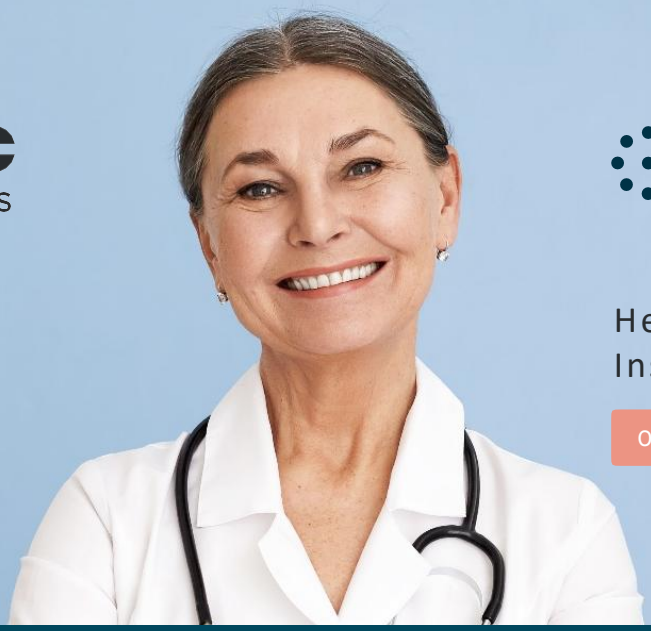
Sogemec ASSURANCES

FMSQ



Health and Dental Care Insurance Plan

OVER 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.

Important notice

A participant who was not enrolled in Option B – Health Insurance on his 65th birthday cannot later enrol under this option

Enrol in Option B – Health Insurance

The participant and his dependents, if any, are then insured for hospital, medical and paramedical expenses, travel insurance and trip cancellation insurance under this option. However, he remains enrolled, along with his dependents, in the Quebec drug insurance plan (RAMQ) with regard to drug insurance. The participant must pay the required premium to keep this option.

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.

DENTAL CARE INSURANCE

To be entitled to the Dental Care Insurance option, you must be insured under option B - Health Insurance and the same status must apply to Health Insurance and Dental Care Insurance. Please refer to the chart below for the cost of the Dental Care Insurance option.

Dental expenses incurred during the six (6) months following the effective date of member's coverage are excluded if application for membership is received by the insured more than 31 days following the eligibility date.

DENTAL CARE OPTION (Available only with enrollment in Option B)	
REIMBURSEMENT (per calendar year)	**$100 per certificate**
Diagnostic and preventif services	100% of eligible expenses
Minor restoration	80% of eligible expenses
Major restoration	50% of eligible expenses
MAXIMUM	**$1,500 per insured**
Orthodontic care	50% of eligible expenses. Lifetime maximum: $1,500

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

		DRUG INSURANCE OPTION A	HEALTH INSURANCE OPTION B	DENTAL CARE INSURANCE
Individual	Aged 65 and over	$2 277,51	$79,97	$67,40
Couple	Aged 65 and over	$4 554,37	$134,45	$146,84
Single parent	Aged 65 and over	$3 377,72	$100,18	$113,44
Family	Aged 65 and over	$4 554,37	$134,45	$176,19

RATES ARE VALID FROM JANUARY 1ST TO DECEMBRE 2027.

DRUG INSURANCE

DRUG INSURANCE - OPTION A	
DEDUCTIBLE (per calendar year)	$100 per certificate
REIMBURSEMT Maximal contribution	75% of the maximum amount established by the RAMQ.
Drugs (direct payment)	Drugs available only by prescription
Preventive vaccine	Included

HEALTH INSURANCE

HEALTH INSURANCE – OPTION B	
DEDUCTIBLE (per calendar year)	$50 per certificate
REIMBURSEMENT (coinsurance)	80% of eligible expenses listed below
Accident to natural teeth, ambulance, orthopaedic apparatus, orthopaedic shoes, rental expenses, ortho-audio-ergo, X-rays, lab. (ultrasounds, electro)	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, max. 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 and/or Osteopathy	$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, max. 20 consultations per calendar year
Insulin pump accessories such as tubings and catheters	$2,500 per calendar year
DEDUCTIBLE AND COINSURANCE	None
Hospitalization	Private room
Travel insurance and cancellation insurance	Included ($5,000,000) up to 182 days $10,000/travel/insured