



in collaboration with



The group insurance exclusively for the « Privileges » members

The basic coverage is offered by Blue Cross

		Contract A & C	Contract B & D
Life Insurance		\$25,000	\$25,000
Accidental Death & Dismemberment	Industrial-Alliance	\$25,000	\$25,000
Dependents	spouse	\$ 5,000	\$ 5,000
	children	\$ 2,500	\$ 2,500
Drugs Insurance	reimbursement	68%	68%
	generic substitution mandatory	list 33G	list 84G
Paramedical	reimbursement	70%	80%
	maximum annual	\$250	\$350
		Podiatre	Podiatre
		Chiropractor	Chiropractor
		Psychologist	Psychologist
		Physiotherapist	Physiotherapist
			Audiologist
			Naturopath
			Orthophonist
			Acupuncture
			Dietetic
	authorized nurse	\$10,000 / year	\$10,000 / year
	hearing aids	\$300 / 36 months	\$300 / 36 months
	orthopaedic shoes	\$300 / 12 months	\$300 / 12 months
	hospital room	100% / unlimited	100% / unlimited
	rehabilitation home	\$50 /day /120 days	\$50 /day /120 days
Franchises	individual	\$ 195	\$10.00 / presc.
	family	\$ 390	
Premiums waiver		none	none
Drugs card		Yes	Yes
Termination		at age 70	at age 70

Dental Benefits		Contract C	Contract D
Diagnostic and prevention	reimbursement	70%	80%
Restauration minor	reimbursement	70%	80%
Endodontic, periodontal	reimbursement	70%	80%
Prosthodontic	reimbursement	N/A	N/A
Restauration major	reimbursement	N/A	N/A
Orthodontic	reimbursement	N/A	N/A
Maximum annual		750\$ combine	1,000\$ combine
Exam complete		1 / 24 months	1 / 24 months
Exam recall		1 / 6 months	1 / 6 months
Number of units per year		8	8
Deductibles	individual family	\$ 50 \$100	\$ 50 \$100
Premiums waiver		none	none
Termination		at age 70	at age 70

Travel Insurance offered by Blue Cross

		Contract A & C	Contract B & D
Medical Services	maximum	\$2,000,000 / year	\$2,000,000\$ / year
Cancellation or interruption insurance		\$5,000 / insured	\$5,000 / insured
Luggage insurance		\$500 / trip / insured	\$500 / trip / insured
Coverage duration	maximum / trip (less than 65 years old) (65 years old or older)	180 first days 60 first days	180 first days 60 first days
Pre-existing conditions		3 months prior to the departure	3 prior to the departure
Termination		at age 70	at age 70

Monthly Premiums ***

		Contract A & C		Contract B & D	
		Unit Cost	Monthly Cost	Unit Cost	Monthly Cost
Life Insurance (\$25 000) *		0.342\$/ 1,000	8.55\$	0.342\$ / 1,000	8.55\$
MMA (\$25 000) *		0.027\$ / 1,000	0.68\$	0.027\$ / 1,000	0.68\$
DEP (\$5 000 / \$2 500) *			2.06\$		2.06\$
Medical Insurance *	individual		54.22\$		72.69\$
(travel insurance included)	family		138.59\$		192.75\$
Dental Insurance **	individual		28.06\$		48.61\$
	family		56.20\$		109.67\$
Total (no dental)	individual		69.16\$		89.29\$
	family		163.37\$		222.40\$
Total (with dental)	individual		99.75\$		142.28\$
	family		224.63\$		341.94\$

* mandatory participation

** mandatory participation

*** a division demanding a rate of reimbursement greater than the norm, we could apply a special rate at the renewal