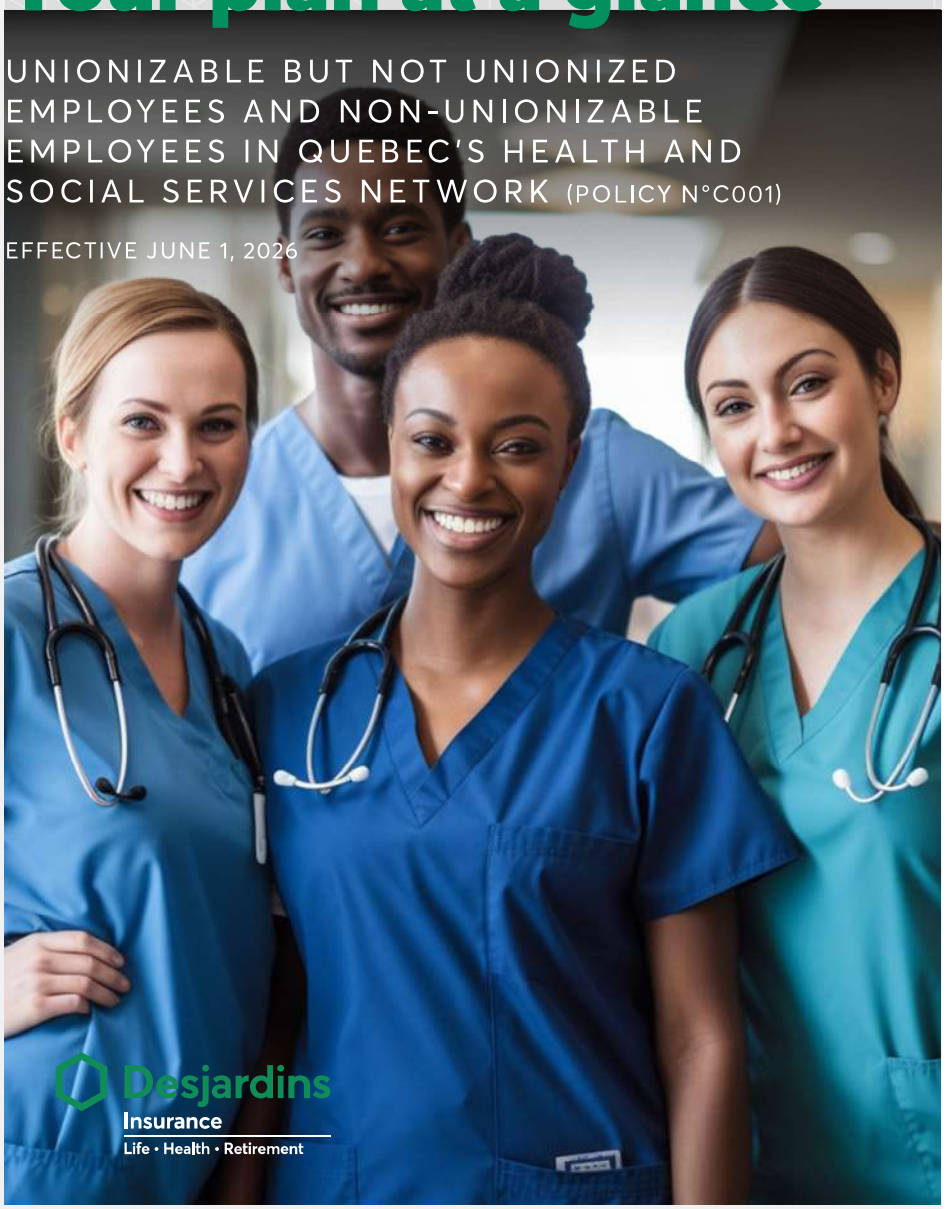
For plan members

Your plan at a glance

UNIONIZABLE BUT NOT UNIONIZED EMPLOYEES AND NON-UNIONIZABLE EMPLOYEES IN QUEBEC'S HEALTH AND SOCIAL SERVICES NETWORK (POLICY N°C001)

EFFECTIVE JUNE 1, 2026



Desjardins Insurance
Life • Health • Retirement

Health insurance

(Mandatory participation with exemption rights)

Drug coverage

To be eligible, expenses incurred for services, supplies, examinations or care must comply with the reasonable standards of the regular practice of the health professionals involved.

Drugs*

Eligible expenses	Basic module
Drugs (Mandatory generic substitution)	**Generic drugs** 70%** of the least expensive equivalent drug available on the market. **Brand name drugs** 70%** of the price of the brand name drug if there are no equivalent drugs available on the market, or 70%** of the price of the lowest-cost equivalent drug available on the market, provided that the required form indicating a medically valid reason, according to the insurer, why the medication should not be substituted is duly completed by the physician and submitted to the insurer.
	Deductible per drug: $5
	Eligible drugs RAMQ list **Maximum annual contribution**** Equivalent to the RAMQ annual out-of-pocket maximum ($1,232 in 2025–2026)
	Direct payment card
Anti-obesity drugs	Not covered
Sclerotherapy injections	$30 per treatment
Preventative vaccines	$500 per calendar year per insured person

* A medical prescription is required for expenses to be eligible for reimbursement.

Note: Reasonable and customary fees (R&C) determined by the insurer apply to all benefits if there's no maximum.

Intermediate module	Complete module
Generic drugs 80%** of the least expensive equivalent drug available on the market **Brand name drugs** 80%** of the price of the brand name drug if there are no equivalent drugs available on the market, or 80%** of the price of the lowest-cost equivalent drug available on the market, provided that the required form indicating a medically valid reason, according to the insurer, why the medication should not be substituted is duly completed by the physician and submitted to the insurer.	**Generic drugs** 90%** of the least expensive equivalent drug available on the market **Brand name drugs** 90%** of the price of the brand name drug if there are no equivalent drugs available on the market, or 90%** of the price of the lowest-cost equivalent drug available on the market, provided that the required form indicating a medically valid reason, according to the insurer, why the medication should not be substituted is duly completed by the physician and submitted to the insurer.
Deductible per drug: $5	**Deductible per drug**: $5
Eligible drugs Regular list **Maximum annual contribution**** Equivalent to the RAMQ annual out-of-pocket maximum ($1,232 in 2025–2026)	**Eligible drugs** Regular list **Maximum annual contribution**** Equivalent to the RAMQ annual out-of-pocket maximum ($1,232 in 2025–2026)
Direct payment card	Direct payment card
Covered	Covered
$30 per treatment	$30 per treatment
$500 per calendar year per insured person	$500 per calendar year per insured person

**Annual out-of-pocket maximum: equivalent to the maximum out-of-pocket amount per calendar year established by the RAMQ and applies to all eligible prescription drug claims for the family. Once this maximum is reached, the reimbursement rate for drugs increases to 100%, and the per-prescription deductible no longer applies for the remainder of the calendar year. This amount will be automatically adjusted on July 1 each year following the RAMQ's annual review.

Other expenses

Eligible expenses	Basic module
Hospital expenses in Canada	100% **Hospital** semi-private room **Convalescent/rehabilitation centre** semi-private room, maximum of 30 days per calendar year
Travel insurance	Included
Trip cancellation insurance	Not included
Respiratory assistance devices (purchase of oxygen and equipment rental)*	80% No maximum
Therapeutic equipment (C-PAP, insulin pumps, and transcutaneous neurostimulators)*	80% $20,000 per calendar year
Wheelchairs*	Not covered
Glucose monitors*	Not covered
Hospital beds*	Not covered
Artificial limb or eye*	80% **Artificial eyes** $30,000 per calendar year **Artificial limbs** • Purchase, up to a maximum of $10,000 per prosthesis • Repair, up to a maximum of $10,000 per repair Replacement due to a physiological change, up to a maximum of $10,000 per prosthesis

* A medical prescription is required for expenses to be eligible for reimbursement.

Intermediate module	Complete module
100% **Hospital** semi-private room **Convalescent/rehabilitation centre** semi-private room, maximum of 30 days per calendar year	100% **Hospital** private room **Convalescent/rehabilitation centre** semi-private room, maximum of 30 days per calendar year
Included	Included
Included	Included
80% No maximum	80% No maximum
80% $20,000 per calendar year	80% $20,000 per calendar year
80% No maximum	80% No maximum
80% $300 per 5-year period	80% $300 per 5-year period
80% No maximum	80% No maximum
80% **Artificial eyes** $30,000 per calendar year **Artificial limbs** • Purchase, up to a maximum of $10,000 per prosthesis • Repair, up to a maximum of $10,000 per repair Replacement due to a physiological change, up to a maximum of $10,000 per prosthesis	80% **Artificial eyes** $30,000 per calendar year **Artificial limbs** • Purchase, up to a maximum of $10,000 per prosthesis • Repair, up to a maximum of $10,000 per repair Replacement due to a physiological change, up to a maximum of $10,000 per prosthesis

Other expenses

Eligible expenses	Basic module
Medical supplies and orthopedic appliances (braces, crutches, splints, casts, etc.)*	Not covered
Wigs*	Not covered
Breast prostheses*	Not covered
Mastectomy bras for breast prostheses*	Not covered
IUDs*	Not covered
Ambulances	100% No maximum
Transportation and accommodation for medical care outside region*	80% $1,000 per calendar year ($48 per day)
Acupuncturist, naturopath, dietician, nutritionist, chiropractor, podiatrist or chiropodist (including x-rays), kinesiotherapist, massage therapist, orthotherapist, osteopath (including x-rays), occupational therapist, speech therapist, audiologist, physiotherapy technologist and physiotherapist	Not covered
Psychologist, social worker, guidance counsellor, psychotherapist, sexologist and psychoeducator	80% $300 per calendar year for all specialists
X-rays by a chiropractor	Not covered

* A medical prescription is required for expenses to be eligible for reimbursement.

Intermediate module	Complete module
80% No maximum	80% No maximum
80% $480 per 60-month period	80% $480 per 60-month period
80% No maximum	80% No maximum
80% $200 per 24-month period	80% $200 per 24-month period
80% $200 per 24-month period	80% $200 per 24-month period
100% No maximum	100% No maximum
80% $1,000 per calendar year ($48 per day)	80% $1,000 per calendar year ($48 per day)
80% $500 per calendar year for all specialists	80% $1,000 per calendar year for all specialists
80% $750 per calendar year for all specialists	80% $1,500 per calendar year for all specialists
80% $60 per calendar year	80% $60 per calendar year

Other expenses

Eligible expenses	Basic module
Vision care	Not covered
Hearing aids*	Not covered
Support stockings	Not covered
Orthopaedic shoes and foot orthoses	Not covered
Cosmetic surgery due to an accident	80% No maximum
Lab exams*	Not covered
Nurse, nursing assistant*	Not covered

* A medical prescription is required for expenses to be eligible for reimbursement.

Intermediate module	Complete module
100% **Eye exam** $120 per 24-month period per insured person	100% **Eye exam** $120 per 24-month period per insured person
Eyeglasses, contact lenses, and laser surgery Not covered	**Eyeglasses, contact lenses, and laser surgery** $300 per 24-month period per insured person
80% $240 per 36-month period	80% $500 per 36-month period
80% $125 per calendar year	80% $500 per calendar year
80% $125 per calendar year for all these expenses	80% $500 per calendar year for all these expenses
80% No maximum	80% No maximum
80% $500 per calendar year	80% $1,000 per calendar year
80% $5,000 per calendar year	80% $5,000 per calendar year

Current premium rates

Effective June 1, 2026 (per 14-day period)

HEALTH INSURANCE BASIC MODULE				
	Plan member's contribution	**Employer's contribution***	**Premium holiday**	**Total premium**
Employees with a job title in job classes 12 to 28				
Employees (under age 65 or 65 and over registered with the RAMQ) working 70% or more of full time**				
Individual	$35.45	$12.92	$1.75	$50.12
Single parent	$40.69	$29.44	$2.54	$72.67
Couple	$67.37	$29.44	$3.51	$100.32
Family	$89.15	$29.44	$4.30	$122.89
Employees with a job title in job classes 1 to 11				
Employees (under age 65 or 65 and over registered with the RAMQ) working 70% or more of full time				
Individual	$26.78	$21.59	$1.75	$50.12
Single parent	$18.91	$51.22	$2.54	$72.67
Couple	$45.59	$51.22	$3.51	$100.32
Family	$67.37	$51.22	$4.30	$122.89

* For plan members working part-time less than 70% of full-time hours, the employer's contribution is reduced by 50% and the plan member's premium is increased by the equivalent amount.

The indicated employer contribution is the one appearing in the *Répertoire des conditions de travail des employés syndicables non-syndiqués et des employés non syndicables du réseau de la santé et des services sociaux*, published on October 4, 2024.

** For plan members ages 65 or over who opt out of the RAMQ general drug insurance plan, an additional premium is added to the plan member's contribution. With the premium holiday, this amount is $191.18 for the individual rate, $208.61 for the single parent rate, $402.08 for the couple rate and $419.51 for the family rate. This additional premium is the same for all modules.

These premiums do not include the 9% tax. Note that the tax rate will increase to 9.975% as of January 1, 2027.

HEALTH INSURANCE INTERMEDIATE MODULE

	Plan member's contribution	Employer's contribution*	Premium holiday	Total premium
Employees with a job title in job classes 12 to 28				
Employees (under age 65 or 65 and over registered with the RAMQ) working 70% or more of full time**				
Individual	$49.60	$12.92	$2.27	$64.79
Single parent	$61.16	$29.44	$3.29	$93.89
Couple	$95.64	$29.44	$4.54	$129.62
Family	$123.80	$29.44	$5.56	$158.80
Employees with a job title in job classes 1 to 11				
Employees (under age 65 or 65 and over registered with the RAMQ) working 70% or more of full time				
Individual	$40.93	$21.59	$2.27	$64.79
Single parent	$39.38	$51.22	$3.29	$93.89
Couple	$73.86	$51.22	$4.54	$129.62
Family	$102.02	$51.22	$5.56	$158.80

HEALTH INSURANCE COMPLETE MODULE

	Plan member's contribution	Employer's contribution*	Premium holiday	Total premium
Employees with a job title in job classes 12 to 28				
Employees (under age 65 or 65 and over registered with the RAMQ) working 70% or more of full time**				
Individual	$62.70	$12.92	$2.74	$78.36
Single parent	$80.10	$29.44	$3.97	$113.51
Couple	$121.99	$29.44	$5.49	$156.92
Family	$155.75	$29.44	$6.72	$191.91
Employees with a job title in job classes 1 to 11				
Employees (under age 65 or 65 and over registered with the RAMQ) working 70% or more of full time				
Individual	$54.03	$21.59	$2.74	$78.36
Single parent	$58.32	$51.22	$3.97	$113.51
Couple	$100.21	$51.22	$5.49	$156.92
Family	$133.97	$51.22	$6.72	$191.91

Dental care

Basic or Complete

(Optional*)

The following description is for illustrative purposes only. Please see your booklet for the full list of eligible expenses.

PREVENTIVE CARE

- Preventive oral exams (recall or regular)
- Polishing, scaling, and fluoride treatment
- X-rays
- Pit and fissure sealants
- Lab tests and examinations

BASIC CARE

- Resin, amalgam or composite restoration work
- Root canal treatment, root amputation (endodontics)
- Gum surgery, grafts (periodontics)
- Tooth removal and other surgeries
- Local anesthesia

RESTORATIVE CARE AND PROTHESES

- Crowns
- Dentures (partial or complete)
- Bridgework

ORTHODONTICS

- Specialized orthodontic examination
- Correction of oral habits
- Corrective orthodontics
- Orthodontic treatment
- X-rays
- Retainer appliances

* The plan must be maintained for a period of 36 consecutive months before it is possible to end participation or move to a lower level.

Applicable provisions	Basic module	Complete module
Preventive care and Basic care	80% $750 per calendar year per insured person	80% $1,500 per calendar year per insured person
Restorative care and protheses	Not covered	
Orthodontics	Not covered	50% Lifetime maximum of $2,000 per insured person
Frequency of examinations, polishing, and scaling	Once per 12-month period	Once per 9-month period
Payment card	Direct payment card	Direct payment card

Current premium rates

Effective June 1 2026 (per 14-day period)

Status	Plan member's contribution	
	Basic module	**Complete module**
Individual	$13.18	$22.20
Single parent	$23.74	$39.95
Couple	$26.40	$44.40
Family	$36.95	$62.16

These premiums do not include the 9% tax. Note that the tax rate will increase to 9.975% as of January 1, 2027.

Life, accidental death and dismemberment insurance

Basic life insurance / Accidental Death and Dismemberment (AD&D) insurance

(mandatory)

Basic life insurance

- **Plan member:**
  1x annual salary
- **Spouse:**
  $10,000
- **Child:**
  $5,000

AD&D insurance

- **Plan member:**
  Depending on the loss, 25% to 100% of the amount insured under the plan member's basic life insurance

Additional life insurance / Additional Accidental Death and Dismemberment (AD&D) insurance

(optional)

Additional life insurance

- **Plan member:**
  1-5x annual salary, with evidence of insurability

Additional AD&D insurance

- **Plan member:**
  Depending on the loss, 25% to 100% of the amount insured under the plan member's additional life insurance

Current premium rates

Effective June 1 2026 (per 14-day period)

	Plan member's contribution
Basic life insurance	0.110% of salary
Basic Accidental Death and Dismemberment (AD&D) insurance	0.036% of salary

Additional life insurance (including additional AD&D)*

Effective June 1 2026 (per 14-day period)
per $1,000 of amount insured

Age	Man		Woman	
	Smoker	Non-smoker	Smoker	Non-smoker
Under age 35	$0.058	$0.042	$0.050	$0.024
Ages 35 to 39	$0.074	$0.050	$0.066	$0.042
Ages 40 to 44	$0.106	$0.074	$0.091	$0.058
Ages 45 to 49	$0.165	$0.115	$0.124	$0.082
Ages 50 to 54	$0.247	$0.165	$0.156	$0.115
Ages 55 to 59	$0.388	$0.289	$0.223	$0.165
Ages 60 to 64	$0.568	$0.445	$0.346	$0.271
Ages 65 to 67	$0.767	$0.635	$0.388	$0.321
Ages 68 to 70	$1.031	$0.866	$0.553	$0.454
Ages 71 to 73	$1.451	$1.204	$0.807	$0.643
Ages 74 to 76	$1.864	$1.550	$1.171	$0.924
Ages 77 to 79	$2.374	$1.979	$1.625	$1.286

If a plan member wishes to remain insured after age 80, the insurer will provide the applicable premium rates to the employer upon request.

* Evidence of insurability is required.

These premiums do not include the 9% tax. Note that the tax rate will increase to 9.975% as of January 1, 2027.

Long-term disability insurance

Definition of total disability

A state of incapacity resulting from illness or accident, or from complications relating to pregnancy, tubal ligation, vasectomy or similar family planning procedures which wholly prevents the plan member from performing the normal duties of their occupation.

For plan members working on a permanent full-time basis, if the state of incapacity persists for more than 5 working days plus 208 weeks without requiring continuing medical care, it must, in order to be considered a total disability, completely prevent the plan member from working in any gainful occupation for which they are qualified by training, education or experience.

For any other plan member, the period after which the definition of total disability changes is 7 calendar days plus 208 weeks; however, it only begins on the first working day of disability.

Current premium rates

Effective June 1 2026 (per 14-day period)

	Plan member's contribution
Long-term disability insurance	0.769% of salary

These premiums do not include the 9% tax. Note that the tax rate will increase to 9.975% as of January 1, 2027.

Long-term disability insurance

(mandatory)

Monthly benefit

- 80% of net monthly salary

Tax status of benefit

- Non taxable

Waiting period

- 5 working days plus 104 weeks for a full-time permanent employee
- 7 calendar days plus 104 weeks for all other plan members

Maximum benefit period

- To age 65

Reduction

- Direct: QPP disability and retirement pensions, CNESST and SAAQ benefits, and others
- Indirect: income from all sources, limited to 100% of net monthly salary

Indexing

- QPP index, maximum 3%

Disability

- First 48 months: plan member's occupation
- After 48 months: any occupation

Waiver

- Option to waive this mandatory coverage if the plan member already has similar coverage under a policy from their professional association or is 2 years or less from retirement

Selecting and changing **coverage modules**

Participation in the health insurance benefit is mandatory. However, you may request an exemption if you already have comparable coverage. The minimum participation period in the selected health insurance module is 24 months before you may switch to a lower module. You may, however, increase your level of coverage at any time.

Participation in the dental care plan is optional. The minimum participation period in the dental insurance plan is 36 months before you may switch to a lower module or end your participation. You may, however, join the plan or increase your level of coverage at any time. Your selections for each benefit can vary based on your needs.

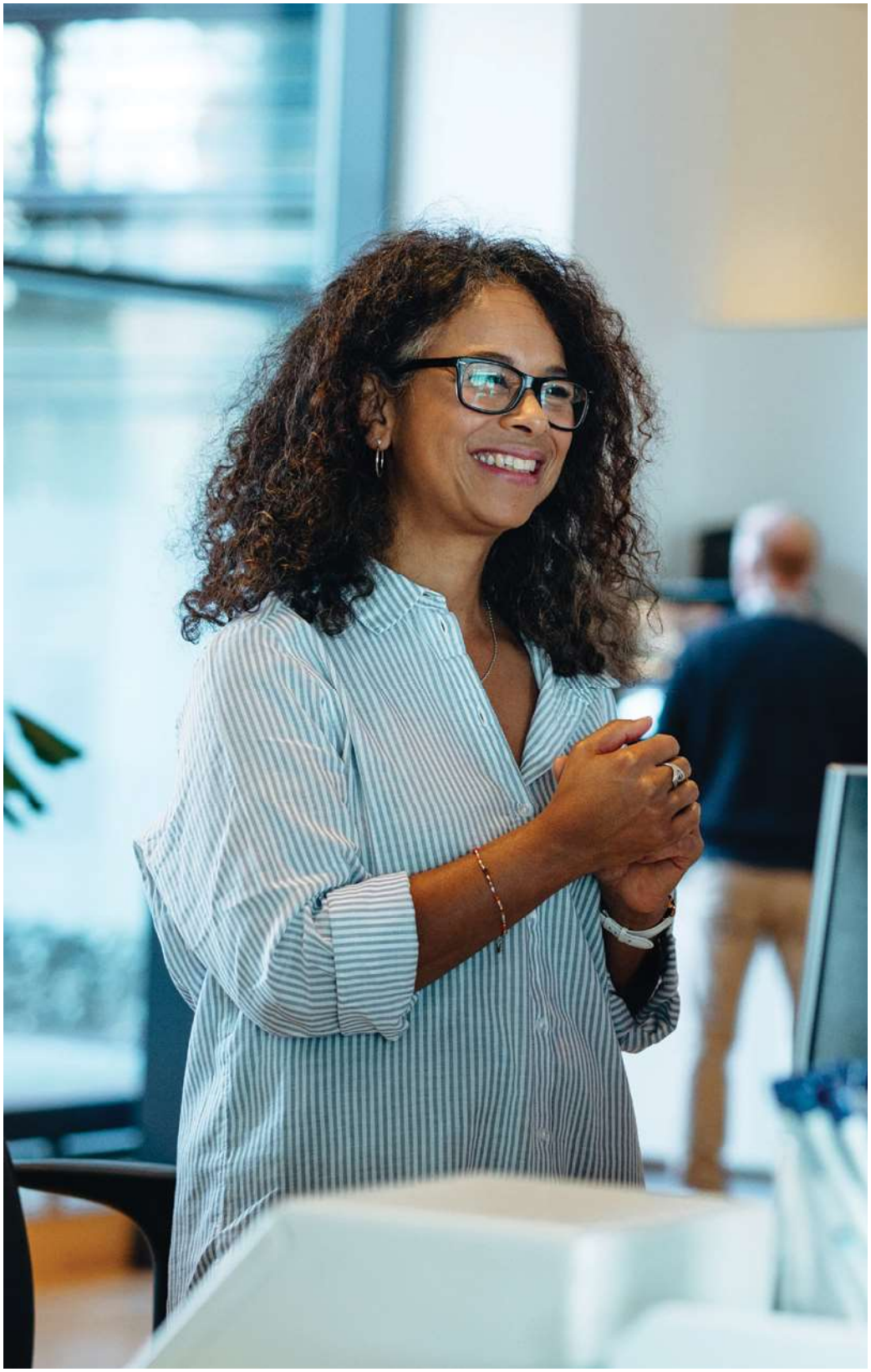
Selecting and changing **coverage type**

If you change your coverage type, the new status will take effect on the date of the event indicated on the enrollment or change form, provided the request is made within the 31 days following the event.

After the 31-day period, the new increased coverage type will take effect on the first day of the pay period during which the employer receives the request.

Your coverage type must be the same for both health insurance and dental insurance.

Please note that an exemption from health insurance still allows you to participate in the dental insurance plan under the coverage type that suits your needs.



Questions?

For questions about your group insurance plan:
200, rue des Commandeurs, Lévis (Québec) G6V 6R2
Phone: **1-866-505-7050** | **desjardins.com/planmember**

This leaflet provides an overview of your group insurance plan. For full details, you can find the insurance booklet on the plan member portal.

About Desjardins Insurance

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products, and ensures the financial security of millions of Canadians through its offices across the country. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance is part of Desjardins Group, the largest financial cooperative in North America.

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