



FIQ | SECTEUR PRIVÉ

## **Schedule of coverage as of April 14, 2019**

Group insurance plan  
Contract 103000



**La Capitale**  
Insurance and  
Financial Services

This leaflet provides a summary of the coverage options available. It was designed to make it easier for you to make your coverage selections upon enrolment.

For a full description of the coverage options, please refer to the contract and the premium rate sheet, which are available online at: [lacapitale.com/fiq-en](http://lacapitale.com/fiq-en).



## Dental care plan

Participation is optional.

### General terms and conditions

- No annual deductible
- Minimum 36-month participation period for the current dental care plan
- Direct electronic claims payment included
- Maximums shown are per insured

### Reimbursement policy

|   |      |   |
|---|------|---|
| <b>Diagnostic and preventive care</b> (cleaning every 9 months) | 100% | No maximum <sup>†</sup>   |
| <b>Basic services</b>   | 80%  | Reimbursement   |
| <b>Extended care</b> (major restorative services)               | 50%  | <ul style="list-style-type: none"> <li>■ \$1,000 per year for all care combined<sup>†</sup></li> </ul>    |
| <b>Orthodontics</b><br>Person insured under age 21              | 50%  | <ul style="list-style-type: none"> <li>■ Reimbursement</li> <li>■ \$1,000 lifetime<sup>†</sup></li> </ul> |

<sup>†</sup> Expenses are eligible up to the costs suggested in the Fee Guide and Description of Dental Treatment Services published by the *Association des chirurgiens dentistes du Québec* (ACDQ) for the current year.

### Treatment plan

Before beginning a major treatment, send La Capitale a treatment plan to determine the reimbursement amount that you will be entitled to receive. You can fill out the claim form provided by the dentist or La Capitale. The form should be marked "Treatment plan."



## Life insurance plan

### Participant's basic life insurance and basic AD&D insurance

Participation is mandatory.

- These two types of coverage are inseparable

#### Insurance amounts

- Basic life: \$5,000
- Basic AD&D: \$5,000

### Participant's optional life and AD&D (maximum: \$100,000)

Participation is optional.

- These two types of coverage are inseparable

#### Insurance amounts

- Optional life: selection of a fixed amount: \$5,000, \$10,000, \$15,000, \$25,000, \$50,000, \$75,000 or \$100,000
- Optional AD&D: same amount as for optional life
- Evidence of insurability: If the application is submitted within 30 days following the date on which the participant becomes eligible, evidence of insurability is required for the \$100,000 amount only. After this period, evidence of insurability is required for all insurance amounts.

### Participant's optional life (over \$100,000)

Participation is optional.

#### Insured amount

- Participants who select \$100,000 of participant's optional life insurance may add 1 to 16 \$25,000 units.
- Evidence of insurability: required at all times

### Spouse's and dependent children's life

Mandatory participation for insureds with dependents and who are enrolled in a coverage category other than individual under the health insurance plan or who have been exempt from this plan.

#### Insurance amounts

- Spouse: \$3,000
- Dependent child (24 hours of age or older): \$3,000

### Spouse's optional life

Participation is optional.

#### Insured amount: 1 to 20 units of \$25,000

- Evidence of insurability: required at all times



## Long-term disability insurance

Participation is mandatory.

### Waiting period

- Participants who are permanent full-time employees:
  - 5 working days plus 104 weeks of the same disability period
- Participants who are not permanent full-time employees:
  - 7 calendar days as of the first day that the employee was required to show up for work or as of the first day after the first 12 weeks of disability, whichever is earlier, plus 104 weeks of the same disability period

### Benefit amount

- Participants who are full-time employees:
  - 100% of the net salary insurance benefit received from the employer for the 104th week of disability
- Participants who are not full-time employees:
  - The higher of:
    - 100% of the net salary insurance benefit received from the employer for the 104th week of disability or
    - 100% of the net salary insurance benefit received from the employer based on 80% of a presumed annual salary of \$12,000

Maximum benefit period: until age 65

Indexing of benefits based on Retraite Québec's Pension Index, up to 5%

Non-taxable benefits



# Summary of the health insurance plan modules

Participation is mandatory. Exemption entitlement available.

Eligible employees may, by providing written notice to their employer, take advantage of their health insurance exemption entitlement, as long as they demonstrate that they and any dependents are covered under a group insurance plan with similar benefits.

## General terms and conditions

- No annual deductible
- This modular plan requires a minimum 24-month participation period before participants can change to a module with a lower coverage level, unless the Silver module has been in effect since April 14, 2019.
- Participants may upgrade to a module with extended coverage at any time.
- **The maximums indicated below are maximum reimbursement amounts per insured, unless otherwise specified.**

| COVERAGE   | BRONZE MODULE  | SILVER MODULE  | GOLD MODULE  |     |     |
|--|--|--|--|-----|-----|
| <b>HOSPITAL AND TRANSPORTATION EXPENSES</b>  |  |  |  |     |     |
| Hospitalization  | Not covered  | 100%, semi-private room (two beds)   | 100%, semi-private room (two beds)   |     |     |
| Ambulance  | 100%   | 100%   | 100%   |     |     |
| Air or train transportation  | 100%   | 100%   | 100%   |     |     |
| <b>Travel insurance and assistance<sup>1</sup></b>   |  |  |  |     |     |
| Insureds must be covered by their province of residence's public hospitalization and health insurance plans for the entire trip. | <ul style="list-style-type: none"> <li>■ 100%</li> <li>■ \$5M lifetime maximum</li> <li>■ Coverage period: while the insured is covered by provincial plans</li> </ul> | <ul style="list-style-type: none"> <li>■ 100%</li> <li>■ \$5M lifetime maximum</li> <li>■ Coverage period: while the insured is covered by provincial plans</li> </ul> | <ul style="list-style-type: none"> <li>■ 100%</li> <li>■ \$5M lifetime maximum</li> <li>■ Coverage period: while the insured is covered by provincial plans</li> </ul> |     |     |
| <b>PRESCRIPTION DRUG EXPENSES</b>  |  |  |  |     |     |
| Reimbursement  | 80%, up to a maximum annual disbursement of \$800 per certificate, and 100% of any excess  | 80%, up to a maximum annual disbursement of \$800 per certificate, and 100% of any excess  | 80%, up to a maximum annual disbursement of \$800 per certificate, and 100% of any excess  |     |     |
| Automated payment service  | Direct   | Direct   | Direct   |     |     |
| Drug list  | Standard   | Standard   | Standard   |     |     |
| Generic substitution   | Mandatory, unless there are medical contraindications (a form must be completed by the attending physician, and the Insurer's approval is required)                    | Mandatory, unless there are medical contraindications (a form must be completed by the attending physician, and the Insurer's approval is required)                    | Mandatory, unless there are medical contraindications (a form must be completed by the attending physician, and the Insurer's approval is required)                    |     |     |
| Preventive vaccines  | Not covered  | Not covered  | \$500 per calendar year  |     |     |
| <b>EXTENDED HEALTH EXPENSES (INCLUDING HEALTH PROFESSIONAL FEES)</b>   |  |  |  |     |     |
| Artificial limb or eye, breast prosthesis <sup>2</sup>   | Not covered  | 80%  | 80%  |     |     |
| Compression stockings  | Not covered  | 80%, maximum 3 pairs per calendar year   | 80%, maximum 3 pairs per calendar year   |     |     |
| Dental care following an accident and cosmetic surgery following an accident   | Not covered  | 80%  | 80%  |     |     |
| Detoxification   | Not covered  | 80%, maximum \$60 per day, \$3,000 lifetime  | 80%, maximum <b>\$80</b> per day, \$3,000 lifetime   |     |     |
| Glucometer <sup>2</sup>  | Not covered  | 80%, maximum \$300 per period of 60 consecutive months   | 80%, maximum \$300 per period of 60 consecutive months   |     |     |
| Hearing aid  | Not covered  | 80%, maximum \$400 per period of 36 consecutive months   | 80%, maximum <b>\$600</b> per period of 36 consecutive months  |     |     |
| Intraocular lenses (cataract)  | Not covered  | Not covered  | 80%  |     |     |
| IUD (unmedicated)  | Not covered  | Not covered  | 80%, maximum \$40 per IUD  |     |     |
| Nursing and respiratory therapy care   | Not covered  | 80%, maximum \$160 per day, \$4,000 per calendar year for all of these services  | 80%, maximum \$160 per day, \$4,000 per calendar year for all of these services  |     |     |
| Orthopedic equipment and supplies <sup>2</sup>   | Not covered  | 80%  | 80%  |     |     |
| Orthopedic shoes   | Not covered  | 80%, maximum 1 pair per calendar year  | 80%, maximum 1 pair per calendar year  |     |     |
| Podiatric orthotics  | Not covered  | 80%, maximum \$240 per pair, 1 pair per calendar year per adult and 2 pairs per calendar year per child under age 13   | 80%, maximum \$240 per pair, 1 pair per calendar year per adult and 2 pairs per calendar year per child under age 13   |     |     |
| Post-operative bra   | Not covered  | Not covered  | 80%, maximum \$200 per period of 24 consecutive months   |     |     |
| Rehabilitation centre or convalescent home   | Not covered  | Not covered  | 80%, maximum \$80 per day, 60 days per calendar year   |     |     |
| Sclerosing injections (drug)   | 80%, maximum \$16 per visit  | 80%, maximum \$16 per visit  | 80%, maximum \$16 per visit  |     |     |
| Sclerosing injections (fees)   | Not covered  | 80%, maximum \$16 per visit  | 80%, maximum <b>\$40</b> per visit   |     |     |
| Therapeutic devices (e.g. insulin pump, TENS) <sup>2</sup>   | Not covered  | 80%  | 80%  |     |     |
| Therapeutic supplies   | Not covered  | 80%  | 80%  |     |     |
| Treatment outside the area of residence (transportation and accommodation)   | 80%, maximum \$1,000 per calendar year   | 80%, maximum \$1,000 per calendar year   | 80%, maximum \$1,000 per calendar year   |     |     |
| Wheelchair and hospital bed <sup>2</sup>   | Not covered  | 80%  | 80%  |     |     |
| Wig (capillary prosthesis)   | Not covered  | Not covered  | 80%, maximum \$300 per period of 60 consecutive months   |     |     |
| <b>HEALTH PROFESSIONALS WHO ARE MEMBERS IN GOOD STANDING WITH THEIR RECOGNIZED PROFESSIONAL ASSOCIATION</b>                      |  |  |  |     |     |
| Occupational therapist   | Not covered  | 80%, maximum \$28 per treatment or visit, up to \$500 per calendar year for all of these professionals   | 80%, maximum <b>\$50</b> per treatment or visit, up to <b>\$750</b> per calendar year for all of these professionals   |     |     |
| Dietitian, nutritionist  |  |  |  |     |     |
| Social worker  |  |  |  |     |     |
| Acupuncturist  |  |  |  |     |     |
| Chiropractor   |  |  |  |     |     |
| Kinesitherapist  |  |  |  |     |     |
| Massage therapist  |  |  |  |     |     |
| Naturopath, naturotherapist  |  |  |  |     |     |
| Orthotherapist   |  |  |  |     |     |
| Osteopath  |  |  |  |     |     |
| Physiotherapist and physical rehabilitation therapist  |  |  |  |     |     |
| Podiatrist   |  |  |  |     |     |
| Audiologist and hearing therapist  |  |  |  | 80% | 80% |
| Speech therapist   |  |  |  | 80% | 80% |
| Accredited psychologist and psychotherapist  | 50%, maximum \$1,000 per calendar year   | <b>80%</b> , maximum <b>\$1,500</b> per calendar year  |  |     |     |
| Chiropractor X-rays  | 80%, maximum \$32 per calendar year  | 80%, maximum \$32 per calendar year  |  |     |     |

### 1. Travel insurance and assistance

Going on vacation? In case you didn't know, this contract offers you travel insurance. You'll need the information on the back of your service card when trying to contact the Assistor.

Some exclusions apply. It's important to review your contract prior to departure.

### 2. The Insurer may require a medical prescription or the medical file.

## Client Centre

Activate your group insurance file to access your claim details, insurance coverage and life insurance amounts, cumulative amounts for tax purposes, various forms, your service card and electronic payment statements.

To activate your Client Centre account, go to [lacapitale.com/fiq](http://lacapitale.com/fiq). Click **Log in**, then **Client Centre** and follow the instructions.

### Direct deposit of benefits

Register for direct deposit of benefits to receive health and dental care benefits faster.

### Service card

You can display your service card on your cell phone by logging into your Client Centre account. Keep a photo of your card on your device to have access even when you're offline. You can also cut out a printed copy of your service card from your insurance certificate to keep with you.

## Making claims

### Prescription drugs – Direct Automated Payment service

When purchasing medication, simply present your service card and pay only the uninsured portion of expenses.

### Extended healthcare expenses

You can submit your claims directly through the La Capitale Client Centre.

#### ■ Health professionals

Just enter all the required information (type of professional, amount claimed, name of professional, etc.).

It's fast and easy! The reimbursement will be deposited in your account within 24 to 48 hours.

#### ■ Other expenses

You can submit your claims by attaching photos of your receipts. Current processing times apply to all expenses.

Receipts must be kept for 12 months in case of an audit.

Download the Client Centre mobile app from the App Store or Google Play.

### Dental care

Present your service card at the dentist's office. There's no need to fill out a claims form because the dentist claims the insured treatment portion directly from the Insurer. If the dentist does not offer this service, you must pay for the treatment in full and submit a claim to the Insurer.

### Life insurance

The beneficiary must contact La Capitale to obtain all required claim forms and submit a claim for the insured amount.

### Long-term disability insurance

Monthly benefits are payable to the participant after the waiting period in the contract has expired. Participants must return the claim form from La Capitale as soon as possible, duly completed by themselves and their attending physician.

### Forms

You can download most forms from our website, [lacapitale.com/fiq-en](http://lacapitale.com/fiq-en), or from the Client Centre, [lacapitale.com/clientcentre](http://lacapitale.com/clientcentre).

### Dependent children between the ages of 18 and 25

Confirmation of student status must be provided to the Insurer once every school year (from September 1 to August 31). The confirmation may be made orally or in writing to our Customer Service Department.

### Moving?

Log in to your Client Centre account and enter the change of address directly in your file. Be sure to inform your employer to keep your information consistent and up-to-date.

### Enrolment and coverage changes

It is important that you submit enrolment or change requests within the period specified in the contract's provisions. In particular, at the time of initial enrolment, certain optional life insurance amounts may be obtained without evidence of insurability if the application is submitted within 30 days following the eligibility date for insurance. We recommend that you always submit requests within 30 days following the event or situation allowing you to make or review selections.

## Call us

1 800 463-4856 or 418 644-4200

Monday to Friday, from 8:30 a.m. to 8:00 p.m.



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This document is not a contract. It merely provides an overview of the coverage available. Only the contract may be used to settle legal issues.