

Insurance plans



VISION
CARE



PRESCRIPTION
DRUGS



DENTAL
CARE



TRAVEL



HOSPITALIZATION



HEALTH
CARE

+ This summary presents the benefits for which a maximum applies.



PRESCRIPTION DRUGS

(virtual direct
payment card)

THIS COVERAGE DOES NOT APPLY

if the main insured
is 65 years of age
and over **or** to
surviving spouses.

BENEFIT SUMMARY AS OF JANUARY 1, 2024

Deductible per prescription - To save money, consider renewing your medication for 90 days, when possible.

Reimbursement

Percentage of eligible expenses reimbursed by the Insurer once the deductible has been satisfied. Reimbursement is based on the lowest priced generic drug (if a generic drug exists), subject to the minimum percentage of reimbursement set by the Régie de l'assurance-maladie du Québec (RAMQ).

Maximum contribution

The maximum contribution established by the RAMQ for the calendar year is set on July 1 of each year and remains in force until June 30 of the following year.

Although the annual contribution of each adult is considered separately, the amount paid for prescriptions of dependent children is applied to the member's contribution. Please note that deductible and coinsurance amounts also apply to dependent children. As for spouses, they must satisfy their own maximum contribution every year before the insurer reimburses the cost of their eligible drugs in full.

Eligible prescription drugs

BASIC PLAN

\$10 per prescription

65%

\$1,196 per adult
(set on July 1, 2023)

Public plan list

INTERMEDIATE PLAN

\$5 per prescription

75%

\$1,196 per adult
(set on July 1, 2023)

Drugs requiring a prescription,
including some life sustaining
drugs

FULL PLAN

\$5 per prescription

80%

\$1,196 per adult
(set on July 1, 2023)

Drugs requiring a prescription,
including some life sustaining
drugs



HOSPITALIZATION

Reimbursement - No deductible

Short-term care

Convalescent or rehabilitation care, per insured, per 12-month period

Long-term care, per insured, lifetime maximum

Detoxification treatment, per insured, lifetime maximum

n/a

n/a

n/a

n/a

n/a

100%

Two beds hospital room
Two beds hospital room
Maximum 180 days

Two beds hospital room
Maximum 180 days

\$80 per day, \$2,500 maximum

100%

Two beds hospital room
Two beds hospital room
Maximum 180 days

Two beds hospital room
Maximum 180 days

\$80 per day, \$2,500 maximum



TRAVEL

Reimbursement - No deductible

Out-of-province hospitalization and medical expenses resulting from an accident or a sudden illness in case of emergency, including travel assistance, per trip, per insured

Trip cancellation and interruption insurance, per trip, per insured ¹

¹ In order to be eligible, your plan must be in force at the time one of the insured risks prevents you from traveling.

100%

First 60 days
\$5,000,000 maximum

\$5,000

100%

First 60 days
\$5,000,000 maximum

\$5,000

100%

First 60 days
\$5,000,000 maximum

\$7,500



HEALTH CARE PROFESSIONALS

Reimbursement - No deductible

Combined maximum for all health care professionals, per insured, per calendar year

Group 1

Acupuncturist, chiropractor, dietitian, kinesiologist, kinesiotherapist, massotherapist, naturopath, osteopath

Group 2

Audiologist, certified athletic therapist, chiropractist, foot care nurse, occupational therapist, podiatrist, podologist, physical rehabilitation therapist, physiotherapist, speech therapist

Group 3

Career counsellor, psychiatrist, psychoanalyst, psychoeducator, psychologist, psychotherapist, social worker

n/a

n/a

n/a

n/a

n/a

75%

\$1,000

Combined maximum **\$300**
Maximum of \$50 per visit

Combined maximum **\$500**
Maximum of \$50 per visit

Combined maximum **\$750**
Maximum of \$75 per visit

80%

\$1,500

Combined maximum **\$500**
Maximum of \$75 per visit

Combined maximum **\$750**
Maximum of \$75 per visit

Combined maximum **\$1,000**
Maximum of \$100 per visit



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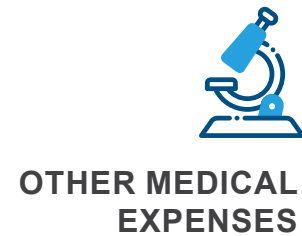
TRAVEL



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OTHER MEDICAL
EXPENSES



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**MONTHLY
PREMIUMS**
by age of main insured
on January 1, 2024 (prior
to the 9% provincial tax)

BENEFIT SUMMARY AS OF JANUARY 1, 2024 (CONTINUED)

Reimbursement - No deductible

Laboratory and diagnostic tests, per insured, per calendar year
Glucometer, per insured, per 48-month period
Support stockings, per insured, per calendar year
Myoelectric arms, external prosthesis and artificial limb, per insured, per prosthesis
Orthopedic shoes, deep shoes and foot orthosis, per insured, per 12-month period
Cosmetic surgery following an accident
Mechanical or hydraulic patient lifters, per insured, per 60-month period
Transcutaneous nerve stimulators (TENS), per insured, lifetime maximum
Insulin pump, per insured, per 60-month period
Extremity pumps for lymphedema, per insured, lifetime maximum
Hearing aids, per insured, per 36-month period
Wig for cancer patients, per insured, lifetime maximum
External breast prosthesis, per insured, per 12-month period
Outdoor wheelchair ramps, lifetime maximum
Home care and assistance, per insured, per calendar year
Home nursing care, per insured, per 12-month period
Surgical brassieres, per insured, per 12-month period

BASIC PLAN

n/a

n/a

n/a

n/a

n/a

n/a

n/a

n/a

n/a

n/a

n/a

n/a

n/a

n/a

n/a

n/a

n/a

n/a

INTERMEDIATE PLAN

75%

Combined maximum of **\$750**

One device

Four pairs

\$10,000

Combined maximum of **\$500**

\$5,000

\$2,000

\$700

n/a

\$1,500

\$250

\$300

One prosthesis

\$2,000

\$500

\$10,000

Two surgical brassieres

FULL PLAN

80%

Combined maximum of **\$1,000**

One device

Four pairs

\$10,000

Combined maximum of **\$500**

\$5,000

\$2,000

\$700

\$7,500

\$1,500

\$250

\$300

One prosthesis

\$2,000

\$500

\$10,000

Two surgical brassieres

Reimbursement - No deductible

Eye examination, per adult, per 24-month period
Eyeglasses, contact lenses or laser vision correction, per adult, per 24-month period or per 12-month period for children less than 18 years of age

n/a

n/a

n/a

100%

One eye examination

n/a

100%

One eye examination

\$200

INDIVIDUAL

Under age 40

40 to 49

50 to 64

\$75.18

\$81.82

\$85.85

\$227.67

\$252.09

\$262.81

\$284.28

\$314.83

\$328.21

COUPLE

Under age 40

40 to 49

50 to 64

\$150.36

\$163.64

\$171.70

\$455.34

\$504.18

\$525.62

\$568.56

\$629.66

\$656.42

SINGLE PARENT

Under age 40

40 to 49

50 to 64

\$110.95

\$120.83

\$126.70

\$338.71

\$375.10

\$390.92

\$422.92

\$468.41

\$488.22

FAMILY

Under age 40

40 to 49

50 to 64

\$186.13

\$202.65

\$212.55

\$566.38

\$627.19

\$653.73

\$707.20

\$783.24

\$816.43





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Please note that only CPA members can subscribe to the optional dental insurance benefit.

BENEFIT SUMMARY AS OF JANUARY 1, 2024		BASIC PLAN	FULL PLAN*
 DENTAL CARE	Combined maximum reimbursement per insured, per calendar year	\$1,000	\$1,500
	Fee guide based on the cost of the province where treatment is rendered, as per the speciality**	Current year	Current year
	Reimbursement - Preventive services (maximum 2 recall examinations per calendar year) - x-rays, diagnostic exams and services	80%	80%
	Reimbursement - Basic services - basic restorative services, denture maintenance, oral surgery, anesthesia, extractions	80%	80%
	Reimbursement - Endodontic and periodontal services - root canal therapy and treatment of gum disease	50%	50%
	Reimbursement - Major restorative services (prosthodontic care) - crowns, implants installed to support dentures, onlays, dentures and bridgework (when required to replace one or more teeth extracted while the person is covered)	n/a	50%
MONTHLY PREMIUMS as of January 1, 2024 (prior to the 9% provincial tax)	Reimbursement - Orthodontic services (per dependent children aged 6 to 18 when treatment starts)	n/a	50% - Lifetime maximum \$1,500
	INDIVIDUAL	\$55.56	\$103.86
	COUPLE	\$111.12	\$207.72
	SINGLE PARENT	\$80.44	\$142.79
	FAMILY	\$136.00	\$246.65

*
You can opt for the basic plan with any level of coverage under the Health plans. However, the Full Dental plan is only available if you have opted for the Intermediate or Full Health plans.

**
The Provincial Dental Association issues a yearly fee guide for its members. Reimbursement is based on the lower of the incurred cost or the suggested fee as per the most current published fee guide of the province where treatment is rendered, as per the speciality.