following definitions shall apply specifically to the interpretation of this benefit.

Business partner

An individual with whom the insured is associated for business purposes as part of a corporation comprised of 4 shareholders or fewer, or a commercial or non-commercial corporation comprised of 4 partners or fewer.

Close relative

An individual who is related to another individual in one of the following ways: spouse, son, daughter, father, mother, brother, sister.

Commercial activity

An assembly, conference, convention, exhibition or seminar of a professional or commercial nature. The activity must be public, under the responsibility of an official organization and in compliance with the legislation, regulations and policies of the region where it will be held. The commercial activity must be the main reason for the trip.

Eligible expenses

For Health Insurance, health care expenses eligible for inclusion in the calculation of reimbursements, taking into account any deductible, percentage of reimbursement and other maximum provided for under the contract.

Family member

An individual who is related to another individual in one of the following ways: spouse, son, daughter, father, mother, stepfather, stepmother, father-in-law, mother-in-law, brother, sister, half-brother, half-sister, brother-in-law, sister-in-law, son-in-law, daughter-in-law, grandparent, grandchild, uncle, aunt, nephew or niece.

Hospital

Any establishment considered a hospital under applicable federal or provincial laws.

Host at destination

An individual at whose principal residence the insured is planning to stay for at least part of the trip.

Prepaid travel expenses

Refers to the following:

- Expenses incurred by the insured to purchase a trip, including tickets from a public carrier, rental of motor vehicles or accommodation from a business or booking platform which is accredited or authorized by the appropriate authorities to operate such a business or provide such services
- Amounts paid by the insured for travel arrangements usually included in a package trip
- Amounts paid by the insured in relation to registration fees for a commercial activity

Province

Used to refer to the provinces of Canada, as well as the Yukon, Northwest Territories and Nunavut.

Public carrier

Refers to any carrier approved by the appropriate authorities and operating with a transport licence for the transportation (air, sea, land) of passengers for remuneration.

Travel companion

Refers to the person with whom the insured shares accommodation at the travel destination, or whose transportation expenses were paid with those of the insured.

Trip

For Travel Assistance Insurance purposes: A trip taken outside the insured's usual province of residence. In this case, the term trip also applies to the insured's transportation between the departure and the return.

For Travel Cancellation Insurance purposes: An occasional trip made by an insured from the usual place of residence to temporarily visit a place at least 200 kilometres away. To be recognized as a trip under Travel Cancellation Insurance, the trip must also require a period of absence of at least 2 consecutive nights and must be for tourism, pleasure or attendance at a commercial activity. In addition, in the case of a cruise, it must be operated under the responsibility of a business which is accredited or authorized by the appropriate authorities to operate such a business or provide such services.

2. Coverage

If an insured incurs expenses that are eligible under this benefit, SSQ agrees to reimburse such expenses as indicated in the "Schedule of Insurance", subject to the provisions of the contract.

Eligible expenses for Health Insurance are grouped together by type of service as follows:

- Prescription Drugs
- Hospitalization
- Specialized Health Care Establishments
- Health Care Professionals
- Vision Care

- Other Medical Expenses
- Travel Assistance Insurance
- Travel Cancellation Insurance
- Medical Assistance
- Telemedicine Service

3. General conditions for eligibility of expenses

In all cases, to be considered eligible, expenses must meet the following conditions:

- Be incurred for an individual who is insured under this benefit
- Comply with the necessary, customary and reasonable standards of practice generally accepted in the health care sector with regard to the medical condition of the insured and to their cost
- Be used in compliance with the manufacturer's instructions, or, where no such instructions exist, in accordance with government-approved directives
- Be necessary for the medical treatment of the insured and, unless specified otherwise, not be administered for preventive purposes
- Services must be provided by an individual who is not the insured, who does not reside with the insured and who is not a close relative of the insured

For items, care or services obtained from health care professionals, the following conditions must also be met for the expenses to be considered eligible:

- the health care professional must be a member of a professional order governing the practice of the professional's activities or the use of the professional's title;
- in the absence of a relevant professional order, the health care professional must be a member of a professional association recognized by SSQ;
- the services must be within the professional's area of expertise and comply with all standards of right conduct provided by the professional's association code of ethics or other documents.

4. General exclusions, limitations and restrictions

All insureds are presumed to be covered under the public health and hospitalization plans of their province of residence; in the event that an insured is not covered, any amounts paid by SSQ are limited to the amounts that would have been payable had the insured been covered under the relevant plan.

Health Insurance provides for no reimbursement in the following cases:

- a) Expenses incurred due to:
 - a criminal act the insured commits or attempts to commit

- the insured's active participation in a riot or insurrection
 - war, whether declared or undeclared
 - the insured's active service in the armed forces
 - attempted suicide or self-inflicted injuries, regardless of the state of mind of the insured
- b) Expenses payable by another insurer and expenses covered under any public plan or government program or that would have been covered had the service provider opted to participate in such plan or program
 - c) Expenses for which a third party is liable, except in the case of subrogation
 - d) Expenses incurred for treatment provided for aesthetic purposes not explicitly covered under the contract
 - e) Expenses for products or services related to the treatment of cellulite or obesity
 - f) Expenses for dietary supplements or infant formula
 - g) Expenses for products or services designed as smoking cessation products
 - h) Expenses for products or services designed to treat sexual dysfunction
 - i) Expenses for products or services designed to stimulate hair growth or prevent hair loss
 - j) Expenses for products or services designed for the treatment of infertility
 - k) Expenses for which you are unable to prove that they were incurred by the insured and that they have been paid
 - l) Expenses incurred for items, care or services obtained from health care professionals whom SSQ can prove that they behave fraudulently or break the law as a result of issuing documents, bills, statements or evidence that contain false information or that do not exactly represent the obtained items, care or services
 - m) Expenses incurred for products or treatments of an experimental nature or obtained under a federal program providing special access to health products
 - n) Expenses incurred to undergo medical examinations for insurance, monitoring or verification purposes or incurred further to a request by a third party
 - o) Expenses incurred in relation to eye refraction examinations, or for the purchase of eyeglasses or contact lenses not explicitly insured under the contract
 - p) Expenses incurred in relation to services that are not provided while the individual is insured
 - q) Expenses incurred for service contracts or maintenance fees
 - r) Expenses for surgically-implanted prostheses
 - s) Expenses for delivery or mailing costs

Some other exclusions apply specifically to certain benefits provided under Health Insurance. These exclusions are shown following the description of expenses covered under the benefits in question.

5. Multiple coverage and coordination of benefits

Expenses eligible for reimbursement under the contract will be reduced by the amount of any benefits payable under a government plan, regardless of whether or not you have submitted a claim for such benefits.

If you are entitled to benefits payable under this coverage and similar coverage under another group insurance contract, benefits from all contracts will be coordinated so that the amounts paid do not exceed the actual expenses paid for the services obtained. If the other insurance plan does not provide for coordination of benefits, expenses incurred are primarily the responsibility of the other plan. Otherwise, the following provisions apply.

If you and your spouse each have group health insurance coverage, each of you should first submit your own claims to your own group insurance plan.

If you and your spouse each have family coverage status for your group health insurance, claims for your dependent children should first be submitted to the plan of the parent whose birthday occurs earliest in the calendar year. If you are separated or divorced, claims for dependent children should first be submitted to the plan of the parent with custody. If you share joint custody, claims for children should first be submitted to the plan of the parent whose birthday occurs earliest in the calendar year.

Expenses eligible for reimbursement under the Travel Assistance Insurance or Travel Cancellation Insurance benefits will be reduced by the amount of any corresponding benefits payable under another insurance contract. If you are entitled to receive benefits under Travel Assistance Insurance or Travel Cancellation Insurance as well as under another benefit of this plan, benefits shall only be payable under Travel Assistance Insurance or Travel Cancellation Insurance.

6. Claims

Except when the SSQ card is used, all claims must be submitted using the claim form available on SSQ's web site or from SSQ's Customer Service. You must complete the form and send it to SSQ along with the originals of all receipts or paid invoices. As SSQ does not return receipts, you are advised to always keep copies for your records.

Upon request, reimbursements may be issued by direct deposit.

Prescription drug expenses

Present your direct payment card to your pharmacist, who will obtain payment directly from SSQ for the portion of prescription drug expenses payable under the contract. You are then responsible for paying the portion of expenses that is not covered by SSQ.

Expenses for care provided in hospital

Present your SSQ card at the hospital and the hospital will submit a claim for the expenses incurred directly to SSQ.

Expenses incurred for prescription drugs where no SSQ card is used, expenses incurred in specialized health care establishments, expenses for consultations with health care professionals, vision care expenses, other medical expenses

In cases where a medical prescription is required, you must attach the prescription to your claim.

Receipts and paid invoices submitted with claims must clearly show the following information:

- a) The name of the individual who provided the services, the individual's association or professional order and the individual's membership number, or the name and address of the supplier or establishment from which services were obtained;
- b) The dates when services were provided;
- c) The cost of services provided;
- d) The name of the insured for whom services were provided.

Expenses covered under Travel Assistance Insurance

In the event of an emergency that occurs during an insured's stay outside the province of residence, all travel assistance services, and reimbursement for most expenses eligible under Travel Assistance Insurance, will be coordinated by SSQ's travel assistance service, provided the insured contacts one of its representatives.

When the insured returns home, SSQ's travel assistance service will send you:

- The documents you need to file your claim. Originals of all receipts and paid invoices for eligible expenses paid should be enclosed with your claim
- A form for you to sign, authorizing SSQ's travel assistance service to obtain reimbursement on your behalf for expenses eligible under your provincial health and hospitalization plan

For information before you travel, to obtain approval before incurring or paying any eligible expenses, or to request assistance, contact SSQ's travel assistance service at one of the numbers below:

From Canada or the United States: 1 800 465-2928

From elsewhere in the world: (514) 286-8412 (collect call)

You must provide the contract number specified on your SSQ card when calling.

Travel Cancellation Insurance

To file a claim, contact SSQ's travel assistance service at one of the numbers below:

From Canada or the United States: 1 800 465-2928

From elsewhere in the world: (514) 286-8412 (collect call)

You must provide the contract number specified on your SSQ card when calling.

Insureds must include the following supporting documents with their claim:

- a) Unused travel tickets
- b) Official receipts for additional transportation expenses
- c) Receipts for travel arrangements. Receipts must include the contracts officially issued by a travel agency or a business or booking platform which is accredited or authorized by the appropriate authorities to operate such a business or provide such services, specifying the non-refundable amounts in the event of cancellation
- d) Written proof that you have requested a reimbursement of travel expenses along with the reply you receive from the travel agency, public carrier or business or booking platform which is accredited or authorized by the appropriate authorities to operate such a business or provide such services
- e) Official documents certifying the reason for cancellation. If the trip is cancelled for medical reasons, the insured must provide a medical certificate issued by a legally authorized physician practising where the illness or accident occurred. The medical certificate must specify the complete diagnosis confirming the need to cancel, delay or interrupt the trip
- f) An official police report, if the means of transportation used is delayed because of a traffic accident or emergency road closure
- g) An official report pertaining to weather conditions
- h) Written proof issued by the official organizer of a commercial activity to the effect that an event is cancelled and the specific reasons why
- i) Any other report required by SSQ in support of the insured's claim

7. Deadlines for filing claims

Claims should be submitted to SSQ no later than 3 months following the date expenses are incurred.

SSQ declines all claims submitted more than 12 months after the date expenses are incurred and all claims submitted more than 12 months after termination of coverage under the benefit in question.

Prescription Drugs (Health Insurance)

1. Expenses covered

To be eligible, expenses for prescription drugs must be incurred for the purchase of the products described below for an individual who is insured at the time of purchase. The coverage maximums applicable to these expenses are specified in the "Schedule of Insurance", along with information about applicable deductibles and reimbursement percentages.

Medications obtainable only with a medical prescription

Drugs that meet all of the following conditions:

- a) Bearing a valid DIN (Drug Identification Number) issued by the federal government
- b) Available only on prescription from a health care professional legally authorized to prescribe them
- c) Available exclusively in pharmacies and dispensed by a pharmacist except that in remote areas where there is no pharmacy or pharmacist, they may be dispensed by someone who is legally authorized to do so

Diabetic products

Insulin, syringes, lancets, needles, test strips and glucose sensors, for the treatment of diabetes. For test strips and glucose sensors for intermittent blood glucose monitors to be considered eligible expenses, the following conditions must be met:

- the number of test strips that can be reimbursed is limited to an annual maximum; this maximum may be increased based on the insured's medical condition, provided prior approval by SSQ is obtained;
- the number of glucose sensors that can be reimbursed is limited to an annual maximum, and prior approval by SSQ is required.

Exception / prior approval drugs

Prior approval by SSQ is required for some prescription drugs commonly referred to as "exception" or "prior approval" drugs. For these drugs to be covered, their use must meet all of the following conditions:

- Comply with the specific clinical criteria and directions for use determined by the government authorities
- Comply with the usage criteria suggested by the recognized appropriate medical and governmental authorities of the medical sector
- Comply with the necessary, customary and reasonable standards of practice generally accepted in the health care sector, including the ratio between their cost and their effectiveness.

Sclerosing injections

Only expenses for sclerosing injections that are not eligible under other provisions of the contract and that are provided and administered by a physician for curative and not aesthetic purposes. For the purposes of this insurance contract, the professional fees charged by the physician are not considered to be expenses for sclerosing injections.

Magistral Preparations

Expenses incurred for the purchase of a magistral preparation are eligible provided that such preparation is eligible under SSQ's policy concerning extemporaneous compounding products.

Preventive vaccines (immunizing products)

Only expenses for vaccines that are not eligible under other provisions of the contract.

2. Exclusions, limitations and restrictions

In addition to the exclusions, limitations and restrictions applicable to all benefits of the Health Insurance plan, the following exclusion applies to the Prescription Drugs benefit.

Expenses incurred for the following are not eligible under this benefit, regardless of whether or not they are considered prescription drug expenses:

- a) Products used for aesthetic, cosmetic or personal hygiene purposes
- b) Substances or drugs used or administered for preventive purposes, except in cases where eligible expenses are explicitly provided for such substances or drugs
- c) Experimental drugs or products or those obtained under a federal program providing special access to health products
- d) Homeopathic or natural products
- e) Dietary supplements intended as a meal supplement or replacement. However, dietary supplements prescribed as treatment for a clearly diagnosed metabolic disease are covered, provided they are used in compliance with official conditions and directions for use. A complete medical report detailing all conditions justifying the prescription of such products must be presented to SSQ
- f) Sunscreens
- g) Drugs used for artificial insemination or in vitro fertilization
- h) Growth hormones. However, growth hormones can be eligible, upon submission of a detailed medical report to SSQ, if they are prescribed in compliance with the conditions and directions for use determined by the provincial prescription drug insurance programs
- i) Drugs supplied during hospitalization, supplied by a hospital pharmacy, or administered at a hospital
- j) The medical procedure related to drugs injected by a health care professional in a private clinic

Hospitalization (Health Insurance)

1. Expenses covered

To be eligible, expenses for hospital care must be incurred for the services described below, and insureds must be covered at the time such services are obtained. Any coverage maximums applicable to these expenses are specified in the Schedule of Insurance, along with information about applicable deductibles and reimbursement percentages.

Hospital room

The difference between the cost of hospital ward accommodation and the cost of accommodation in the type of room specified in the "Schedule of Insurance" during a period of short-term care provided in Canada in an establishment that meets the definition of a hospital specified for this group insurance plan. Care provided for chronic illness or loss of independence, including that provided in residential long-term care facilities, is not considered to be hospital care for the purposes of this contract.

2. Exclusions, limitations and restrictions

In addition to the exclusions, limitations and restrictions applicable to all benefits of the Health Insurance plan, the following exclusion applies to expenses for hospital care.

Administrative or incidental fees (TV, telephone, etc.) charged to the patient by the hospital are not eligible for reimbursement under this insurance contract.

Specialized Health Care Establishments (Health Insurance)

1. Expenses covered

To be eligible, expenses in specialized health care establishments must be incurred for the services described below, and insureds must be covered at the time such services are obtained. The coverage maximums applicable to these expenses are specified in the "Schedule of Insurance", along with information about applicable deductibles and reimbursement percentages.

Convalescent home

Unless a different maximum is indicated in the "Schedule of Insurance ", the difference between the cost of hospital ward accommodation and a semi-private (two beds) hospital room, during a necessary period of convalescence in an appropriate establishment located in Canada. For the purposes of this contract, an establishment is deemed appropriate to provide convalescent care if it offers on-site care by a registered nurse, nursing assistant or physician 24 hours a day and is recognized by SSQ or the ministry responsible for health in the province in which it is located. To be eligible, convalescent care must begin within the first few days following hospitalization. As medical evaluation is required in order to determine the necessity of the period of care, a "Convalescent Care" form must be completed by the attending physician and submitted to SSQ. A copy of this form may be obtained from your plan administrator or from SSQ Customer Service.

2. Exclusions, limitations and restrictions

In addition to the exclusions, limitations and restrictions applicable to all benefits of the Health Insurance plan, the following exclusion applies to expenses incurred in specialized health care establishments.

Administrative or incidental fees (TV, telephone, etc.) charged to the patient by the establishment are not eligible for reimbursement under this insurance contract.

Health Care Professionals (Health Insurance)

1. Expenses covered

To be eligible, expenses must be incurred for services provided by the health care professionals described below, for an individual who is insured at the time the services are obtained. The coverage maximums applicable to these expenses are specified in the "Schedule of Insurance", along with information about applicable deductibles and reimbursement percentages and the cases in which a prescription is required.

Only one treatment by the same professional or specialist is covered per day, per insured, or one treatment per day per profession or speciality, regardless of the number of fields of specialization the professional or specialist is licensed to practise in.

Acupuncturist

Cost of treatment.

Audiologist

Professional fees.

Chiropractor

Cost of treatment.

Dietitian

Cost of consultation.

Kinesitherapist

Cost of treatment.

Massage therapist

Cost of treatment.

Naturopath

Cost of consultation to obtain dietary advice, a health assessment or establish a diet based on natural products. For the purposes of this contract, expenses incurred for natural products, massages, baths, posturology any physical exercises are not considered to be expenses for consultation with a naturopath.

Occupational therapist

Cost of treatment.

Orthotherapist

Cost of treatment.

Osteopath

Cost of treatment.

Physiotherapist, physical rehabilitation therapist and certified athletic therapist
Professional fees or cost of treatment.

Podiatrist
Professional fees.

Psychologist
Professional fees.

Psychotherapist
Cost of consultation.

Registered clinical counsellor
Cost of consultation.

Social worker
Cost of consultation.

Speech therapist
Professional fees.

2. Exclusions, limitations and restrictions

The general exclusions, limitations and restrictions applicable to the Health Insurance plan apply.

Vision Care (Health Insurance)

1. Expenses covered

To be eligible, expenses must be incurred for vision care as described below, for an individual who is insured at the time the services are obtained. The coverage maximums applicable to these expenses are specified in the "Schedule of Insurance", along with information about applicable deductibles and reimbursement percentages.

Eye examination

Eye examination by an optometrist or ophthalmologist.

Eyeglasses

Purchase of glasses for correction of vision prescribed by an optometrist or ophthalmologist.

Contact lenses

Purchase of contact lenses for correction of vision prescribed by an optometrist or ophthalmologist. For the purposes of this insurance contract, expenses for intraocular lens implants are not considered vision care expenses.

Laser vision correction

Expenses for laser eye surgery to correct myopia, hypermetropia or astigmatism, when recommended by an ophthalmologist.

2. Exclusions, limitations and restrictions

The general exclusions, limitations and restrictions applicable to the Health Insurance plan apply.

Other Medical Expenses (Health Insurance)

1. Expenses covered

To be considered eligible, expenses must be incurred for the services or articles described below, for an individual who is insured at the time such services or articles are obtained. The coverage maximums applicable to these expenses are specified in the "Schedule of Insurance", along with information about applicable deductibles and reimbursement percentages.

Ambulance and ambulance transport by airplane or train

Ground transportation to or from a hospital by a licensed ambulance service. Oxygen treatments during or immediately prior to transportation are covered.

Return transportation by airplane or train of a bedridden patient occupying the equivalent of 2 single seats, when part of the journey requires the use of one of these means of transportation.

Blood glucose monitor

Purchase of a monitor equipped with a lancing device and used to measure blood glucose levels. Purchase of an intermittent blood glucose monitor requiring glucose sensors may also be eligible, provided prior approval by SSQ is obtained.

Breast prostheses

Purchase of breast prostheses following a mastectomy.

CAT scans

CAT scans.

Dental treatment required following accidental damage to natural teeth

Professional fees of a dentist to repair accidental damage to healthy, natural teeth.

For the purposes of this insurance contract, a "natural" tooth is one that has not been replaced. A tooth is considered "healthy" when it has not been affected by any pathology, either in the substance itself or in the adjacent structures. A treated or repaired natural tooth that has returned to its normal functioning and has not been affected by any pathology is also considered healthy. However, damage to teeth occurring while eating is not covered under the "Dental treatment required following accidental damage to natural teeth" provision.

For expenses to be considered eligible expenses for dental treatment following accidental damage to natural teeth, the following conditions must be met:

- The accident must occur while the individual is insured under this benefit
- Treatment must be administered by an accredited dentist or denturist
- Treatment must be provided within 12 months following the accident and while the individual is insured under this benefit

The expenses eligible for dental treatment following accidental damage to natural teeth are limited to the amounts specified in the fee guide for general dental practitioners of the dentist's province of practice for the year during which expenses are incurred.

Expenses related to new or existing dental implants or implant-related prostheses are not covered under the "Dental treatment required following accidental damage to natural teeth" provision.

Electrocardiograms

Electrocardiograms.

External prosthesis and artificial limb

External prostheses and artificial limbs required due to the loss of a natural limb occurring while the insured is covered under this benefit. Eligible expenses are subject to a maximum reimbursement of \$5,000 per limb lost.

For the purposes of this insurance contract, the following articles are not considered to be external prostheses or artificial limbs: dentures, breast prostheses, wigs, hearing aids, eyeglasses, contact lenses and intraocular lens implants.

Foot orthoses

Foot orthoses must be obtained from an officially licensed laboratory or centre specialized in foot orthotics recognized by SSQ.

Hearing aid

Purchase and repair of hearing aids.

Hospital bed

Rental or purchase of a hospital bed, whichever is more economical. The hospital bed must be similar to the type normally used in a hospital.

Insulin pump

Purchase and repair of an insulin pump prescribed by a physician.

Insulin pump accessories

Purchase of accessories used exclusively with an insulin pump, when prescribed by a physician.

Intraocular lens implants

Purchase of intraocular lens implants required to correct the symptoms of an eye disease in cases where contact lenses or eyeglasses cannot be used to correct such symptoms.

Intrauterine devices (IUDs)

Purchase of IUDs not covered under the prescription drug insurance benefit of this plan.

Laboratory analyses

Analyses of tissue or body fluids (blood, urine, etc.), if carried out in a private laboratory for preventive or diagnostic purposes and of the same type as those carried out in a hospital.

Magnetic resonance imaging

Magnetic resonance imaging (MRIs).

Nurse

Treatment provided to the insured at home by a registered nurse or nursing assistant. To be eligible, expenses must be incurred for continuous care given for a minimum of 8 hours per day that requires the specific skills of one of the aforementioned nurses.

Orthopaedic devices

Corsets, splints, crutches, casts and items for severe burn victims.

For all orthopaedic devices, expenses may be considered eligible up to an amount deemed reasonable by SSQ for the device necessary for the insured to carry out basic activities of daily living. For the purposes of this insurance contract, orthopaedic shoes and foot orthoses are not considered to be orthopaedic devices.

Orthopaedic shoes

Purchase or repair of orthopaedic shoes, also known as "orthotic shoes". The "Schedule of Insurance" specifies any differences between coverage for adults and coverage for dependent children.

The term "orthopaedic shoes" is used to mean shoes that are designed for the insured and custom-made from a mould. Open, flared or straight last shoes, or those required for use with Denis Browne splints are also eligible. However, to be covered, shoes must be required to correct or compensate for a foot defect. Shoes must be obtained from a fully licensed specialized orthopaedic laboratory. Also eligible are expenses incurred for corrections made by such a laboratory to prefabricated shoes.

For the purposes of this insurance policy, deep shoes and sandals are not considered orthopaedic shoes.

Ostomy appliances

Purchase of ostomy appliances prescribed by a physician, in excess of the amount reimbursed by the government.

Out-of-province medical referral

For insureds covered by the health and hospitalization insurance plan of their province of residence, expenses described below that are incurred in order to obtain medical care required for the treatment of an illness or injury outside the insured's province of residence, provided that the public plan in question agreed to cover part of the cost and that such expenses are prescribed in writing by the insured's attending physician in his province of residence and pre-approved by SSQ:

- Hospitalization in a hospital where the insured receives curative treatment

- Professional fees of a physician for medical, surgical or anaesthetic care other than fees for dental care
- Transportation and accommodation expenses paid by the insured
- Expenses incurred for medications, X-rays and laboratory analyses

This insurance applies to expenses that exceed the benefits payable by the public health or hospitalization plan of the province of residence of the insured person.

The following services are specifically excluded from this coverage:

- Diagnostic and experimental services and products.
- Services and products received outside the province of residence for the sole purpose of avoiding delays to receive the same services in the province of residence.

Respirator (breathing apparatus)

Rental or purchase of breathing assistance apparatus, whichever is more economical. Oxygen is also included in the eligible expenses for this benefit.

Support stockings

Graduated compression stockings of 20 mm HG or over. Stockings must be obtained from a pharmacy or medical establishment, for cases of venous or lymphatic system deficiency.

Surgical brassieres

Purchase of surgical brassieres following a mastectomy or breast reduction.

Therapeutic devices

Rental or purchase of therapeutic devices, whichever is more economical, and repair of such devices.

For the purposes of this insurance contract, the following articles are not considered to be therapeutic devices: insulin pumps, monitoring devices such as blood glucose monitors, dextrometers, stethoscopes, sphygmomanometers or other similar devices, home accessories such as whirlpool baths, air purifiers, humidifiers, air conditioning units, or other devices of a similar nature.

Transcutaneous electrical nerve stimulator

One transcutaneous electrical nerve stimulator.

Ultrasound examinations

Ultrasound examinations.

Wheelchair and walker

Rental or purchase, whichever is most economical, of a non-motorized wheelchair or walker. In the case of purchase, expenses incurred for the repair of a wheelchair or walker are also considered eligible. The wheelchair or walker must be similar to the type normally used in a hospital.

Wig

Purchase of an initial wig (capillary prosthesis) following chemotherapy.

X-rays

X-rays other than those covered under other provisions of the contract.

For the purposes of this insurance contract, MRI and CAT scans are not considered X-rays.

2. Exclusions, limitations and restrictions

The general exclusions, limitations and restrictions applicable to the Health Insurance plan apply.

Travel Assistance Insurance (Health Insurance)

For information before you travel, to obtain approval before incurring or paying any eligible expenses, or to request assistance, you must contact SSQ's travel assistance service at one of the numbers below:

From Canada or the United States: 1 800 465-2928

From elsewhere in the world: (514) 286-8412 (collect call)

You must provide the contract number specified on your SSQ card when calling.

1. Expenses covered

The percentage of reimbursement applicable to the following eligible expenses is specified in the "Schedule of Insurance".

Coverage under this benefit is limited to the period while individuals are outside their province of residence and are also covered under their public health and hospitalization plans, subject to a maximum of:

- 180 days per trip if the participant is under the age of 65 at the departure date; or
- 60 days per trip if the participant is 65 years old or older at the departure date.

Furthermore, coverage under this benefit only covers eligible expenses in excess of those reimbursed under the public health and hospitalization plans of the insured's province of residence.

In the event that the insured dies during the coverage period, or suffers accidental injury or a sudden and unexpected illness during such period, emergency expenses incurred by or for the insured as described below are eligible, up to the maximum reimbursement specified in the "Schedule of Insurance".

In the following cases, approval must be requested as soon as possible from SSQ's travel assistance service, either by the insured or by any other adult able to do so: hospitalization, medical care, transportation by ambulance.

In the following cases, insureds must obtain prior approval from SSQ's travel assistance service: treatment provided by a nurse, chiropractor, podiatrist, physiotherapist or dentist; repatriation; medical escort; living expenses and transportation of a close relative of the insured; transportation of the insured's body if deceased; return of a vehicle; expenses described under the "Services, products and articles" section.

For the expenses described below to be considered eligible, insureds must be covered under the public health and hospitalization plans of their province of residence.

In all cases, services must be obtained from an individual who does not reside with the insured and is neither a close relative nor a travel companion of the insured.

Insureds who already have a known disease or illness before the trip must ensure before departure that:

- Their health condition is good, and stable. The insured's state of health is considered unstable, and its effects are not considered to be those of a sudden and unexpected illness, in the following cases:
 - Symptoms worsen
 - A relapse is suffered
 - The disease or illness is in its terminal phase
 - The disease or illness is chronic and shows signs that deterioration may occur or foreseeable complications may arise during the trip
- They are able to carry out usual daily activities
and
- They are experiencing no symptoms that may reasonably suggest that any complications may arise or medical care may be required during the trip outside the province of residence

SSQ's travel assistance service can clarify the term "sudden and unexpected illness" and confirm whether coverage may be limited in any way by the insured's condition.

Hospitalization

Hospitalization expenses incurred due to treatment in a hospital.

Physician fees

Professional fees of a physician for medical, surgical or anaesthetic care, other than fees for dental care.

Nursing fees

When prescribed by the attending physician, professional fees of a registered nurse for private nursing care provided exclusively in hospital. Eligible expenses for nursing fees may not exceed \$5,000 per insured per trip.

Chiropractor, podiatrist or physiotherapist fees

Professional fees of a chiropractor, podiatrist or physiotherapist.

Dentist fees

Professional fees of a dentist for accidental injury to natural teeth. The accident must occur outside the insured's province of residence. Treatment must be received while the individual's insurance is in force. Eligible expenses for professional fees of a dentist may not exceed \$1,000 per insured per trip.

Prescription drugs

Expenses for the purchase of drugs available only on prescription from a health care professional legally authorized to do so.

Transportation by ambulance

The cost of transportation by ambulance to the nearest hospital by a licensed ambulance service.

Repatriation of the insured

The cost of returning the insured to the province of residence for immediate hospitalization and the cost of transporting the insured to the nearest location where appropriate medical services are available. Benefits are limited to the cost of the most economical transport option, taking the insured's health condition into account.

Transportation by plane of a medical escort

The cost of economy class round-trip transportation by air for a medical escort who is neither a member of the insured's family nor a travel companion, when required by the air carrier or the attending physician of the insured.

Living expenses and transportation of a close relative

The cost of accommodation and meals in a commercial establishment and the cost of economy class round-trip transportation for one close relative between the place of residence and the hospital when the insured is hospitalized for at least 7 days or, in case of death, between the place of residence and the place where the deceased insured's body must be identified. Eligible expenses are subject to the following limits:

- Transportation: \$2,500 per trip for all insured family members
- Accommodation and meals: \$300 per day for all insured family members, up to a maximum of \$2,400 for the whole duration of the stay

Eligible transportation expenses are limited to the cost of making the trip by the most economical means (bus, train or air). The attending physician must certify in writing that the visit was necessary.

In case of death of the insured, preparation and transportation of the body or burial or cremation on the spot

The expenses of preparing and returning the remains of the insured by the most direct route home, or burial or cremation on the spot, excluding expenses incurred for a coffin or funeral urn. Eligible expenses are limited to a total maximum of \$10,000 for preparation of the body and transportation.

Return of vehicle

The cost of returning the insured's personal vehicle home or rental vehicle to the nearest appropriate vehicle rental agency. Eligible expenses are limited to a maximum of \$2,000 per trip.

The vehicle must be returned by a recognized commercial agency. The insured must be incapable of doing so personally due to an illness or injury that is confirmed by the attending physician, and the insured's travel companions, if applicable, must also be unable to return the vehicle.

Services, products and articles

Expenses paid for the following medical services, products or articles:

- Rental of a wheelchair, hospital bed or respirator
- X-rays and laboratory analyses
- Purchase of trusses, corsets, crutches, splints, casts and other orthopaedic devices

Living expenses

The cost of accommodation and meals in a commercial establishment the insured must incur when obliged to modify the planned trip due to hospitalization of the insured, a family member or a travel companion.

The duration of hospitalization must be at least 24 hours. Eligible expenses are subject to a maximum of \$300 per day, or \$2,400 per trip outside the province of residence of the insured, for all individuals covered.

Travel assistance services

Your insurance provides access to certain travel assistance services when you need them. These services may not be available in all countries and are subject to change by SSQ without notice.

The following services are available:

- a) Directing the insured to an appropriate clinic or hospital
- b) Verifying medical insurance coverage to avoid, wherever possible, the insured having to pay for hospital care up front
- c) Ensuring the proper follow-up of the insured's medical file
- d) Coordinating the return and transport of the insured as soon as medically possible
- e) Providing emergency support and coordinating settlement applications
- f) Arranging the transportation of a family member to the bedside of the insured, to identify the insured's body if deceased and/or coordinate the repatriation of the deceased insured
- g) Arranging for the return of insured persons to their home (return expenses not included)
- h) Arranging for the return of the insured's personal vehicle if the insured is unable to do so due to illness or accident
- i) Communicating with the insured's family or employer
- j) Acting as an interpreter for emergency calls
- k) Recommending a lawyer in the event of legal difficulties

2. Exclusions, limitations and restrictions

In addition to the exclusions, limitations and restrictions applicable to all benefits of the Health Insurance plan, the following exclusions apply to Travel Assistance Insurance.

The following expenses are not eligible for reimbursement under the Travel Assistance Insurance benefit of this plan:

- a) Expenses incurred as a result of the insured's refusal to be repatriated to the province of residence, upon SSQ's request
- b) Expenses incurred by the insured outside the province of residence when such expenses could have been incurred in the province of residence, without danger to the insured's life or health. For the purposes of this exclusion, the fact that the treatment available in the province of residence may be of a different quality than that available outside the province of residence does not constitute a danger to the insured's life or health
- c) Expenses incurred in a location for which the Government of Canada issued an advisory to avoid all travel as well as expenses incurred during cruise ship travel while the Government of Canada issued an advisory to avoid all cruise ship travel. If the insured is already present at the location in question or on a cruise ship at the time the advisory is issued, they must comply with the advisory within 14 days following its issuance. If the insured does not comply with the advisory within 14 days following its issuance, no expenses incurred by the insured will be eligible after this deadline
- d) Expenses payable under any public plan
- e) Expenses related to elective or non-emergency surgery or treatment
- f) In the case of a trip taken for the purposes of obtaining or with the intention of receiving medical treatment, expenses incurred in relation to the medical condition for which the trip is taken, whether or not the trip is taken upon the recommendation of a physician
- g) Expenses for chronic care incurred in a facility treating chronic illnesses
- h) Expenses incurred for insureds in thermal spa facilities or extended care homes
- i) Expenses incurred due to injury or death as a result of practising any of the following activities or sports: gliding, hang-gliding, paragliding, mountaineering, bungee jumping, parachuting, skydiving or any other similar activity, all extreme or combat sports, any motorized vehicle competition, as well as any sporting or underwater activity for which a remuneration is paid to the individual this insurance plan applies to
- j) Expenses related to an event occurring during the trip, or shortly thereafter, that insureds may reasonably have predicted due to their state of health at the start of the trip. This category of events includes pregnancy, miscarriage, childbirth and related complications, where such events occur within the 2 months preceding the normal expected date of delivery or thereafter
- k) Hospital or medical expenses incurred for treatment for which no reimbursement is provided for under the public health or hospitalization plan of the insured's province of residence

Travel Cancellation Insurance (Health Insurance)

In the event of trip cancellation prior to departure due to a travel advisory issued by the Government of Canada, you must contact SSQ's travel assistance service for the procedure to follow either 72 hours before a deposit becomes due or 72 hours before the scheduled date of departure, whichever comes first.

In the event of trip cancellation prior to departure for any reason other than a travel advisory, you must contact SSQ's travel assistance service for the procedure to follow at the latest 48 hours following the event causing cancellation.

The telephone numbers to contact SSQ's travel assistance service are the following:

From Canada or the United States: 1 800 465-2928

From elsewhere in the world: (514) 286-8412 (collect call)

You must provide the contract number specified on your SSQ card when calling.

1. Reasons for cancellation

For cancellation expenses to be considered eligible, the trip must be cancelled, extended or interrupted due to one of the following causes:

- a) An illness or accident suffered by the insured, a travel companion or a business partner of the insured, or suffered by a member of the insured's family or travel companion's family. The illness or accident must prevent the individual from performing his or her usual activities and must be sufficiently serious to justify or force the cancellation or interruption of the insured's trip
- b) Death of: the insured; the insured's spouse; the insured's or spouse's child; the insured's travel companion; or the insured's business partner
- c) Death of a family member of any of the following individuals: the insured; the insured's spouse; the insured's child; the insured's travel companion. The funeral must be scheduled to take place during the period extending from 31 days before and 31 days after the planned trip
- d) Death, illness or accident suffered by a person for whom the insured is the legal guardian
- e) Notwithstanding any other provision of the contract, suicide or attempted suicide of the insured's travel companion or a member of the insured's family
- f) Death of a person for whom the insured is the testamentary executor
- g) Death or emergency hospitalization of the host at destination

- h) The insured's or travel companion's summons for jury duty or subpoena to act as a witness in a case scheduled to be heard during the trip, provided the person involved has taken all necessary measures to have the hearing postponed. A summons or subpoena is not considered cause for cancellation or interruption of a trip when the person involved institutes legal proceedings or is a defendant in the case or is a police officer and has been subpoenaed as part of his or her regular duties
- i) Quarantine of the insured, provided that quarantine ends 7 days or fewer before the scheduled date of departure, or occurs during the time of the trip
- j) Hijacking of the airplane on which the insured is travelling
- k) Damage rendering the principal residence of the insured or of the host at destination uninhabitable. The residence must remain uninhabitable 7 days or fewer before the scheduled date of departure, or the damage must occur during the time of the trip
- l) Transfer of the insured, for the same employer, to a location more than 100 kilometres from the current place of residence, provided the transfer is required by the employer within the 30 days preceding the scheduled date of departure

m) **For trip cancellation**

The issuance by the Government of Canada of an advisory:

- to avoid all travel, or to avoid non-essential travel, to a location where the insured plans to travel;
- or
- to avoid all cruise ship travel when the insured is scheduled to take a trip on a cruise ship.

The advisory must be issued after the insured has made the travel arrangements. The advisory must be in force on the scheduled date of departure.

For trip interruption

The issuance by the Government of Canada of an advisory:

- to avoid all travel, or to avoid non-essential travel, to a location where the insured is on a trip;
- or
- to avoid all cruise ship travel when the insured is already on a cruise ship.

The advisory must be in force during the trip. The insured must comply with the advisory within 14 days following its issuance.

- n) Delay of the transportation used by the insured to reach the point of departure of the planned trip or to the point of departure of a scheduled connection after departure of the planned trip, provided that the means of transport used provides for scheduled arrival at the point of departure at least 3 hours prior to the time of departure or at least 2 hours prior to departure if the distance to be covered is less than 100 kilometres. The delay must be caused by mechanical problems (except for a private automobile), a traffic accident, or an emergency road closure, each of the latter two causes requiring confirmation by a police report
- o) Weather conditions such that:
 - the departure of the public carrier used by the insured, at the point of departure of the planned trip, is cancelled or delayed by at least 30% (minimum 48 hours) of the planned duration of the tripor
 - the insured is unable to make a scheduled connection after departure with another public carrier, provided the scheduled connection after departure is cancelled or delayed by at least 30% (minimum 48 hours) of the planned duration of the trip
- p) Damage occurring to a commercial establishment or to the location where a commercial activity is to be held. The damage must prevent the activity in question from taking place. A written cancellation notice must be issued by the organization officially responsible for the activity
- q) Death or hospitalization of the person with whom the insured had arranged a business meeting or commercial activity. In such case, reimbursement is limited to transportation expenses and a maximum of 3 days' accommodation

2. Expenses covered

To be eligible, expenses must be incurred by the insured following the cancellation, extension or interruption of a trip, provided such expenses are related to amounts paid in advance by the insured and that, at the time travel arrangements were made, the insured was not aware of any event that could reasonably lead to the cancellation, extension or interruption of the planned trip. Expenses must also be incurred for one of the specified eligible reasons for cancellation.

Eligible expenses are described hereafter and are reimbursed according to the indications in the "Schedule of Insurance":

In the event of cancellation prior to departure

- a) The non-refundable, unusable, non-transferrable and irrecoverable portion of prepaid travel expenses. Any form of credit, compensation or indemnification (with or without restriction on use) offered by a travel provider, a travel agency, a public carrier, an accommodation facility or an agency is considered as a reimbursement of prepaid travel expenses

- b) Additional expenses incurred by the insured if the travel companion who was to share accommodation at destination must cancel due to one of the eligible reasons for cancellation and the insured decides to proceed with the trip as initially planned. Expenses are eligible up to the amount of the cancellation penalty applicable at the time the travel companion had to cancel
- c) The non-refundable portion of prepaid travel expenses, up to 70% of such expenses, if departure is delayed due to weather conditions and the insured decides not to proceed with the trip

In the event of missed departure, flight cancellation or if the trip must be interrupted temporarily

The additional cost of a one-way economy class ticket on a scheduled flight of a public carrier, by the most direct route to the initially-planned trip destination. Departure must be missed due to a cancelled flight or a delay in the means of transportation used by the insured, subject to the conditions specified in the eligible reasons for cancellation. In the event of interruption of a trip, the interruption must be due to an illness or accident suffered by the insured or travel companion, subject to the conditions specified under the eligible reasons for cancellation.

If the return is earlier or later than planned

- a) The additional cost of a one-way economy class ticket, by the most direct route, for a return trip to the point of departure, by the means of transportation initially planned. If the initially-planned means of transportation cannot be used, whether or not travel expenses have been prepaid, the expenses eligible will be equal to the fees charged by a scheduled public carrier for economy class travel, by the most economical means of transportation, via the most direct route, for the insured to return to the initial point of departure. These expenses must be pre-approved by SSQ's travel assistance service
- b) The unused and non-refundable portion of the ground portion of prepaid travel expenses

Restriction

If the insured's return is delayed by more than 7 days, the expenses incurred are eligible, provided the insured or the insured's travel companion was admitted to hospital as an in-patient for more than 48 hours within the seven-day period.

If travel expenses were not paid in advance, the expenses incurred by the insured are covered provided that before the scheduled date of departure, the insured was not aware of any event that could reasonably lead to the interruption of the planned trip.

Round-trip transportation

The cost of transportation by the most economical means, following approval by SSQ's travel assistance service, for the insured to return to the province of residence and then back to the trip destination, provided the return to the province of residence is due to one of the following reasons:

- a) Death or hospitalization of a member of the insured's family, a person for whom the insured is the legal guardian or a person for whom the insured is the testamentary executor
- b) A disaster that has made the principal residence of the insured uninhabitable or has caused significant damage to the insured's business establishment

3. Exclusions, limitations and restrictions

In addition to the exclusions, restrictions and limitations applicable to all benefits of the Health Insurance plan, the following exclusions apply to Travel Cancellation Insurance.

- 1) Travel Cancellation Insurance does not cover losses due to the following causes or to which such causes have contributed:
 - a) Active participation of the insured in a riot or insurrection, perpetration or attempted perpetration of a criminal act by the insured or the insured's travel companion or participation of the insured or the insured's travel companion in a criminal act
 - b) Abusive or excessive consumption of medication, drugs or alcohol and the ensuing consequences
 - c) Intentional self-inflicted injury by the insured or travel companion or suicide or attempted suicide by the insured, regardless of the state of mind of the person
 - d) Participation in any of the following activities or sports: gliding, hang-gliding, paragliding, mountaineering, bungee jumping, parachuting, skydiving or any other similar activity, all extreme or combat sports, any motorized vehicle competition, as well as any sporting or underwater activity for which a remuneration is paid to the individual this insurance plan applies to
 - e) The reason for which the trip is purchased, in the event that it is purchased for the purposes of obtaining or with the intention of receiving medical treatment, a medical consultation or hospital services, whether or not the trip is taken upon the recommendation of a physician
 - f) In the event that the trip is purchased to visit or be at the bedside of a person who is ill or has suffered an accident, change in medical condition or death of such person
 - g) A cause which, beyond any possible doubt, does not prevent the insured from proceeding with the trip
- 2) No expenses are payable if the insured made travel arrangements while a Government of Canada advisory was in effect recommending:
 - to avoid all travel to a location where the insured plans to travel; or
 - to avoid all cruise ship travel when the insured is scheduled to take a trip on a cruise ship;

However, this exclusion does not apply:

- to any trip cancellation for an eligible reason for cancellation other than the Government of Canada advisory, if there is a change to the risk level of the advisory to a lower risk level before the scheduled date of departure; and
 - to any trip interruption for an eligible reason for interruption other than the Government of Canada advisory, if there is a change to the risk level of the advisory to a lower risk level before the scheduled date of departure or during the insured's trip.
- 3) No trip interruption expenses are payable if the insured leaves on a trip while a Government of Canada advisory is in effect recommending:
- to avoid all travel to a location where the insured plans to travel; or
 - to avoid all cruise ship travel when the insured is scheduled to take a trip on a cruise ship;

However, this exclusion does not apply to any trip interruption for an eligible reason for interruption other than the Government of Canada advisory, if there is a change to the risk level of the advisory to a lower risk level during the insured's trip.

- 4) No trip interruption expenses caused by the following advisory are payable if the insured leaves on a trip while a Government of Canada advisory is in effect recommending to avoid non-essential travel to a location where the insured plans to travel.

However, this exclusion does not apply to any trip interruption caused by the advisory, if there is a change to the risk level of the advisory to a higher risk level during the insured's trip.

- 5) No trip interruption expenses caused by one of the following advisories are payable if, during the insured's trip, the Government of Canada issues an advisory:
- to avoid all travel or to avoid non-essential travel to a location where the insured already is and the insured does not comply with the advisory within 14 days following its issuance; or
 - to avoid all cruise ship travel when the insured is already on a cruise ship and does not comply with the advisory within 14 days following its issuance.

If the insured does not comply with the advisory within 14 days following its issuance, no expenses incurred by the insured will be eligible after this deadline.

- 6) No trip interruption expenses for an eligible reason for interruption other than one of the following advisories are payable if, during the insured's trip, the Government of Canada issues an advisory:
- to avoid all travel to a location where the insured already is and the insured does not comply with the advisory within 14 days following its issuance; or
 - to avoid all cruise ship travel when the insured is already on a cruise ship and does not comply with the advisory within 14 days following its issuance.

If the insured does not comply with the advisory within 14 days following its issuance, no expenses incurred by the insured will be eligible after this deadline.

If notice of cancellation of a trip prior to departure is not provided within the time specified herein, SSQ's liability is limited to the cancellation expenses stipulated in the travel contract that are applicable at the time such notice should have been given. However, this limitation will not apply if the insured and any adult accompanying the insured on the planned trip provide proof deemed satisfactory by SSQ that they were totally incapable of doing so. In such case, the trip must be cancelled as soon as one of these persons is able to do so, and SSQ's liability is limited to the applicable cancellation fees stipulated in the travel contract at the time of cancellation.

Medical Assistance (Health Insurance)

1. Medical second opinion

This Medical Assistance applies to any person under age 65 who is insured under the Health Insurance benefit at the time of request for a medical second opinion.

When SSQ's service provider of Medical Assistance receives a request for a medical second opinion from an insured person who has been diagnosed with an illness or necessity of a surgery, and that diagnosis is eligible under this Medical Assistance program, a team of medical specialists will review the medical file to determine the accuracy of the initial diagnosis and recommend the most appropriate treatment plan. This file revision is performed in cooperation with the insured's attending physician. Any costs related to file transfers or fees that may be charged by the attending physician are to be assumed by the insured.

Eligible medical conditions may be degenerative neurological diseases, severe afflictions, or other conditions seriously endangering life, including those listed in the "Eligible Diagnoses" section below.

2. Eligible diagnoses

1. Aortic surgery
2. Aplastic anemia
3. Bacterial meningitis
4. Benign brain tumour
5. Blindness
6. Cancer (life-threatening)
7. Coma
8. Coronary angioplasty
9. Coronary artery bypass surgery
10. Crohn's disease requiring surgery
11. Deafness
12. Dementia, including Alzheimer's disease
13. Dilated cardiomyopathy
14. Ductal carcinoma in situ of the breast
15. Fulminant viral hepatitis
16. Heart attack
17. Heart valve replacement
18. Kidney failure

19. Liver failure of advanced stage
20. Loss of independent existence
21. Loss of limbs
22. Loss of speech
23. Major organ failure on waiting list
24. Major organ transplant
25. Motor neuron disease
26. Multiple sclerosis
27. Muscular dystrophy
28. Occupational HIV infection
29. Paralysis
30. Parkinson's disease
31. Primary pulmonary hypertension
32. Progressive systemic sclerosis
33. Severe burns
34. Severe rheumatoid arthritis
35. Stage 1A malignant melanoma
36. Stage A (T1a or T1b) prostate cancer
37. Stroke (cerebrovascular accident)
38. Systemic lupus erythematosus

This Medical Assistance program also provides for the following diagnosed illnesses for dependent children who are insured under the Health Insurance benefit:

1. Cerebral palsy
2. Congenital heart disease requiring surgery
3. Cystic fibrosis
4. Down's syndrome
5. Mental deficiency
6. Spina bifida cystica

3. Request for a medical second opinion

To request a medical second opinion, the insured must first contact the Medical Assistance provider at the telephone number indicated in their insurance documents.

4. Availability of services

Availability of the Medical Assistance services is subject to continuation of an agreement between SSQ and the service provider, and the service provider's capacity to offer such services.

Telemedicine Service (Health Insurance)

1. Services covered

The insured has access to a telemedicine service via the virtual platform of SSQ's telemedicine provider, in order to obtain virtual medical consultations, medical care and other medical services. The insured must be in Canada at the time he or she uses this service.

The following services are offered by the provider at no additional cost:

- Medical consultations via text messaging and videoconferencing with registered nurses, nurse practitioners and physicians (general practitioners), mandated by the provider
- Referrals to specialist physicians mandated by the provider or to external specialist physicians practicing in public or private clinics
- Issuance, renewal and processing of prescriptions, delivered at no cost everywhere in Canada
- Requisitions for diagnostic and laboratory analyses
- Accompaniment of the insured towards the appropriate resources in the health care system
- Access to the insured's complete medical profile with the provider (access to conversations, care plans, prescriptions and referrals)

Other services are offered by the provider at additional cost, including consultations via videoconference with psychologists, nutritionists, dieticians, work and life coaches, and other health care and well-being professionals. A receipt is issued for any service offered at additional cost. You may submit it to SSQ for reimbursement if such service is covered under this plan.

2. Exclusions, limitations and restrictions

The general exclusions, limitations and restrictions applicable to the Health Insurance plan apply.

3. Availability of services

Availability of the telemedicine service is subject to continuation of an agreement between SSQ and the telemedicine service provider, and the service provider's capacity to offer such services.

Dental Care Insurance

1. Definitions

Some of the terms used to describe your group insurance plan are defined in the GENERAL PROVISIONS section. Whenever the context allows, the following definitions shall apply specifically to the interpretation of this benefit.

Close relative

An individual who is related to another individual in one of the following ways: spouse, son, daughter, father, mother, brother, sister.

Eligible expenses

Dental care expenses eligible for inclusion in the calculation of reimbursements, taking into account any deductible, percentage of reimbursement and other maximum provided for under the contract.

2. Coverage

If an insured incurs expenses that are eligible under this benefit, SSQ agrees to reimburse such expenses as indicated in the "Schedule of Insurance", subject to the provisions of the contract.

Eligible expenses for Dental Care Insurance are grouped together by type of service as follows:

- Basic Dental Care
- Major Restorative Services (Prosthodontics)
- Orthodontic Services

The description of dental care expenses covered is established based on the dental fee guide that SSQ uses as of the most recent update of its contractual documents. SSQ manages the benefit by taking into account the ongoing changes in dental techniques and the updated service descriptions of the fee guide of the concerned dental association. Although there may be differences in the description of dental care expenses between SSQ's contractual documents and the dental fee guide, the equivalent of the description continues to apply.

3. General conditions for eligibility of expenses

In all cases, to be considered eligible, expenses and services must meet the following conditions:

- Services must be obtained while the individual is insured under this benefit
- Treatment must be provided by an accredited dentist, denturist or dental hygienist working under supervision of a dentist
- Treatment must be administered in compliance with current dental practice standards

- Services must be provided by an individual who is not the insured, who does not reside with the insured and who is not a close relative of the insured

Treatment plan

In order to determine the eligibility of certain treatments, appropriate X-rays may be required and should be provided to SSQ through the submission of a detailed treatment plan. If expenses incurred are expected to be significant, SSQ recommends that a treatment plan and appropriate X-rays be submitted before the start of treatment. This will allow insureds to be informed in advance of the eligibility of the treatment and of the portion of the expenses covered under this benefit.

4. General exclusions, limitations and restrictions

For insureds who are not covered under the public health insurance plan of their province of residence, any amounts paid by SSQ are limited to the amounts that would have been payable had the insured been covered under the relevant plan.

Expenses are eligible up to the amount of the fees recommended in the following professional association's fee guide for the year specified in the Schedule of Insurance: For services of a general dental practitioner or dental specialist, the fee guide for general dental practitioners of the dentist's province of practice; For services of a denturist, the fee guide for denturists of the denturist's province of practice. In the absence of fees recommended by an appropriate professional association, eligible expenses are limited to reasonable amounts that uninsured individuals would normally have to pay for the services in question, taking into account standards that SSQ deems applicable to the dentist's or denturist's province of practice. With respect to eligible laboratory expenses, they are limited to 50% of the fees detailed in the fee guide for the orodental act in question.

In the event that a less expensive treatment than that received by the insured would have given the appropriate results, eligible expenses are calculated based on the fee provided for the less expensive treatment, taking into account, however, the applicable fees provided for above.

When the word "sextant" or "quadrant" is used in the description of a treatment, the code or codes for insured services corresponding to such treatment are limited to 6 different sextants per calendar year, per insured or 4 different quadrants per calendar year, per insured.

When a fee based on units of time is provided, expenses recognized for insurance purposes are limited to the recommended fee covering the maximum number of units of time for the treatment or service in question. Expenses for additional units are not considered when calculating eligible expenses.

Installation of gold foil, inlays or replacement prostheses (individual crowns, veneers, cast posts, prefabricated posts, removable dentures, fixed bridges) is not considered a service covered under this benefit if installed within 60 months of the previous one. However, expenses for replacing partial or complete permanent removable dentures may be eligible for reimbursement when such replacement is carried out within 12 months of the date the transitional dentures were installed (only when waiting for completion of the healing process).

Dental Care Insurance provides for no reimbursement in the following cases:

- a) Expenses incurred due to self-inflicted injuries, regardless of the state of mind of the insured
- b) Expenses payable by the government or by another insurer
- c) Expenses for which a third party is liable, except in the case of subrogation
- d) Expenses incurred for treatment provided for aesthetic purposes not explicitly covered under the contract; for example, transformation, extraction or replacement of healthy teeth to modify their appearance are considered treatment for aesthetic purposes
- e) Expenses for which you are unable to prove that they were incurred by the insured and that they have been paid
- f) Expenses incurred for treatments or services of an experimental nature or at the medical research stage
- g) Expenses incurred to undergo medical examinations for insurance, monitoring or verification purposes
- h) Expenses incurred in relation to services that are not provided while the individual is insured
- i) Expenses regarding implants and any implant-related treatment or prosthesis
- j) Expenses regarding an intra-oral appliance and services related to the treatment of temporomandibular joint dysfunction or vertical dimension correction; however, a portion of the expenses incurred for an intra-oral appliance is eligible, i.e. an amount equal to the amount specified in the fee guide for the dentist's professional association for bruxism appliances
- k) Expenses regarding the replacement of appliances or dentures that are lost or stolen
- l) Expenses in relation to appointments not kept, filing claims, treatment plans, written reports, travelling expenses, correspondence expenses, legal identification and appearance in court as an expert witness or telephone consultations
- m) Expenses for mouth guards
- n) Expenses that the insured would not have had to pay if uninsured
- o) Expenses regarding a dental appliance for treatment of snoring or sleep apnea
- p) Expenses regarding transfer copings, duplicate dentures, or palliative treatments to alleviate dental discomfort
- q) Expenses regarding transitional pontics or abutments
- r) Expenses related to microbiological tests or analyses
- s) Expenses regarding diagnostic photographs

5. Multiple coverage and coordination of benefits

Expenses eligible for reimbursement under the contract will be reduced by the amount of any benefits payable under a government plan, regardless of whether or not you have submitted a claim for such benefits.

If you are entitled to benefits payable under this coverage and similar coverage under another group insurance contract, benefits from all contracts will be coordinated so that the amounts paid do not exceed the actual expenses paid for the services obtained, nor the eligible expenses, based on the fee guide of the attending professional's association for the reference year indicated in the "Schedule of Insurance". If the other insurance plan does not provide for coordination of benefits, expenses incurred are primarily the responsibility of the other plan. Otherwise, the following provisions apply.

If you and your spouse each have group health insurance coverage, each of you should first submit your own claims to your own group insurance plan.

If you and your spouse each have family coverage status for your group dental care insurance, claims for your dependent children should first be submitted to the plan of the parent whose birthday occurs earliest in the calendar year. If you are separated or divorced, claims for dependent children should first be submitted to the plan of the parent with custody. If you share joint custody, claims for children should first be submitted to the plan of the parent whose birthday occurs earliest in the calendar year.

6. Claims

If the dentist uses electronic claim submission

When the insured incurs dental expenses, he or she must present the dental claim card to the dentist and pay only the portion of the expenses not covered by the insurance. SSQ will reimburse the insured portion of the expenses directly to the dentist.

If the dentist does not use electronic claim submission

You may file your claim by completing and returning to SSQ the dental claim form provided by the dentist.

Claims should be submitted to SSQ no later than 3 months following the date expenses are incurred. SSQ declines all claims submitted more than 12 months after the date expenses are incurred and all claims submitted more than 12 months after termination of coverage under the benefit in question.

Basic Dental Care (Dental Care Insurance)

Expenses covered

Reimbursement of the eligible expenses described below is calculated based on the information provided in the "Schedule of Insurance".

Eligible expenses are provided under this contract for the following basic dental care:

- a) Diagnostic services
 - 1) Clinical oral examination
 - Recall or periodic oral examination: one examination per period of 9 months
 - Complete oral examination or prosthodontics examination: one examination per period of 36 months
 - Examination of stomatognathic system dysfunctions: one examination per period of 36 months
 - Complete periodontal examination: one examination per period of 36 months
 - Emergency examination: 2 examinations per calendar year
 - Specific oral examination: 2 examinations per calendar year
 - 2) X-rays
 - a) Intra-oral X-rays
 - Periapical film
 - Occlusal film
 - Bitewing film
 - Soft tissue film
 - b) Extra-oral X-rays
 - Extraoral film
 - Sinus examination
 - Sialography
 - Use of radiopaque dyes to demonstrate lesions
 - Temporomandibular joint
 - Panoramic film: one film per period of 36 months
 - Cephalometric film
 - c) Other
 - Duplicate radiograph: 2 times per calendar year
- 3) Laboratory tests and examinations

- Pulpal tests: 3 times per period of 12 months
 - Bacteriologic tests
 - Histological tests: Biopsy of soft tissue, biopsy of hard tissue
 - Cytological tests
 - Diagnostic casts (excluded if associated to restorative treatment or prosthodontics)
 - Case presentation / treatment plan
 - Consultation with patient
- b) Preventive services
- 1) Preventive services
 - Polishing of coronal portion of teeth: one visit per period of 9 months
 - Scaling: 6 units of time per calendar year
 - Topical application of fluoride*: once per period of 9 months
 - Diet assessment: one visit per lifetime
 - Oral hygiene instruction: once per lifetime
 - Plaque control program: 5 times per calendar year
 - Finishing restorations
 - Pit and fissure sealants, including prophylactic odontotomy and acid etch preparation* (only on occlusal surfaces of premolar and permanent molar teeth): once per period of 36 months per tooth
 - Removal of subgingival filling material requiring anesthesia, without flap
 - Interproximal discing*
 - Enameloplasty (recontouring of natural tooth for non-aesthetic reasons)
 - 2) Space maintainers*
 - 3) Control of oral habits*
 - Fixed or removable appliance
 - Myofunctional evaluation: one visit per period of 24 months
 - Motivation of patient: one visit per lifetime
 - Myofunctional therapy: 5 visits per lifetime
 - 4) Intraoral appliance for bruxism
 - One appliance per period of 60 months
 - Repair: one visit per calendar year
 - Adjustment: one visit per calendar year
 - 5) Occlusal equilibration

- 8 units of time per calendar year or 3 times per calendar year

* Expenses for these services may only be considered eligible when provided for children under age 16.

c) Minor restorative services

- Sedative filling
- Smoothing of traumatized tooth
- Recementation of a broken tooth fragment
- Resin, amalgam or composite restorations*
- Retentive pins

* Restoration treatment for the same surface or class of the same tooth may be considered eligible for reimbursement only once per period of 12 months, regardless of the material used and the treating dentist.

d) Endodontics

- Supplement for endodontic treatment through a crown
- Endodontic emergency: pulpotomy, pulpectomy, open and drain
- Endodontic trauma, treatment and surgery
- Apexification

e) Periodontics

- Non-surgical treatment
- Periodontal surgery
- Root planing (maximum 6 units of time per calendar year or maximum one visit per tooth per period of 24 months)
- Splinting (excluding Maryland type)
- Periodontal irrigation

f) Rebase (jump), reline, adjustment and repair of removable dentures

- Rebase, reline: one visit per period of 36 months
- Repairs with or without impression
- Palatal lift: one device per period of 60 months
- Remount and equilibration of complete or partial dentures: one visit per period of 60 months

g) Repair of fixed bridges and crowns

- Repair of fixed bridges
- Repair of crowns

- Recementation / rebonding of bridges, inlays, onlays, crowns, posts or veneers: 2 visits per calendar year for the same tooth or abutment
 - Supplement for acid-etch restoration: 2 times per calendar year
 - Immobilization, sectioning
 - Removal of cemented post or cast metal post
- h) Oral surgery
- Removal of erupted teeth, complex or uncomplicated
 - Removal of impacted teeth, roots and tooth fragments
 - Supplement for suturing per visit
 - Surgical exposure of tooth, including orthodontic attachment: Once per lifetime per tooth
 - Transplantation of tooth: Once per lifetime per tooth
 - Surgical repositioning of tooth: Once per lifetime per tooth
 - Enucleation of an unerupted tooth and follicle: Once per lifetime per tooth
 - Alveolectomy, alveoloplasty, osteoplasty, tuberoplasty, stomatoplasty, gingivoplasty
 - Removal of hyperplasic tissue or excess mucosa, surgical excision of cysts or tumors
 - Extension of mucosal folds
 - Surgical incision and drainage
 - Reduction of fracture
 - Frenectomy
 - Treatment of salivary glands
 - Sinus treatment or surgery
 - Hemorrhage control
 - Post-surgical treatment
 - Repair of soft tissue or through and through laceration
- i) General additional services
- Local anesthesia
 - Conscious sedation
 - Home, hospital or dental office visit outside normal office hours

Major Restorative Services - Prosthodontics (Dental Care Insurance)

Expenses covered

Reimbursement of the eligible expenses described below is calculated based on the information provided in the "Schedule of Insurance".

Eligible expenses are provided under this contract for the following prosthodontic services:

- a) Major restorative services and fixed prostheses
 - Gold foil
 - Inlays and retentive pins
 - Metal cast retainer, Maryland type: once per period of 60 months for any one tooth
 - Preformed crowns - stainless steel, plastic or other similar material; also transitional crowns: once per period of 12 months for any one tooth
 - Individual crown
 - Coping crown (cap), precious metal or not
 - Cast metal posts
 - Laboratory processed veneer for anteriors and premolars
 - Prefabricated post
 - Tooth reconstruction (core build up) in preparation for crown
 - Supplement for restoration
- b) Removable dentures
 - Complete dentures*
 - Partial dentures*
 - Analysis in preparation for fabrication of partial denture: once per period of 60 months
 - Supplement for restoration in preparation for removable prosthodontics

* Expenses for equilibrated dentures are reimbursed based on the cost of the equivalent standard dentures.
- c) Fixed bridges
 - Pontics
 - Metal cast retainer (inlay) for Maryland, Rochette or Monarch bridge
 - Abutment
 - Retention bar for attachment to coping crowns
 - Abutments, inlays or onlays: metal, porcelain, ceramic or resin

- Precision attachments
- Supplement for preparation of crown under existing partial denture clasp

Orthodontic Services (Dental Care Insurance)

Expenses covered

Reimbursement of the eligible expenses described below is calculated based on the information provided in the "Schedule of Insurance".

Eligible expenses are provided under this contract for the following orthodontic services:

- Specific orthodontic examination: once per period of 12 months
- Complete orthodontic examination
- Orthodontic emergencies
- Corrective orthodontics
- Osseous anchorage
- Repairs, alterations, recementation
- Retention appliances
- Orthodontic treatment
- Radiograph: hand and wrist (as diagnostic aid for dental treatment)
- Complete treatment of dental malocclusion

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