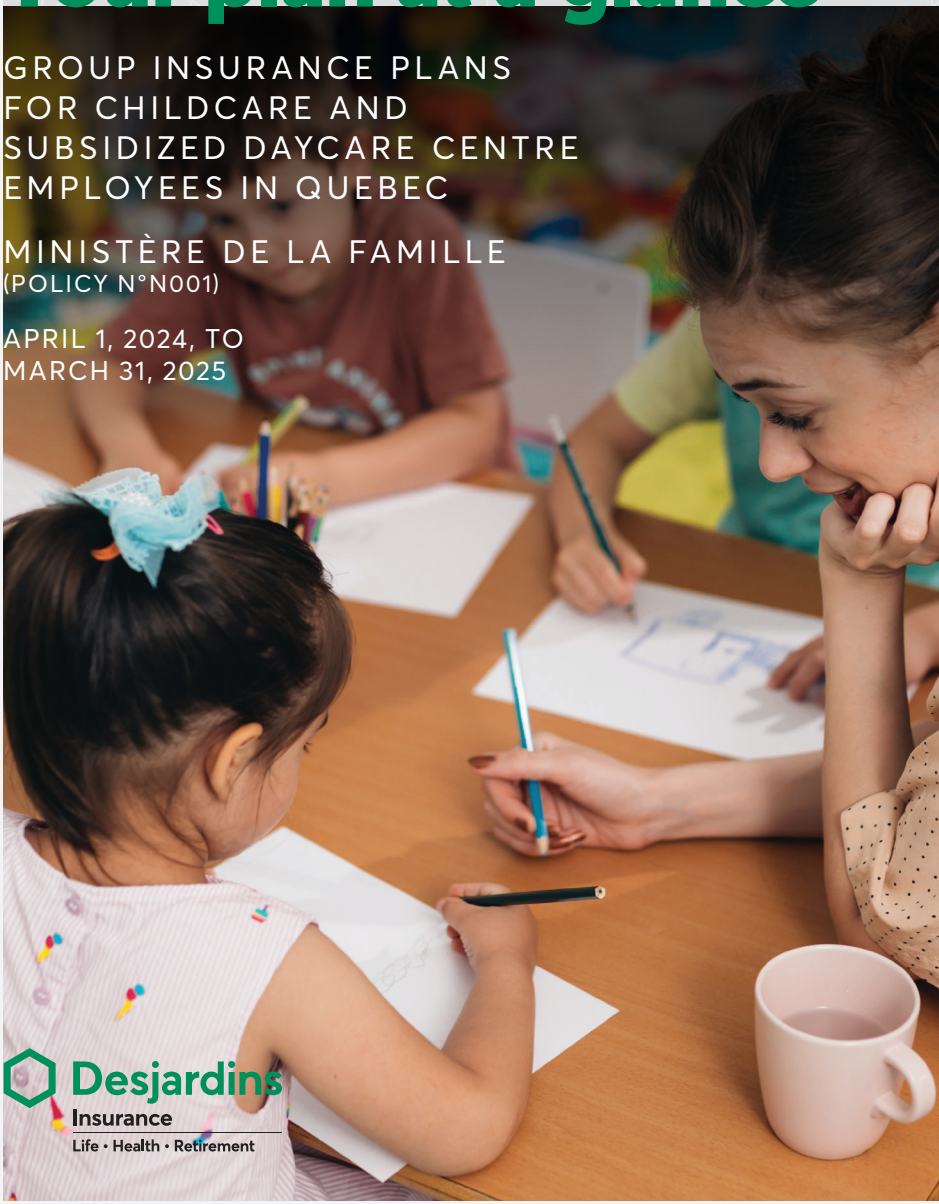
Your plan at a glance

GROUP INSURANCE PLANS FOR CHILDCARE AND SUBSIDIZED DAYCARE CENTRE EMPLOYEES IN QUEBEC

MINISTÈRE DE LA FAMILLE
(POLICY N°N001)

APRIL 1, 2024, TO
MARCH 31, 2025



Desjardins
Insurance
Life • Health • Retirement

This brochure covers the main elements of your group insurance plan. For a complete description, please consult your booklet on the plan member portal.

The premium rates shown in this brochure include 9% tax.

It is mandatory for the eligible owner or shareholder to participate in the group insurance plan on the date they become eligible for the healthcare insurance benefit under the chosen module (subject to the right of exemption or the end of the right of exemption).

The eligible owner's or shareholder's participation in the other benefits is optional. However, if they want to register for optional benefits, they must register for all the benefits included in the chosen module.

Life insurance

Plan member's basic life insurance and accidental dismemberment insurance

- 1 X annual salary rounded to the nearest multiple of $1,000 (if not already an even thousand-dollar amount)
- Reduced to 50% annual salary at age 65
- Terminates at retirement

Premium rate

From April 1, 2024, to March 31, 2025 (per 14-day period)

Plan member's basic life insurance ▶ **$0.0387** /$1,000 of coverage

Plan member's accidental dismemberment insurance ▶ **$0.0038** /$1,000 of coverage

Plan member's additional life insurance
(optional benefit)

- 1 to 40 units of $5,000
- With evidence of insurability
- Terminates at age 65 or retirement, whichever comes first

Premium rate
From April 1, 2024, to March 31, 2025 (per 14-day period)

Plan member's additional life insurance (premium rate per $1,000 of coverage)

AGE	PLAN MEMBER
Under age 25	$0.0201
Between 25 and 29	$0.0201
Between 30 and 34	$0.0201
Between 35 and 39	$0.0252
Between 40 and 44	$0.0418

AGE	PLAN MEMBER
Between 45 and 49	$0.0694
Between 50 and 54	$0.1172
Between 55 and 59	$0.1907
Between 60 and 64	$0.2908

Plan member's additional accidental dismemberment insurance **(optional benefit)**

- 1 to 40 units of $5,000
- Terminates at age 65 or retirement, whichever comes first

Premium rate
From April 1, 2024, to March 31, 2025 (per 14-day period)

▶ **$0.0065** /$1,000 of coverage

Dependent's life insurance (optional benefit)

- Available for spouse or dependent children, or both
- Spouse: 1 to 40 units of $5,000*
- Child (from the 20th week of gestation): 1 to 5 units of $5,000*
- Spouse: terminates when spouse turns 65, or when the plan member retires, whichever comes first
- Child: terminates when the plan member turns 65, or when the dependent child is no longer eligible, or when the plan member retires, whichever comes first

Premium rate

From April 1, 2024, to March 31, 2025 (per 14-day period)

Spouse's additional life insurance (premium rate per $1,000 of coverage)

AGE	SPOUSE
Under age 25	$0.0357
Between 25 and 29	$0.0357
Between 30 and 34	$0.0377
Between 35 and 39	$0.0483
Between 40 and 44	$0.0785

AGE	SPOUSE
Between 45 and 49	$0.1318
Between 50 and 54	$0.2229
Between 55 and 59	$0.3622
Between 60 and 64	$0.5534

Children's additional life insurance ▶ **$0.1132** /$1,000 of coverage

Dependent's accidental dismemberment insurance

(optional benefit)

- Available for spouse or dependent children, or both
- Spouse: 1 to 40 units of $5,000*
- Child (from the 20th week of gestation): 1 to 5 units of $5,000*
- Spouse: terminates when spouse turns 65, or when the plan member retires, whichever comes first
- Child: terminates when the plan member turns 65, or when the dependent child is no longer eligible, or when the plan member retires, whichever comes first

* Up to $25,000, no evidence of insurability is required within 31 days of eligibility. If the request is made after 31 days or coverage is over $25,000, evidence is required.

Premium rate

From April 1, 2024, to March 31, 2025 (per 14-day period)

Spouse's accidental dismemberment insurance
▶ **$0.0065** /$1,000 of coverage

Children's accidental dismemberment insurance
▶ **$0.0116** /$1,000 of coverage

Critical illness insurance (optional benefit)

- Available for plan member, spouse, dependent children, or all
- With evidence of insurability
- Plan member and spouse: 1 to 40 units of $5,000
- Children (from the 20th week of gestation): 1 to 5 units of $5,000
- Spouse: terminates when spouse turns 65, or when the plan member retires, whichever comes first
- Child: terminates when the plan member turns 65, or when the dependent child is no longer eligible, or when the plan member retires, whichever comes first

Premium rate

From April 1, 2024, to March 31, 2025 (per 14-day period)

Critical illness insurance for plan member and spouse
(premium rate per $1,000 of coverage)

AGE	MALE		FEMALE	
	Non-smoker	Smoker	Non-smoker	Smoker
Under age 25	$0.0433	$0.0508	$0.0413	$0.0488
Between 25 and 29	$0.0433	$0.0508	$0.0413	$0.0488
Between 30 and 34	$0.0528	$0.0669	$0.0589	$0.0790
Between 35 and 39	$0.0614	$0.0870	$0.0719	$0.1117
Between 40 and 44	$0.0850	$0.1419	$0.0956	$0.1746
Between 45 and 49	$0.1414	$0.2787	$0.1338	$0.2712
Between 50 and 54	$0.2289	$0.5136	$0.1796	$0.3813
Between 55 and 59	$0.3778	$0.9040	$0.2541	$0.5247
Between 60 and 64	$0.6434	$1.5112	$0.3763	$0.7129

Children's critical illness insurance ▶ **$0.1942** /$1,000 of coverage

Short-term disability insurance

Benefit

- 75% of salary (Supplemental Unemployment Benefit)

Tax status of benefit

- Taxable

Waiting period

- 7 calendar days

Maximum duration of benefit

- 36 weeks, maximum up to age 65 (27 weeks after age 65)

Reimbursement for medical forms

- Up to a maximum of $50 per form, per calendar year

Premium rate[1]

From April 1, 2024, to March 31, 2025 (per 14-day period)

- **$0.4025** /$1,000 of coverage

(1) 100% paid by the Ministère

Long-term disability insurance

You must enroll in long-term disability insurance, with or without indexing of your benefits. When enrolling or re-enrolling, you will not be required to provide evidence of insurability. During the course of the plan, if you opt for long-term disability insurance with indexation, evidence of insurability will be required.

Benefit

- 65% of the first $24,000 of annual salary
- 47% of annual salary between $24,000 and $48,000
- 45.3% of annual salary $48,000 and over

Tax status of benefit

- Not taxable

Waiting period

- 37 weeks

Maximum from all sources

- 90% of net salary

Indexing

- No
- Optional: Benefit indexed on April 1 following the change in definition to total disability (i.e. after the first 20 months of long-term disability). Based on the previous year's CPI (Consumer Price Index), up to a maximum of 2%.

Exemption for all coverage
(including optional coverage)

- After 17 weeks

Termination

- 65 years or at retirement, whichever comes first

Premium rate

From April 1, 2024, to March 31, 2025 (per 14-day period)

without indexing	▶ **$0.7483** /$1,000 $ of gross annual salary
with indexing	▶ **$0.8082** /$1,000 $ of gross annual salary

Definition of total disability

Any state of continuous disability resulting from an accident or illness that prevents the plan member from performing the main duties of their regular occupation.

Any state of continuous disability resulting from an accident, illness, complication of pregnancy or organ donation that prevents the member from performing the main duties of their regular occupation during the long-term disability insurance waiting period and the 20 months following this same period of disability.

If this condition lasts for more than 20 months, it must prevent the plan member from performing any paid occupation or from doing any work that might provide them with wages or profit of any kind (occupation or work they are reasonably prepared for by education, training or experience, regardless of the availability of employment).

Manager Assistance Program

This program is included with long-term disability insurance. It offers managers exclusive services:

- 12 hours of in-person, telephone or virtual psychological support per manager, per calendar year
- Managers can refer employees who need support to an assistance service offering them 4 hours of telephone or online consultation per calendar year
- Crisis intervention service
- Relational coaching by phone
- Telephone advice for legal and financial matters related to the organization and advice for organizational HR matters (unlimited number of questions, 60 minutes per call)
- Conferences, educational videos and other training tools
- Reference documents

Medical care insurance

Expenses are limited to reasonable and customary fees normally charged in the region where the services are provided.

Benefits with an asterisk (*) require a medical prescription to be eligible for reimbursement. The maximum amounts shown in the table below apply per insured person.

Premium rate[2]

From April 1, 2024, to March 31, 2025 (per 14-day period)

	Medical care insurance MODULE 1	Medical care insurance MODULE 2	Medical care insurance MODULE 3	Medical care insurance MODULE 4
Under age 65				
Individual	$11.70	$21.68	$23.07	$44.17
Single-parent	$15.89	$29.21	$31.09	$58.29
Family	$20.79	$38.99	$41.49	$78.24
65 and over insured with RAMQ				
Individual	$3.46	$4.65	$5.08	$18.98
Single-parent	$4.74	$6.28	$6.86	$24.52
Family	$6.10	$8.35	$9.13	$32.83
Surcharge age 65 and over not insured with RAMQ				
Individual	$204.69	$205.88	$206.31	$220.21
Single-parent	$306.58	$308.12	$308.70	$326.37
Family	$408.56	$410.81	$411.59	$435.30

(2) Part of the premium is paid by the Ministère

Medical care insurance

Eligible expenses	MODULE 1	MODULE 2	MODULE 3	MODULE 4
Annual deductible	$0	$0	$0	$0
Deductible per prescription	$10 per prescription	$8 per prescription	$8 per prescription	$5 per prescription
Coinsurance	68% 100% once you have reached the maximum contribution set by RAMQ	70% 100 % once you have reached the maximum contribution set by RAMQ	75% 100 % once you have reached the maximum contribution set by RAMQ	80% 100 % once you have reached the maximum contribution set by RAMQ
Definition of drug	Requires a prescription + least expensive bio-similar on the market + mandatory generic substitution	Requires a prescription + least expensive bio-similar on the market + mandatory generic substitution	Requires a prescription + least expensive bio-similar on the market + mandatory generic substitution	Requires a prescription + least expensive bio-similar on the market + mandatory generic substitution
Sclerosing injections*	Maximum $50 eligible per treatment	Maximum $50 eligible per treatment	Maximum $50 eligible per treatment	Maximum $50 eligible per treatment
Intrauterine devices (IUDs)	$100 eligible per IUD, maximum of 2 IUDs per plan year	$100 eligible per IUD, maximum of 2 IUDs per plan year	$100 eligible per IUD, maximum of 2 IUDs per plan year	$100 eligible per IUD, maximum of 2 IUDs per plan year
Hospital	No	No	100%, semi-private room	100%, semi-private room
Travel insurance (emergency care abroad)	No	100%, lifetime maximum of $5,000,000 per insured person	100%, lifetime maximum of $5,000,000 per insured person	100%, lifetime maximum of $5,000,000 per insured person
Trip cancellation insurance	No	100%, maximum $5,000 per event	100%, maximum $5,000 per event	100%, maximum $5,000 per event
Eye exams	No	70%, maximum $50 payable per 24 months	75%, maximum $50 payable per 24 months	80%, maximum $50 payable per 24 months
Glasses / Contact lenses / Laser surgery	No	No	No	80%, maximum $250 payable per 24 months

*Only reimbursable with medical prescription.

Medical care insurance (continued)

Eligible expenses	MODULE 1	MODULE 2	MODULE 3	MODULE 4
X-rays*, lab tests* and electro-cardiograms*	No	70%	75%	75%
MRIs* and CT scans*	No	70%, maximum $2,000 per plan year	75%, maximum $2,000 per plan year	75%, maximum $2,000 per plan year
Ultrasound*	No	70%, maximum $500 per plan year	75%, maximum $500 per plan year	75%, maximum $500 per plan year
Duly licensed nurse*	No	70%, maximum $5,000 per plan year	75%, maximum $5,000 per plan year	75%, maximum $5,000 per plan year
Wheelchair*, hospital bed*, respiratory aids*, trusses*, corsets*, crutches*, braces*, casts*, etc.	No	70%, combined maximum $10,000 per plan year	75%, combined maximum $10,000 per plan year	75%, combined maximum $10,000 per plan year
Orthopaedic shoes	No	70%, maximum $400 per 24 months	75%, maximum $400 per 24 months	75%, maximum $400 per 24 months
Foot orthoses	No	70%, maximum $400 per plan year	75%, maximum $400 per plan year	75%, maximum $400 per plan year
Artificial limbs* and other external prosthetics*	No	70%, maximum $6,000 per limb or prosthetic	75%, maximum $6,000 per limb or prosthetic	75%, maximum $6,000 per limb or prosthetic
Glucose monitor*	No	70%, maximum $300 per 60-month period	75%, maximum $300 per 60-month period	75%, maximum $300 per 60-month period
Elastic support stockings*	No	70%, maximum 3 pairs per plan year	75%, maximum 3 pairs per plan year	75%, maximum 3 pairs per plan year
Wigs*	No	70%, maximum $400 for life	75%, maximum $400 for life	75%, maximum $400 for life

*Only reimbursable with medical prescription.

Medical care insurance (continued)

Eligible expenses	MODULE 1	MODULE 2	MODULE 3	MODULE 4
Insulin pumps*	No	70%, maximum $8,000 eligible for 60-month period	75%, maximum $8,000 eligible for 60-month period	75%, maximum $8,000 eligible for 60-month period
Accessories (tube-feeding supplies, catheters, etc.)*	No	70%, maximum $2,400 eligible per plan year	75%, maximum $2,400 eligible per plan year	75%, maximum $2,400 eligible per plan year
Therapeutic equipment and their supplies*	No	70%, maximum $10,000 for life	75%, maximum $10,000 for life	75%, maximum $10,000 for life
Ambulance	No	70%	75%	75%
Audiologist*, speech therapist*	No	70%, combined maximum $500 per plan year	75%, combined maximum $700 per plan year	75%, combined maximum $700 per plan year
Psychologist, psychotherapist, social worker, registered clinical counsellor, psychoanalyst, psychoeducator, therapist	68%, combined maximum $ 500 per plan year	70%, combined maximum $700 per plan year	75%, combined maximum $1,000 per plan year	75%, combined maximum $1,200 per plan year
Chiropractor, osteopath and physiotherapist	No	70%, combined maximum $500 per plan year	75%, combined maximum $700 per plan year	75%, combined maximum $800 per plan year
Acupuncturist, massage therapist, naturopath and podiatrist**	No	No		
Dental surgeon (accidental injuries)	No	70%	75%	75%

*Only reimbursable with medical prescription.

**Maximum $60 per visit.

Dental care insurance

Dental care insurance is only available in Modules 3 and 4.

PREVENTIVE SERVICES

- Preventive or recall exams
- Scaling, polishing and fluoride treatment
- X-rays
- Pit and fissure sealants
- Lab tests and examinations
- Space maintainers

BASIC SERVICES

- Prefabricated, amalgam and composite restoration
- Root canal treatment, root amputation (endodontics)
- Periodontal surgery, grafts (periodontics)
- Tooth removal and other surgeries

MAJOR RESTORATIVE SERVICES

- Crowns
- Dentures (partial and complete)
- Bridgework

Premium rate

From April 1, 2024, to March 31, 2025 (per 14-day period)

Dental care insurance MODULE 3

Individual: $13.38
Single-parent: $20.53
Family: $32.19

Dental care insurance MODULE 4

Individual: $23.30
Single-parent: $36.38
Family: $56.11

	MODULE 3	MODULE 4
Annual deductible	$0	$0
Maximum per plan year	$1,500	$2,000
Recall frequency	12 months	12 months
Preventive care	60%	85%
Basic care	60%	85%
Endodontics / Periodontics	60%	85%
Major restorative services	No	60%

Module change

The plan member may change modules after a minimum of 2 consecutive years with a module.

For a change requested due to a life event, the minimum period of 2 consecutive years with a module does not apply. The plan member must request the change within 31 days of the life event.

The change of module applies on the first day of the month following the date on which the request is received by Desjardins Insurance.

Module changes must be made by moving up or down one level at a time.

It is therefore possible to move from Module 1 to Module 2, from Module 2 to Module 3, from Module 3 to Module 4, or vice versa, from Module 2 to Module 1, from Module 3 to Module 2, or from Module 4 to Module 3.

Increasing coverage type

A plan member who wishes to increase any type of coverage after a life event must do so using the enrollment form. This must be completed within 31 days after the life event in order for the new type of coverage to apply as of the date of the event.

If the 31-day deadline is not respected, the new type of coverage will apply on the first day of the month following the date Desjardins Insurance receives the request.

Reducing coverage type

If a plan member wants to reduce any type of coverage after a life event, they must do so using the enrollment form. This must be completed within 31 days after the life event in order for the new type of coverage to apply as of the date of the event.

If the 31-day deadline is not respected, the new type of coverage will apply on the first day of the month following the date Desjardins Insurance receives the request.

Employee Assistance Program

The Employee Assistance Program[3] provides plan members with support to help with their psychological and personal problems. This program is designed to improve health and well-being.

Telephone number: 1-877-455-3561

This program includes:

- 12 hours of psychological support per family, per year of coverage, by telephone, online or in person, including ICBT supervised by a dedicated professional
- Telephone advice for legal and financial matters of a personal nature (unlimited number of questions, 30 minutes per call)
- Telephone support to help find a retirement home or daycare centre
- Telephone support to help parents plan their children's education: up to 3 hours per family, per year of coverage

(3) 100% of premium paid by the Ministère

Questions?

For questions about your group insurance plan:
200, rue des Commandeurs, Lévis, QC G1V 4H6
Telephone: **1-855-838-2585** | **dfs.ca**

About Desjardins Insurance

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance ensures the financial security of over five million Canadians from offices across the country. It is one of the top life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

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200, rue des Commandeurs, Lévis (QC) G6V 6R2 / 1-866-647-5013
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