

Health Benefits Plan (Québec)

Plan Level	BASE	BRONZE	SILVER	GOLD
Member Life Insurance/Accidental Death and Dismemberment (MANDATORY)				
Amount	\$25,000	\$25,000	\$25,000	\$25,000
Reduction	50% at age 65	50% at age 65	50% at age 65	50% at age 65
Termination	Age 70	Age 70	Age 70	Age 70
Health Care (MANDATORY) <i>Limits are per insured person, termination at Member age 75.</i>				
Prescription Drugs				
Reimbursement	Coverage according to RAMQ	80%	80%	80%
Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Paramedical Services				
Reimbursement	Not covered	Not covered	80%	100%
Limit - Per Practitioner			\$500 / calendar year	\$500 / calendar year
Limit – All Combined			\$1,500 / calendar year	\$1,500 / calendar year
Medical Services, Equipment & Supplies				
Reimbursement	Not covered	80%	80%	100%
Eye Exams				
Reimbursement	Not covered	80%	80%	100%
Maximum - Adult		\$75 every 24 months	\$75 every 24 months	\$75 every 24 months
Maximum - Child		\$75 every 12 months	\$75 every 12 months	\$75 every 12 months
Hospital (Semi-Private)				
Reimbursement	100%	100%	100%	100%
Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Out-Of-Province Travel Medical Emergency				
Maximum Trip Duration	180 days	180 days	180 days	180 days
Maximum Per Trip	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Trip Cancellation	Included	Included	Included	Included
Termination	Age 75	Age 75	Age 75	Age 75
Dental Care (OPTIONAL) <i>Limits are per insured person, termination at Member age 75.</i>				
Basic Reimbursement	N/A	80%	80%	80%
Maximum – Per Person		\$750 / calendar year	\$1,500 / calendar year	\$1,500 / calendar year
Maximum – Per Family		\$5,000 / calendar year	\$5,000 / calendar year	\$5,000 / calendar year
Scaling Units		10 per calendar year	10 per calendar year	10 per calendar year
Recall Exams		Every 9 months	Every 9 months	Every 9 months
Termination		Age 75	Age 75	Age 75

Health Benefits Plan (Québec)

RENEWAL MONTHLY RATES EFFECTIVE JANUARY 1, 2026

Plan Level	BASE	BRONZE	SILVER	GOLD
* MANDATORY BENEFITS (Life, Accidental Death or Dismemberment, Health Care)				
Single	\$117.64	\$163.34	\$216.72	\$268.64
Couple	\$226.11	\$317.51	\$424.27	\$528.11
Family	\$298.18	\$421.57	\$565.69	\$705.88
* Health Care coverage can be waived if you currently have coverage under your spouse's plan, the remaining Life + AD&D monthly premium is \$9.86.				
DENTAL CARE (Optional)				
Single	N/A	\$38.33	\$48.70	\$54.16
Couple		\$76.66	\$97.40	\$108.32
Family		\$103.49	\$131.49	\$146.23
MANDATORY BENEFITS + DENTAL CARE				
Single	N/A	\$201.67	\$265.42	\$322.80
Couple		\$394.17	\$521.67	\$636.43
Family		\$525.06	\$697.18	\$852.11

All rates exclude applicable provincial tax.

A change of Plan Level is possible if you experience a major life event (marriage, birth, death).