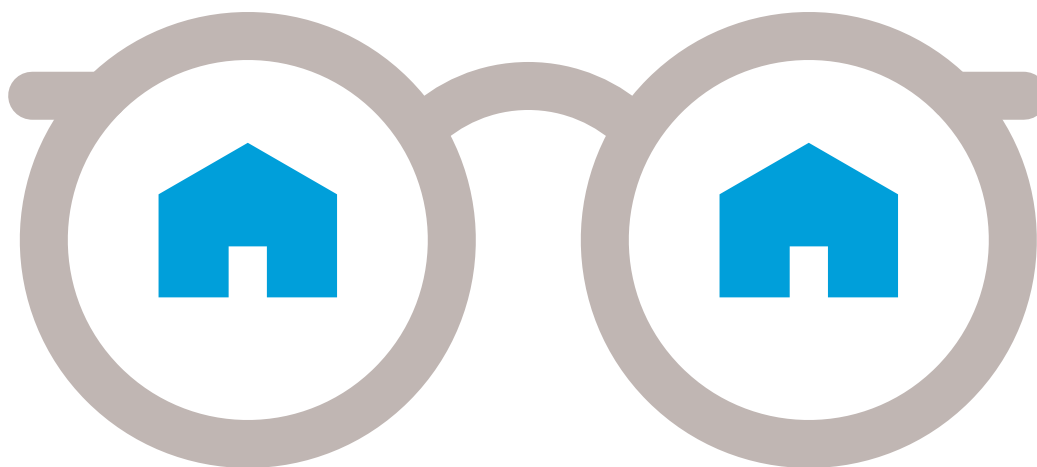


INSURANCE COVERAGE AT THE FIQ:

Keep your house or change your glasses?



With the FIQ insurance plan, no one will lose their house because of an accident or an illness.

All the members of the FIQ can count on the most complete and generous universal group insurance plan in the healthcare network. In considering the scope of the coverage, this plan is also the least expensive.

It includes:

- Drug insurance;
- Health insurance: professional services including a psychologist, nursing and respiratory therapy care as well as treatment for addiction, travel insurance, an ambulance, a semi-private hospital room, medical treatments and accommodation outside the region, and many other services;
- Dental care including orthodontics;

- Preventive and emergency dental care reimbursed at 100% without any limit;
- Basic life insurance, additional life insurance and life insurance for dependents;
- Long-term disability insurance which guarantees that income will be maintained throughout the disability. The most generous plan in the healthcare network.

The members of the FIQ chose full protection for everyone. They also opted for a more generous long-term disability insurance coverage which guarantees them financial security in the event of unfortunate health problems.

Good news! On January 1, 2017, the members of the FIQ will enjoy an overall reduction in their insurance premiums.



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