

# INFORMATION BULLETIN

Vol. 23 n° 1 – January 2024



PRESCRIPTION DRUG INSURANCE PLAN « Z »

LIFE INSURANCE PLAN « D »

## YOUR PRESCRIPTION DRUG INSURANCE FOR THE PERIOD FROM JANUARY 1 TO JUNE 30, 2024

Under the Act Respecting Prescription Drug Insurance, all residents of Québec must hold prescription drug insurance coverage. The MÉDIC Construction card that you recently received confirms that you are covered by the Québec construction industry prescription drug insurance plan in compliance with the Act for the period from January 1 to June 30, 2024.

### IT'S IMPORTANT TO DECLARE YOUR DEPENDENTS!

Your spouse and dependent children are covered by MÉDIC Construction. You must register them with the Commission de la construction du Québec (CCQ) to obtain reimbursements for

eligible expenditures made on their behalf. It is also important to inform the CCQ of any change in status of your dependents (for example, when a person ceases to be your spouse). You can complete your MÉDIC file at [sel.ccq.org](http://sel.ccq.org) or you can contact the CCQ's Customer Services to obtain the forms required. These forms are also available on our Web site, [ccq.org](http://ccq.org).

### YOUR COVERAGE

Below is the information concerning your insurance coverage for the period from January 1 to June 30, 2024.

#### PRESCRIPTION DRUG INSURANCE

##### Authorized prescription drugs (mandatory generic substitution/biosimilar)

Unless it is medically required, if you purchase an original medication, the difference between the price of the original medication and that of the lowest-price of the generic medication <b>will be excluded from the annual family maximum and will be entirely at your expense</b> . If a biological medication is prescribed to you and a corresponding biosimilar medication exists, only the biosimilar version will be covered by MÉDIC Construction, subject to exceptions.	Deductible (per insurance period)	\$50/family
	Reimbursement at	70%
up to 100% reimbursement upon reaching the annual maximum of		\$850/family

#### LIFE AND ACCIDENTAL MUTILATION INSURANCE

##### At death of employee

with dependents	\$10,000
without dependent	\$5,000
accidental death (additional amount)	\$5,000

Maximum benefit for complete and definitive accidental mutilation (employee only)

\$5,000<sup>(1)</sup>

##### At death of spouse

\$5,000

##### At death of dependent child

\$5,000

(1) Depending on the loss suffered, the amount payable varies between \$0 and the maximum given. (loss of two hands, of vision, etc.)

An insurance claim must be made within one year after the event concerned; if made after this time, the claim will be rejected. The present document has been produced and is distributed solely for information purposes. Only the *Règlement sur les régimes complémentaires d'avantages sociaux dans l'industrie de la construction* [chap. R-20, r. 10] published by the Éditeur officiel du Québec has official and legal force. Therefore, it takes precedence over the information contained in the present document. The regulation can be accessed on the CCQ's website, under the MÉDIC Construction tab.

The construction industry's employer and union associations determine the rule governing the social benefits.

Associations and corporations



Unions

