



Coverage  
**Summary**



	<b>MODULE A BASIC COVERAGE</b>	<b>MODULE B REGULAR COVERAGE</b>	<b>MODULE C ENRICHED COVERAGE</b>
<b>Health insurance (Mandatory<sup>1</sup>)</b>			
Annual deductible	none	none	none
Drugs			
<i>Generic drugs</i>	80% <sup>2</sup>	90% <sup>2</sup>	100% <sup>2</sup>
<i>Branded drugs<sup>3</sup></i>	70% <sup>2</sup>	80% <sup>2</sup>	90% <sup>2</sup>
<i>Original drugs<sup>4</sup></i>	68% <sup>2</sup>	68% <sup>2</sup>	68% <sup>2</sup>
Hospitalization and extended care	100% Semi-private room (180 days)	100% Semi-private room (180 days)	100% Semi-private room (180 days)
Nursing care	70% Eligible expenses \$300/day Maximum reimbursement \$10,000/year	80% Eligible expenses \$300/day Maximum reimbursement \$10,000/year	90% Eligible expenses \$300/day Maximum reimbursement \$10,000/year
Travel insurance (emergency care)	100% Maximum reimbursement \$2,000,000 lifetime	100% Maximum reimbursement \$2,000,000 lifetime	100% Maximum reimbursement \$2,000,000 lifetime
Trip cancellation	100% Maximum reimbursement \$5,000/trip	100% Maximum reimbursement \$5,000/trip	100% Maximum reimbursement \$5,000/trip
Paramedical care			
<i>Group 1</i> Acupuncturist, chiropractor, dietician, occupational therapist, homeopath, osteopath, physiotherapist, podiatrist, physical rehabilitation therapist, athletic therapist	Chiropractor only 70% Eligible expenses \$50/visit Maximum reimbursement \$400/year	Group 1 only 80% Eligible expenses \$50/visit Maximum reimbursement \$600/year for all specialists	Groups 1 and 2 90% Eligible expenses \$50/visit Maximum reimbursement \$900/year for all specialists
<i>Group 2</i> Massage therapist (with prescription)			
<i>Group 3</i> Speech-language pathologist, orthopedagogist	n.a.	80% Maximum reimbursement \$600/year for all specialists	90% Maximum reimbursement \$900/year for all specialists
<i>Group 4</i> Psychologist, social worker, psychoanalyst in an outpatient clinic, psychiatrist, career counsellor in private practice	n.a.	80% Eligible expenses \$75/visit Maximum reimbursement \$900/year for all specialists	90% Eligible expenses \$75/visit Maximum reimbursement \$1,400/year for all specialists
Other medical expenses			
Examples: vaccines, ambulance, orthopedic devices, etc	70%	80%	90%
Eye examination	n.a.	80% Eligible expenses \$50/24 months	90% Eligible expenses \$50/24 month

Corrective footwear	70% 2 pairs/year Eligible expenses \$100/pair	80% 2 pairs/year Eligible expenses \$100/pair	90% 2 pairs/year Eligible expenses \$100/pair
Electronic claim payments	Deferred payment card	Deferred payment card	Deferred payment card

	<b>OPTION 1</b> <b>Available with health insurance modules A, B or C</b>	<b>OPTION 2</b> <b>Available with health insurance module C only</b>
<b>Dental care insurance</b>		
Annual deductible	None	None
Preventive services	80%	80%
Basic restorative services	80%	80%
Major restorative services Endodontics, periodontics	n.a.	80%
Maximum annual reimbursement	\$1,000	\$1,000
Preventive examination frequency	9 months	9 months
Schedule fees	Current year	Current year

<b>Short-term disability insurance</b>	<b>Coverage</b>	
Benefit	Based on the terms set out in the collective agreement	
<b>Long-term disability insurance</b>	<b>Coverage</b>	
Waiting period	104 weeks	
Benefit	80% of the net salary – Max. \$5,000 per month	
Indexation	Based on QPP, maximum 6%	
Tax status	Non-taxable benefit	
<b>Life insurance</b>	<b>Basic coverage</b>	<b>Additional coverage</b>
For you	1 time your annual salary (minimum \$35,000) or 2 times your annual salary (minimum \$70,000) <sup>5</sup>	1 to 10 units of \$25,000
For your spouse	\$10,000 or \$5,000 if 65 years or older	1 to 10 units of \$25,000
For each of your dependent children	\$5,000	n.a.
<b>Critical illness insurance</b>	<b>Coverage necessarily incidental to basic life insurance coverage</b>	
For you	Up to \$25,000 lifetime	

<sup>1</sup> You can opt out of the health insurance module if you are covered under your spouse's employer's health insurance plan. Please note that if you opt out of FNEEQ's health insurance coverage, you cannot purchase dental care coverage.

<sup>2</sup> Level of reimbursement up to the maximum annual payment under the Basic prescription drug insurance plan (RGAM) for module A, or up to \$2,500 of eligible expenses for modules B or C. Claims in excess are 100% refundable.

<sup>3</sup> They are also called single source drugs in that they are still under patent. Given that the patent has not yet expired, the generic version of these drugs cannot be marketed.

<sup>4</sup> When the patent expires, the branded drug becomes an original drug. In many cases, a generic version of the original drug is available. That version contains the same medicinal ingredients. It provides the same effect at a lower cost.

<sup>5</sup> The sum insured is reduced by 50% as of the age of 65 and to a lump sum of \$10,000 as of the age of 70

Please note that the maximum refunds indicated in this table for medical care and dental care expenses are valid for each individual insured under the plan. This is provided for information purposes only. For further details, please see the insurer's information brochure.

## YOUR PLAN

You are insured with La Capitale. **For claims or benefits, use your policy number (1008 – 1010) and identification number printed on your service card.** To help speed up claims processing, register for direct deposit.



# La Capitale

Assurances et  
gestion du patrimoine

**For questions about your plan or  
to follow-up on your claims**

La Capitale Customer Service

**1 800 463-4856**

Monday to Friday, 8:30 a.m. to 5:00 p.m.

## CHANGING YOUR COVERAGE CHOICES

The plan allows you, under certain conditions, to change your coverage choices during the annual re-enrolment period or as a result of the following eligible life events: the acquisition of a permanent status, a marriage, a first child, a divorce, the termination of the spouse's group insurance plan or a spouse's death. The following table summarizes the rules for changing your coverage choices.

Possible changes to your coverage choices	WHEN?	
	Annual re-enrolment (Fall, change takes effect the following January 1 <sup>st</sup> )	Eligible life events (During the 30 days following the event)
<b>Increase</b> my health insurance coverage	Yes, if you have at least 12 months of participation at the current level.	Yes
<b>Increase</b> my dental care coverage	Yes, if you have at least 12 months of participation at the current level. Note that to be able to select option 2, you must be enroled in module C for health insurance.	Yes
<b>Reduce</b> my health insurance and dental care coverage	Yes, if you have at least 36 months of participation at the current level. If you have module C and option 2 for dental care, the 36-month participation rule must be met for both plans.	Yes
<b>Increase</b> my life insurance coverage	Possible at any time, subject to the approval of the evidence of insurability by La Capitale	
<b>Reduce</b> my life insurance coverage	Possible at any time	

## FOR YOUR BENEFIT'S CLAIMS

Health insurance	Use your prescription drug deferred payment card. You pay for your drugs at the pharmacy. The pharmacist uses your card to directly submit your claim to the insurer. There are no forms for you to complete.
Drugs	
Other medical care expenses	Use the La Capitale claim form or the healthcare professional's form.
Dental care insurance	Use the La Capitale claim form specifically for dental care (your dentist must fill out the first section and you fill out the second section of the form). The Association des chirurgiens-dentistes du Québec form can also be used.
Other coverage	Contact La Capitale directly for the required forms.