Sogemec ASSURANCES

FMSQ

Health and Dental Care Insurance Plan

UNDER AGE 65



RATES ARE VALID
FROM JANUARY 1ST TO DECEMBER 31TH, 2027.

Reassuring Partner

The drug and health group insurance are made available by Sogemec Assurances and under-written by Beneva.

Admissibility

This plan is offered to members in good standing of the *Fédération des médecins spécialistes du Québec*. The member must reside in the province of Quebec.

The drug insurance law provides that if you are established in Quebec and eligible for a private plan, you must cover your spouse and children.

Importance notice

Option 3 requires no medical questionnaire (guaranteed acceptance). This applies to all FMSQ members. Option 1 (prescription drug, travel and travel cancellation insurance) and Option 2 (prescription drug, health, travel and travel cancellation insurance) are subject to the insurer receiving and approving the "Insurability Report" form for all medical specialists.

New members of the FMSQ

You are eligible for option 1 or 2, without proof of insurability if you join within 90 days of your registration with the Collège des médecins du Québec.

The chosen plan is valid for a minimum of two years, and no changes are permitted within that period.

Registration forms are available at **https://sogemec.com/en/client-area/medical-specialist-all**

You can send us your enrolment form using our secure sign deposit at **https://sogemec.com/en/client-area/medicalspecialist-file-deposit**

Change in coverage status

Participants can change their coverage status when any of the following events occur:

a) marriage;
b) when the spouse becomes eligible;
c) birth or adoption of a dependent child;
d) death of the spouse or a dependent child;
e) on termination of a dependent child's eligibility;
f) when the spouse acquires or loses the right to enroll in employer's group plan.

The change in coverage status is made on the day of the event, as long as the request is received by Sogemec within 31 days of the date of the event, and the change or modification of the insurance takes effect on that same date.

PREMIUM: The insurance premium corresponds to the amount you pay to benefit from the insurance guarantees provided by the contract. The premium applies from the effective date of your enrolment to December 31 of the current year. The premium is not guaranteed and is reviewed on January 1st of each year.

DEDUCTIBLE: The deductible is the amount that the insured must assume before the insurer starts reimbursing any amount.

COINSURANCE: The coinsurance is the percentage of the cost of medications or other covered expenses that an insured must pay. The coinsurance percentage applies once the deductible amount is subtracted from the total price of the claim.

MONTHLY PREMIUM RATE (9,975% tax not included)

		DRUG AND TRAVEL INSURANCE OPTION 1	DRUG. HEALTH TRAVEL INSURANCE OPTION 2	DRUG INSURANCE - RAMQ LIST OPTION 3	DENTAL CARE INSURANCE
INDIVIDUAL	Less than 30	$73,36	$172,21	$39.96	$67,40
	30 to 39	$87,55	$215,26	$49,94	$67,40
	40 to 49	$153,23	$376,74	$84,06	$67.40
	50 to 54	$255,79	$629,22	$147,10	$67,40
	55 to 64	$274,62	$637,86	$147,10	$67,40
COUPLE	Less than 30	$146,71	$344,49	$79,90	$146,84
	30 to 39	$175,12	$430,58	$99,88	$146,84
	40 to 49	$306,44	$753,50	$168,09	$146,84
	50 to 54	$511,59	$1 258,44	$294,21	$146,84
	55 to 64	$549,24	$1 275,78	$294,21	$146,84
SINGLE PARENT	Less than 30	$128,36	$301,43	$69,92	$113,44
	30 to 39	$153,23	$376,74	$87,40	$113,44
	40 to 49	$268,14	$659,31	$147,10	$113,44
	50 to 54	$447,64	$1 101,13	$257,41	$113,44
	55 to 64	$480,57	$1 116,29	$257,41	$113,44
FAMILY	Less than 30	$201,74	$473,63	$109,86	$176,19
	30 to 39	$240,77	$592,01	$137,32	$176,19
	40 to 49	$421,34	$1 036,03	$231,14	$176,19
	50 to 54	$703,44	$1 730,36	$404,48	$176,19
	55 to 64	$755,20	$1 754,17	$404,48	$176,19

RATES ARE VALID FROM JANUARY 1ST TO DECEMBRE 2027.

	DRUG AND TRAVEL INSURANCE OPTION 1	DRUG, HEALTH TRAVEL INSURANCE OPTION 2	DRUG INSURANCE - RAMQ LIST OPTION 3
DEDUCTIBLE (per calendar year)	**$400 individual and single parent $800 couple and family**	**$500 individual and single parent $1000 couple and family**	**$850 individual and single parent $850 spouse**
REIMBURSEMENT (Maximal annual contribution)	75%	80%	66 % up to the maximum established by the RAMQ
DRUGS (direct payment)	Drugs available only by prescription	Drugs available only by prescription	Refund limited to drugs listed on the list of medications of the *Régie de l'assurance maladie du Québec*
PREVENTIVE VACCINE	Included	Included	Not available

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	DRUG AND TRAVEL INSURANCE **OPTION 1**	DRUG, HEALTH TRAVEL INSURANCE **OPTION 2**	DRUG INSURANCE - RAMQ LIST **OPTION 3**
MEDICAL EXPENSES WITH DEDUCTIBLE (per calendar year) Combined with Drug Insurance			
REIMBURSEMENT	Not available	**80% of eligible expenses listed below**	Not available
Ambulance, orthophoniste-audio-ergo, lab. expenses		Included, see contract for more details	
Hearing aids		$800 per 48 months period	
Therapeutic apparatus		Lifetime maximum: $10,000	
Support stockings		3 pairs per calendar year	
Chiropractor		$30 per treatment, maximum 20 treatments per calendar year	
Chiropractor X-rays		Unlimited	
Plastic surgery		Maximum per accident: $10,000	
Detoxification treatment		$80 per day, lifetime max.: $2,500	
Convalescent home		Private room	
Podiatrist		$35 per treatment max.: $500 per calendar year	
Physiotherapy, Osteopath		$65 per treatment, maximum $1,000 per calendar year	
Acupuncturist		$30 per treatment maximum 20 treatments per calendar year	
Capillary prosthesis (following a treatment of chemotherapy)		Lifetime maximum: $300	
Prosthesis		$5,000 per limb or prosthesis	
Reflectometer		$300 per 60 months period	
Home care expenses following an hospitalization or day-surgery		Included subject to limitations – see contract for all the details	
Psychologist, social worker and psychoanalyst		$95 per consultation, maximum $1,000 per calendar year	
Dietitian		$25 per consultation, maximum 20 consultations per calendar year	
Insulin pump accessories such as tubings and catheters		$2,500 per calendar year	
MEDICAL EXPENSES WITHOUT DEDUCTIBLE AND COINSURANCE (per calendar year)			
Hospitalization	Not available	Private room	Not available
Travel Insurance	Included ($5,000,000) up to 182 days	Included ($5,000,000) up to 182 days	
Cancellation Travel Insurance	Up to $10,000/insured	Up to $10,000/insured	

DENTAL CARE OPTION	
REIMBURSMENT (per calendar year)	**$100 per certificate**
Diagnostic and preventif services	**100%** eligible expenses
Basic Dental Care	**80%** eligible expenses
Major Restorative services	**50%** eligible expenses
MAXIMUM	**$1,500** per insured
Orthodontic care	**50%** of eligible expenses. Lifetime maximum: $1,500

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Contact our customer service today!

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