

This document summarizes the coverage offered under the *Fédération autonome de l'enseignement* (FAE) group insurance plan.

It was designed to make it easier for you to make your coverage selections on enrolment and includes the information most often accessed by insureds.

For a full description of the plan and for information on the applicable exclusions and reductions, please refer to the contract, on the La Capitale website at **lacapitale.com** or in your Client Centre.

IMPORTANT Plan selection period

You must make your coverage choices within 30 days following the date on which you become eligible. All coverage change requests must also be submitted within 30 days following the date of the event or the situation allowing you to review your choices. Beyond that period, restrictions apply.



Group insurance plan

Schedule of coverage effective January 1, 2021

Contract 009995

La Capitale 
Insurance and Financial Services

Any questions?

Access your Client Centre at any time. It is a great resource for coverage and claims information.

La Capitale Customer Service

1 800 463-4856

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

La Capitale 
Insurance and Financial Services

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PO Box 1500
Quebec QC G1K 8X9

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IMPORTANT

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.

Participant's life insurance plan

Mandatory participation for the amount of \$10,000

subject to the right to opt out within 90 days following the effective date of insurance.

Optional participation for any amount in excess of \$10,000.

| Amounts of insurance available | | |
|--------------------------------|-----------|-----------|
| \$10,000 | \$100,000 | \$200,000 |
| \$25,000 | \$125,000 | \$225,000 |
| \$50,000 | \$150,000 | \$250,000 |
| \$75,000 | \$175,000 | |

APPLICATION AND EVIDENCE OF INSURABILITY

| Amount of insurance | Request submitted within 180 days following the eligibility date | Request submitted more than 180 days after the eligibility date |
|----------------------------------|------------------------------------------------------------------|-----------------------------------------------------------------|
| \$10,000 \$25,000 \$50,000 | Without evidence | With evidence |
| More than \$50,000 | With evidence | |

Reduction: Amounts in excess of \$25,000 are reduced by 50% on the date of the participant's 65th birthday.

Dependents' life insurance plan

Optional participation

Dependents' basic life insurance

Spouse: \$10,000

Dependent child (24 hours of age or older): \$5,000

In the case of Single-Parent coverage status, the insured amount payable for a dependent child is increased by an amount of \$10,000 divided by the number of dependent children in the family.

Spouse's optional life insurance

1 to 10 units of \$10,000

Reduction: The amount held is reduced by 50% on the date of the participant's 65th birthday.

Health insurance plan

Mandatory participation subject to the right to opt out if you are covered by another group insurance plan (other employer, spouse's plan)

For details of each of the three plans available, please refer to the comparison chart.

Minimum participation requirement for the plan selected before a reduction is possible:

- **12 months** for health insurance plan 2
- **24 months** for health insurance plan 3.

A plan selection may be changed, regardless of the minimum participation requirement, if the application is submitted within 30 days following one of the following events:

| |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| Marriage |
| Death of the spouse |
| Cohabitation for at least one year or for less than one year if a child has been born of the union or if legal adoption procedures have been initiated |
| Regular employment status obtained by the participant |
| Birth or adoption of a child |
| Termination of insurance coverage for a spouse or dependent child that results in a change to the coverage status |

Evidence of insurability is required at all times for a coverage increase not associated with a life event.

Short-term disability insurance

Mandatory participation

Please contact your employer or your local union for information on the terms and conditions of your short-term disability insurance coverage.

Long-term disability insurance Plan B

Mandatory participation subject to the exemption entitlement

| | |
|----------------------------------|------------------------------------------------|
| Elimination period | 104 weeks |
| Benefit amount | 75% of net annual salary |
| Cost-of-living adjustment | According to the Quebec Pension Plan, up to 3% |
| Own occupation | Up to age 65 |
| Non-taxable benefits | |

General information

Client Centre

Access your group insurance file from the Client Centre to file an online claim or to access details of your claims, the coverage offered under your plan, the life insurance amounts selected, your cumulative amounts for tax purposes and various forms, your contract and your service card.

Here's how:

Register at [lacapitale.com/clientcentre](https://www.lacapitale.com/clientcentre).

Travel insurance

Going on vacation? Before you leave, make sure your health is good and stable and that you are eligible for travel insurance. If you're unsure, contact CanAssistance, La Capitale's travel assistor, for information about your eligibility and specific advice about your travel destination.

Call CanAssistance

- In Canada and the United States: 1 800 363-9050
- Elsewhere in the world (collect call): 514 985-2281

Travel and Trip Cancellation Insurance – New terms and conditions

For more information, please consult the FAQ section on La Capitale's website: [lacapitale.com/en/covid](https://www.lacapitale.com/en/covid)

Claim

Prescription drugs

When making prescription drug purchases, insureds present their service card to the pharmacist and pay only the uninsured portion of the prescription drug expenses.

Extended healthcare

• **Healthcare professionals:** You enter all the required information (type of professional, amount claimed, name of professional, etc.). It's fast and easy! The reimbursement is deposited in your account in the next 24 to 48 hours.*

• **Other expenses:** You can submit your claims, attaching photos of your receipts. The current processing times apply to all such 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.

* This delay may vary according to your financial institution.

Life insurance

The beneficiary must contact La Capitale to obtain all required claim forms and submit a claim for the insured amount.

Disability insurance plan

Participants receive the claim form either from their employer or by mail from La Capitale, depending on the situation.

Health insurance plan

Eligible expenses are those reasonably incurred and justified by the seriousness of the case as well as by current medical practice and the customary and reasonable charges in force in the area.

The maximums indicated below are maximum reimbursement amounts per insured, unless otherwise specified.

All of the healthcare professionals referred to in this document must be duly licensed under governing legislation and be members in good standing of a professional order recognized by legislative authority or of a professional association recognized by the Insurer. The insured may not have more than one treatment or consultation per day with the same healthcare professional.

Care, service or supply expenses followed by an asterisk (*) require a prescription.

| BENEFITS | HEALTH 1 – H1 | HEALTH 2 – H2 Minimum term: 12 months of participation | HEALTH 3 – H3 Minimum term: 24 months of participation |
|-------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| EXPENSES REIMBURSED AT 100% | | | |
| • Hospitalization expenses in Canada | Semi-private room (2 beds), unlimited | Semi-private room (2 beds), unlimited | Semi-private room (2 beds), unlimited |
| • Residential and long-term care centre | Semi-private room (2 beds), 180 days per calendar year | Semi-private room (2 beds), 180 days per calendar year | Semi-private room (2 beds), 180 days per calendar year |
| • Rehabilitation centre | Semi-private room (2 beds), 180 days per calendar year | Semi-private room (2 beds), 180 days per calendar year | Semi-private room (2 beds), 180 days per calendar year |
| • Travel insurance | \$5 million per trip | \$5 million per trip | \$5 million per trip |
| – Length of trip | While the insured is covered by the RAMQ (182 days) | While the insured is covered by the RAMQ (182 days) | While the insured is covered by the RAMQ (182 days) |
| • Trip cancellation insurance | \$5,000 per trip | \$5,000 per trip | \$5,000 per trip |
| OTHER EXPENSES – REIMBURSEMENT AND DEDUCTIBLE | | | |
| • Prescription drugs | 80%, up to the maximum annual contribution under the BPDIP ¹ and 100% of any excess | 80%, up to the maximum annual contribution under the BPDIP ¹ and 100% of any excess | 80%, up to the maximum annual contribution under the BPDIP ¹ and 100% of any excess |
| • Other expenses | 80%, unless otherwise specified | 80%, unless otherwise specified | 80%, unless otherwise specified |
| • Annual deductible | Applicable to all eligible expenses | None | None |
| – Individual | \$50 | \$0 | \$0 |
| – Single-Parent (no spouse) | \$75 | \$0 | \$0 |
| – Family | \$100 | \$0 | \$0 |
| Eligible expenses | | | |
| • Medication* | Which may only be obtained on prescription | Which may only be obtained on prescription | Which may only be obtained on prescription |
| – Generic substitution | Included ² | Included ² | Included ² |
| – Sclerosing injections (substance) | Eligible maximum of \$35 per session | Eligible maximum of \$35 per session | Eligible maximum of \$35 per session |
| – Prescription drugs for those age 65 or over | Included | Included | Included |
| – Smoking cessation products | According to RAMQ parameters | According to RAMQ parameters | According to RAMQ parameters |
| – Infertility treatment | According to RAMQ parameters | According to RAMQ parameters | According to RAMQ parameters |
| – Oral contraceptives | Included | Included | Included |
| – Expenses for the purchase of an intrauterine device (IUD) | Included | Included | Included |
| Payment card | Automated direct payment | Automated direct payment | Automated direct payment |
| • Accidental dismemberment benefit | – | \$25,000 or \$50,000, depending on loss | \$25,000 or \$50,000, depending on loss |
| • Ambulance or emergency air transportation* | Included | Included | Included |
| • Artificial limbs and external prostheses | – | Included | Included |
| • Breast prostheses* | – | In excess of amount paid by RAMQ | In excess of amount paid by RAMQ |
| • Capillary prostheses (wigs)* | – | \$300 lifetime | \$300 lifetime |
| • Cosmetic surgery following an accident* | – | – | \$5,000 per accident |
| • Dentist following accident | – | Within 24 months following accident | Within 24 months following accident |
| • Detoxification, including clinic for gambling addiction* | – | – | Eligible daily amount of \$80, maximum 30 days per calendar year |
| • Echography* | – | \$300 per calendar year | \$300 per calendar year |
| • Electrocardiograms, ultrasounds, radium and X-ray treatments* | – | Included | Included |
| • Eye exam | – | \$35 per 24 consecutive months | \$50 per 24 consecutive months |
| • Foot orthoses* | – | Included | Included |
| • Glucometer* | – | \$240 per 36 consecutive months | \$400 per 36 consecutive months |
| • Hearing aid | – | \$560 per 48 consecutive months including hearing aid specialist's professional fees | \$800 per 48 consecutive months including hearing aid specialist's professional fees |
| • Homecare and domestic services* | – | – | \$400 per calendar year |
| • Magnetic resonance imaging (MRI)* | – | \$500 per calendar year | \$600 per calendar year |
| • Nursing care* | \$5,000 per calendar year | \$5,000 per calendar year | \$10,000 per calendar year |
| • Orthopedic devices (e.g. corsets, crutches, casts)* | – | Included | Included |
| • Orthopedic shoes* | – | Included | Included |
| • Post-surgical bras | – | – | 2 per calendar year |
| • Respirator and oxygen* | – | Included | Included |
| • Support stockings* | – | 3 pairs per calendar year | 3 pairs per calendar year |
| • Therapeutic devices* | – | Included | Included |
| • Transcutaneous electrical nerve stimulator (TENS)* | – | \$800 per 60 consecutive months | \$800 per 60 consecutive months |
| • Transportation and accommodation expenses in Quebec* | – | – | \$1,000 per calendar year |
| • Wheelchair, hospital bed* | – | Included | Included |
| • X-rays, laboratory analyses* | – | Included | Included |
| Healthcare professionals | | | |
| • Acupuncturist | – | \$32 per treatment, 15 treatments per calendar year | \$44 per treatment, 15 treatments per calendar year |
| • Audiologist | – | Covered | Covered |
| • Chiropractor | – | \$28 per treatment, 20 treatments per calendar year | \$36 per treatment, 20 treatments per calendar year |
| – Chiropractor X-rays | – | \$40 per calendar year | \$40 per calendar year |
| • Dietitian | – | – | \$44 per treatment, 15 treatments per calendar year |
| • Homeopath, including homeopathic medicines | – | – | \$36 per treatment, \$720 per calendar year |
| • Kinesitherapist, orthothesapist, massage therapist | – | – | \$44 per treatment, 15 treatments per calendar year (for all of these professionals) |
| • Naturopath | – | – | \$36 per treatment, 20 treatments per calendar year |
| • Occupational therapist | – | Covered | Covered |
| • Osteopath | – | – | \$56 per treatment, 15 treatments per calendar year |
| • Podiatrist, chiropodist | – | \$32 per treatment, 15 treatments per calendar year (for all of these professionals) | \$44 per treatment, 15 treatments per calendar year (for all of these professionals) |
| • Physiotherapist, physical rehabilitation therapist, sports therapist | – | \$40 per treatment, 15 treatments per calendar year (for all of these professionals) | \$52 per treatment, 15 treatments per calendar year (for all of these professionals) |
| • Psychologist, psychoanalyst, psychiatrist, psychotherapist, psychoeducator, social worker and career counsellor | – | \$64 per treatment, 10 treatments per calendar year (for all of these professionals) | \$64 per treatment, 25 treatments per calendar year (for all of these professionals) |
| • Speech-language pathologist | – | Covered | Covered |

1. On July 1, 2020, the maximum annual BPDIP contribution was \$1,144. | **2.** On the purchase of a drug for which a generic equivalent exists, the eligible amount is limited to the cost of the lowest-priced equivalent.

Premium rates

Premium rates per 14-day period applicable to the first full pay period following or coinciding with January 1, 2021

Health insurance

| | Individual | Single-Parent | Family |
|----------------------|------------|---------------|----------|
| Health Plan 1 | \$41.90 | \$61.20 | \$100.80 |
| Health Plan 2 | \$56.05 | \$84.51 | \$137.09 |
| Health Plan 3 | \$74.25 | \$111.68 | \$178.02 |

The premium rate for health insurance includes a premium holiday.

Long-term disability insurance

| | |
|--------|------------------|
| Plan B | 0.953% of salary |
|--------|------------------|

The premium rate for long-term disability insurance includes a premium holiday.

| | |
|---------------------------------------------------------|---------------------|
| Participant's basic life insurance | \$0.041 per \$1,000 |
| First \$10,000 | \$0.41 |
| First \$25,000 | \$1.03 |
| Spouse's and dependent children's life insurance | \$0.70 |

The premium rate for life insurance includes a premium holiday.

Optional life insurance

Participant's and spouse's optional life insurance (per \$1,000 of coverage based on participant's age)

| Age group | Male | | Female | |
|-----------------------|------------|---------|------------|---------|
| | Non-smoker | Smoker | Non-smoker | Smoker |
| Age 20 to 24 | \$0.020 | \$0.034 | \$0.008 | \$0.017 |
| Age 25 to 29 | \$0.020 | \$0.034 | \$0.008 | \$0.017 |
| Age 30 to 34 | \$0.020 | \$0.034 | \$0.008 | \$0.017 |
| Age 35 to 39 | \$0.028 | \$0.039 | \$0.013 | \$0.017 |
| Age 40 to 44 | \$0.041 | \$0.064 | \$0.017 | \$0.026 |
| Age 45 to 49 | \$0.068 | \$0.106 | \$0.026 | \$0.043 |
| Age 50 to 54 | \$0.111 | \$0.167 | \$0.064 | \$0.095 |
| Age 55 to 59 | \$0.180 | \$0.274 | \$0.095 | \$0.146 |
| Age 60 to 64 | \$0.334 | \$0.437 | \$0.146 | \$0.223 |
| Age 65 to 69 | \$0.473 | \$0.618 | \$0.206 | \$0.316 |
| Age 70 to 74 | \$0.588 | \$0.770 | \$0.257 | \$0.392 |
| Age 75 or more | \$1,268 | \$1,659 | \$0.553 | \$0.846 |

The 9% sales tax is not included in these premium rates.

Coverage available upon retirement

All participants who retire are eligible for the group life and health insurance plans for retirees as of their effective retirement date **provided that they are members of the Association de personnes retraitées de la FAE (APRFAE)**. To maintain their eligibility for insurance, they must remain APRFAE members.

All applications must be submitted before expiry of a 90-day period following the retirement date.

Participant's life and accidental death insurance plan

Option 1: Participant is eligible if he or she did not take out the life insurance plan as an employee.

Options 2 and 3: Participant is eligible if he or she held an equivalent or greater amount of insurance in a life insurance plan for employees prior to retirement.

| | Age at the time of death | | |
|-----------------|--------------------------|--------------|-----------------|
| | Under age 60 | Age 60 to 64 | Age 65 and over |
| Option 1 | \$20,000 | \$15,000 | \$10,000 |
| Option 2 | \$40,000 | \$30,000 | \$20,000 |
| Option 3 | \$60,000 | \$45,000 | \$30,000 |

Dependents' life insurance plan

This coverage is available only if it was held prior to retirement.

Spouse: \$5,000

Dependent child (24 hours of age or older): \$5,000

In the case of Single-Parent coverage status, the insured amount payable for a dependent child is increased by an amount of \$5,000 divided by the number of dependent children in the family.

Group health insurance plan

For details of the group 109995 health insurance plan offered by the APRFAE, please visit the La Capitale website.