

## Focus

Your association's  
insurance plan

Coverage  
summary

**Sogemec**  
ASSURANCES



Physical  
and mental  
well-being

Financial  
security

Tailored  
for you

**Focus**  
on your needs

The Association des chirurgiens dentistes du Québec (ACDQ), through its subsidiary Sogemec Assurances, is pleased to offer you an insurance plan that can be customized based on your needs. It is designed to ensure your physical and mental health, as well as your financial security.

This document summarizes the plan's key features.

Enjoy!



ASSOCIATION DES  
CHIRURGIENS DENTISTES  
DU QUÉBEC



Physical  
and mental  
well-being

## Eligibility

To enroll in health insurance under the association's group insurance plan, you must be an active member of the Association des chirurgiens dentistes du Québec (ACDQ).

## Membership rules

- The options you choose when enrolling in the plan remain in force for two years, unless your personal situation changes due to an eligible life event.
- You are not required to provide evidence of insurability to enroll in the most comprehensive plans (Balanced and Enhanced).
- If you are a resident of Quebec and an active ACDQ member without access to another private drug plan through your employer or your spouse, you must enrol in the ACDQ's drug plan and pay its premiums, as required by Quebec's *Act Respecting Prescription Drug Insurance*.

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If you do not choose any options during the period when you are initially eligible as an ACDQ member, the following default coverage will apply:

- Essential for health care

## Coverage status for health care coverage

Individual	Single-parent	Couple	Family
Member only	Member and child(ren)	Member and spouse	Member, spouse and child(ren)

## Eligible dependents

### Spouse

A person with whom you are legally married or in a civil union.

OR

A person who is publicly represented as your spouse and who has either been living with you for at least 12 months or who has been living with you for any period and has a child with you and from whom you haven't been living apart for more than three months.

### Children

Each of your children or your spouse's children who is unmarried and is:

- under the age of 21; or
- under the age of 26 and a full-time student; or
- a functionally disabled person of any age who lives with you and your spouse; satisfactory proof of disability must be submitted to the insurer.

## Eligible life event

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Marriage

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Common-law relationship of at least one year

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Divorce, legal separation

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Birth, adoption or legal custody of a child

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Death of a dependant

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Termination of a dependent's eligibility

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Your spouse gains (or loses) coverage through their employer's plan



## Health care

Unless otherwise indicated, maximums apply per insured person, per calendar year.

	Essential	Balanced	Enhanced	
<b>Prescription drugs</b>				
Deductible	\$20 per prescription		\$15 per prescription	
Reimbursement	% covered by RAMQ (70% from January 1, 2026)		75%	
Drugs covered	RAMQ list			
Maximum cost paid by the insured	RAMQ's maximum <sup>1</sup>			
Mandatory generic substitution	Yes			
SSQ insurance card	Direct billing			
<b>Hospitalization</b>				
Hospitalization	Not covered	100%, semi-private room		
Convalescent home or rehabilitation centre	Not covered	100%, semi-private room Maximum stay of 180 days per 12-month period		
<b>Health care professionals</b>				
Reimbursement			75%	
– Guidance counsellor, psychoeducator, psychologist, psychotherapist, social worker	Not covered		Combined max. of \$750, per-visit maximum of \$75	
– Audiologist, chiropractor, occupational therapist, speech therapist, podiatrist/chiroprapist, physiotherapist, physical rehabilitation therapist			Combined max. of \$500, per-visit maximum of \$50	
<b>Medical expenses</b>				
Reimbursement			75%	
Ambulance fees			Covered	
Orthopedic appliances (splints, crutches, plaster casts, etc.)				
Products for stomas				
Hearing aids	\$600 every 60 months			
Glucose meter	\$250 every 36 months			
Wigs	Lifetime max. of \$350			
Breast prosthesis	\$1000 every 24 months			
External prosthesis and artificial limb	\$5,000 per prosthesis			
Diagnostic tests and laboratory fees	Not covered	Max. \$500 combined		
Preventive vaccination	Not covered	\$200		

<sup>1</sup> This is the maximum amount set by the Régie de l'assurance maladie du Québec (RAMQ), which is currently \$1,123.2. It is adjusted each year on July 1. The maximum is combined for prescription drug expenses incurred by you and your dependents. A separate maximum applies for your spouse, if applicable.

	Essential	Balanced	Enhanced
<b>Vision care</b>			
Reimbursement			100%
Eye exam	Not covered		Every 24 months
Glasses, contact lenses and laser surgery			Not covered
<b>Travel insurance</b>			
Reimbursement			100%, semi-private room
Out-of-country medical emergency			Maximum of \$5,000,000 per trip
Maximum trip duration	Not covered		180 days
Reimbursement for trip cancellation or trip interruption			Maximum of \$5,000 per insured person per trip
<b>Telemedicine</b>			
Free access to a full range of healthcare services anytime, anywhere	Not covered	Covered (see next page)	
<b>Termination of coverage</b>			
Termination	When an insured person stops being an active member of the ACDQ, retires or dies, whichever comes first <sup>2</sup>		

<sup>2</sup> For members 65 and older, healthcare coverage can be continued by selecting from available options and paying the corresponding premium when it's time to confirm their decision to continue coverage.

### What is a per-prescription deductible?

This is the amount you need to pay in order to get reimbursed for your prescription drug expenses. This applies to the purchase or renewal of each medication prescribed by a physician.

### What is mandatory generic substitution?

It replaces a brand-name drug with a generic substitution that is just as effective but costs less. Therefore, the amount reimbursed depends on the price of the generic drug.

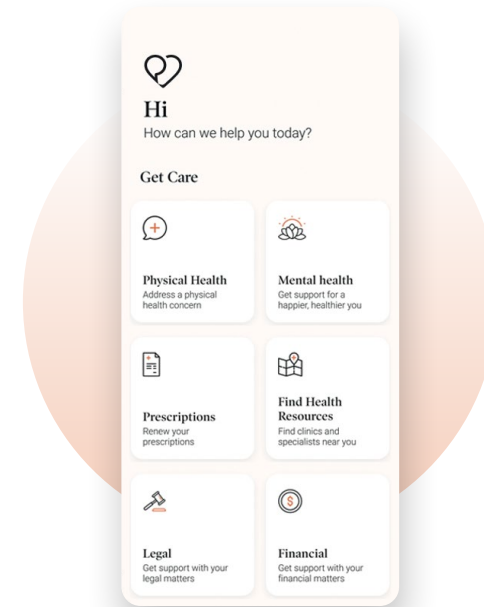


## Telemedicine service

With this online platform, you and your dependents have free, confidential access to a multitude of health services, at any time, from the comfort of your home:

- Real-time chat with a nurse
- Consultation with a doctor or a health care professional via videoconference
- Answers to your health questions
- Prescriptions or prescription renewals
- Diagnosis of common illnesses
- Help with navigating the healthcare system

You have access to the telemedicine service only if you've chosen Balanced or Enhanced health care coverage.



Fully confidential and available 24/7 through the Dialogue app or online at [app.dialogue.co](https://app.dialogue.co)

Dialogue can help you with a variety of common conditions:

certain conditions:  
sinus pain, headaches,  
cough, fever, vomiting  
or diarrhea

dermatological issues:  
rashes, hives  
or skin abrasions

minor emergencies:  
urinary tract infections,  
conjunctivitis or sinus infections

questions about mental health:  
stress, anxiety, fatigue or depression

advice on minor injuries:  
cuts, bites, muscle or joint pain

sexual health:  
information on sexually  
transmitted infections (STIs)  
and screening



## Tips and tricks to help you be an informed consumer

### Ask for a 90-day supply of your medication

Renew your prescriptions  
for 90 days instead of 30 days.

You'll save on prescription  
dispensing fees.

### Respect the dosage

Take your medicine  
as prescribed through the entire  
course of treatment and following  
the instructions of your  
healthcare professional

You will reap the full benefits  
of your medication and avoid  
any complications.

### Prioritize your overall health

This may seem obvious, but the best way  
to prevent illnesses and injuries is  
to take care of yourself.

Take preventive measures: eat well,  
exercise, get regular medical check-ups  
and, last but not least, make sure to take  
some time to relax and unwind.



## Health care coverage claims

You can submit your claims to your insurer  
in three simple ways.



Directly  
on your Beneva app

—  
Free download



From the Customer Centre

—  
[beneva.ca](http://beneva.ca)



By mail

—  
Using a  
paper form



**Financial**  
security

The following coverages are designed to protect your financial security as well as that of your loved ones, in the event of an unexpected situation that prevents you from earning your regular income. By consulting with a Sogemec advisor, you'll benefit from a combination of products best suited to your needs.

## Life insurance and accidental death and dismemberment (AD&D) insurance

For you and your dependents

Life insurance provides financial support in the event of your death, or the death of your spouse or children. Accidental death and dismemberment (AD&D) insurance covers you in the event of accidental death or critical injury.

Your life and AD&D insurance needs to evolve along with your personal and professional situation. Consequently, your insurance coverage should be reviewed in response to major life events such as:

—  
Purchase of a home

—  
Separation  
or divorce

—  
Signing of a  
shareholders' agreement

—  
Marriage or  
common-law  
or civil union

—  
Birth of a child

—  
Purchase or sale  
of a dental clinic

This will ensure you don't have too much insurance while also making sure your loved ones don't have to lower their standard of living in the event of your death.

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[Adapt your coverage to suit  
your personal and professional needs](#)

Characteristics of life and AD&D insurance

- It offers you high-quality protection at lower premiums than when taken out individually.
- Preferential rates can be given if you meet certain criteria for good health.
- It can be combined with any other temporary policy available on the market so that you can take advantage of the best rates at all times.
- This coverage is also available for your dependents, even if you don't take out coverage for yourself.

## Disability – Income protection insurance

Did you know that, on average, one of every three people will suffer from an extended disability before the age of 65?

As a professional, you can't compromise when it comes to insuring your most valuable financial asset. That's why disability – income protection insurance offers you coverage in line with the specific characteristics of your profession.

Disability – income protection insurance financially protects your professional capital in the event of an illness or accidental injury that leaves you unable to work and earn your normal income.

Guaranteed benefit  
at the time of disability

—  
No proof of income  
required and no reduction  
based on your other income

Choose between  
different elimination  
periods

—  
Greater flexibility  
based on your needs  
(30, 60, 90, 120, 180 days)

Definition of  
"regular occupation"

—  
Effective until the end  
of your coverage

Customize your coverage through optional riders  
at affordable rates

→ Cost-of-living adjustments to benefits after 12 months (to protect your purchasing power)

→ Guaranteed insurability offered to plan members under the age of 55

—  
Possibility of increasing your  
insurance amount up to five times  
without having to provide  
new evidence of insurability

—  
Only one increase allowed per year  
up to a maximum of 10% of the insurance  
amount in force or \$500, whichever  
you prefer

—  
Does not apply during periods  
of total or partial disability

Dentistry students have access to this coverage,  
adapted to their circumstances, from their first year of school.

—  
[Contact your Sogemec advisor](#)  
for an analysis of your needs  
and a personalized quote.

### Did you know?

Sogemec's unique advantages:

1. With the regular occupation clause, if you can no longer practice dentistry after a disability, you can take another job during your disability with no impact on your disability benefits (under certain conditions).
2. Thanks to the guaranteed benefit clause, your benefits will never be reduced on the basis of your other income. And no proof of income is required in the event of total disability.
3. Presumptive disability applies if you lose the sight in one eye, the use of a hand, the ability to speak or hear, or the use of both feet. All other contracts require the loss of sight in both eyes or the use of both hands. In addition, the insurer starts paying benefits from the first day of disability, rather than after the elimination period, and continues paying until the end of the coverage period.

## Disability – Office Overhead insurance

This insurance offers you benefits based on the eligible expenses that continue to accrue during your disability, minus any income paid to you by a dentist who replaces you during your disability.

Whether you're a dentist owner or an associate dentist, you have several options to choose from for the insured amount payable during the disability and the length of the benefit payment period to suit your specific situation.

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Contact a Sogemec advisor to determine which strategy suits your situation.



## Questions

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Contact a Sogemec Assurances advisor:

☎ 514-282-1425 or 1-800-361-3794, then press 2

@ [infodentiste@sogemec.com](mailto:infodentiste@sogemec.com)

Business hours:  
Monday to Friday, 8:00 a.m. to 4:30 p.m.

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Contact the insurer, Beneva:

☎ 1-877-651-8080

Business hours:  
Monday to Friday, 8 a.m. to 8 p.m. (ET)

You will have to identify yourself using your contract number (14A00)

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For more information on health care

Visit the customer centre at [beneva.ca/en/client-centre](https://beneva.ca/en/client-centre)

or download the Beneva app today!



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This summary contains an overview of the main provisions of your association's group insurance plan. This plan is governed by official documents, such as insurance contracts, and by applicable legislation. If there are any discrepancies between this summary and the plan's official documents, the latter shall prevail.

The ACDQ, through its subsidiary Sogemec Assurances, reserves the right to modify or terminate the coverage offered or to modify the group benefits plan's cost or eligibility rules. Should this occur, Sogemec shall notify you of any changes as soon as possible.

Effective January 1, 2026.

A group benefits plan insured by  
Beneva and administered by :

## PRESCRIPTION DRUG/HEALTHCARE INSURANCE

### 2026-01-01 - ESSENTIAL

	Individual	Family	Single parent	Couple
0 - 29	\$666.00	\$1,430.00	\$764.00	\$1,332.00
30 - 39	\$1,040.00	\$2,229.00	\$1,189.00	\$2,080.00
40 - 49	\$1,498.00	\$3,209.00	\$1,711.00	\$2,996.00
50 - 64	\$1,548.00	\$3,313.00	\$1,765.00	\$3,096.00

### 2026-01-01 - BALANCED

	Individual	Family	Single parent	Couple
0 - 29	\$872.00	\$1,815.00	\$1,010.00	\$1,677.00
30 - 39	\$1,246.00	\$2,615.00	\$1,436.00	\$2,425.00
40 - 49	\$1,705.00	\$3,597.00	\$1,959.00	\$3,343.00
50 - 64	\$1,753.00	\$3,699.00	\$2,013.00	\$3,439.00

### 2026-01-01 - ENHANCED

	Individual	Family	Single parent	Couple
0 - 29	\$1,046.00	\$2,194.00	\$1,215.00	\$2,025.00
30 - 39	\$1,501.00	\$3,165.00	\$1,731.00	\$2,935.00
40 - 49	\$2,059.00	\$4,359.00	\$2,367.00	\$4,051.00
50 - 64	\$2,117.00	\$4,484.00	\$2,434.00	\$4,167.00

\*The 9% tax on premiums is not included in the premiums above.

\*Please contact Sogemec Assurances for information about annual premiums starting at age 65.

**Sogemec**  
ASSURANCES



ASSOCIATION DES  
CHIRURGIENS DENTISTES  
DU QUÉBEC