

Assurance collective SSQ

<https://ssq.ca/fr/fsss>



Frequently asked questions on salary insurance

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/FR/FSSS>

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

Salary insurance

Q. is that salary insurance mandatory?

A. *short-term* salary insurance plan is to **mandatory**, without evidence of insurability while the plan *long-term* salary insurance is optional.

Q: what are the amounts and terms of delivery?

A. the insurable % is variable from one RSG to another or 38% of the MPE.

The insurable salary is established from the **MGA** (Maximum eligible earnings which is \$ 57 400 since 1st January 2019)).

So, If a person has chosen to protect 80% of the MPE = \$45 920.00; when she's sick she will receive 70% of this amount is 45 920, 00 \$X 70% = \$ 32 144 / 52 weeks = \$ 618 /week.

Q. disability who chooses my protection?

A: it's the insured who chooses the % corresponding to the amount of benefits desired.

The insurable salary is insurable gross wages of reference chosen by the head of Department of family child care according to the scale based on the number of children in his care.

3 children 38%

4 children 38-52%

5 children 38% to 66%

6 children or more 38% to 80%

Q. in case disability period. We have a waiting period?

A: Yes. The benefits become payable after a waiting period of 14 days consecutive calendar.

Q, during a period of disability, I increase my coverage in health insurance?

A. No. During a period of disability, you cannot change your level of protection. However, you will enjoy an exemption, that is, you no longer have to pay your insurance premiums sickness disability or health for the duration of your disability.

Q. When can I increase the % of my salary insurance and how?

A: You can request an increase of 10% of your salary insurance before the October 31 of each year without medical evidence. The increase will be effective as from January 1st of the following year.

For an increase of more than 10%, this can take several forms. The simple questionnaire to the mandatory visit with blood tests, etc.

Q. what happens if my ratio of subsidized children down at the bottom of 3 children?

A: If, during the year, the person ceases to be responsible for the care of 3 children or more in family environment. Your eligibility may be reviewed on January 1 of each year by SSQ, given the actual situation to the previous September 1 if this measure does not reach the threshold an average of children received in the year may be considered. If the situation arises, feel free to contact us.

Q. to change the % of insurability at the level of the salary insurance, who do I contact?

A: You must contact an advisor at SSQ insurance, before the October 31, who will tell you how to make your request. Here are numbers to call or email for salary insurance;

Québec Office; 1 855 636-9535

Email address; rsgm@ssq.ca

- Have your 7-digit reference number written on your insurance contract
- Identify - you as being a responsible for a home childcare service in family environment. (RSG)
- Identify the name of your BC
- Identify the name of your association Union: Union of RSG in the Montérégie FSSS (Syndicat des RSG de la Montérégie FSSS)