

# General information

## Eligibility

**All retirees are eligible for insurance as of the date on which they become *Regroupement interprofessionnel des intervenantes retraitées des services de santé (RIIRS)* members.**

All dependents of an insured are eligible for insurance as of the same date if they are already a dependent.

## Retiree's life insurance

Retirees insured under a group life insurance plan may take out life insurance without providing evidence of insurability within 60 days following the date on which their life insurance terminates under such plan.

The coverage comes into force on the retirement date.

## Health insurance

### Retiree

Retirees insured under a group health insurance plan with similar benefits may take out health insurance without providing evidence of insurability within 60 days following:

- The date on which their insurance under the group insurance plan terminates;
- The date on which it is no longer mandatory for them to participate in the group insurance plan, namely the date of their 65<sup>th</sup> birthday.

The coverage comes into force on the date of the event (either termination of the group plan or their 65<sup>th</sup> birthday).

After the 60-day period has expired, retirees must provide evidence of insurability deemed satisfactory by the Insurer, at their own expense.

Coverage then comes into force on the date on which the Insurer approves the evidence of insurability.

**Applications for health insurance will not be accepted more than six months following the termination of the contract or the insured's 65<sup>th</sup> birthday.**

## Dependents

Retirees may take out health insurance for their dependents without providing evidence of insurability if the dependents were insured under a group health insurance plan with similar coverage within the 60-day period following:

- The date on which their insurance under the group insurance plan terminates;
- The date on which it is no longer mandatory for them to participate in the group health insurance plan.

After the 60-day period has expired, retirees must provide for each of their dependents, evidence of insurability deemed satisfactory by the Insurer, at their own expense.

**Applications for health insurance will not be accepted more than six months following the termination of the group contract covering the plan member's dependents.**

## Extension of coverage in the event of the insured's death, separation or divorce.

In the event of the insured's death, separation or divorce, dependents may remain insured.

The spouse must notify the Insurer of his or her wish to remain insured with dependents within 60 days of the event.

## How do you enrol?

An initial insurance application must be completed and sent to the RIIRS office at the address indicated at the top of the form.

It will then be sent to the Insurer with confirmation that the person is a member of the RIIRS.

## Client Centre

Activate your group insurance file where you can:

- View details of your coverage and check eligibility of expenses
- Consult your contract and life insurance amounts
- Submit and follow up on your online claims
- Access your statements (cumulative amounts for tax purposes and electronic payment statements)
- Access your service card
- Download forms

### How?

Register at [beneva.ca/en/client-centre](https://beneva.ca/en/client-centre) or download the mobile app from the Apple Store or Google Play.

## Call us

418 781-7646 or 1 844 580-7646



# Individual health insurance product

Contract 103142

# Individual life insurance product

Contract 103002



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# Individual health insurance product

Contract 103142

All maximums shown are maximum reimbursements per insured.

Travel and trip cancellation insurance	
Deductible	None
Coinsurance	Expenses reimbursed at 100%
Travel Insurance	Lifetime maximum of \$5,000,000
Maximum coverage period	First 90 days of a trip
Trip Cancellation Insurance	Maximum of \$5,000 per trip

Hospitalization	
Deductible	None
Coinsurance	Expenses reimbursed at 100%
Rehabilitation centre, residential and long-term care centre	Semi-private room, maximum of 90 days per calendar year, for both of these institutions
Hospital centre	Semi-private room. 90 days per calendar year

Prescription drugs	
Deductible	None
Coinsurance	Expenses reimbursed at 75%
Drugs	Prescription drugs not included on the RAMQ list
Substitution	Mandatory
Sclerosing injections	Maximum of \$20 per session
Preventive vaccines	Maximum of \$100 per calendar year
Maximum reimbursement	\$5,000 per calendar year for all these expenses

Extended Healthcare Expenses	
Deductible	None
Coinsurance	Expenses reimbursed at 75%
Laboratory tests and diagnostic services	
Laboratory tests	Maximum of \$500 per calendar year for all of these expenses
Ultrasounds	
X-rays	
Magnetic resonance imaging CT scans	

Extended healthcare expenses (cont.)	
Medical supplies and services	
Respiratory equipment and oxygen	Reasonable and customary expenses
Therapeutic devices	Reasonable and customary expenses
Compression stockings	Maximum of 4 pairs per 12-month period
Custom-made orthopedic shoes	Maximum of \$350 per calendar year
Orthopedic equipment	Reasonable and customary expenses
Blood glucose monitor	Maximum of \$200 per 36-month period
Hospital bed	Reasonable and customary expenses
Artificial limb or eye	Reasonable and customary expenses
Transcutaneous electrical nerve stimulator (TENS)	Maximum of \$750 per 60-month period
Foot orthotics	Reasonable and customary expenses
Insulin pump and accessories	Maximum of \$3,000 per 36-month period for all of these expenses
Hearing aid	Maximum of \$500 per 24-month period
Wig (hair prosthesis)	Lifetime maximum of \$300
External breast prosthesis	Maximum of \$150 per calendar year
Miscellaneous services	
Ambulance services	Maximum of \$1,000 per calendar year
Dental care following accident	Maximum of \$5,000 per accident
Nursing care	Maximum of \$5,000 per calendar year
Medical treatment outside the area of residence (transportation and accommodation)	Accommodation: Maximum of \$80 per day Accommodation and transportation: Maximum of \$1,000 per calendar year for all of these expenses

Extended healthcare expenses (cont.)	
Healthcare professionals	
Acupuncturist	Maximum of \$40 per visit and \$400 per calendar year
Audiologist, speech-language pathologist, occupational therapist, naturotherapist, naturopath, osteopath and podiatrist	Maximum of \$60 per visit and \$400 per calendar year for all these professionals
Chiropractor	Maximum of \$40 per visit and \$400 per calendar year
Chiropractor X-rays	Maximum of \$50 per calendar year
Dietitian	Maximum of \$50 per visit and \$400 per calendar year
Physiotherapist	Maximum of \$50 per visit and \$400 per calendar year
Psychoanalyst in an outpatient clinic, psychiatrist and psychologist	Maximum of \$80 per visit and \$400 per calendar year for all these professionals

# Individual life insurance product

Contract 103002

Available life insurance amounts	\$5,000, \$10,000, \$15,000, \$25,000 or \$50,000
Restrictions	Maximum amount less than or equal to the amount held in the previous group insurance plan Amount reduced to \$25,000 as of age 70
Enrolment	Within 60 days following the retirement date: No evidence of insurability <sup>1</sup>

# Monthly rates

## Individual health insurance

Contract 103142

Monthly premium rates effective May 1, 2026 (garanteed 12 months)

Insured's age group	Individual coverage	Family coverage
Under age 65	\$77.21	\$142.83
65 – 69	\$82.84	\$153.25
70 – 74	\$88.20	\$163.17
Age 75 or over	\$92.15	\$170.49

## Individual life insurance

Contract 103002

Monthly premium rates effective October 1, 2021

Insured's age group	Monthly rates per \$1,000 of life insurance coverage
Age 59 or less	\$0.610
60 – 64	\$0.916
65 – 69	\$1.217
70 – 74	\$2.180
Age 75 or over	\$3.983

### How to calculate your monthly life insurance premium?

Example: You are 61 years of age and want to purchase \$15,000 of life insurance.

Your monthly rate is \$0.916 per \$1,000 of coverage.

Therefore, your monthly premium will be \$15,000 x \$0.916 / \$1,000, or \$13.74.

1. We will not be able to accept your application after this period.

Tax is not applicable.