Plan	Male [3]					
	Smoker			Non-smoker		
	Premium holiday	Employee	Total	Premium holiday	Employee	Total
Spouse's Optional Life Insurance Plan (Rates per $10,000 of coverage according to participant's age)						
Age 34 and under	$0.14	$0.01	$0.15	$0.07	$0.01	$0.08
Age 35 to 39	$0.21	$0.02	$0.23	$0.09	$0.01	$0.10
Age 40 to 44	$0.32	$0.03	$0.35	$0.15	$0.02	$0.17
Age 45 to 49	$0.53	$0.06	$0.59	$0.28	$0.03	$0.31
Age 50 to 54	$0.89	$0.10	$0.99	$0.52	$0.06	$0.58
Age 55 or over	$1.40	$0.15	$1.55	$0.95	$0.11	$1.06
Female [3]						
Age 34 and under	$0.09	$0.01	$0.10	$0.04	$0.00	$0.04
Age 35 to 39	$0.15	$0.02	$0.17	$0.08	$0.01	$0.09
Age 40 to 44	$0.29	$0.03	$0.32	$0.14	$0.01	$0.15
Age 45 to 49	$0.41	$0.05	$0.46	$0.22	$0.02	$0.24
Age 50 to 54	$0.68	$0.07	$0.75	$0.38	$0.04	$0.42
Age 55 or over	$0.97	$0.11	$1.08	$0.69	$0.08	$0.77

Premiums do not include the 9% provincial sales tax.

[3] Rates for Spouse's Optional Life Insurance are determined based on the spouse's gender and smoking habits (smoker or non-smoker) and on the participant's age. All premium rate changes applicable subsequent to an age change are effective as of January 1 coinciding with or following the age change.

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DV3511A-T13 (2012-11)

GROUP INSURANCE PLAN FOR MANAGEMENT PERSONNEL OF THE QUEBEC PUBLIC AND PARAPUBLIC SECTORS

YZ ____________________

NEW PREMIUM RATES AS OF JANUARY 1, 2013

This document provides you with your new premium rates and information about certain changes effective as of January 1, 2013. Please store this document with your booklet for future reference.

For any questions about your group insurance plan, please contact SSQ Customer Service from 8:30 a.m. to 4:30 p.m. Monday to Friday, at **1-888-651-8181**.

www.ssq.ca

SSQ Financial Group

1. CHANGES MADE TO YOUR PLAN AS OF JANUARY 1, 2013

1.1 Therapeutic devices

The reimbursement of therapeutic devices will no longer be subject to a limitation. The maximum lifetime reimbursement of $10,000 per insured person for therapeutic devices will be removed from the contract.

1.2 Couple and family therapists

Professional fees for couple and family therapists will be eligible for reimbursement and included in the same group as psychiatrists, psychoanalysts, psychologists and social workers with the same provisions for reimbursement.

1.3 Participant's Optional Life Insurance

The new amount of coverage available without evidence of insurability will be:

Age upon enrolment	Amount available without evidence
Age 40 to 49	$148,900
Age 50 or over	$62,000

2. NEW PREMIUM RATES AS OF JANUARY 1, 2013

The following tables present the new premium rates that will become effective as of January 1, 2013.

Please note that a 11.1% premium holiday will be granted for Health Insurance, excluding the additionnal premium for participants aged 65 or over, as well as a 90% premium holiday for Basic Life Insurance and for Optional Life Insurance.

BI-WEEKLY RATES FROM JANUARY 1 TO DECEMBER 31, 2013

Plan	Employer	Premium holiday (employee)	Employee	Total	Additional premium for participants age 65 or over(1)
Compulsory Basic Accident and Health Insurance Plan					
Individual coverage	$22.23	$3.89	$31.10	$57.22	$78.94
Single-parent coverage	$23.44	$4.09	$32.79	$60.32	$91.16
Family coverage	$44.93	$7.85	$62.87	$115.65	$169.81
Compulsory Basic Life Insurance Plan (as % of salary)					
- Participant's	–	0.059%	0.006%	0.065%	
- Spouse's and Dependent Children's	–	0.021%	0.002%	0.023%	
- Accidental Dismemberment	–	0.005%	0.001%	0.006%	
TOTAL	–	**0.085%**	**0.009%**	**0.094%**	
Compulsory Basic Long Term Disability Insurance Plan (as % of salary)	0.530%	–	–	0.530%	
Compulsory Additional Long Term Disability Insurance Plan (as % of salary)	0.015%	–	–	0.015%	

Premiums do not include the 9% provincial sales tax.

(1) Additional premium paid by participants age 65 or over, starting the January 1 following their 65th birthday if opting for prescription drug coverage under the group insurance plan, rather than under the RAMQ plan.

Plan	Male (2)							
	Smoker				Non-smoker			
	Premium holiday	Employee	Total in $	Employee as % of salary	Premium holiday	Employee	Total in $	Employee as % of salary
Participant's Optional Life Insurance Plan (Rates per $1,000 of coverage and as % of salary)								
Age 34 and under	$0.014	$0.001	$0.015	0.003%	$0.007	$0.001	$0.008	0.003%
Age 35 to 39	$0.021	$0.002	$0.023	0.005%	$0.009	$0.001	$0.010	0.003%
Age 40 to 44	$0.032	$0.003	$0.035	0.008%	$0.015	$0.002	$0.017	0.005%
Age 45 to 49	$0.053	$0.006	$0.059	0.016%	$0.028	$0.003	$0.031	0.008%
Age 50 to 54	$0.089	$0.010	$0.099	0.026%	$0.052	$0.006	$0.058	0.016%
55 or over	$0.140	$0.015	$0.155	0.039%	$0.095	$0.011	$0.106	0.029%
	Female (2)							
Age 34 and under	$0.009	$0.001	$0.010	0.003%	$0.004	$0.000	$0.004	0.000%
Age 35 to 39	$0.015	$0.002	$0.017	0.005%	$0.008	$0.001	$0.009	0.003%
Age 40 to 44	$0.029	$0.003	$0.032	0.008%	$0.014	$0.001	$0.015	0.003%
Age 45 to 49	$0.041	$0.005	$0.046	0.013%	$0.022	$0.002	$0.024	0.005%
Age 50 to 54	$0.068	$0.007	$0.075	0.018%	$0.038	$0.004	$0.042	0.010%
55 or over	$0.097	$0.011	$0.108	0.029%	$0.069	$0.008	$0.077	0.021%

Premiums do not include the 9% provincial sales tax.

(2) All premium rate changes applicable subsequent to an age change are effective as of January 1 coinciding with or following the age change.