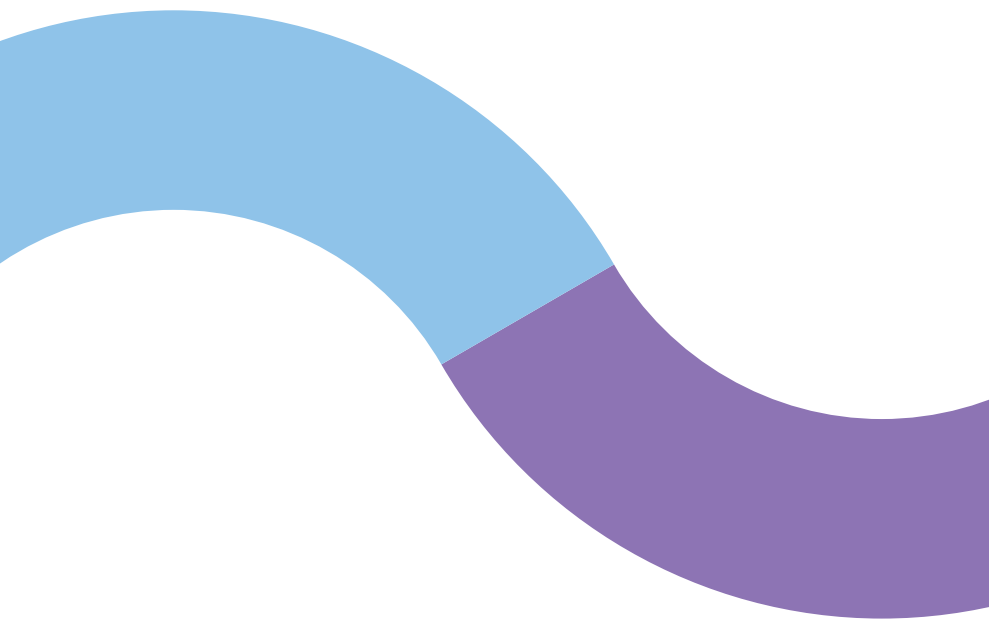
Contract J9999
ASSUREQ Plan At a Glance
Effective as of January 1, 2027
For members of AREQ (CSQ)

AREQ CSQ

Group Insurance Plan



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Plan A – Health Insurance

Unless indicated otherwise, the following expenses are eligible for reimbursement at 80% and the amount indicated, where applicable, is the maximum amount reimbursed per insured. To be eligible, expenses incurred for services or supplies, examinations, care, expenses or their surplus must meet the reasonable standards of the common practice of the health professionals involved. Beneva recommends that all group insurance participants comply with the Government of Canada's travel advisories.

Plan A – Health Insurance	Health	Health Plus
Eligible prescription drugs not covered under the BPDIP[1] (direct payment card)	80%	
Preventive vaccines	$200 / calendar year	
Sclerosing injections	$35 / day	
Travel insurance with assistance[2] 100%, $5,000,000 / trip	Maximum: first 90 days of each trip	Maximum of 182 days, subject to the eligibility criteria of the RAMQ[3] health insurance plan
Trip cancellation insurance	100%, $5,000 / trip	
Ambulance and air transportation	80%	
Blood glucose monitor	$240 / 36 months	
Breast prostheses	80%	
Breathing assistance apparatus and oxygen	80%	
Convalescent home	Accommodation and meals: $60 / day, maximum of 120 days / calendar year	
Deep shoes	80%	
Detoxification clinic	Accommodation and meals: $64 / day, maximum of 30 days / calendar year	
External prosthesis and artificial limbs	80%	
Fees following accidental injury to natural teeth	80%	
Foot orthoses	80%	
Hearing aids	$1,500 / 48 months	
Home care	80%	
• Nursing care for home visits	$48 / day, maximum 30 days / event	
• Home care services	$48 / day, maximum 30 days / event	
• Round-trip transportation	Maximum reimbursement of $24 / return trip and 12 trips / event, maximum 30 days / event	
Hospital in Canada	Semi-private hospital room, 100%	
Insulin pump and accessories	80%	
Intraocular lenses	80%	
Medium or full support stockings	Maximum of 3 pairs / calendar year	
Nursing care	$240 / day, $5,000 / calendar year	
Orthopaedic devices	80%	
Orthopaedic shoes	80%	

Plan A – Health Insurance	Health	Health Plus
Ostomy supplies	80%	
Palliative care	Semi-private hospital room, 100%	
Rehabilitation centre, residential centre and long-term care centre (CHSLD)	Semi-private hospital room 100%, lifetime maximum of 180 days	
Surgical brassieres	$200 / lifetime	
Therapeutic devices	80%	
Transcutaneous electrical nerve stimulator	$800 / 60 months	
Transportation and accommodation for consultation with a medical specialist in Quebec	$2,500 / calendar year	
Transportation by plane or train of a bedridden insured person	80%	
Wheelchair, walker or hospital bed	Temporary use only	
Wig	$300 / lifetime	
Audiologist, occupational therapist, speech therapist	Not covered	80%
Psychotherapy	Not covered	50% of the first $1,000 of eligible expenses and 80% of excess expenses, $1,500 / calendar year
Acupuncturist **Chiropodist** **Chiropractor** **Dietitian** **Eye examination** **Homeopath** **Kinesiologist** **Kinesitherapist** **Massage therapist** **Naturopath** **Orthotherapist** **Osteopath** **Physiotherapist and athletic therapist** **Podiatrist**	Not covered	No maximum per treatment or consultation (reimbursement at 80%)[4] Maximum reimbursement of $1,000 / calendar year for all of these services

1. Basic Prescription Drug Insurance Plan | 2. To be eligible, the insured must also be covered under the health and hospitalization insurance program of a Canadian province. | 3. *Régie de l'assurance maladie du Québec* | 4. Eligible expenses are limited to the reasonable standards of the common practice.

Plan B – Life Insurance

Participant's Life Insurance Plan

The Participant's Life Insurance plan is only accessible **if the participant is covered under the Health Insurance plan (Plan A) or is exempt.**

Age upon death	Benefits payable in case of death		
	Option 1	Option 2	Option 3
Under age 60	$20,000	$40,000	$60,000
Age 60 to 64	$15,000	$30,000	$45,000
Age 65 and over	$10,000	$20,000	$30,000

Accidental Death & Dismemberment Insurance is included with Options 1, 2 and 3.

Life Insurance benefits are payable regardless of the cause of death.

Options 2 and 3: These options allow participants to respectively double or triple the amount of coverage offered under Option 1. To be eligible, participants must have, at the time of retirement, life insurance coverage (under the employees' group insurance plan) for an amount that is higher or equal to the one offered under this plan; otherwise, the participant can only have access to Option 1.

Spouse's and Dependent Children's Life Insurance Plan

This plan is only available to **participants who are enrolled in the Participant's Life Insurance plan.**

For a spouse	$5,000
For a dependent child (aged 24 hours or more)	$5,000

In the case of a participant insured under a family coverage status who does not have a spouse (single-parent family), the amount payable upon the death of a dependent child (aged 24 hours or older) is $5,000 plus an amount equal to $5,000 divided by the number of children in the family upon the death of the dependent child.

Monthly Premium Rate Schedule

Applicable as of January 1, 2027

Plan A - Health Insurance			
	Coverage Status		
Health Insurance	Individual	Single-parent	Family
Health	$30.45	$37.58	$62.09
Health Plus	$60.80	$73.48	$117.22
Plan B - Life Insurance			
Option 1			
Individual		$15.90	
Family		$30.55	
Option 2			
Individual		$46.26	
Family		$60.91	
Option 3			
Individual		$76.62	
Family		$91.27	

This pamphlet lists only the most often consulted elements of your Group Insurance Plan. For a complete description, please refer to your booklet available via the Client Centre at beneva.ca/en/client-centre.

Client Centre

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2525 Laurier Blvd.
Quebec QC G1V 2L2

1 877 651-8080

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DV3420A-127 (2026-10)