



## Summary for organizations

# Welcome aboard

## GROUP BENEFITS FOR EVERYONE

THIS SUMMARY  
PROVIDES AN  
OVERVIEW OF  
THE GROUP  
BENEFITS PLAN

### ADAPTED TO YOUR NEEDS! WHAT'S INCLUDED:

- MANDATORY BASIC COVERAGE
- COVERAGE CHOSEN BY THE ORGANIZATION
  - » 2 OPTIONS FOR SHORT-TERM DISABILITY INSURANCE
  - » 2 OPTIONS FOR LONG-TERM DISABILITY INSURANCE
  - » 3 OPTIONS FOR HEALTH CARE
  - » 2 OPTIONS FOR DENTAL CARE
- OPTIONAL LIFE INSURANCE COVERAGE CHOSEN BY THE EMPLOYEE

## Life and accidental dismemberment insurance

MANDATORY BASIC COVERAGE AND COMMON TO ALL ORGANIZATIONS

### BASIC LIFE

EMPLOYEE	1X SALARY (\$30,000 MINIMUM) \$125,000 MAXIMUM WITHOUT PROOF OF GOOD HEALTH
SPOUSE	\$10,000
CHILDREN	\$5,000

### OPTIONAL LIFE INSURANCE CHOSEN BY THE EMPLOYEE

EMPLOYEE	UNITS OF \$10,000 (MAXIMUM OF \$200,000)
SPOUSE	UNITS OF \$10,000 (MAXIMUM OF \$100,000)

### BASIC ACCIDENTAL DISMEMBERMENT

EMPLOYEE	1X SALARY (\$30,000 MINIMUM)
----------	------------------------------

## Short-term disability insurance

CHOSEN BY THE ORGANIZATION

PLAN	EMPLOYMENT INSURANCE <sup>1</sup>	SUPPLEMENTAL EMPLOYMENT INSURANCE PLAN
WAITING PERIOD	5 DAYS	NONE IN THE EVENT OF ACCIDENT OR HOSPITALIZATION 5 DAYS IN THE EVENT OF ILLNESS
BENEFITS	55% OF GROSS WEEKLY EARNINGS EI MAXIMUM (TAXABLE)	75% OF GROSS WEEKLY EARNINGS \$1,500 MAX./WEEK (TAXABLE)
MAXIMUM DURATION	26 WEEKS	
END	AT RETIREMENT, AGE 65 MAX.	

## Long-term disability insurance

MANDATORY AND CHOSEN BY THE ORGANIZATION

PLAN	NON-TAXABLE	TAXABLE	
BENEFITS	66.67% OF THE FIRST \$2,000 OF GROSS MONTHLY EARNINGS + 45% OF THE REMAINDER	OPTION 1	OPTION 2
		66.67% OF GROSS MONTHLY EARNINGS	75% OF GROSS MONTHLY EARNINGS
	EQUAL TO APPROX. 75% OF NET MONTHLY EARNINGS		EQUAL TO APPROX. 85% OF NET MONTHLY EARNINGS
MAXIMUM	\$4,000 MAXIMUM/MONTH WITHOUT PROOF OF HEALTH		
START OF BENEFITS	AFTER THE END OF SHORT-TERM DISABILITY INSURANCE BENEFITS		
END	AT RETIREMENT, AGE 65 MAX.		

<sup>1</sup> Default choice for groups of 1 or 2 employees



*Group benefits for everyone*



## Health care

MANDATORY, CHOSEN BY THE ORGANIZATION

	<input type="checkbox"/> PLAN A	<input type="checkbox"/> PLAN B <sup>1</sup>	<input type="checkbox"/> PLAN C
<b>PRESCRIPTION DRUGS WITH DIRECT PAYMENT CARD</b>			
<b>REIMBURSEMENT</b> DRUGS REQUIRING A PHYSICIAN'S PRESCRIPTION (based on lowest generic price) <sup>2</sup>	75%	75%	70%
<b>DEDUCTIBLE</b>	\$7 / PRESCRIPTION DRUG	\$7 / PRESCRIPTION DRUG	\$7 / PRESCRIPTION DRUG
<b>HEALTH CARE PROFESSIONALS</b>			
<b>REIMBURSEMENT</b>	80%	75%	70%
PSYCHOLOGIST, PSYCHOTHERAPIST, SOCIAL WORKER, PSYCHOEDUCATOR, GUIDANCE COUNSELLOR	\$1,000 MAXIMUM/YEAR/INSURED COMBINED FOR ALL SPECIALISTS	\$1,000 MAXIMUM/YEAR/INSURED COMBINED FOR ALL SPECIALISTS	\$1,000 MAXIMUM/YEAR/INSURED COMBINED FOR ALL SPECIALISTS
AUDIOLOGIST, OCCUPATIONAL THERAPIST, SPEECH THERAPIST, CHIROPRACTOR, DIETITIAN, OSTEOPATH, PHYSIOTHERAPIST, PODIATRIST	\$1,000 MAXIMUM/YEAR/INSURED COMBINED FOR ALL SPECIALISTS	\$750 MAXIMUM/YEAR/INSURED COMBINED FOR ALL SPECIALISTS	\$500 MAXIMUM/YEAR/INSURED COMBINED FOR ALL SPECIALISTS
ACUPUNCTURIST, HOMEOPATH, MASSAGE THERAPIST, NATUROPATH		NOT COVERED	NOT COVERED
<b>OTHER FEES</b>			
HOSPITALIZATION (SEMI-PRIVATE ROOM)	100%	100%	100%
OUT-OF-COUNTRY EMERGENCY CARE	100%	100%	100%
LABORATORY FEES	80% MAXIMUM OF \$1,000/YEAR/INSURED	75% MAXIMUM OF \$1,000/YEAR/INSURED	70% MAXIMUM OF \$1,000/YEAR/INSURED
VISION CARE: EYE EXAMINATIONS, GLASSES AND CONTACT LENSES	\$200/24 MONTHS	NOT COVERED	NOT COVERED
OTHER SERVICES (NURSING CARE, AMBULANCE, ACCIDENT, ORTHOTICS, ETC.)	80% (SOME MAXIMUMS APPLY)	75% (SOME MAXIMUMS APPLY)	70% (SOME MAXIMUMS APPLY)



**YOU CAN CHOOSE  
A DIFFERENT OPTION  
FOR HEALTH  
AND DENTAL CARE**



## Dental care

OPTIONAL, CHOSEN BY THE ORGANIZATION

	<input type="checkbox"/> PLAN A	<input type="checkbox"/> PLAN B	<input type="checkbox"/> NO PLAN <sup>1</sup>
<b>PREVENTIVE CARE</b> (CLEANING, EXAM)	80%	75%	NO COVERAGE
<b>BASIC CARE (INCLUDING</b> <b>PERIODONTICS AND ENDOCONTICS)</b>	80%	75%	
<b>MAJOR CARE</b> (CROWNS, BRIDGES, DENTURES)	50%	NOT COVERED	
<b>ANNUAL MAXIMUM</b> <b>PER INSURED</b>	\$1,000	\$1,000	

<sup>1</sup> Default choice for groups of 1 or 2 employees

<sup>2</sup> 100% reimbursement of eligible prescription drugs when the insured has reached the RAMQ's maximum contribution. The RAMQ's maximum is updated every year. Refer to the "Maximum contribution" section at <https://www.ramq.gouv.qc.ca/en/citizens/prescription-drug-insurance/rates-effect> To learn more.



*Group benefits for everyone*



## Additional services

THERE ARE SEVERAL OPTIONS AVAILABLE TO HELP YOU TAKE CARE OF YOUR HEALTH AND WELLNESS. CHECK OUT THE FOLLOWING SERVICES TO LEARN MORE

CHOSEN BY THE ORGANIZATION  
(CONTACT YOUR MANAGER TO FIND OUT IF YOU HAVE ACCESS)

### INCONFIDENCE®: EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)

SUPPORT SERVICES AND EASY ACCESS TO SPECIALISTS TO BETTER MANAGE YOUR PERSONAL AND PROFESSIONAL LIFE.

- COUNSELLING AND INFORMATION ON A WIDE RANGE OF TOPICS:
  - FAMILY ISSUES
  - LEGAL AND FINANCIAL ADVICE
  - MENTAL HEALTH
  - CHANGE MANAGEMENT
  - HEALTHY DIET AND EXERCISE
- CONFIDENTIAL SERVICES AVAILABLE 24/7 IN ENGLISH AND FRENCH.

### VIRTUAL HEALTH CARE

ACCESS TO A FULL RANGE OF HEALTH CARE SERVICES ANYTIME, ANYWHERE

- REAL-TIME CHAT WITH A NURSE
- VIDEO CONSULTATION WITH A PHYSICIAN
- PRESCRIPTIONS OR PRESCRIPTION RENEWALS
- HELP TO NAVIGATE THE HEALTH CARE SYSTEM
- CONFIDENTIAL SERVICES AVAILABLE 24/7 IN ENGLISH AND FRENCH.

FOR EVERYONE

### HEALTH CONNECTED® WELLNESS PORTAL

A WELLNESS PORTAL FOR THOSE WHO SEEK ADVICE, INFORMATION AND TIPS ON HOW TO BE AND STAY HEALTHY.

- COMPREHENSIVE HEALTH AND WELLNESS INFORMATION:
  - PRESCRIPTION DRUGS, DISEASES AND CONDITIONS
  - TIPS FOR A HEALTHY LIFESTYLE AND HEALTH INFORMATION
  - COMMUNITY RESOURCES
- INTERACTIVE TOOLS:
  - SELF-ASSESSMENTS, TOOLS, RECOMMENDATIONS AND RISK-RELATED FOLLOW-UP

INTERESTED IN THIS SERVICE?

VISIT: [WWW.MEDAVIEBC.CA/EN/MEMBERS/YOUR-COVERAGE/HEALTHCONNECTED](http://WWW.MEDAVIEBC.CA/EN/MEMBERS/YOUR-COVERAGE/HEALTHCONNECTED)

### CONNECTED CARE: HEALTH SERVICES

INNOVATIVE AND CONVENIENT HEALTH CARE SOLUTIONS THAT MEET A VARIETY OF NEEDS. ENJOY MEMBER-EXCLUSIVE ACCESS AND PREFERRED PRICING FOR SEVERAL SERVICES.

- ONLINE DOCTORS
- PERSONALIZED MEDICINE
- INTERNET-BASED COGNITIVE BEHAVIOURAL THERAPY (ICBT)
- ONLINE PHYSIOTHERAPY
- DIABETES MANAGEMENT PROGRAM

INTERESTED IN THIS SERVICE?

VISIT: [WWW.MEDAVIEBC.CA/EN/MEMBERS/YOUR-COVERAGE/CONNECTED-CARE](http://WWW.MEDAVIEBC.CA/EN/MEMBERS/YOUR-COVERAGE/CONNECTED-CARE)



*Group benefits for everyone*

## Complementary information

### ELIGIBLE ORGANIZATIONS

**"EMPLOYER" MEMBERS OF ASSOCIATION POUR L'ASSURANCE COLLECTIVE DES ORGANISMES COMMUNAUTAIRES DU QUÉBEC ARE EITHER:**

- COMMUNITY ACTION GROUPS OR ORGANIZATIONS WHOSE MISSION AND ACTIONS ARE NATIONAL (ACROSS QUEBEC), REGIONAL OR LOCAL IN SCOPE
- COOPERATIVE OR NON-PROFIT SOCIAL ECONOMY ENTERPRISES
- NONPROFIT ORGANIZATIONS WITH A SOCIAL PURPOSE ALIGNED WITH COMMUNITY VALUES

### EMPLOYEE ELIGIBILITY

**EMPLOYEE TYPE**

PERMANENT AND CONTRACTUAL (RENEWABLE)

**WAITING PERIOD**

ACCORDING TO PROBATION PERIOD

**MINIMUM HOURS**

21 HOURS/WEEK

### RULES FOR CHANGING YOUR ORGANIZATION'S OPTIONS

**DURING THE ANNUAL RENEWAL PERIOD**

IF YOU HAVE 3 OR MORE ELIGIBLE EMPLOYEES, YOU CAN REVIEW YOUR PLAN SELECTIONS

YOU CAN CHOOSE A MORE GENEROUS COVERAGE OPTION

YOU CAN REDUCE YOUR COVERAGE AFTER 3 YEARS WITH THE SAME OPTION

## Cost sharing

### RULES SET BY THE ORGANIZATION, SUCH AS:

**EMPLOYEE-PAID**

- IF THE NON-TAXABLE OPTION FOR LONG-TERM DISABILITY INSURANCE COVERAGE IS CHOSEN, EMPLOYEES MUST PAY AT LEAST THE FULL PREMIUM FOR THIS COVERAGE TO MAINTAIN THE NON-TAXABLE STATUS OF THE BENEFITS.

**EMPLOYER-PAID**

- THE ORGANIZATION MUST COVER AT LEAST 25% OF THE TOTAL PLAN COST.

## Contact

### THE VIGILIS GROUP

100-1800 BERLIER STREET  
LAVAL, QUEBEC H7L 4S4  
MONDAY TO FRIDAY, 9 A.M. TO 5 P.M.  
TELEPHONE: 450 682-7772  
EMAIL: [INFO@VIGILIS.CA](mailto:INFO@VIGILIS.CA)

[WWW.VIGILIS.CA/AACOCQ](http://WWW.VIGILIS.CA/AACOCQ)

THIS SUMMARY WAS PREPARED FOR QUEBEC COMMUNITY ORGANIZATIONS BY ASSOCIATION POUR L'ASSURANCE COLLECTIVE DES ORGANISMES COMMUNAUTAIRES DU QUÉBEC FOR INFORMATIONAL PURPOSES ONLY. IT DOES NOT CONSTITUTE A CONTRACTUAL DOCUMENT AND DOES NOT REPLACE THE INSURER'S DETAILED BOOKLET.

MARCH 2024