Sogemec
ASSURANCES

FÉDÉRATION
DES MÉDECINS
OMNIPRATICIENS
DU QUÉBEC

Health and Dental Care Insurance Plan

UNDER AGE 65

RATES ARE VALID
FROM JANUARY 1ST
TO DECEMBER 2026

Reassuring Partner

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

EVERYWHERE IN QUEBEC
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Admissibility

This plan is offered to members in good standing with *Fédération des médecins omnipraticiens du Québec.*

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 insurance takes effect on that same date.

Important notice

Option R requires no medical questionnaire (guaranteed acceptance). This applies to all FMOQ members. Option A (prescription drug, Travel and Cancellation Insurance) and Option B (prescription drug, health, travel and cancellation insurance) are subject to the insurer receiving and approving the "Declaration of insurability" form.

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/general-practitioner-all/**

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

All the products under one roof

In partnership with your Federation, we have created a range of personalized products to protect you, at work and in life. For more information, visit **sogemec.com**

MONTHLY PREMIUM RATE

(9% tax not included)

	DRUG AND TRAVEL INSURANCE **OPTION A**	DRUG, HEALTH TRAVEL INSURANCE **OPTION B**	DRUG INSURANCE - RAMQ LIST **OPTION R**
INDIVIDUAL			
Less than 30	$54.20	$138.88	$129.97
30 to 34	$60.67	$204.21	$135.44
35 to 39	$163.42	$255.41	$229.71
40 to 49	$230.23	$304.36	$264.91
50 to 59	$308.59	$444.89	$351.01
60 to 64	$416.78	$593.39	$471.87
COUPLE			
Less than 30	$108.39	$277.76	$259.88
30 to 34	$121.34	$408.41	$272.87
35 to 39	$326.83	$510.83	$459.43
40 to 49	$460.47	$608.71	$529.82
50 to 59	$617.17	$889.76	$702.02
60 to 64	$833.55	$1,186.78	$943.75
SINGLE PARENT			
Less than 30	$84.72	$234.66	$193.68
30 to 34	$97.66	$318.94	$207.39
35 to 39	$232.33	$386.85	$314.40
40 to 49	$336.34	$519.03	$385.78
50 to 59	$404.22	$632.04	$455.32
60 to 64	$484.86	$681.02	$546.38
FAMILY			
Less than 30	$161.69	$376.57	$310.01
30 to 34	$186.62	$496.41	$321.89
35 to 39	$368.64	$619.64	$514.53
40 to 49	$517.59	$865.05	$591.09
50 to 59	$691.09	$1,062.96	$778.18
60 to 64	$878.13	$1,230.10	$993.42

RATES ARE VALID FROM JANUARY 1ST TO DECEMBRE 2026.

Sogemec ASSURANCES

FÉDÉRATION DES MÉDECINS OMNIPRATICIENS DU QUÉBEC

	DRUG INSURANCE **OPTION A**	DRUG AND HEALTH INSURANCE **OPTION B**	DRUG INSURANCE - RAMQ LIST **OPTION R**
DEDUCTIBLE (per calendar year)	**$300/adult**	**$600/adult**	**$267/adult**
COINSURANCE (per calendar year)	80% up to the maximum RAMQ contribution per adult	75% up to the maximum RAMQ contribution per adult	65% up to the maximum RAMQ contribution per adult
DRUGS (substitution to generic drugs)	Drugs available only by prescription	Drugs available only by prescription	Drugs available only by prescription according to the maximum established by the RAMQ
TRAVEL AND CANCELLATION INSURANCE	Included ($5,000,000) up to 182 days / $10,000 per person	Included ($5,000,000) up to 182 days /$10,000 per person	Not included
HOSPITALIZATION			
PERCENTAGE OF REIMBURSEMENT	Not available	**100 %**	Not available
Hospital room in Canada		Private room	
SPECIALIZED HEALTH CARE ESTABLISHMENTS			
PERCENTAGE OF REIMBURSEMENT	Not available	**80 %**	Not available
Rehabilitation centre*		Semi-private room Maximum of 180 days per calendar year	
Convalescent home*		Semi-private room	
HEALTH CARE PROFESSIONALS			
PERCENTAGE OF REIMBURSEMENT	Not available	**80 %**	Not available
Audiologist		Usual and customary fees	
Occupational therapist		Usual and customary fees	
Speech therapist		Usual and customary fees	
Osteopath, Podiatrist		One treatment per day. Maximum of $35 of eligible expenses per visit and of $700 per calendar year, for each of these professionals	
Physiotherapist and physical rehabilitation therapist		Usual and customary fees	
Psychoanalyst, Psychiatrist, Psychologist, Psychotherapist, Social worker		Maximum of $1,200 per calendar year for each of these professionals	

	DRUG INSURANCE OPTION A	DRUG AND HEALTH INSURANCE OPTION B	DRUG INSURANCE - RAMQ LIST OPTION R
OTHER MEDICAL EXPENSES			
PERCENTAGE OF REIMBURSEMENT	Not available	**80 %**	Not available
Ambulance transportation by air or train		Usual and customary fees	
Breast prostheses*		See "Therapeutic devices"	
CAT scan*		Maximum of one per calendar year	
Cosmetic surgery following an accident*		Maximum of $5,000 per accidents	
Deep shoes*		Usual and customary fees	
Dental treatment following accidental damage to natural teeth*		Usual and customary fees	
Detoxificationtherapies*		Maximum of $80 of eligible expenses per day and $2,500 maximum for life	
Electrocardiogram (ECG)*		Usual and customary fees	
External prosthesis and artificial limbs*		Maximum of $5,000 per lost limb	
Eyeglasses and contact lenses following cataract surgery*		Maximum of $820 for life	
Foot orthoses*		Usual and customary fees	
Glucometer*		Maximum of $300 of eligible expenses per period of 60 consecutive months	
Hearing aid*		Maximum of $600 of eligible expenses per period of 48 consecutive months	
Hospital bed*		Usual and customary fees	
Insulin pump accessories*		Usual and customary fees	
Insulin pump*		Maximum of $10,000 per period of 60 consecutive months	
Intraocular lens*		Usual and customary fees	
Intrauterine device (IUD)*		Usual and customary fees	
Laboratory analyses*		Usual and customary fees	
Magnetic resonance imaging*		Maximum of one per calendar year	
Nurse*		Maximum of $10,000 per calendar year	
Orthopaedic shoes*		Usual and customary fees	
Ostomy appliances*		Usual and customary fees	
Surgical brassiere*		Usual and customary fees	
Respirator*		Usual and customary fees	
Sclerosing injections*, for insureds under age 65		Maximum of $20 of eligible expenses per visit	

***Medical prescription required**

	DRUG INSURANCE OPTION A	DRUG AND HEALTH INSURANCE OPTION B	DRUG INSURANCE - RAMQ LIST OPTION R
OTHER MEDICAL EXPENSES (FOLLOWING)			
Support stockings*	Not available	Maximum of 3 pairs per calendar year	Not available
Surgical brassiere*		Maximum of 2 per calendar year	
Therapeutic devices* Breast prostheses*		Combined maximum of $50,000 per calendar year	
Transcutaneous electrical nerve stimulator*		Maximum of $1,000 of eligible fees per period of 60 consecutive months	
Ultrasonograms* (outside hospital)		Maximum of $300 per calendar year	
Wheelchair and walker*		Usual and customary fees	
Wig*		Maximum of $300 for life	
X-rays*		Usual and customary fees	
Surgical brassiere*		Maximum of 2 per calendar year	

***Medical prescription required**

DENTAL CARE INSURANCE

Availability subject to enrollment in Option B – Drug, Health and Travel insurance. You must keep your coverage for a minimum of 3 years before you can cancel the dental care benefit. The premium is not guaranteed.

Deductible (January 1st to December 31st)	**None**
REIMBURSEMENT	
Basic and preventive care	**80%**
Minor restoration	**75%**
Major restoration	**50%**
MAXIMAL REIMBURSEMENT (PREVENTIVE – MINOR – MAJOR)	$2,000/per insured/per calendar year

MONTHLY PREMIUM RATE

(9% tax not included)

DENTAL CARE

AGE RANGE	INDIVIDUAL	COUPLE	SINGLE PARENT	FAMILY
UNDER AGE 65	$75.15	$170.00	$130.98	$203.42

Rate are valid from January 1st to December 31st 2026