

Group insurance

DECISION SUPPORT TOOL

NETWORK EMPLOYEES



Selecting the right level of insurance is important!

By doing so, you'll have access to the coverage you truly need while avoiding unnecessary expenses.

Your needs and those of your family change over time. That's totally normal.

That's why we're proud to offer you a group insurance flex plan that allows you to review your choices every two years (January 1 on even years).

Before confirming your coverage options, consider the following statements to determine whether a change is necessary.

Options that could
suit your needs

HEALTH CARE - Your needs	Essential	Balanced	Enhanced
My family and I require few or no health care services (prescription drugs, paramedical specialists, vision care, etc.).	✓		
My family and I take many prescription drugs or high-cost drugs.		✓	✓
My family and I have regular appointments with different paramedical specialists.			✓
My family and I use the services of massage therapists.		✓	✓
My family and I use the services of acupuncturists, audiologists, or dietitians.			✓
My family and I wear glasses or contact lenses.		✓	✓
I am the only person in my family to have access to a group insurance plan.		✓	✓
I prefer a low-cost option with less coverage and pay out-of-pocket for services that are not covered when necessary.	✓		

DENTAL CARE - Your needs	Essential	Balanced	Enhanced
In general, my family's and my visits to the dentist are limited to the recall exam.	✓		
My family and I will require major dental care (bridges or dentures).		✓	✓
My child will require orthodontic care in the coming years.		✓	✓
I am the only person in my family to have access to a group insurance plan that covers dental expenses.		✓	✓
I prefer a low-cost option with less coverage and pay out-of-pocket for services that are not covered when necessary.	✓		



Don't forget to consider your personal situation and that of your family (age, past claims, etc.) as well as other plans to which you may have access before making your choices.

Any questions?

Call SSQ Insurance at 1-877-651-8080.