

To help you choose the plan that best meets your needs, compare the coverages in the table below for each of the plans indicated on your notice of insurability.
IMPORTANT : IN ORDER TO PROCESS YOUR FILE QUICKLY, IT IS RECOMMENDED TO USE THE ONLINE SERVICES AND THE DIRECT PAYMENT.

	RM1	RM2	RM3
Life insurance			
Death benefits			
of retiree with dependents	\$20,000	\$15,000	\$10,000
of retiree without dependent	\$20,000	\$15,000	\$10,000
of spouse	\$15,000	\$12,000	\$5,000
of dependent child	\$7,500	\$5,000	\$5,000

Health insurance (retiree and dependents)

		RM1	RM2	RM3	
Hospitalization (expenses for a room)	maximum payable	\$75 / day	\$75 / day	not covered	
Authorized medication (mandatory generic substitution/biosimilar)¹	deductible per insurance period reimbursement up to 100% reimbursement upon reaching the annual maximum of	none 90% \$850 / family	\$25 / family 75% \$850 / family	\$50 / family 70% \$850 / family	
Eye care				NOT COVERED	
Examination					
retiree	maximum reimbursement per 24 months	\$70	\$70		
spouse	maximum reimbursement per 24 months	\$70	\$70		
dependent child	maximum reimbursement per 12 months	\$70	\$70		
Corrective glasses and lenses					
retiree	maximum reimbursement per 24 months	\$550	\$375		
spouse	maximum reimbursement per 24 months	\$500	\$300		
dependent child	maximum reimbursement per 24 months	\$350	\$100		
Safety glasses (with prescription)					
retiree	maximum reimbursement per 12 months	\$250	\$250		
Fee for surgical vision correction					
retiree	reimbursement	60%	60%		
lifetime maximum per person	retiree	\$550	\$375		
Paramedical services					
The amount indicated is the maximum reimbursement you can get.					
chiropractor	per visit	\$40	\$35		
x-rays-chiropractor	per person per period	\$50	\$45		
physiotherapist	per visit	\$50	\$40		
acupuncturist	per visit	\$30	\$30		
audiologist	per visit	\$50	\$50		
speech therapist	per visit	\$60	\$50		
psychologist	per visit	\$60	\$50		
podiatrist	per visit	\$50	\$50		
social worker, psychotherapist	per visit	\$50	\$40		
alternative medicine					
maximum 10 visits per person per period for all 6 professionals					
naturopath	per visit	\$30	\$30		
osteopath	per visit	\$50	\$30		
massage therapist, kinesitherapist, kinotherapist, orthotherapist (medical referral required)	per visit	\$30	\$30		
Overall maximum for paramedical services (per insurance period)	retiree for each dependent	\$1,100 \$1,100	\$500 \$500		
Hearing aid	maximum reimbursement per 36 months	\$1,000	\$1,000		
Batteries for hearing aid	maximum reimbursement per 12 months	\$50	\$50		
Laboratory fees, medical imaging	reimbursement	100%	100%		
	maximum reimbursement per person per 12 months	\$2,200	\$2,200		
For some other fees (ambulance, prostheses, crutches, etc.)					
Limitations and deductibles may apply.	reimbursement	100%	100%		
Construire en santé Program - includes the following health services:					
Treatment of drug and alcohol abuse and compulsive gambling	reimbursement lifetime maximum per person	80% \$2,500	80% \$2,500		
Treatment of major depression and for violent behaviour	reimbursement lifetime maximum per person	80% \$2,500	80% \$2,500		
Assistance to workers and their families	reimbursement maximum number of hours of consultation per calendar year	100% 8 / person	100% 8 / person		
Smoking cessation		yes	yes		
Documentation/free and personalized telephone follow-up					
Laser treatment (retiree and spouse) (prior authorization required)	reimbursement lifetime maximum per person	50% \$300	50% \$300		
Personalized telephone follow-up with a nurse concerning chronic illnesses and advice on sound living habits		yes	yes		
Medical emergency abroad (certain limitations and conditions apply)		max 100%	max 100%		
The expenditures must be made by a person insured under a public health insurance plan in Canada, such as the Régie de l'assurance maladie du Québec. Consult the pamphlet The Medical Emergency Abroad Program for more information on the conditions applicable for the reimbursement of these fees.					

Dental care insurance - 2024 fee schedule (retiree, spouse and dependent child under the age of 21)

		RM1	RM2	RM3
Deductible per family per insurance period		none	\$30	
Diagnosis, prevention, minor treatment	reimbursement	90%	60%	NOT COVERED
	maximum reimbursement per person per insurance period	\$600	\$600	
Periodontics and endodontics	reimbursement	80%	60%	
Major restoration work (dentures*, crowns*, etc.)	reimbursement	80%	70%	
Maximum reimbursement for these cares combined	retiree and spouse	\$1,300	\$900	
per person per insurance period	dependent child	\$1,300	\$600	
Dental implants and certain related treatments	reimbursement	100%	100%	
	maximum per person per 5 years	\$1,500	\$900	
Orthodontic treatment (dependent child only)	reimbursement	80%	not covered	
	lifetime maximum per child	\$2,300	not covered	

*For example, the replacement of a denture or a crown is reimbursed once every 5 years.

Specific conditions apply to the payment of certain benefits and to the reimbursement of certain fees.

¹Unless 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 will be excluded from the annual family maximum and will be entirely at your expense. 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.