

## Focus

Your association's  
insurance plan

Coverage  
summary

 **Sogedent  
Assurances**<sup>inc.</sup>

Financial  
Services Firm



**Physical  
and mental**  
well-being

**Financial**  
security

**Tailored**  
for you

**Focus**  
on your needs

The Association des chirurgiens dentistes du Québec (ACDQ), through its subsidiary Sogedent Assurances, is pleased to offer you an insurance plan that can be customized based on your needs. It is designed to ensure your physical and mental health, as well as your financial security.

This document summarizes the plan's key features.

Enjoy!



ASSOCIATION DES  
CHIRURGIENS DENTISTES  
DU QUÉBEC



**Physical  
and mental**  
well-being

## Eligibility

You must be an active member of the Association des chirurgiens dentistes du Québec (ACDQ) to take out health insurance under the association's insurance plan.

## Membership rules

- The options you choose when enrolling in the plan remain in force for two years, unless your personal situation changes due to an eligible life event.
- You do not need to submit evidence of insurability to enrol in the most generous plans (Balanced and Enhanced).
- If you are a resident of Quebec and an active ACDQ member without access to another private drug plan through your employer or your spouse, you must enrol in the ACDQ's drug plan and pay its premiums, as required by Quebec's *Act Respecting Prescription Drug Insurance*.

## Coverage status for health care coverage

Individual	Single-parent	Couple	Family
Member only	Member and child(ren)	Member and spouse	Member, spouse and child(ren)

## Eligible dependents

### Spouse

A person with whom you are legally married or in a civil union.

OR

A person who is publicly represented as your spouse and who has either been living with you for at least 12 months or who has been living with you for any period and has a child with you and from whom you haven't been living apart for more than three months.

### Children

Each of your children or your spouse's children who is unmarried and is:

- under the age of 21; or
- under the age of 26 and a full-time student; or
- a functionally disabled person of any age who lives with you and your spouse; satisfactory proof of disability must be submitted to the insurer.

## Eligible live event

— Marriage

— Common-law relationship of at least one year

— Divorce, legal separation

— Birth, adoption or legal custody of a child

— Death of a dependant

— Termination of a dependent's eligibility

— Your spouse gains (or loses) coverage through their employer's plan



## Health care

Unless otherwise indicated, maximums apply per insured person, per calendar year.

	Essential	Balanced	Enhanced
<b>Prescription drugs</b>			
Deductible		\$20 per prescription	\$15 per prescription
Reimbursement		% covered by RAMQ (67% from January 1, 2024)	75%
Drugs covered		RAMQ list	
Maximum cost paid by the insured		RAMQ's maximum <sup>1</sup>	
Mandatory generic substitution		Yes	
Beneva insurance card		Direct billing	
<b>Hospitalization</b>			
Hospitalization	Not covered	100%, semi-private room	
Convalescent home or rehabilitation centre	Not covered	100%, semi-private room Maximum stay of 180 days per 12-month period	
<b>Health care professionals</b>			
Reimbursement			75%
– Guidance counsellor, psychoeducator, psychologist, psychotherapist, social worker		Not covered	Combined max. of \$750, per-visit maximum of \$75
– Audiologist, chiropractor, occupational therapist, speech therapist, podiatrist/chiropract, physiotherapist, physical rehabilitation therapist			Combined max. of \$500, per-visit maximum of \$50
<b>Medical expenses</b>			
Reimbursement			75%
Ambulance fees			Covered
Orthopedic appliances (splints, crutches, plaster casts, etc.)			
Products for stomas			Not covered
Hearing aids		\$600 every 60 months	
Glucose meter		\$250 every 36 months	
Wigs		Lifetime max. of \$350	
Breast prosthesis		\$1000 every 24 months	
External prosthesis and artificial limb		\$5,000 per prosthesis	
Diagnostic tests and laboratory fees		Not covered	
Preventive vaccination		Not covered	\$200

<sup>1</sup> This is the maximum amount set by the Régie de l'assurance maladie du Québec (RAMQ), which is currently \$1,196. It is adjusted each year on July 1. The maximum is combined for prescription drug expenses incurred by you and your dependents. A separate maximum applies for your spouse, if applicable.

	Essential	Balanced	Enhanced
<b>Vision care</b>			
Reimbursement			100%
Eye exam		Not covered	Every 24 months
Glasses, contact lenses and laser surgery			Not covered
<b>Travel insurance</b>			
Reimbursement			100%, semi-private room
Out-of-country medical emergency			Maximum of \$5,000,000 per trip
Maximum trip duration		Not covered	180 days
Reimbursement for trip cancellation or trip interruption			Maximum of \$5,000 per insured person per trip
<b>Telemedicine</b>			
Free access to a full range of healthcare services anytime, anywhere		Not covered	Covered (see next page)
<b>Termination of coverage</b>			
Termination		When an insured person stops being an active member of the ACDQ, retires or dies, whichever comes first <sup>2</sup>	

<sup>2</sup> For members age 65 and over, an insured person can maintain their health care coverage, based on the different options, by paying the corresponding premium when the time comes to decide whether they want to maintain their coverage.

### What is a per-prescription deductible?

This is the amount you need to pay in order to get reimbursed for your prescription drug expenses. This applies to the purchase or renewal of each medication prescribed by a physician.

### What is mandatory generic substitution?

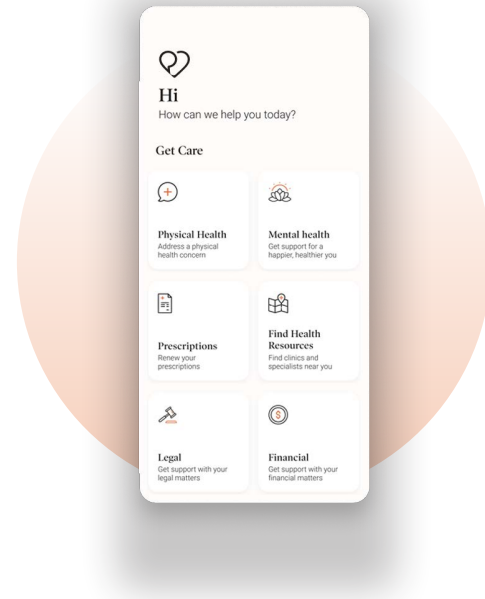
It replaces a brand-name drug with a generic substitution that is just as effective but costs less. Therefore, the amount reimbursed depends on the price of the generic drug.



## Telemedicine service

With this online platform, you and your dependents have free, confidential access to a multitude of health services, at any time, from the comfort of your home:

- Real-time chat with a nurse
- Consultation with a doctor or a health care professional via videoconference
- Answers to your health questions
- Prescriptions or prescription renewals
- Diagnosis of common illnesses
- Help with navigating the healthcare system



**You have access to the telemedicine service only if you've chosen Balanced or Enhanced health care coverage.**

Fully confidential and available 24/7 through the Dialogue app or online at [app.dialogue.co](https://app.dialogue.co)

Dialogue can help you with a variety of common conditions:

**certain conditions:**

sinus pain, headaches, cough, fever, vomiting or diarrhea

**dermatological issues:**

rashes, hives or skin abrasions

**minor emergencies:**

urinary tract infections, conjunctivitis or sinus infections

**questions about mental health:**

stress, anxiety, fatigue or depression

**advice on minor injuries:**

cuts, bites, muscle or joint pain

**sexual health:**

information on sexually transmitted infections (STIs) and screening



## Tips and tricks to help you be an informed consumer

### Ask for a 90-day supply of your medication

Renew your prescriptions for 90 days instead of 30 days.

You'll save on prescription dispensing fees.

### Respect the dosage

Take your medicine as prescribed through the entire course of treatment and following the instructions of your healthcare professional

You will reap the full benefits of your medication and avoid any complications.

### Prioritize your overall health

This may seem obvious, but the best way to prevent illnesses and injuries is to take care of yourself.

**Take preventive measures:** eat well, exercise, get regular medical check-ups and, last but not least, make sure to take some time to relax and unwind.



## Health care coverage claims

You can submit your claims to your insurer in three simple ways.



Directly  
on your Beneva app

—  
Free download



From the Customer Centre

—  
[beneva.ca](http://beneva.ca)



By mail

—  
Using a  
paper form



**Financial**  
security



The following forms of coverage help protect your financial security as well as that of your loved ones if an unexpected event affects your ability to earn your normal income. Work with a Sogedent advisor to make sure you have the right combination of products for your situation.

## Life insurance and accidental death and dismemberment (AD&D) insurance

### For you and your dependents

Life insurance provides financial support in the event of your death, or the death of your spouse or children. Accidental death and dismemberment (AD&D) insurance covers you in the event of accidental death or critical injury.

Your life and AD&D insurance needs evolve along with your personal and professional situation. Consequently, your insurance coverage should be reviewed in response to major life events such as:

—  
Purchase of a home

—  
Separation or divorce

—  
Signing of a shareholders' agreement

—  
Marriage or common-law or civil union

—  
Birth of a child

—  
Purchase or sale of a dental clinic

This will ensure you don't have too much insurance while also making sure your loved ones don't have to lower their standard of living in the event of your death.

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**Adapt your coverage to suit your personal and professional needs**

### Characteristics of life and AD&D insurance

- It guarantees you quality and much lower premiums than what you'd have to pay if you signed up for individual insurance.
- Preferential rates can be given if you meet certain criteria for good health.
- It can be combined with any other temporary policy available on the market so that you can take advantage of the best rates at all times.
- This coverage is also available for your dependents, even if you don't take out coverage for yourself.

### Did you know?

When you take out life insurance with Sogedent, you can opt for a **waiver of premium rider**. That means you won't have to pay your premiums if a disability from an illness or accident prevents you from:

1. (during the first two years of disability) performing the main tasks of your regular occupation and for which you are under medical supervision;
2. (after the first two years) carrying out paid work for which you are qualified or could reasonably be qualified given your training, education or experience, you don't have gainful employment and are regularly monitored by a physician.

## Disability – Income protection insurance

Did you know that, on average, one of every three people will suffer from an extended disability before the age of 65?

As a professional, you can't compromise when it comes to insuring your most valuable financial asset. That's why disability – income protection insurance offers you coverage in line with the specific characteristics of your profession.

Disability – income protection insurance financially protects your professional capital in the event of an illness or accidental injury that leaves you unable to work and earn your normal income.

### Guaranteed benefit at the time of disability

No proof of income required and no reduction based on your other income

### Choose between different elimination periods

Greater flexibility based on your needs (30, 60, 90, 120, 180 days)

### Definition of "regular occupation"

Effective until the end of your coverage

### Customize your coverage through optional riders at affordable rates

→ Cost-of-living adjustments to benefits after 12 months (to protect your purchasing power)

→ Guaranteed insurability offered to plan members under the age of 55

Possibility of increasing your insurance amount up to five times without having to provide new evidence of insurability

Only one increase allowed per year up to a maximum of 10% of the insurance amount in force or \$500, whichever your prefer

Does not apply during periods of total or partial disability

Dentistry students have access to this coverage, adapted to their circumstances, from their first year of school.

[Contact your Sogedent advisor for an analysis of your needs and a personalized quote.](#)

### Did you know?

Sogedent's unique advantages:

1. With the **regular occupation clause**, if you can no longer practice dentistry after a disability, you can take another job during your disability with no impact on your disability benefits (under certain conditions).
2. Thanks to the **guaranteed benefit clause**, your benefits will never be reduced on the basis of your other income. And no proof of income is required in the event of total disability.
3. **Presumptive disability** applies if you lose the sight in one eye, the use of a hand, the ability to speak or hear, or the use of both feet. All other contracts require the loss of sight in both eyes or the use of both hands. In addition, the insurer starts paying benefits from the first day of disability, rather than after the elimination period, and continues paying until the end of the coverage period.

## Disability – Office Overhead insurance

This insurance offers you benefits based on the eligible expenses that continue to accrue during your disability, minus any income paid to you by a dentist who replaces you during your disability.

Whether you're a dentist owner or an associate dentist, you have several options to choose from for the insured amount payable during the disability and the length of the benefit payment period to suit your specific situation.

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**Contact a Sogedent advisor to determine which strategy suits your situation.**



## Questions

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**Contact a Sogedent Assurances advisor:**

☎ 514-282-1425 or 1-800-361-3794, then press 2

@ assurances@sogedent.qc.ca

**Business hours:**  
Monday to Friday, 8:30 a.m. to 4:30 p.m.

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**Contact the insurer, Beneva :**

☎ 1-877-651-8080

**Business hours:**  
Monday to Friday, 8 a.m. to 8 p.m. (ET)

You will have to identify yourself using your contract number (14A00)

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**For more information on health care**

Visit the customer centre at [beneva.ca/en/customer-center](https://beneva.ca/en/customer-center)

or download the Beneva app today!



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This summary contains an overview of the main provisions of your association's group insurance plan. This plan is governed by official documents, such as insurance contracts, and by applicable legislation. If there are any discrepancies between this summary and the plan's official documents, the latter shall prevail.

The ACDQ, through its subsidiary Sogedent Assurances, reserves the right to modify or terminate the coverage offered or to modify the group benefits plan's cost or eligibility rules. Should this occur, Sogedent shall notify you of any changes as soon as possible.

Effective January 1, 2024.



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