

I AM A PHYSICIAN INSURED BY SOGEMEC



FÉDÉRATION
DES MÉDECINS
SPÉCIALISTES
DU QUÉBEC



MÉDECINS
FRANCOPHONES
DU CANADA

CONTACT US:

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FÉDÉRATION
DES MÉDECINS
SPÉCIALISTES
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MÉDECINS
FRANCOPHONES
DU CANADA



INSURANCE PLAN SUMMARY
A Service Offering That Covers All Your Needs

Sogemec
ASSURANCES 

AN ADVISORY FORCE
CREATED FOR YOU

Sogemec
ASSURANCES 

AN ADVISORY FORCE
CREATED FOR YOU

A FULL RANGE OF PROTECTION TO MEET ALL **YOUR INSURANCE NEEDS!**

Insurance products for **life, disability, prescription drugs, health, dental, car, home, business** and much more...



SOGEMEC ASSURANCES
Customized to Your Needs

Visit www.sogemec.qc.ca
for a complete list of our products.

**IF YOU'RE A PHYSICIAN,
YOU BELONG WITH US!**

Sogemec Assurances is the only insurance provider recognized by the Fédération des médecins spécialistes du Québec. It stands as a reliable source offering you all the benefits of insurance coverage designed and recognized by your profession.

IF YOU'RE A PHYSICIAN, YOU BELONG WITH US!

A subsidiary of the *Fédération des médecins spécialistes du Québec*, Sogemec Assurances was developed by doctors, for doctors. This is why our coverage is perfectly aligned with the way you and your family live your lives.

Sogemec Assurances offers you a highly beneficial group insurance plan at very competitive rates.

Our mission is to help you make the best possible insurance decisions by providing you with personalized service that meets all your professional and personal needs.

Because we fully understand the requirements of your profession, we are your committed, reliable, trustworthy and efficient resource to recommend the right solutions for the right reasons.

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AN ADVISORY FORCE CREATED FOR YOU, BY YOU, OFFERING YOU A UNIQUE RANGE OF COVERAGE OPTIONS

Here are some of the many ways in which
Sogemec Assurances stands out:

- ◆ **EXTENDED COVERAGE** with disability insurance benefits payable until the age of **70** (we also offer benefit periods until the age of 65)
- ◆ **ANNUAL INDEXING** of your maximum coverage amount until the age of 54, available on certain plans
- ◆ **HIGHER PURCHASING LIMITS** allowing you to cover up to 100% of your net income
- ◆ **PRESUMPTION OF TOTAL DISABILITY** in effect starting with the loss of one hand for members who work in specialized surgical fields
- ◆ **FELLOWSHIP** providing no-exclusion coverage for physicians who go through additional training
- ◆ **EXPERIENCE** provided by a team of professionals who listen to your needs
- ◆ **INTEGRITY** assured by the only plan to offer its members the assistance of an expert committee in the event of a disability claim dispute
- ◆ **NO ADDITIONAL FEES** applied to monthly payments, either by pre-authorized debit or by credit card

And those are just some of the advantages
of dealing with Sogemec.

YOU MAY ENROL IN THE INSURANCE ONCE YOU MEET THE FOLLOWING CONDITIONS:

1. _____
You are a **member** in good standing of the **Collège des médecins du Québec**;
2. _____
You **perform all the duties of your regular occupation on a full-time basis**;
3. _____
The evidence of insurability you submitted was deemed **satisfactory by the insurer**;
4. _____
You are **finishing your residency** and provided you become a **member of the Collège des médecins du Québec within 2 years of completing your residency**;
5. _____
You **are under the age of:**
 - ◆ **70**, for accident insurance, disability insurance and office overhead expense insurance;
 - ◆ **80**, for life insurance;
 - ◆ **80** (you and your spouse), for life insurance for the spouse and the dependent children.

MONTHLY BENEFIT

From **\$500 to \$15,200**

(Maximum amounts are indexed to the CPI on June 1st of each year)

WAITING PERIOD

30, 45, 90 or 180 days.

DURATION OF BENEFITS

You choose:

- ◆ **Up to age 65** (may be renewed up to age 70)
- ◆ **Up to age 70**

SOGEMEC ASSURANCES OFFER'S A CHOICE OF DISABILITY DEFINITION

OWN OCCUPATION

You are considered to be totally disabled if you are under age 65 and, due to an illness or accident, are unable to perform the main duties of your regular occupation.

INTEGRATED INCOME

In counterpart of a premium reduction, this option will replace the own occupation definition.

You are deemed to be totally disabled if you are unable to perform the main duties of your regular profession and have no remunerative employment. Should you have remunerative employment, and your loss of income exceeds 20%, the monthly benefit to which you are entitled will correspond to a percentage of the sum insured.

HIV, HEPATITIS B OR ANY OTHER CRITICAL TRANSMISSIBLE DISEASE

If you are infected with HIV, Hepatitis B or any other critical transmissible disease and practising your regular occupation becomes professionally and medically counter-indicated, you are considered totally disabled in some measure that income related to surgery represents at least 80% of your practice's total income. If not, you could be considered partially disabled.

PARTIAL (RESIDUAL) DISABILITY

In the event of partial (residual) disability, your monthly benefit will correspond to a portion of the sum insured. Loss of income must represent at least 20% of the income you were receiving immediately prior to becoming disabled. If loss of income exceeds 80%, you will receive benefits of 100%. During the first 6 months of partial (residual) disability, the monthly benefit cannot be lower than 50% of the monthly benefit provided for in the event of total disability.

INDEXATION OF BENEFITS

Disability benefits are indexed on January 1st of each year, after your waiting period expires. Indexation is based on the Quebec Consumer Price Index, maximum 3% or annual indexation of 5% if this option is selected.

WAIVER OF PREMIUM

Following total disability of at least 3 months' duration that started before age 65. Reimbursement is retroactive to the first day of the month following the beginning of the total disability.

PRESUMPTION OF THE TOTAL DISABILITY

In the event of the complete and final loss of speech, the sight of both eyes, hearing in the both ears, the use of both hands or feet, or one hand and one foot.

For members of a surgical speciality:

Total disability is presumed in the event of the complete and final loss of the use of one hand.

PAYMENT DURING RECOVERY

Once you have completely recovered from your total disability, this clause allows you to receive a percentage of your monthly benefits if you suffer a loss of income of 20% or more.

You are entitled to up to 4 months of additional benefits if you have received payments over a continuous period of at least 12 months but not more than 24 months, or up to 6 months of additional benefits if you have received payments over a continuous period of 24 months or more.

ANNUAL INDEXATION OF THE SUM INSURED

June 1st of each year, based on the Consumer Price Index, maximum 5%. Indexation of your protection will end at the renewal of your insurance following your 54th birthday.

INCREASE OF THE SUM INSURED IF YOU ARE UNDER AGE 40, WITHOUT PROOF OF INSURABILITY

Right to increase your sum insured by 10% up to a maximum of \$300, subject to certain conditions.

ACCUMULATION OF DAYS

To meet waiting period requirements, disability periods attributable to the same or related cause(s) can be accumulated and considered to be uninterrupted if the interval separating them is 12 months or less.

INDEXATION OF PRE-DISABILITY INCOME

After one year of disability, your pre-disability income will be indexed according to the Consumer Price Index to counteract the effects of inflation.

RETURN TO WORK BENEFIT

If you return to full-work following a total disability of more than 12 months for which disability benefits were paid, you will be paid a monthly benefit that is prorated to the loss of income. Contact us for the eligibility criteria and the duration of the benefit.

EXTENSION OF MONTHLY BENEFIT PAYMENT IN THE EVENT OF DEATH

Should you die before age 65 while you are receiving disability benefits, the insurer will pay your rightful owner a lump sum equivalent 3 times the amount of the monthly benefits to which you were entitled immediately prior to your death.

PANEL OF EXPERTS

Should a dispute arise concerning disability, the Federation of Medical Specialists of Quebec may call on a panel of experts, composed of medical specialists to review the matter.

PREMIUM

Based on age group, gender, whether smoker or non-smoker and the sum insured.

OVERHEAD EXPENSE

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MONTHLY BENEFITS

From **\$500 to \$15,200**

(Maximum amounts are indexed to the CPI on June 1st of each year)

WAITING PERIOD

30 days.

TOTAL DISABILITY

Sogemec Assurances offers the **choice between two options**

OPTION 1: 15 MONTHS

Maximum duration of benefits is **15 months**

| DURATION OF TOTAL DISABILITY | PERCENTAGE |
|------------------------------------------------|------------|
| From 2 nd to 16 th month | 100%* |

**of sum insured*

OPTION 2: 24 MONTHS

Maximum duration of benefits is **24 months**

| DURATION OF TOTAL DISABILITY | PERCENTAGE |
|------------------------------------------------|------------|
| From 2 nd to 4 th month | 100%* |
| From 5 th to 8 th month | 75%* |
| From 9 th to 25 th month | 50%* |

**of sum insured*

Eligible overhead expenses cover the share of expenses that you customarily and reasonably incur in the practice of your profession or in the operation of your office.

All eligible expenses, other than monthly expenses will be prorated to the disability period.

PARTIAL DISABILITY

In case of partial disability, loss of income must be at least 20% of the income you were receiving immediately prior to becoming disabled.

3 MONTHS

Maximum duration of benefits is **3 months**

| DURATION OF TOTAL DISABILITY | PERCENTAGE |
|------------------------------|------------|
| 1 st month | 75%* |
| 2 nd month | 50%* |
| 3 rd month | 25%* |

*of sum insured

EXTENSION OF MONTHLY BENEFIT PERIOD IN THE EVENT OF DEATH

Should you die before age 65 while you are receiving disability benefits, the insurer will pay the equivalent of 3 months' benefits your rightful owner.

WAIVER OF PREMIUM

Following total disability of at least 3 months' duration that started before age 65. Reimbursement retroactive to the first day of the month following the beginning of the total disability.

OVERHEAD EXPENSE

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PRESUMPTION OF TOTAL DISABILITY

In the event of the complete and final loss of speech, the sight of both eyes, hearing in both ears, the use of both hands or feet, or one hand and one foot.

For members of a surgical speciality, total disability is presumed in the event of the complete and final loss of the use of one hand.

ANNUAL INDEXATION OF THE SUM INSURED

June 1st of each year, based on the Consumer Price Index, maximum 5%. Indexation of your protection will end at the renewal of your insurance following your 54th birthday.

INCREASE OF THE SUM INSURED IF YOU ARE UNDER AGE 40, WITHOUT PROOF OF INSURABILITY

Right to increase your sum insured by 10% up to a maximum of \$300, subject to certain conditions.

PREMIUM

Based on age group, options selected and the sum insured.

LIFE

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Coverage also available to spouse
and dependent children

**SOGEMEC ASSURANCES OFFERS ITS MEMBERS
THE CHOICE OF SUM INSURED**

MEMBER

\$25,000 to \$1 796 000* by increments of \$1,000

**Maximum amounts are indexed on June 1st
of each year based on the CPI*

SPOUSE

\$10,000 to \$250,000, by increments of \$10,000

DEPENDENT CHILD(REN)

\$5,000 to \$50,000, by increments of \$5,000

CONVERSION PRIVILEGE

To permanent or term life insurance, before age 70, without proof of insurability.

WAIVER OF PREMIUM

Following total disability of at least 3 months' duration that started before age 65.

Reimbursement retroactive to the first day of the month following the beginning of the total disability.

Life insurance without waiver of premium is also available counterpart a reduction in premium of 8%.

ANNUAL INDEXATION OF THE SUM INSURED

June 1st of each year, based on the Consumer Price Index, maximum 5%. Indexation of your protection will end at the renewal of your insurance following your 54th birthday.

TERMINATION

Member's coverage terminates at age 80.

PREMIUM

Based on age group, gender whether smoker or non-smoker, and the sum insured. Level rate per \$5,000 increments for child(ren).

ACCIDENT

14 INSURANCE

To qualify for this insurance, you must have life, loss of income or office overhead expense insurance.

Spouse and dependent children are also eligible if they are already covered by the spousal and dependent children life insurance plan.

SOGEMEC ASSURANCES OFFERS ITS MEMBERS THE CHOICE OF SUM INSURED IN THE EVENT OF AN ACCIDENT

MEMBER

\$25,000 to \$1 796 000* by increments of \$1,000

**Maximum amounts are indexed on June 1st of each year based on the CPI*

SPOUSE

\$10,000 to \$250,000, by increments of \$10,000

DEPENDENT CHILD(REN)

\$5,000 to \$50,000, by increments of \$5,000

ACCIDENTAL DEATH OR DISMEMBERMENT INSURANCE

The sum insured becomes payable, based on a predetermined percentage, when a loss (see table below) resulting from an accident occurs within 365 days of such accident:

| LOSS | BENEFIT |
|---------------------------------------------------------------------------------------------------------------------------------|----------------------|
| Life | 100%* |
| Two feet, sight of both eyes, one hand, one foot and sight of one eye, speech and hearing, quadriplegia, hemiplegia, paraplegia | 100%* |
| One leg | 75%* |
| One foot, sight of one eye, speech or hearing in both ears | 66 ^{2/3} %* |
| Thumb and index finger | 33 ^{1/3} %* |
| Hearing in one ear | 16 ^{2/3} %* |

**of sum insured*

Half of your sum insured, multiplied by the percentage of professional disability, is also payable when a permanent occupational disability of at least 25% resulting from an accident occurs within 365 days of such accident.

When an accident results in your death within 365 days of the date of that accident, an annual benefit of \$2,500 is payable for each of the five full school years immediately following the date of your death for each child attending an accredited post-secondary educational institution full-time during the school year for which the benefit applies.

WAIVER OF PREMIUM

Following total disability of at least 3 months' duration that started before age 65. Retroactive reimbursement to the first day of the month following the beginning of the total disability.

Available with waiver of premium only if include with the life insurance coverage.

ANNUAL INDEXATION OF THE SUM INSURED FOR MEMBER AGE 54 AND UNDER

June 1st of each year, based on the Consumer Price Index, maximum 5%.

TERMINATION

Member's coverage terminates at age 70.

PREMIUM

Level rate.

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*Sogemec Assurances is the only insurance provider recognized by the **Fédération des médecins spécialistes du Québec**. It stands as a reliable source offering you all the benefits of insurance coverage designed and recognized by your profession.*