

GENERAL INFORMATION

ELIGIBILITY

All retirees are eligible for insurance **as of the date on which they become *Regroupement interprofessionnel des intervenantes retraitées des services de santé (RIIRS) members.***

All dependents of a participant are eligible for insurance as of the same date if they are already a dependent.

Retiree's life insurance

Retirees insured under a group life insurance plan may take out life insurance without providing evidence of insurability within 60 days following the date on which their life insurance terminates under such plan.

The coverage comes into force on the retirement date.

Health insurance

RETIREE

Retirees insured under a group health insurance plan with similar benefits may take out health insurance without providing evidence of insurability within 60 days following:

- The date on which their insurance under the group insurance plan terminates;
- The date on which it is no longer mandatory for them to participate in the group insurance plan, namely the date of their 65th birthday.

The coverage comes into force on the date of the event (either termination of the group plan or the 65th birthday).

After the 60-day period has expired, retirees must provide evidence of insurability deemed satisfactory by the Insurer, at their own expense.

Coverage then comes into force on the date on which the Insurer approves the evidence of insurability.

Applications for health insurance will not be accepted more than six months following the termination of the contract or the participant's 65th birthday.

DEPENDENTS

Retirees may take out health insurance for their dependents without providing evidence of insurability if the dependents were insured under a group health insurance plan with similar coverage within the 60-day period following:

- The date on which their insurance under the group insurance plan terminates;
- The date on which it is no longer mandatory for them to participate in the group health insurance plan.

After the 60-day period has expired, retirees must provide for each of their dependents evidence of insurability deemed satisfactory by the Insurer, at their own expense.

Applications for health insurance will not be accepted more than six months following the termination of the group contract covering the participant's dependents.

Dependents may remain insured in the event of the participant's death if they notify the Insurer of their intention within 60 days following the date of death, provided the surviving spouse becomes a member of RIIRS.

In the event of divorce or separation, the spouse may also maintain insurance by becoming an RIIRS member. The application must be submitted within 60 days after the divorce or separation.

HOW DO YOU ENROL?

An insurance application must be completed and sent to the RIIRS office at the address indicated at the top of the form.

It will then be sent to La Capitale with confirmation that the person is a member of the RIIRS.

La Capitale 

Contact us

La Capitale Insurance and Financial Services

625 Jacques-Parizeau St
PO Box 1500
Québec QC G1K 8X9

418 781-7646 or 1 844 580-7646

lacapitale.com

Individual health insurance

Contract No. 103142

Individual life insurance

Contract No. 103002



Regroupement interprofessionnel
des intervenantes retraitées
des services de santé



This document is not a contract. It merely provides an overview of the coverage available. The applicable exclusions and limitations are set out in the insurance policies. Only the insurance policies and applications may be used to settle legal issues. The contract was issued by La Capitale Civil Service Insurer Inc.

P3037 (2021-09)

100%

La Capitale 
Insurance and Financial Services



INDIVIDUAL HEALTH INSURANCE PRODUCT

Contract No. 103142

All maximums shown are maximum reimbursements per insured

TRAVEL AND TRIP CANCELLATION INSURANCE	
• Deductible	None
• Coinsurance	Expenses reimbursed at 100%
Travel insurance	Lifetime maximum of \$5,000,000
• Maximum coverage period	First 90 days of a trip
Trip cancellation insurance	Maximum reimbursement of \$5,000 per trip

HOSPITALIZATION	
Rehabilitation centre, residential and long-term care centre	Semi-private room, maximum of 90 days per calendar year, for both of these institutions
Hospital centre	Semi-private room, 90 days per calendar year

PRESCRIPTION DRUGS	
• Deductible	None
• Coinsurance	Expenses reimbursed at 75%
Drugs	Drugs <u>not included</u> on the RAMQ list
• Substitution	Mandatory
Sclerosing injections	Maximum of \$20 per session
Preventive vaccines	Maximum of \$100 per calendar year
Maximum reimbursement	\$5,000 per calendar year for all these expenses

EXTENDED HEALTHCARE EXPENSES	
• Deductible	None
• Coinsurance	Expenses reimbursed at 75%
Laboratory tests and diagnostic services	
Laboratory tests	Maximum of \$500 per calendar year for all of these expenses
Ultrasounds	
X-rays	
Magnetic resonance imaging	
CT scans	

EXTENDED HEALTHCARE EXPENSES (cont.)	
Medical supplies and services	
Respiratory equipment and oxygen	Reasonable and customary expenses
Therapeutic devices	Reasonable and customary expenses
Compression stockings	4 pairs per 12-month period
Custom-made orthopedic shoes	Maximum of \$350 per calendar year
Orthopedic equipment	Reasonable and customary expenses
Blood glucose monitor	Maximum of \$200 per 36-month period
Hospital bed	Reasonable and customary expenses
Artificial limb or eye	Reasonable and customary expenses
Transcutaneous electrical nerve stimulator (TENS)	Maximum of \$750 per 60-month period
Foot orthoses	Reasonable and customary expenses
Insulin pump and accessories	Maximum of \$3,000 per 36-month period for all of these expenses
Hearing aid	Maximum of \$500 per 24-month period
Wig (capillary prosthesis)	Lifetime maximum of \$300
External breast prosthesis	Maximum of \$150 per calendar year
Miscellaneous services	
Ambulance services	Maximum of \$1,000 per calendar year
Dental care following an accident	Maximum of \$5,000 per accident
Nursing care	Maximum of \$5,000 per calendar year
Medical treatment outside the area of residence (transportation and accommodation)	Accommodation: Maximum of \$80 per day Accommodation and transportation: Maximum of \$1,000 per calendar year for all of these expenses

EXTENDED HEALTHCARE EXPENSES (cont.)	
Healthcare professionals	
Acupuncturist	Maximum of \$40 per visit and \$400 per calendar year
Audiologist, speech-language pathologist, occupational therapist, naturopath, osteopath and podiatrist	Maximum of \$60 per visit and \$400 per calendar year for all these professionals
Chiropractor	Maximum of \$40 per visit and \$400 per calendar year
Chiropractor X-rays	Maximum of \$50 per calendar year
Dietitian	Maximum of \$50 per visit and \$400 per calendar year
Physiotherapist	Maximum of \$50 per visit and \$400 per calendar year
Psychoanalyst in an outpatient clinic, psychiatrist and psychologist	Maximum of \$80 per visit and \$400 per calendar year for all these professionals



INDIVIDUAL LIFE INSURANCE PRODUCT

Contract No. 103002

AVAILABLE LIFE INSURANCE AMOUNTS	\$5,000, \$10,000, \$15,000 \$25,000 or \$50,000
RESTRICTIONS	<ul style="list-style-type: none"> Maximum amount less than or equal to the amount held in the previous group insurance plan Amount reduced to \$25,000 as of age 70
ENROLMENT	Within 60 days following the retirement date: No evidence of insurability ¹

1. We will not be able to accept your application after this period.

MONTHLY RATES

Effective October 1, 2021



Individual health insurance

Contract No. 103142

Participant's age group	Individual coverage	Family coverage
Under age 65	\$62.07	\$114.84
65 to 69	\$66.60	\$123.21
70 to 74	\$70.91	\$131.17
Age 75 or over	\$74.09	\$137.07



Individual life insurance

Contract No. 103002

Participant's age group	Monthly rates per \$1,000 of life insurance coverage
Age 59 or under	\$0.610
60 to 64	\$0.916
65 to 69	\$1.217
70 to 74	\$2.180
Age 75 or over	\$3.983

HOW TO CALCULATE YOUR MONTHLY LIFE INSURANCE PREMIUM

Example: You are 61 years of age and want to purchase \$15,000 of life insurance. Your monthly rate is \$0.916 per \$1,000 of coverage. Therefore, your monthly premium will be \$15,000 × \$0.916 / \$1,000, or \$13.74.

Tax is not applicable.