



SSQ SMEs for small businesses



A new product designed exclusively for businesses with less than 50 employees

At SSQ Insurance, we understand that group insurance needs vary from one client to another. Since day-to-day operations are often time consuming we've created a competitive, comprehensive, customized and easy-to-manage group insurance solution.

Go paperless: group insurance for SMEs is administered 100% online



Who has the time for paperwork these days? Our solution for small businesses is 100% digital.

- Electronic registration of insureds
- Pre-authorized debit payments
- Registration for direct deposit and electronic benefit statements

A few clicks are all it takes for plan **administrators** to manage their group insurance policies via our secure site for administrators.

For administrators

- Add new plan members
- Modify existing member files
- View invoices
- View and download claim forms
- Access insurance booklets and other useful information



The secure site for insureds offers a host of tools for plan members:

For plan members

- View and modify beneficiary designations
- Faster reimbursements with direct deposit and digital benefit statements
- View covered benefits and booklets
- Print extra insurance cards
- Change of address
- Download claim forms
- Simulate benefit claim amounts
- Submit claims online
- Download the free SSQ Insurance application



To learn more:
ssq.ca/mobile-services

Comprehensive coverage



Life and accidental death and dismemberment insurance

These coverages are granted to both employees and their dependents. The policyholder chooses the coverage amount and end date.



Optional life insurance

This optional coverage is subject to proof of insurability. It is available to employees and their dependents. Employees choose a coverage amount based on the terms of the group insurance contract established by the policyholder.



Short and long term disability insurance

Depending on their needs, policyholders choose:

- The coverage amount
- The waiting periods for health, accident, and hospitalization coverage
- The "own occupation period" (24 months) by including or not the waiting period for long term disability insurance

Waiver of premiums*

In case of total disability, coverage is maintained and no premium payments are required as of the first day following the long term disability insurance waiting period, or as of 6 months following the total disability start date if no long term disability coverage is provided under the contract.

* Applies to participants' basic and optional life insurance, as well as short and long term disability insurance.

Health care

We offer four different coverage statuses: individual, family, single-parent, and couple.

Maintaining participation for the spouse and dependent children of a deceased participant: 24 months.

Policyholders choose:

- The deductible per calendar year based on the coverage status applicable to all health care benefits, to all health care benefits except prescription drugs, or to prescription drugs only.
- The deductible per service for prescription drugs.
- The coinsurance applicable to all health care benefits. A different coinsurance may apply to prescription drugs.

Health insurance

Prescription drugs

Prescription drugs	Pay direct card, regular list
Drugs - Patient's Contribution	Drugs - PC
Sclerosing injections	\$20 max. eligible/injection
Preventive vaccines	\$200 reimbursement/calendar year

Hospital

Hospitalization expenses	Semi-private room, no deductible, coinsurance 100%
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Travel insurance

Travel assistance insurance	\$5,000,000 reimbursement/trip , no deductible, coinsurance 100%
Travel cancellation insurance	\$5,000 reimbursement/trip, no deductible, coinsurance 100%

Other expenses

Convalescent home	Semi-private room, 60 days/calendar year
Ambulance	Included
Transport by airplane or train	Included
Dental treatment - accident	Included
Nursing care	\$300 max. eligible/day, \$10,000 reimbursement/calendar year
Intrauterine device (IUD)	Included
CAT scan Magnetic resonance imaging Ultrasound	X-rays Laboratory analyses Electrocardiogram (ECG)
Hearing aid	\$500 reimbursement/48 months
Blood glucose monitor	\$250 reimbursement/36 months
External prosthesis and artificial limb	\$5,000 reimbursement/prosthesis
Wheelchair and walker	Included
Hospital bed	Included
Respirator (breathing apparatus)	\$10,000 lifetime maximum reimbursement
Orthopaedic devices	Included
Therapeutic devices	\$10,000 lifetime maximum reimbursement
Support stockings	3 pairs/calendar year
Orthopaedic shoes	Included
Wig following chemotherapy	\$300 lifetime maximum reimbursement
Transcutaneous electrical nerve stimulator	\$800 reimbursement/60 months
Foot orthoses	\$300 reimbursement/calendar year
Intraocular lens implants	\$1,000 lifetime maximum reimbursement
Breast prostheses	\$1,000 reimbursement/24 months
Surgical brassieres	\$200 lifetime maximum reimbursement
Insulin pump	\$7,500 reimbursement/60 months
Insulin pump accessories	Included
Ostomy supplies	Included
Out-of-province medical referral	\$10,000 reimbursement/calendar year

* The additional premium may be removed at age 65, provided the current insurer did not charge one.

There are four health professional coverage options.

Health professionals

	Option 1	Option 2	Option 3	Option 4
Psychologist				
Psychiatrist	\$350	\$500	\$750	\$1000
Psychoanalyst	reimbursement/ calendar year, combined	reimbursement/ calendar year, combined	reimbursement/ calendar year, combined	reimbursement/ calendar year, combined
Psychoterapist				
Social worker				
Chiropractor	\$350	\$500	\$750	
Chiropractor - X-rays	reimbursement/ calendar year, combined	reimbursement/ calendar year, combined	reimbursement/ calendar year, combined	
Acupuncturist				
Physiotherapist & PRT				
Occupational therapist				\$1,000
Speech therapist	350\$	\$500	\$750	reimbursement/ calendar year, combined
Audiologist	reimbursement/ calendar year, per professional	reimbursement/ calendar year, per professional	reimbursement/ calendar year, per professional	
Osteopath				
Podiatrist				
Naturopath*				
Dietitian / Nutritionist*				
Ophtalmologist	\$100 max. eligible/24 months, combined			
Optometrist				

These complementary benefits are optional and at the policyholder's choosing.

MKO

	Option 1	Option 2	Option 3	Option 4
Massage therapist	\$350	\$500	\$750	\$1000
Kinesitherapist	reimbursement/ calendar year, combined	reimbursement/ calendar year, combined	reimbursement/ calendar year, combined	reimbursement/ calendar year, combined
Orthotherapist				

Vision care (Optional)

	Option 1	Option 2
Eyeglasses		
Contact lenses	\$200 max. eligible/ 24 months, combined	\$400 max. eligible/ 24 months, combined
Laser vision correction		



Dental care

Dental care coverage is optional. Claims are submitted directly using a direct payment card.

Policyholders choose:

- The block or blocks to cover.
- The maximum reimbursement amounts and coinsurance amount applicable to each block.
- The annual deductible per calendar year, based on the coverage status. The annual deductible is applicable to all selected blocks.

Block 1 Basic dental care	Block 2 Dental restorative services	Block 3 Orthodontic care
Diagnostic services		
Preventive services and space maintainers		
Minor restorative services	Major restorative services and fixed prosthodontics	
Endodontics		
Periodontics		
Rebase (jump), reline, adjustment, and repair of removable dentures	Removable denture	Orthodontics
Repair of fixed bridges and crowns		
Oral surgery	Fixed bridge	
Additional services		

Note: The reference rate applicable is the current year.

Health and wellness program

Designed specifically to improve the health of employees, our Health *InSight* Program aims to develop and implement a health culture in organizations through concrete solutions that are adapted to each work environment.



**For more information,
visit ssq.ca**

Health Support Service*

Employees going through a hard time? Help them get back on their feet as quickly as possible by giving them a referral card for our Health Support Service program. This assistance program gives employees and their dependents access to:

- 3 hours of telephone consultations, including 1 hour of legal or financial advice
- 6 hours of consultation at an office or via a secure website
- Help with finding a shelter or childcare services
- Videos on a variety of topics (suicide prevention, Internet addiction, stress management, burnout, etc.)

A sustainable group insurance plan for optimal health

SSQ Insurance has implemented the following measures to ensure your group insurance plan is sustainable:

- Generic prescription drug substitutions
- SSQ Insurance's regular list of prescription drugs: this coverage is more generous than RAMQ's and provides comprehensive coverage for all your employees' needs (for Quebec residents only)
- The application of reasonable and customary charges and grouping of certain clauses to ensure a plan of optimal quality

We also offer innovative options to provide coverage for employees at a competitive price.

* Included in contracts with long term disability insurance.

**Optional and complementary to short term disability insurance.

This document is intended to provide an overview of available coverage. It does not describe all of the provisions, exclusions, and limitations applicable to specific insurance plans or coverages. For a complete description of the provisions, exclusions, and limitations, please refer to the contract.

