

**INTRODUCTION**

**The following document is given only for information purposes and does not change any plan and coverage provisions or conditions.**

**ELIGIBILITY**

The coverage given to the member and to their dependents will begin the 1st of the month following 3 **consecutive** months of work in any security agency where members are unionized. Once this period is completed, the coverage is retroactive to the first day worked of this 3 consecutive month period.

**DEFINITION OF CLASSES FOR THE INSURED**

Class 100: Employee working on average less than 21 hours per week  
 Class 110: Employee working on average from 21 but less than 30 hours per week  
 Class 120: Employee working on average 30 hours or more per week

**DEFINITION OF CLASSES FOR WAR VETERANS**

Members who are war veterans, who receive a pension from Treasury Board of Canada and who are insured, are entitled to all protections. The protections of Life Insurance, Accidental Death and Dismemberment Insurance and Dependent Life Insurance are defined in classes 130, 140, 150. All other protections are defined in classes 100, 110, 120.

Class 130: Employee working on average less than 21 hours per week  
 Class 140: Employee working on average from 21 but less than 30 hours per week  
 Class 150: Employee working on average 30 hours or more per week

**LIFE INSURANCE, ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PER ACCIDENT COVERAGE**

Class 100	\$4,000
Class 110	\$7,500
Class 120	\$15,000
Class 130	\$7,500
Class 140	\$11,000
Class 150	\$18,000

**Termination of insurance at 70 years old**

An additional \$10,000 lump sum amount is payable to the **beneficiary in case of an accidental death, while on duty**, no matter the class of the deceased member.

**DEPENDENT LIFE INSURANCE**

	<u>Spouse</u>	<u>Child</u> <sup>1</sup>
Classes 100 and 130	\$1,500	\$1,000
Classes 110 and 140	\$3,000	\$1,500
Classes 120 and 150	\$6,000	\$3,000

**Termination when member reaches age 70 or when spouse reaches age 70, whichever comes first.**

<sup>1</sup> **After first 24 hours**

**LIFE INSURANCE**

If you die while covered, the amount of your life insurance will be paid to your beneficiary.

**ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE**

In case of an accidental death, the amount for this coverage is the same as your life insurance coverage at the time of the accident. When there is dismemberment in the 365 days following the accident, a lump sum amount could be paid by the *insurance company*, depending on the undergone loss. The total benefit payable for multiple covered losses arising from the same accident cannot exceed the **initial amount of basic life insurance, exception being made of the lump sum amount payable in case of an accidental death, while on duty.**

**MAIN EXCLUSIONS**

No benefit will be paid for losses, deadly or not, caused in whole or in part by:

1. A suicide or a self-inflicted injury, whether the member is sane or not;
2. A war, declared or not, or any act of war that follows;
3. A commitment or an attempt to commit an assault or a criminal offence or provoking an assault;
4. An accident occurring while the member was driving a motor vehicle and their blood contained more than 80 milligrams of alcohol per 100 millilitres of blood (0.08 %);
5. A flight or an attempted flight on a plane or another aircraft, if the participant is a member of the crew or performs any function relating to the flight as a parachutist.

**WEEKLY INDEMNITY BENEFITS**

**A member who becomes disabled will be entitled the following benefits in accordance with the following average hours worked:**

Less than 6 hours / week	\$50
6 to less than 11 hours / week	\$60
11 to less than 16 hours / week	\$95
16 to less than 21 hours / week	\$110
21 to less than 25 hours / week	\$155
25 to less than 30 hours / week	\$220
30 to less than 36 hours / week	\$275
36 or more hours / week	\$330

This coverage applies to all members less than 70 years old and the weekly benefits are paid with no tax deduction according to the average number of hours worked by the member.

**BEGINNING OF COVERAGE**

The weekly benefits will be paid after an elimination period of 14 days in case of an accident or an illness. If a hospitalization occurs during this elimination period, the benefits are payable starting the first day of hospitalization; in case of a hospitalization, the elimination period starts as of the last day worked (it must be a true hospitalization or a short stay in a hospital for surgery, with partial or total anaesthesia, related to the illness, and not a stay or surgery in an external clinic.) During the elimination period, the member can use his sick days bank provided by the collective agreement.

**DURATION OF BENEFITS**

The weekly benefits will be payable for a maximum of **40** weeks, integrated with Employment Insurance benefits.

**EMPLOYMENT INSURANCE (EI) INTEGRATION**

The integration with Employment Insurance (EI) means that, during the waiting period of 14 days specified by the EI act, you might receive, if applicable, weekly indemnity benefits from your insurance coverage in case of a hospitalization and/or your sick days bank.

As of the 15<sup>th</sup> day, you will collect EI benefits, should you be entitled by the EI program. The coverage formula consists of suspending the weekly benefit payments during the EI payable period and resuming the payments once EI has been exhausted after a possible coverage of **55** weeks, if we add both protections. In the case where the disabled member is not eligible for EI benefits, the weekly benefit payments will continue after the first 14 disabled days, for a maximum period of **40** weeks.

**Reduction:**

The indemnity payable under this benefit limits the disability benefits payable under the Quebec Pension Plan (QPP), the Canada Pension Plan (CPP), the CSST, the SAAQ or any other social law.

**MAIN EXCLUSIONS**

No benefit will be payable under the following circumstances:

1. Any disability resulting from intentional self-harm unless it is result from a suicide attempt;
2. Any disability resulting from a voluntary participation in a war, riot or insurrection;
3. Any part of a disability period during which you are:
  - a. Imprisoned in a penal institution;
  - b. Confined in a hospital or an establishment of the same nature resulting from the commission of a criminal act.

**EXTENDED HEALTH CARE AND HOSPITAL COVERAGE**

Classes 100 and 130	Individual coverage (member and their children) <sup>2</sup> : \$25 deductible <sup>1</sup> and for the spouse, the maximum annual contribution determined by RAMQ <sup>3</sup>
Classes 110 and 140	Individual coverage (member and their children) <sup>2</sup> : \$25 deductible <sup>1</sup> and for the spouse, the maximum annual contribution determined by RAMQ <sup>3</sup>
Classes 120 and 150	Individual and family coverage: \$25 deductible <sup>1</sup>

<sup>1</sup> **Only one annual deductible for the entire plan.**

<sup>2</sup> **Dependent children are covered for drugs only. Other benefits are not covered.**

<sup>3</sup> **Spouse is covered for drugs only. Other benefits are not covered.**

**HOSPITAL CHARGES**

Semi-private room is reimbursed for all the insured classes, based on your class.

Deductible:		<b>\$0</b>
Reimbursement:	Classes 100 and 130	<b>20 %</b>
	Classes 110 and 140	<b>50 %</b>
	Classes 120 and 150	<b>80 %</b>
Maximum:	<b>30 days per calendar year</b>	

**VISION CARE (not subject to the deductible and reimbursement at 100 %)**

A) By prescription, vision care needed to correct visual acuity. The reimbursement of the expenses per period of 24 consecutive months for either glasses or contact lenses (one or the other) will be paid up to the following amounts, based on the class:

Classes 100 and 130	<b>\$75</b>	(member only)
Classes 110 and 140	<b>\$180</b>	(member only)
Classes 120 and 150	<b>\$300</b>	(member and family)

Laser surgery is included in these amounts.

B) The reimbursement of an eye examination expense per period of 24 consecutive months will be paid up to the following amounts, based on the class:

Classes 100 and 130	\$15	(member only)
Classes 110 and 140	\$37	(member only)
Classes 120 and 150	\$60	(member and family)

**PRESCRIPTION DRUGS**

Drug purchase must under the law, be prescribed by a physician (if drugs can be obtained without a medical prescription, then it is not reimbursable).

**PRESCRIPTION DRUGS (for less than 65 years old):**

CLASSES 100 and 130: Employees working less than 21 hours		
Drugs for the member and his dependent children: (other health insurance expenses remain at 20% reimbursement for the member)	Deductible:	\$25 / annually
	Reimbursement:	Coinsurance of 75 % (see note 1)
Drugs for the <b>spouse</b> : (other expenses not covered)	Deductible:	The maximum annual contribution determined by RAMQ (see note 2)
	Reimbursement:	100 % of the eligible drugs on the RAMQ list (see note 3)

CLASSES 110 and 140: Employees working from 21 to less than 30 hours		
Drugs for the member and his dependent children: (other health insurance expenses remain at 50% reimbursement for the member)	Deductible:	\$25 / annually
	Reimbursement:	Coinsurance of 75 % (see note 1)
Drugs for the <b>spouse</b> : (other expenses not covered)	Deductible:	The maximum annual contribution determined by RAMQ (see note 2)
	Reimbursement:	100 % of the eligible drugs on the RAMQ list (see note 3)

**CLASSES 120 and 150: Employees working more than 30 hours**

Drugs for the member and his dependent children: (other health insurance expenses reimbursed at 80%)	Deductible:	\$25 / annually
	Reimbursement:	Coinsurance of 80 % (see note 1)
Drugs for the spouse: (other health insurance expenses reimbursed at 80%)	Same coverage as the insured member	

- When the maximum annual contribution determined by the RAMQ is reached, the reimbursement of the drugs on the RAMQ list is at 100%.
- This amount may be revised by RAMQ on July 1st of each year.
- The RAMQ LIST is the list of drugs covered under the Public Prescription Drug Insurance Plan.

**PRESCRIPTION DRUGS (for 65 years old and over):****NON REGISTERED WITH RAMQ**

Premium\*: \$2,520 per year for the member of 65 years or older and his dependent children

**PLUS**

Premium\*: \$2,520 per year for the spouse of 65 years or older

**You must pay this premium in addition to the current contribution.**

\*This premium is subject to change every year

**REGISTERED WITH RAMQ**

If you join the RAMQ, you can continue to submit to Industrial Alliance the portion of drugs that are not reimbursed by RAMQ and the drugs requiring a prescription which are not reimbursed by RAMQ. Please note that the submitted expenses are reimbursed according to your insurance coverage class.

**Member, drugs on RAMQ list**

Classes	Reimbursement of the portion not reimbursed by RAMQ
100, 110, 130 and 140	75 %
120 and 150	80 %

**Member, drugs not on RAMQ list, requiring a prescription**

Classes	Reimbursement
100 and 130	20 %
110 and 140	50 %
120 and 150	80 %

**Spouse, drugs on RAMQ list**

Classes	Reimbursement
100 and 130	20 %
110 and 140	50 %
120 and 150	80 %

**Spouse, drugs not on RAMQ list, requiring a prescription**

Classes	Reimbursement
120 and 150	80 %

**Note: The other protections of the Agents de Sécurité Syndiqués du Québec plan remain identical.**

**OTHER COVERED CHARGES**

- Ambulance: Unlimited: Emergency transportation only
- Laboratory analysis and X-Rays (except for teeth): Unlimited
- Hearing aids (purchase or repair): Maximum reimbursement of \$500 per 48 months
- Nursing: Eligible expenses of \$150 per day, up to an annual maximum of \$3,000
- Dental surgery following an accident to natural teeth: Maximum reimbursement of \$1,000 per accident
- Osteopathy, podiatry, pedicure (by certified nurse), speech therapy, audiology and occupational therapy: Eligible expenses of \$25 per visit with no annual maximum
- Physiotherapy and physical therapist: Combined eligible expense with an annual reimbursement maximum of \$500 per insured
- Chiropractor: Eligible expense with an annual reimbursement maximum of \$500 per insured
- X-Rays (Chiropractor): Eligible expense of \$30 per calendar year
- Psychologist, psychotherapist and social worker: Combined eligible expense with an annual reimbursement maximum of \$750 per insured;
- Wigs: The expense of purchasing an initial wig becomes necessary as a result of chemotherapy: Lifetime maximum of \$300
- By prescription, support stockings with medium and high compression, up to 3 pairs per calendar year per insured
- Costs for external prosthesis and artificial limbs: Eligible expenses of \$5,000 per limb or prosthesis
- Rental of crutches, wheel chair, respiratory assistance apparatus and regular hospital bed for temporary use and therapeutic equipment; the cost of purchasing orthopaedic corsets, splints, casts, hernia bandages and other orthopaedic equipments: Lifetime maximum reimbursement of \$10,000
- Orthopedic shoes and orthotics that were designed and custom made for the insured from a molding when these shoes are required to correct a defect of the foot and be obtained in a specialized orthopedic laboratory that holds a permit issued by the legal authorities. Also covered is the cost for shoes that are deep, open, wide, straight, and necessary to maintain the Dennis Brown splints, including the modifications or additions done to pre-fabricated shoes: up to a combined maximum of 2 pairs per calendar year per insured
- The purchase of a reflectometer for the insulin-dependent insured to control diabetes: Eligible expenses of \$300 per 60 month period
- Expenses incurred in a rehab clinic and treatments for compulsive gamblers where the treatments are under the supervision of a physician and under the constant control of a licensed nurse: Combined eligible expenses of \$115 per day until a lifetime maximum of \$3,300

**Except for the drug coverage, the extended health and hospital care coverage terminate at 75 years old.**

**MAIN EXCLUSIONS**

**The list of eligible expenses above does not cover the following:**

- Expenses which are considered an insured service of a provincial governmental plan;
- Expenses incurred from general medical examinations and tests required for the use of a third party;
- Expenses related primarily to a cosmetic surgery or hospitalization charges related to such a surgical treatment;
- Expenses related to services and supplies provided without the recommendation and the approval of a physician acting within the limits of his license;

- Expenses related to services that are not medically necessary to the care and treatment of an injury, an illness or an existing or suspected pregnancy;
- Incurred expenses following an occupational disease or a work injury covered under Workers Compensation or any similar legislation;
- Expenses related to an injury resulting directly or indirectly from a war or an act of war (declared or not), a riot, an insurrection or a hostility of any kind;
- Expenses resulting from injury that the insured intentionally self inflicted, whether sane or not, except those resulting from any attempt of suicide;
- Any fertility or infertility services or treatments;
- Expenses incurred for erectile dysfunction problems;
- Purchase of food or nutritional supplements and expenses related to treatments against obesity, whether or not prescribed for a medical reason.

**WHEN YOUR INSURANCE ENDS**

Your insurance ends as soon as:

- Your employment terminates;
- You reach age 70 for Life Insurance; age 70 or your spouse reaches age 70 for Dependent Life Insurance, age 70 for Accidental Death and Dismemberment; age 70 for Weekly Indemnity; age 75 for Extended Health and Hospital Care; there is no termination for the drug portion of the coverage, but at age 65, the employee must make a choice between the drug plan RAMQ or the plan of Agents de Sécurité Syndiqués du Québec;
- This group insurance contract terminates;
- You retire as a member of the Agents de Sécurité Syndiqués du Québec plan.

Note: In case of a temporary layoff, you **must continue** your collective insurance coverage with the exception of your Weekly Indemnity benefits for a maximum period of 3 months and you **must send** in advance the premium of one month to the plan administrator with your name, address, social insurance number and employer's name.

**COORDINATION OF BENEFITS**

The expenses paid under the Extended Health and Hospital Care will be coordinated so that the total benefits paid under all insurance plans do not exceed 100 % of eligible costs. For this purpose, the insurer has the right to request and disclose any information concerning the benefits payable, and collect any excess, if necessary.

**ELIGIBLE DEPENDENTS**

The eligible dependents under your group insurance are your spouse and each of your unmarried children under 26 years of age for Extended Health and Hospital Care and at least 24 hours and less than 26 years for Dependent Life Insurance coverage. Your children must depend on you for support and must not have a regular, full-time employment. To qualify as a dependant, a child must be aged between 22 and 26 and must attend, on a full-time basis, a school, a university or an accredited educational institution.

Spouse is defined as the person legally married to a participant or to a person designated by the participant, whom he declares publicly to be his spouse and with whom he is cohabiting continuously for at least one year or less, if a child is born from their union. In all cases, the de facto separation for more than three months makes a spouse lose its status.

To be eligible, a dependent must provide its RAMQ number as proof of coverage.

**EXTENSION OF PROTECTION**

Once an employee becomes disabled, all his protections continue without payment of premium for a maximum period of 12 months, **without**

**exceeding age 70 for Life Insurance and age 75 for Extended Health and Hospital Care.** There is no termination for the **drug coverage**, but when the employee reaches age 65, he must choose between the RAMQ plan and the Agents de Sécurité Syndiqués du Québec insurance plan and pay his premium. To be declared disabled, an employee must be in total and continuous disability, which would prevent him from performing during the first 12 months of disability the main functions of his regular employment, and thereafter, prevent him from performing any gainful occupation or carrying on any work that could provide a salary or profit. When the employee remains disabled for more than 12 months, **he will preserve his insurance for an additional 12 months period and must pay his premium.**

**WAIVER OF PREMIUMS**

After 12 months, if you remain disabled according to the contract, you may be entitled to the waiver of premium provision under the Life and Dependent Life Insurance until you reach age 65.

The waiver of premium cannot exceed the age of 65.

**CONVERSION PRIVILEGE**

When your employment ends and you have not reached age 65, you can exercise your right to convert your Life Insurance coverage, without having to prove your insurability. To exercise the conversion privilege, you must apply in writing to your insurer no later than 31 days after the end of your employment.

**TIME DELAY TO SUBMIT YOUR CLAIM**

Any request for disability benefits must be forwarded within 6 months following the end of the waiting period.

Any request for premium waiver must be forwarded within 12 months following the onset of disability.

Any other claim requests must be forwarded within 12 months following the occurrence of the claim.

All requests must be forwarded to your plan administrator at the following address:

Régime d'assurance des agents de sécurité  
Métallos – Local 8922  
4115, Ontario est, Suite 310  
Montréal (Québec)  
H1V 1J7  
Tel.: (514) 523-2060  
Outside of Montreal: 1-800-361-2914

**Please note that, at any time, the text of the contract prevails over the summary contained in this document.**

GROUP  
INSURANCE

DES AGENTS DE SÉCURITÉ  
SYNDIQUÉS DU QUÉBEC



AS OF  
OCTOBER 1st 2003  
**REVISED JANUARY 2015**  
CONTRACT 23536

POLICE 23536

**INDUSTRIELLE ALLIANCE**  
ASSURANCE ET SERVICES FINANCIERS INC.