

7 INSURANCE FOR “MEMBERS OF THE COMPANY”

An eligible “member of the company” can obtain coverage under general plan A by paying the required premium. The amount of this premium corresponds to the cost of 750 hours (at \$2.99 per hour) plus administration fees (equivalent to \$0.15 per hour) and 9% tax, or \$2,556.82. Your hours worked during the reference period, your hours in reserve, and your supplemental contributions will lower the cost of the premium.

If you pay the premium to obtain plan A coverage but have insurance prolongation (see section 3) for plan A during the entire insurance period from January 1 to June 30, 2024, the amount that you have paid will be refunded.

End of eligibility

You are no longer eligible to pay a premium for “company officers” as of the insurance period following your 65th birthday. If you have voluntarily participated in the pension plan and have accumulated 21,000 hours, the insurance plans for retirees may be offered to you under certain conditions (see sidebar on page 7).

Loss of right

If you have already paid this premium in a preceding insurance period, you must be insured under plan A for the period from January to June 2024, or you will lose the right to pay this premium in subsequent periods.

If you have never paid this premium in a preceding insurance period, and you were insured by your hours worked, you will have to be insured under plan A, B, C, or D for the period from January to June 2024, or you will lose the right to pay this premium in subsequent periods.

If you lose your right to pay this premium, you may obtain plan Z coverage (see section 4) for each insurance period if you meet the two following conditions:

- you have not lost your eligibility for plan Z (see section 4);
- you are a member of the company linked to a company identified as an employer for the purposes of social benefits for the insurance period in question.

IMPORTANT

Only members of the company insured by plan A will have the opportunity to **participate voluntarily in the pension plan** in November 2024. Consult the pamphlet Participation by employers in the Social Benefits Plans on this subject.

The following exclusions apply to insurance coverage offered to members of the company.

A disability resulting from an industrial accident or occupational disease is indemnified by the Commission des normes, de l’équité, de la santé et de la sécurité du travail (CNESST). As a general rule, construction workers are covered by the Act Respecting Industrial Accidents and Occupational Diseases. However, an individual who is not covered does not have the right to salary insurance benefits if his or her disability results from a work-related accident or an occupational disease.

As a general rule, construction workers are covered by the Employment Insurance Act. However, a person who does not receive employment insurance benefits because he or she did not perform work insurable under this law is not entitled to receive the weekly salary insurance benefit during the first 27 weeks following the beginning of the disability.

You cannot obtain hour credits or salary insurance benefits for a disability that began before your response to the offer of payment of the “member of the company” insurance premium was received by the CCQ.

8 ADJUSTMENT OF YOUR HOUR RESERVE AND CALCULATION OF THE AMOUNT TO PAY GIVEN ON YOUR NOTICE OF INSURABILITY

The basic hourly rate accorded in the insurance plan has increased for the insurance period starting January 2024. Your hour reserve must be adjusted to reflect the new rate.

EXAMPLE FOR A RESERVE CONTAINING 1,000 HOURS:

This is how the calculation is done:
 $1,000\text{ h} \times \$2.87 / \$2.99 = 959.87\text{ h}$
The total amount of 1,000 h \times \$2.87 = \$2,870 is equivalent to 959.87 h \times \$2.99 = \$2,870

However, because the per-hour rate increases, fewer hours are used to determine the credit accorded to you.

EXAMPLE OF A FULL CREDIT FOR A PREMIUM OF \$1,500 BEFORE TAXES:

When one hour was worth \$2.87, 522.6 hours would be used to pay the \$1,500 premium.
With one hour now worth \$2.99, only 501.7 hours would be used.

The calculation of the amount that you must pay is given on the reply coupon. The following items are used for this calculation.

- **Credit granted:** The hours in your reserve and those worked during the reference period are used to lower the amount of the premium that you have to pay.
- **Tax of 9% on insurance:** The 9% tax on insurance is calculated on the amount that you must pay after deducting the “credit granted.”
- **Amount on deposit:** This is an amount of money that is on deposit at the CCQ in your name. This amount is used to lower the amount that you have to pay.

If an amount is given in the “amount on deposit” and it is not used for the indicated period, it will be automatically refunded to you. Please note that no cheque is issued for a balance of under \$5.00; these amounts are kept on deposit in your name and will be used during another insurance period.

- **Amount to pay:** If the amount given in this box is \$0.00, this means that the amounts held by the CCQ in your name are sufficient to pay the premium required. **You must nevertheless return the notice of insurability reply coupon to authorize the CCQ to use these amounts to insure you.**



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

Associations and corporations

Unions

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.

For more information

Contact the CCQ’s Customer Services by calling 1 888 842-8282 or visit the website ccq.org

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This document is available in adapted media upon request.

COMMISSION DE LA CONSTRUCTION DU QUÉBEC



UNDERSTANDING YOUR NOTICE OF INSURABILITY

FROM JANUARY 1 TO JUNE 30, 2024



Your notice of insurability describes the various ways you may be insured starting January 1, 2024. The insurance coverage plans offered are described in the following pages; consult the sections that concern you.

IMPORTANT : IN ORDER TO PROCESS YOUR FILE QUICKLY, IT IS RECOMMENDED TO USE THE ONLINE SERVICES AND THE DIRECT PAYMENT.

SECTIONS

- 1 > What to do to be insured
- 2 > Insurance by hours
- 3 > If you have a disability
- 4 > Drug insurance plan Z
- 5 > Retirees Insurance Plan
- 6 > Premium to obtain coverage under insurance plan C
- 7 > Insurance for “members of the company”
- 8 > Adjustment of your hour reserve and calculation of the amount to pay

1 WHAT TO DO TO BE INSURED

If your notice indicates that you are insured by your hours

You can keep this coverage for the period from January to June 2024 or you can choose another option offered on your notice.

- If you wish to keep the insurance coverage obtained by your hours for January 2024, do not return the reply coupon.
- If you wish to change your insurance coverage, you must inform the CCQ of this (see sidebar opposite).

If your notice indicates that you are not insured by your hours

To be insured for the period from January 1 to June 30, 2024, you must indicate your choice to the CCQ (see sidebar opposite).

HOW TO INDICATE YOUR CHOICE AND MAKE YOUR PAYMENT

To obtain coverage under the insurance plan that interests you, you must indicate your choice and make the appropriate payment to the CCQ before the deadline given on your notice of insurability.

The different ways you can do this are described on the back of your insurability notice, in the “How to Make Your Payment” section.

2 INSURANCE BY HOURS

If your file contains the required number of hours, you may be insured by plan A (750 hours), B (600 hours), C (450 hours) or D (300 hours). The hours in your reserve and those that you have worked during the reference period are used to insure you. However, the hours in your reserve may not be used to improve the coverage that you had in the preceding insurance period (July 1 to December 31, 2023).

EXAMPLE:

You have 200 hours in your reserve. You work 400 hours during the reference period. If you were insured under plan C (450 hours) during the period from July to December 2023, you can use 50 hours from your reserve to keep the coverage under this plan from January 1 to June 30, 2024; you cannot use the 200 hours from your reserve to obtain coverage under plan B (600 hours).

Supplementary insurance plans are provided for employees in certain trades. For each hour worked in one of these trades, a supplementary contribution is paid. An employee insured by one of the basic plans, A, B, C or D, obtains the corresponding supplementary coverage when the required amount of supplementary contributions have accumulated in his or her file. This amount may vary from one period to another depending on the supplementary insurance plan and the sector.

Consult the pamphlet “Insurability Requirements” for more information.

3 IF YOU HAVE A DISABILITY

Hour credits

If you suffer a total disability while you are insured and aged under 65 years, hours may be credited to your insurance file. Hour credits may be awarded only if you are insured by plan A, B, C or D during the period of your disability. You do not have the right to hour credits if you are insured under the Retirees Insurance Plan when the disability begins.

Your application for hour credits must be submitted to the CCQ WITHIN ONE YEAR after the disability begins. For more information, contact the CCQ’s Customer Services.

Insurance Prolongation

Employees who receive hour credits for disability keep the insurance coverage (A, B, C or D) that they had at the beginning of their disability or the best coverage that they obtained subsequently. This insurance prolongation ends on the first of the following dates:

- when the employee no longer receives hour credits;
- when the employee dies.

If insurance prolongation ends during the insurance period, the employee is insured for the rest of this period by his or her hours or according to the premium that he or she has paid. If your notice of insurability indicates that you may benefit from insurance prolongation, you must therefore analyze your situation carefully before refusing to pay the premium that is offered to you.

4 DRUG INSURANCE PLAN Z

Plan Z offers family drug insurance coverage only. To obtain this coverage, you must pay the premium of \$1,160 (taxes included) for the period from January 1 to June 30, 2024. Your hours worked during the reference period, your hours in reserve, and your supplemental contributions will lower the amount of the premium to be paid.

Plan Z is offered to employees who cannot be insured by their hours (see section 2) but who may pay a premium (see sections 5, 6 and 7) to obtain MÉDIC Construction insurance coverage.

Employees lose their eligibility for plan Z in the following situations:

- starting in the insurance period following the date of their death;
- starting in the insurance period following the date of their 65th birthday.

IMPORTANT

Being insured by plan Z may cause you to lose your eligibility for the Retirees Insurance Plan or for insurance for members of the company. Read carefully the information concerning these insurance options on your notice of insurability.

5 RETIREES INSURANCE PLAN

Employees eligible for the Retirees Insurance Plan have a choice among the following coverage levels: R1, the most complete; R2, an intermediate plan; and R3, the least complete. The attached table called “Insurance Coverage” lets you compare these coverage levels.

Your hours worked during the reference period, your hours in reserve, and the amount of your supplemental contributions will reduce the amount that you must pay.

PLAN	R1	R2	R3
(taxes included)	\$2,040	\$1,715	\$1,205

Your notice of insurability indicates the amount of the premium to pay to obtain MÉDIC Construction insurance coverage with drug insurance. The amount of this premium varies for R1, R2 and R3 coverage. The premiums required for MÉDIC Construction correspond to the cost of insurance coverage offered to retirees in the construction industry. For instance, when consumption by all people insured by MÉDIC Construction drops, the premium billed to retirees drops as well. **The opposite is also true: if consumption increases, the premium increases. This increase cannot be more than \$100 per insurance period.**

IMPORTANT

- If you choose to be insured by the Retirees Insurance Plan, only this insurance coverage will be offered to you thereafter, as long as you are eligible for it.
- If you lose your eligibility for the Retirees Insurance Plan, you are offered the opportunity to obtain plan Z coverage for each insurance period, as long as you are eligible for it (see section 4). However, a person who can be insured under plan A, B, C or D by his or her hours (see section 2) is not offered plan Z.

6 PREMIUM TO OBTAIN INSURANCE COVERAGE UNDER PLAN C

You are eligible to pay a premium to obtain plan C coverage if:

- the hours in your file allow you to be insured by plan D or do not allow you to be insured for the period from January 1 to June 30, 2024; AND
- you have been insured under plan A, B or C for the period from July 1 to December 31, 2023; AND
- you have worked a total of 1,200 hours or more during the three reference periods from February 27, 2022 to August 26, 2023; AND
- you have accumulated at least 8,000 hours worked in your pension plan as of August 26, 2023.

The amount of the premium to obtain plan C coverage corresponds to the cost of 450 hours (at \$2.99 per hour), to which is added the 9% tax on insurance, for a total of \$1,466.60. Your hours worked during the reference period and your hours in reserve reduce the amount that you will have to pay.

Employees who pay the premium to obtain plan C coverage and have accumulated the required amount of supplemental contributions obtain their trade’s plan C supplemental coverage.

If you pay a premium to obtain plan C coverage but have insurance prolongation (see section 3) under plan A, B or C for the entire insurance period from January 1 to June 30, 2024, the amount that you pay will be refunded to you.