

FEDERATION OF MEDICAL SPECIALISTS OF QUEBEC

:: OVER AGE 65

:: PRECISE ACTIONS,
CLEAR THOUGHTS

Summary of the Drug,
Health and Dental Care
Insurance Plan

:: FROM JANUARY 1ST
TO DECEMBER 31ST 2026



DRUG INSURANCE - OPTION A

DEDUCTIBLE (per calendar year)	\$100 per certificate
REIMBURSEMENT Maximal annual contribution	75% Maximal annual contribution
Drugs (direct payment)	Drugs available only by prescription
Preventive vaccine	Included

HEALTH INSURANCE - OPTION B - B1

DEDUCTIBLE (per calendar year)	\$50 per certificate
REIMBURSEMENT (coinsurance) (per calendar year)	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 (per calendar year)	None
Hospitalization	Private room
Travel and cancellation insurance	Included (\$5,000,000) up to 182 days \$10,000/travel/insured

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.

DEDUCTIBLE (per calendar year)	\$100 per certificate
Basic and preventive care	100% of eligible expenses
Minor restoration	80% of eligible expenses
Major restoration	50% of eligible expenses
MAXIMUM (per calendar year)	\$1,500 per insured
Orthodontics	50% of eligible expenses, lifetime max.: \$1,500

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.

REASSURING PARTNERS

THE DRUG AND HEALTH GROUP INSURANCE PLANS ARE MADE AVAILABLE BY SOGEMEC ASSURANCES INC. AND UNDER-WRITTEN BY BENEVA

Sogemec
ASSURANCES

:: EVERYWHERE IN QUEBEC

1 (800) 361-5303
information@sogemec.com
sogemec.com

:: MONTREAL

2, Complexe Desjardins
East Tower, 20th floor
P.O. 217, Desjardins Station
Montreal, Qc, H5B 1G9
(514) 350-5070
Fax: (514) 350-5071

:: QUEBEC

Place de la Cité, Tour de la Cité
2600, Laurier Boulevard
Suite 800, 8th Floor
Québec, Qc, G1V 4W2
(418) 990-3946
Fax: (418) 647-3754

:: SHERBROOKE

(819) 820-2213
Fax: (819) 820-2215

ADMISSIBILITY

This plan is offered to member in good standing of the *Fédération des médecins spécialistes 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 enrol on his employer's group plan.

IMPORTANT NOTICE

- A participant cannot enrol in Option B – Health Insurance if he was not insured under Option 1 or 2 Drug and Health Insurance, immediately prior to his 65th birthday.
- 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.

MONTHLY PREMIUM RENEWAL RATE ONLY (9% TAX NOT INCLUDED)

INDIVIDUAL AGED 65 AND OVER

Option A	\$2,277.51
Option B	\$69.53
Option B1	\$77.87
Dental Care	\$65.43

COUPLE

Option A	\$4,554.37
Option B	\$116.90
Option B1	\$130.92
Dental Care	\$142.52

SINGLE PARENT

Option A	\$3,377.72
Option B	\$87.10
Option B1	\$97.55
Dental Care	\$110.12

FAMILY

Option A	\$4,554.37
Option B	\$116.90
Option B1	\$130.92
Dental Care	\$171.01

IMPORTANT

* Option B1 rates apply to insured holding option 1 at the time they reach age 65.

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