

# SSQ group insurance



## Frequently asked questions about insurance health I-II-III

The answers to the following questions apply to the RSG in the FSSS-CSN members who join the group insurance.

Website of the SSQ; <https://ssq.ca/en/fsss>

The group insurance plan brochure; <https://ssq.ca/en/media/4531/download>

## Health I-II-III

### **Q. Is membership in the health insurance plan mandatory?**

A. Yes. L involvement in one of three governed my health insurance (Health III or III) is mandatory, unless you have the privilege of exemption.

To claim the right of exemption, the participant must prove that she and her dependents are insured under another group insurance plan providing for a similar drug benefit.

If it is not exempt. The participant must choose a level of protection (Health I, Health II or Health III) and a protection status (individual, single parent or family) for his health insurance plan. She can choose a level of protection equal to or lower than hers. For example, she may choose the Health III plan for herself, but prefer the Health II plan for her spouse and children.

No evidence of insurability is required.

**Q. What is the procedure for registering for group insurance?**

A. We invite you to contact the SSQ.

SSQ Telephone (Service in French): 1-877-651-8080

SSQ Telephone: 1-877-651-8181

From Monday to Friday between 8 am and 20 pm

- Identify yourself as a family RSG.
- Identify the name of your BC
- Identify the name of your union association : Union of RSGs of Montérégie FSSS  
(RSG de la Montérégie FSSS)

✓ **A calculating tool to help you make your choice \_ :**

On the site of a SSQ (<https://ssq.ca/fr/fsss>) you have at your disposal a bonus calculator.

**Q. If I have a health insurance exemption, can I return to my decision later?**

A. You may decide to once again covert by the regime if it becomes impossible for you to be covered under the plan of the spouse (job loss, separation, death). If applicable, you will be required to be covered under this plan and you will also be able to take out dental insurance coverage (optional).

**Q. How much are my drugs reimbursed at 100%?**

A. Health I, II and III medications are reimbursed at 80% of eligible expenses up to the annual maximum of \$ 950 and 100% of excess costs per certificate, per calendar year.

**Q. Do I have protection when I travel?**

A. Yes. Whatever the chosen health insurance protection (Health I, II or III) Travel insurance covers 100% maximum of \$ 5,000,000 refund / travel  
Trip cancellation insurance also provides for a 100% refund, maximum of \$ 5,000 refund / trip.

**Q. If my child is 20 years old. Is it covered by my insurance?**

A. enfa major nts between 18 and 25 years s are covered by insurance if the child is studying full-time and is not married.

*There is one exception: With a 3-month pre- notice, your child has the right to take a sabbatical year during the period of his studies. In these conditions, he will remain covered.*

**Q. If my spouse is retired. Is there an age limit for spouses to be insured at SSQ? And could he benefit from my insurance?**

A : There is no age limit and he can benefit from a blanket with the SSQ. He will have the choice to stay with SSQ or to go to the RAMQ.

To you to see what is the most beneficial and economical for your spouse or be on your insurance or go to the RAMQ. . You must make an individual assessment of your needs.

The advantage of maintaining ensure our spouses over 65 years is that the SSQ regime is more advantageous than the RAMQ. The list of medications with the RAMQ is 7000 while with the SSQ is 11 000 drugs

**Q. The main insurer who is over 65 years old. Is he still eligible for the SSQ group insurance or must he go to the RAMQ?**

A : It will be the choice of the main insurer to make the choice that suits him best.

**Q . : If I decide to retire. Can I keep the insurance?**

A : yes, you can keep the drug insurance, life insurance, travel insurance. These are privileged products that can be maintained individually. Anyone who participates in the FSSS group insurance plan (CSN) at the time of retirement is eligible for the optional group life insurance plan for retirees. You can keep your insurance products without questions or conditions (insurance medicaments, dental, travel, etc.)

**Q. After age 65, does the insured have a deduction for the cost of insurance?**

R : No. The premiums remain the same.

**Q. When can I increase or decrease my protection choices?**

A. The participant can increase his or her protection and that of those dependents at any time by decreasing the amount in case you chose Health II or Health III. maintain your participation in the selected plan for at least **36 months** before being able to lower your level of coverage or that of your dependents, unless you have a major life event under the policy (such as a birth or separation).

