



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.



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

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

[†] 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		
HOSPITAL AND TRANSPORTATION EXPENSES					
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%		
Travel insurance and assistance¹					
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"> ■ 100% ■ \$5M lifetime maximum ■ Coverage period: while the insured is covered by provincial plans 	<ul style="list-style-type: none"> ■ 100% ■ \$5M lifetime maximum ■ Coverage period: while the insured is covered by provincial plans 	<ul style="list-style-type: none"> ■ 100% ■ \$5M lifetime maximum ■ Coverage period: while the insured is covered by provincial plans 		
PRESCRIPTION DRUG EXPENSES					
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		
EXTENDED HEALTH EXPENSES (INCLUDING HEALTH PROFESSIONAL FEES)					
Artificial limb or eye, breast prosthesis ²	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 \$80 per day, \$3,000 lifetime		
Glucometer ²	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 \$600 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 ²	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 \$40 per visit		
Therapeutic devices (e.g. insulin pump, TENS) ²	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 ²	Not covered	80%	80%		
Wig (capillary prosthesis)	Not covered	Not covered	80%, maximum \$300 per period of 60 consecutive months		
HEALTH PROFESSIONALS WHO ARE MEMBERS IN GOOD STANDING WITH THEIR RECOGNIZED PROFESSIONAL ASSOCIATION					
Occupational therapist	Not covered	80%, maximum \$28 per treatment or visit, up to \$500 per calendar year for all of these professionals	80%, maximum \$50 per treatment or visit, up to \$750 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	80% , maximum \$1,500 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. 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, or from the Client Centre, 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.