

## YOUR PLAN AT A GLANCE

### REFLECTING MY REALITY

The new Centrale des syndicats du Québec (CSQ) group insurance plan: well thought-out and designed to meet its members' genuine interests.

*CS*

**SSQ**  
Insurance



Participation is optional for all employees eligible for this plan.

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

### PREVENTIVE DENTAL CARE

(80%)

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

### MINOR RESTORATIVE DENTAL CARE

(shared \$50 deductible, 80%)

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

### MAJOR RESTORATIVE DENTAL CARE

(shared \$50 deductible, 50%)

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

### ANNUAL DEDUCTIBLE

The \$50 annual deductible (per certificate) covers both

# LONG TERM DISABILITY INSURANCE

## Compulsory (with waiver privilege)

### DEFINITION OF TOTAL DISABILITY

A state of incapacity resulting from an illness, including surgical procedures directly related to family planning, an accident or complication of a pregnancy, requiring medical care and which completely prevents the person from carrying out the normal duties of employment or any comparable employment with similar remuneration offered to the employee by the employer. This definition applies up to age 65.

Elimination Period	104 weeks of total disability
Duration of Disability Pension	For as long as the total disability lasts, based on the definition applicable, up to age 65
Benefit Amount	Disability pension is established based on the participant's earnings, as follows: <ul style="list-style-type: none"><li>• 65% of the first \$20,000 in gross annual salary</li><li>• 50% of the next \$20,000</li><li>• 45% of any excess amount</li></ul>
Indexation of Disability Pension	On January 1 <sup>st</sup> of each year based on the QPP index (maximum 3%)
Disability Pension Reduction	<ul style="list-style-type: none"><li>• 80% of the gross amount of the retirement pension payable by Retraite Québec (eg. RREGOP) or by another private retirement plan</li><li>• Gross amount of the disability pension payable by the CNESST, SAAQ or by any other social legislation</li><li>• Net amount of the disability pension payable by the QPP or the CPP</li><li>• Etc.</li></ul>

### WAIVER PRIVILEGE

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

- Be aged 53 or over; or
- Have participated in the Government and Public Employees Retirement Plan (RREGOP) with 33 years or more of service.

### PREMIUM RATES

### PER DAY PERIOD

1.225% of earnings

<sup>(1)</sup> Add 9% sales tax.

## LIFE INSURANCE

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

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## LIFE INSURANCE CONTINUED

### Dependents' Basic Life Insurance

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