



Vital Health Savings Plan has exclusively arranged to provide the following under a Master Contract for participating members of "Vital Health Savings Plan":

Eligible Persons

- Age : Up to age 65 for Excess Medical and age 70 for Emergency Travel
- Single : Employee
- Couple: Employee and 1 dependent
- Family: Employee, spouse and dependent children who are unmarried, under age 21 or under age 25 and in attendance full-time, in Canada, in a University, College, CEGEP or trade school or who are mentally or physically infirm.

All eligible persons must be covered under either a Canadian Federal or Provincial Health Plan. Also available to self-employed, professionals and partners in a business.

SSQ Catastrophic Medical Health Insurance Policy - Summary

No Exclusions

No medical questionnaire and pre-existing conditions are not excluded.

Deductible

\$2,500 per person per year. SSQ will begin reimbursement after the sum of all covered expenses for a covered individual exceeds the deductible of \$2,500 in any given year.

Categories of Expenses Covered

SSQ will pay 100% of the amount of the covered costs in excess of the deductible, up to the limits of Maximum Benefits shown below:

1. Hospital room charges for upgrade to semi-private for up to 12 months
2. Nursing services
3. Drugs
4. Ambulance, including air ambulance
5. Durable equipment
6. Listed practitioners' services

Listed Practitioners

- a) Chiropractor
- b) Osteopath
- c) Chiropodist or podiatrist
- d) Licensed masseur (on physician's recommendation)
- e) Speech therapist
- f) Psychologist
- g) Physiotherapist (ordered or prescribed by physician)

Maximum Benefits per Insured Person per Accident, Sickness or Disease

| | |
|--------------------------------------------------------------------|-----------|
| Lifetime maximum for each accident, sickness or disease: | \$250,000 |
| Annual maximum for each accident, sickness or disease: | \$125,000 |
| Annual maximum in each category per accident, sickness or disease: | |
| Categories 1. through 5. above | \$25,000 |
| Category 6 (Listed Practitioners) | |
| In aggregate | \$10,000 |
| Each type of practitioner | \$ 2,500 |
| Per Treatment | \$ 25 |

The above is only a brief overview from the policy specifications and is not intended to replace the policy provisions. Policy provisions prevail. E. & O.E.
v.0413



Vital Health Savings Plan has exclusively arranged to provide the following under a Master Contract for participating members of "Vital Health Savings Plan":

SSQ Out-Of-Province Emergency Travel - Summary

No Exclusions

No medical questionnaire and pre-existing conditions are not excluded.

No Deductible

Unlimited # of trips per year and coverage for 45 days per trip.

Categories of Expenses Covered

Medical Reimbursement (up to specified limits)

1. Hospital room charges for semi-private for up to 12 months
2. Hospital Charges for Out-Patient Services
3. Care, Treatment and surgical procedure(s) by a Physician
4. Nursing Services
5. Drugs
6. Physiotherapy
7. Ground Ambulance
8. Durable Equipment and prosthetic appliances
7. Listed practitioners' services, up to \$300 per practitioner, per accident, sickness or disease

Emergency Dental Services

For accident or injury

Evacuation Benefit

Transportation services such as air ambulance

Repatriation Benefit

Return of a deceased insured

Family Transportation and Accommodation

Cost for a travelling companion to or from their place of residence.

Return of Vehicle

Hotel Convalescence

Maximum Benefits per Insured Person per Accident, Sickness or Disease

| | |
|------------------------|-------------|
| Medical Reimbursement: | \$1,000,000 |
| Emergency Dental: | \$2,000 |
| Evacuation: | \$25,000 |
| Repatriation: | \$3,000 |
| Family Transportation: | \$5,000 |
| Return of Vehicle | \$500 |
| Hotel Convalescence | \$1,000 |

The above is only a brief overview from the policy specifications and is not intended to replace the policy provisions. Policy provisions prevail. E. & O.E.

v.0413