



FIQ | SECTEUR PRIVÉ

MY GROUP INSURANCE COVERAGES AT A GLANCE!

Health insurance plan **THREE COVERAGE MODULES**

	Bronze	Silver	Gold
Prescription drugs – 80% reimbursement of expenses Maximum annual contribution based on the RAMQ threshold	✓	✓	✓
Ambulance and travel insurance – 100% reimbursement of expenses	✓	✓	✓
Treatment outside the area of residence – 80% reimbursement of expenses	✓	✓	✓
Reimbursement of expenses for medical devices and care		\$\$	\$\$\$
Reimbursement of healthcare professionals' fees		\$\$	\$\$\$

Dental Care plan **OPTIONAL FOR THE PARTICIPANT**

Diagnostic and preventive care (cleaning every 9 months)	100%	No maximum†
Basic services	80%	Maximum reimbursement for these services ▪ \$1,000 per insured per year for all care combined†
Extended care (major restorative services)	50%	
Orthodontics	50%	Reimbursement ▪ \$1,000 lifetime per insured under age 21†

† The eligible expenses correspond to the Fee Guide and Description of Dental Treatment Services published by the *Association des chirurgiens dentistes du Québec (ACDQ)* in effect when the expenses are incurred.

Life insurance plan **NEW OPTIONS**

Life insurance for the spouse and dependent children	Optional life insurance for the participant	Optional life insurance for the spouse
\$3,000 of life insurance for the spouse	Up to \$100,000 of optional life insurance Possibility of increasing this amount to \$500,000 (separate rate sheet)	Units of \$25,000 up to a maximum of \$500,000 (rate sheet used for amounts of optional life insurance for the participant in excess of \$100,000)

EXPERIENCE LA CAPITALE'S APPROACH

For information on the applicable rates, please refer to the **Schedule of coverage.**



La Capitale
Insurance and
Financial Services