

DENTAL INSURANCE

Participation

The teachers' group dental insurance plan is compulsory for all teachers except those who already have dental insurance (proof of which is required). It is not available to Adult and Vocational Education teachers who do not have full-time (automatically renewable) contracts. The insurer of this plan is Industrial Alliance.

Description of the Plan

- Preventive Care**
- examinations
 - x-rays
 - lab tests
 - polishing + fluoride treatment
 - anesthesia (in relation to surgery)

- Basic Treatments**
- fillings
 - endodontics (root canal treatments)
 - periodontics (gum disease treatments)
 - repair and adjustment of removable dentures
 - oral surgery

- Major Treatments**
- placement or replacement of fixed or removable dentures (subject to certain conditions)
 - inlays and onlays

Structure

- 80% reimbursement on Preventive Care and Basic Treatments
- 50% reimbursement on Major Treatments
- \$2000.00 maximum per person per calendar year on Preventive Care and Basic Treatments
- Additional \$2000.00 maximum per person per calendar year on Major Treatments

Cost (2021)

- Individual: \$22.27 (tax included) per pay
- Single parent: \$38.98 (tax included) per pay
- With spouse only: \$42.32 (tax included) per pay
- Family: \$59.02 (tax included) per pay

Changing Your Coverage

You may reduce coverage from Couple or Family to Individual at any time.

You may add coverage for yourself (in the case where you lose coverage through your spouse) or for family members (in the case of a change in family or employment circumstances) if you apply within 60 days of the change and depending on the particularities involved.

To make changes, write to the Human Resources Department (EMSB). They will send you the appropriate form.

More Information

A booklet giving a complete description of the terms and conditions of the plan is available from the MTA office.

To make a claim you may use one of the standard forms available in all dentists' offices, or download a form from the QPAT website. When filling out the form, indicate "97001" as your policy number and "070" as your division number. Your certificate number is your Employee Number. Send your form to:

**Industrial Alliance Insurance and Financial Services Inc.
680 Sherbrooke Street West, #580
Montreal QC H3A 2M7**

HEALTH INSURANCE

Participation

The teachers' group health insurance plan is compulsory for all teachers except those who are already similarly protected through their spouse's health insurance. The insurance carrier is the Industrial Alliance Insurance. It is also compulsory to cover family members if they are not already covered through one's spouse's insurance, because of Quebec's drug insurance law.

Those who have not joined the plan upon employment and wish to join later (if, for example, their spouse's insurance no longer covers them) and those who wish to increase their coverage from individual to family may be expected to show evidence of insurability for the new participants (medical attestations), depending on the circumstances and deadlines involved.

Coverage

This insurance plan is designed to cover most medical costs that may be incurred which are not covered by the public medicare system, including medical costs incurred while travelling outside Quebec. It is usually advisable for a teacher to check with the union office or QPAT if he/she incurs **any** medical costs and does not know if such costs are covered by the plan. A complete description of the plan is available on QPAT's website, in the Documents section.

There is a deductible of \$25.00 per year for individual coverage and \$50.00 per year for family coverage.

Cost (2021)

For those under age 65, the cost (9% tax included) of the plan is \$57.48 per pay (individual), \$81.13 per pay (with children only), \$109.50 per pay (with spouse only), or \$133.16 per pay (entire family).

For those aged 65 or over, who are covered for drugs by RAMQ rather than by our plan, the cost (9% tax included) of the plan is \$29.93 per pay (individual), \$53.58 per pay (with children only), \$54.40 (with spouse only) or \$78.05 (entire family).

Part-time teachers may choose to cover members of their family for drugs only, instead of for drugs and all the other things our plan covers. In that case the cost (9% tax included) of the plan is \$57.48 per pay (individual), \$67.68 per pay (with children only), \$89.69 per pay (with spouse only), or \$99.89 per pay (entire family).

Joining the Plan or Changing your Coverage

It is possible to join the plan at any time, if you no longer have coverage by a spouse's plan, subject to the conditions mentioned under **Participation** above. You can also change your coverage by adding or subtracting members of your family. Please write to the EMSB Human Resources Department for the appropriate application form.

LIFE INSURANCE

There is an **optional** group life insurance plan available to teachers. Deductions are made directly from paycheques by the employer, again by virtue of the collective agreement. The insurance carrier is the Industrial Alliance Insurance.

Cost (2021)

The life insurance may be bought in units of \$25,000 to a maximum of 6 units. The cost of each unit is \$1.68 (9% tax included) per pay. It is term insurance, i.e., it expires upon retirement or resignation.

AD & D Insurance (Accidental Death and Dismemberment)

Any teacher may also opt for even more life insurance (against **accidental** death only) at any time, with no proof of insurability required. It is relatively much cheaper than the above, because it insures against **accidental** death only. (There are also benefits in the case of loss of a limb, etc.) The cost is only \$0.23 (9% tax included) per pay per unit of \$25,000. A teacher may choose up to 14 units. A brochure is available. Many teachers opt for some units of the "regular" life insurance and some units of the cheaper AD & D insurance.