



# Personalized Insurance

## Construction Employee VIP Program

An affordable, flexible insurance program designed for the construction industry

Administrator:



Insurer:



# Get full coverage at a great rate!

The Construction Employee VIP Program has full coverage that includes:

- Disability insurance
- Life insurance
- Supplemental accident and health insurance including travel insurance
- Dental insurance



Vision care



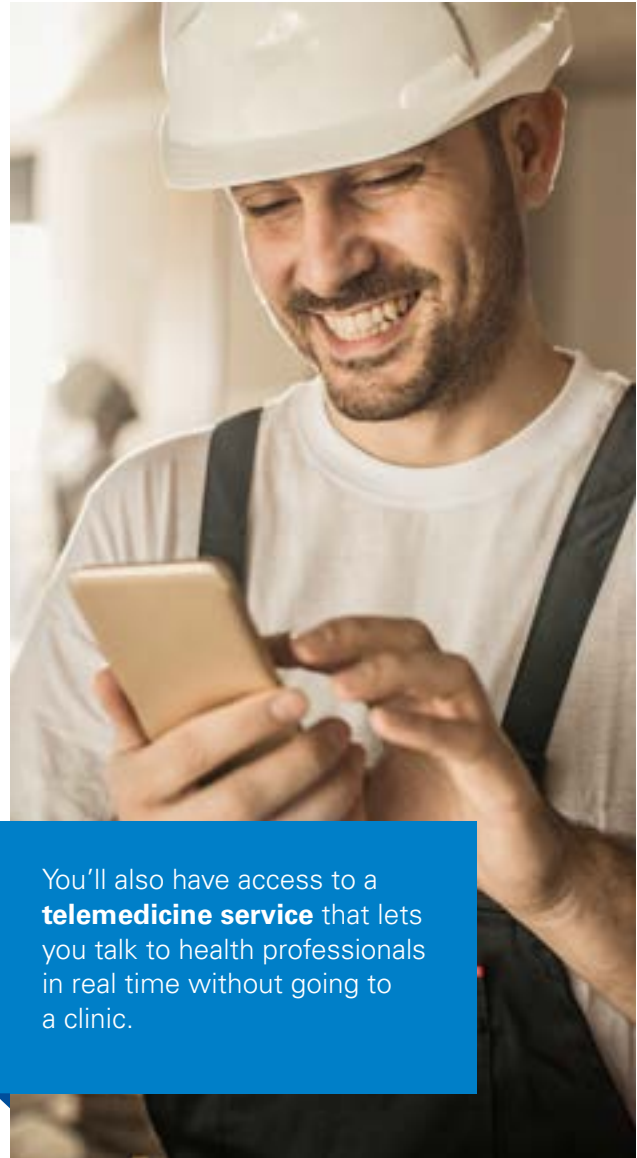
Dental care



Hospitalizations



Laboratory costs



You'll also have access to a **telemedicine service** that lets you talk to health professionals in real time without going to a clinic.

## Enjoy a range of benefits

### Be covered in the event of disability

What would happen if an accident or illness kept you from working for a year, two years, or even the rest of your life? How would you pay living expenses (groceries, mortgage or rent, electricity, etc.)? Instead of dealing with unexpected costs, pay a monthly premium and enjoy peace of mind. By covering your regular income, our disability insurance will help you maintain your quality of life and that of your loved ones.

### Guaranteed contract renewal until age 65

The insurer cannot terminate your policy before age 65 as long as you pay your premiums (excluding disability, loan and travel insurance, which are cancelled when you retire or voluntarily cease gainful employment for reasons other than accident or illness).



### Premiums adjusted to fit your needs

Our program has premiums that fully reflect your reality.

Unlike other coverage, we base your premium on attained age, waiting period, gender, insurance amount, whether or not you're a smoker and whether you perform less or more than 20% manual labour.

## Disability insurance

### Why protect your income with disability insurance?

Let's say you've had a serious accident that makes it impossible to work for the rest of your life. Your rate of pay is **\$30 an hour or \$5,200 a month**. Whether or not you're covered by the Commission de la construction du Québec (CCQ) insurance plan, your benefits won't be enough to replace your regular income, as the following example makes clear:

<b>CATEGORY 1</b> <b>Employees not covered by the Commission de la construction du Québec (CCQ) insurance plan</b>	<b>CATEGORY 2</b> <b>Employees covered by the Commission de la construction du Québec (CCQ) insurance plan</b>
<p><b>No protection:</b></p> <p>You will receive only EI (<b>\$573 a week</b> for four months after a one-week waiting period). When your EI runs out you will have no more income and will need to use government programs as a last resort.</p>	<p><b>No protection:</b></p> <p>Short- and long-term disability insurance payments start in the fourth month after EI runs out, with respective taxable amounts of <b>\$565 a week</b> for 1 year and then <b>\$1,775 a month</b> until age 60.</p>
<p><b>Construction Employee VIP Program:</b></p> <p>You will receive a total of <b>\$4,200 a month</b>. Depending on your income, you might even get up to <b>\$8,000 a month</b> tax-free until age 65.</p>	<p><b>Construction Employee VIP Program:</b></p> <p>You will get additional coverage guaranteeing a combined benefit of <b>\$960 a week</b> (partly taxable) during the short-term disability period, followed by <b>\$4,200 a month</b> (partly taxable) until your CCQ coverage ends at age 60, and then, lastly, <b>\$2,425 a month</b> until you turn 65.</p>

## Up to \$8,000 a month

When you sign up for Construction Employee VIP Program, you can rest easy knowing that if you become totally disabled you will receive thousands of dollars a year based on your actual income—in most cases 100% tax-free! Give yourself peace of mind!

### Eligibility

To be eligible under construction industry requirements, salaried employees must:

- Live in Quebec
- Be under the age of 63
- Hold a regular, continuous job with a member company where they work at least 21 hours a week in a permanent position

### Reliable coverage

Construction Employee VIP Program gives you 24/7 coverage anywhere in the world (except for work-related accidents already covered by CNESST).



Option	Waiting period	Benefit period
<b>30 days</b>	From your <b>first day of disability</b> if you have day surgery or are hospitalized more than 18 hours (otherwise, you are compensated from the date the selected waiting period expires)	<b>5 years</b> Or <b>until age 65</b> (total disability due to accident or illness)
<b>30 days +</b>	From your <b>first day of disability</b> if you have an accident, have day surgery or are hospitalized more than 18 hours (otherwise, you are compensated from the date the selected waiting period expires)	<b>5 years</b> Or <b>until age 65</b> (total disability due to accident or illness)
<b>112 days</b>	From the date the selected waiting period expires	<b>5 years</b> Or <b>until age 65</b> (total disability due to accident or illness)

<b>Definition of disability</b>	You may choose to define your regular occupation for disability period purposes and select 24 or 60-months, as an option. However, the period always starts on the date the waiting period expires.
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<b>Indexation of benefits (optional)</b>	After 12 months of payments, your benefits are increased based on the Retraite Québec indexation rate up to 5% a year. Indexation ceases at age 65 or when benefit payments end.
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## Life insurance

Protect yourself and your loved ones in case of death!

You can get  
**up to  
\$1,000,000**  
in coverage for yourself

**up to  
\$500,000**  
for your spouse

**and up to  
\$40,000**  
for each of your children

### Accidental death or dismemberment

With this coverage, your spouse and children can receive an additional amount if you die accidentally.

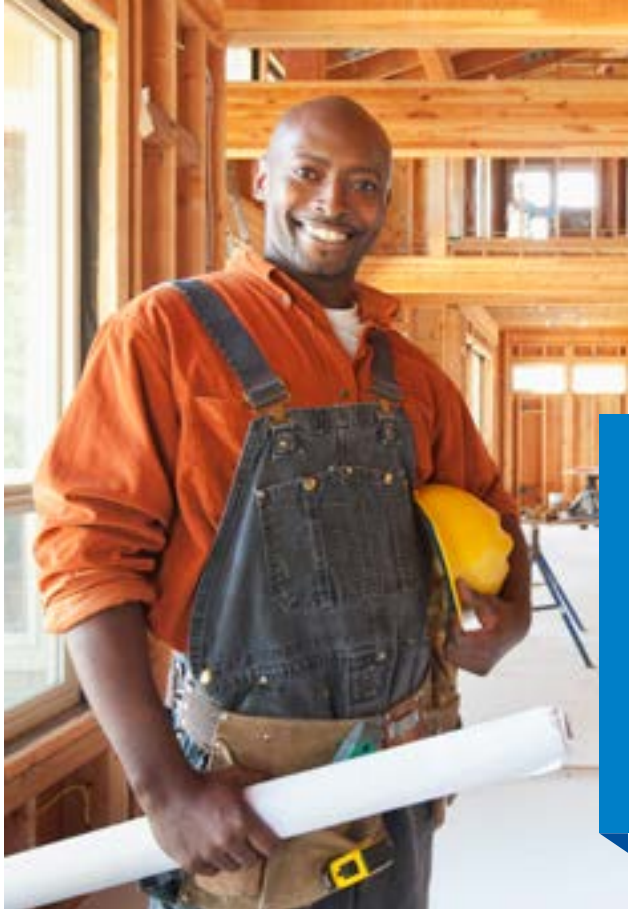
- Your spouse will receive **up to \$5,000** to take training and find employment.
- Your children will get **up to \$1,000** to attend college or university.

Children are insured from age 24 hours to 21 years, or up to age 26 if they are students and attend a recognized educational institution full-time.

Children with a permanent physical or mental disability are covered after age 21 provided they present a medical certificate before they turn 21.







## Supplemental accident and health insurance

A perfect companion to government plans

### Eligibility

This add-on coverage to disability and life insurance is available to member company employees under 63 who meet insurability requirements and to their spouses and dependent children.

### Dialogue: a very convenient online telemedicine service

Get **real-time medical support through your computer or mobile device** without going to a clinic.



Chat live with a nurse



Be followed up by a medical team



Renew prescriptions



Get referrals to outside specialists



Consult with doctors over video



Get help navigating  
the health care system



Have your prescription drugs delivered

# Coverage

Unless otherwise stated, employees and their dependents (spouse and children) have the following accident and health insurance coverage in the proportions or with the limitations indicated.



<b>Hospitalization:</b>	reimburses 100% of the cost of a semi-private room, with no limit on the number of days
<b>Basic coverage:</b>	reimburses 90% of the following reasonable and customary expenses, with no deductible
<b>Transportation:</b>	by land or air, licensed ambulance in case of emergency ("UNLIMITED" maximum per insured)
<b>Naturopath, Osteopath, Podiatrist, Dietician, Homeopath and Acupuncturist:</b>	up to \$50 per treatment or visit, to a maximum of \$600 per insured per calendar year for all these specialties combined
<b>Speech-Language Pathologist, Audiologist, Occupational Therapist, Physiotherapist or Physical Rehabilitation Therapist:</b>	up to \$50 per treatment or visit, to a maximum of \$500 per insured per calendar year for all these specialties combined
<b>Laboratory tests, x-rays, electrocardiograms, magnetic resonance imaging and CT scans:</b>	up to \$500 per insured per calendar year for all these expenses combined
<b>Dental Surgeon fees:</b>	up to \$3,000 for a single accident, and treatment must begin within 12 months of said accident
<b>Private nurse:</b>	at the insured's home, \$300 per day and a maximum benefit of \$5,000 per insured per calendar year
<b>Detoxification treatment:</b>	up to \$75 per day, not to exceed the lifetime maximum of \$3,000 per insured
<b>Recognized convalescent home:</b>	up to the maximum semi-private room rate, subject to a limit of 120 days per insured per calendar year

<b>Psychologist, Psychotherapist, Psychoeducator, Guidance Counselor, Family/Marriage Therapist and Social Worker:</b>	50% of the reasonable and customary charges incurred, subject to a maximum of \$750 per insured per calendar year for all these specialties combined
<b>Hearing aids:</b>	cost of purchasing a hearing aid, up to \$500 for each period of 36 consecutive months
<b>Eye exams:</b>	one every 24 months
<b>Orthopedic shoes, orthotics and arch supports:</b>	up to \$300 per insured per calendar year
<b>Breast prostheses:</b>	over and above the amount paid by the government plan, up to a maximum of \$200 per 24-month period
<b>Chiropractor:</b>	up to \$50 per treatment and \$40 per X-ray, to a maximum of \$500 per insured per calendar year
<b>Cosmetic surgery:</b>	up to \$5,000 for a single accident
<b>Family transportation coverage:</b>	ground or air transport of an immediate family member to the place where the insured is hospitalized, up to \$1,000
<b>Compression socks:</b>	a maximum of 2 pairs, up to \$100 per insured per calendar year
<b>Hair prosthesis following chemotherapy:</b>	lifetime maximum of \$300 per insured
<b>Vaccines:</b>	up to \$200 per insured per calendar year
<b>Other charges and costs (up to a lifetime maximum of \$10,000):</b>	<ul style="list-style-type: none"> <li>– Artificial limbs, other external prostheses (glasses and contact lenses not covered), purchase of crutches, splints, cane, walker, cast, hernia belts and braces</li> <li>– Manual wheelchair and hospital bed rental</li> <li>– Orthopedic devices, subject to a maximum of \$500 per insured per calendar year</li> <li>– Cost of renting specialized equipment for respiratory assistance, diabetes treatment for insulin-dependent people and other similar devices up to a maximum of \$3,000 per calendar year for all such devices, subject to a lifetime maximum of \$10,000</li> <li>– Sclerosing injections: \$25 per visit</li> </ul>
<b>Prescription drugs (optional):</b>	Your coverage reimburses the cost of drugs that require a written prescription from a physician or dentist, are dispensed by a pharmacist or physician and are not on the list of drugs established under section 60 of the Act respecting prescription drug insurance

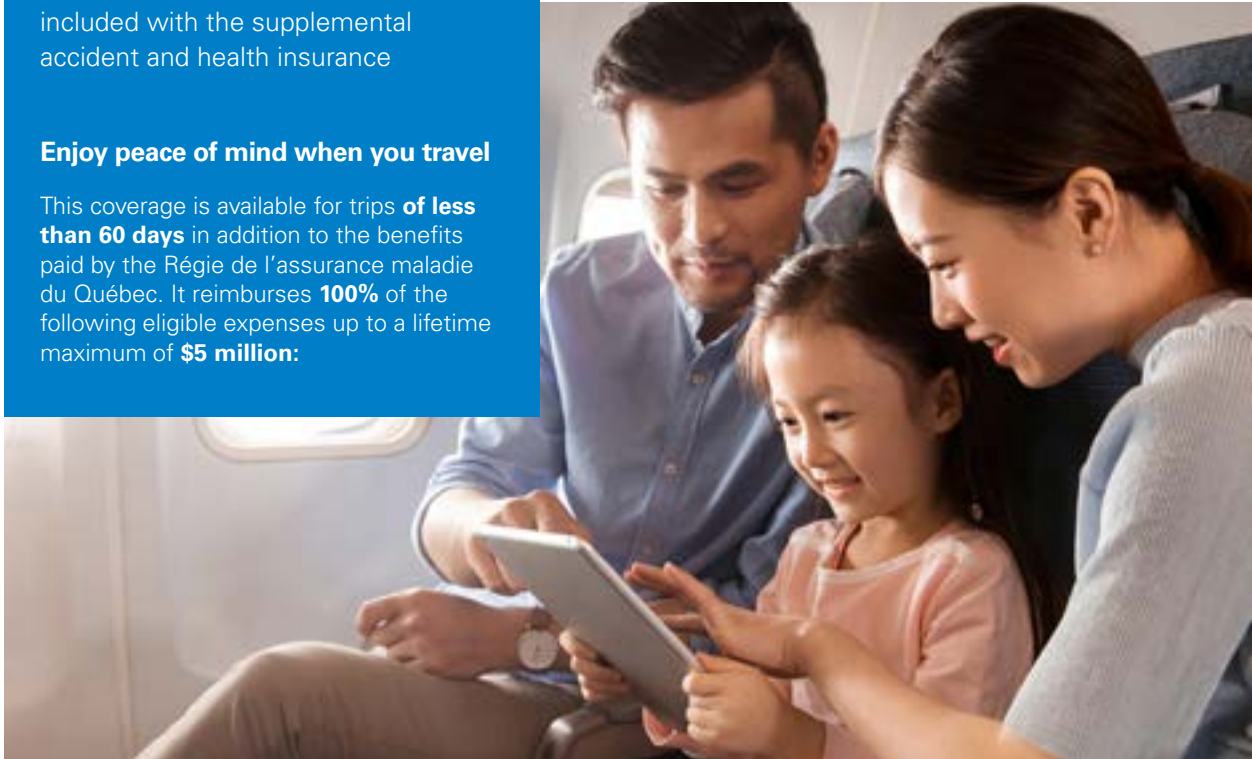


## Travel insurance

included with the supplemental accident and health insurance

### Enjoy peace of mind when you travel

This coverage is available for trips of **less than 60 days** in addition to the benefits paid by the Régie de l'assurance maladie du Québec. It reimburses **100%** of the following eligible expenses up to a lifetime maximum of **\$5 million**:



Type of cost	Hospital room abroad	Hospital, medical and paramedical expenses abroad	International assistance	Trip cancellation or trip interruption insurance
Reimbursement	Unlimited 365 days a year anywhere in the world	Unlimited	Comprehensive through a global service	Up to \$5,000 per insured

**Our travel insurance has many other advantages. Ask us for the brochure to learn more!**



# OPTIONS

You can sign up for the following options too if you wish:

- Loan insurance
- Critical illness coverage
- Cancer coverage
- Accidental fracture

## Loan insurance

In the event of disability, this coverage lets you make monthly loan payments (personal or commercial mortgage, line of credit, car or recreational vehicle loan, personal or corporate loan, credit card, etc.).

### Available amounts

Benefits are available in \$50 increments from \$500 to \$5,000 per month depending on the type of loan.

## Critical illness coverage

With this coverage, if you are diagnosed with a covered illness, after a period of at least 30 days, you receive the full face amount selected. Two types of coverage are available:

- Simplified coverage for six critical illnesses: stroke, cancer (with risk of death in the short term), heart surgery, heart attack, paralysis (after a period of 90 days) and coma
- Full coverage for 25 critical illnesses

Your spouse is also eligible for coverage.

### Premiums and available amounts

Benefits are available in \$1,000 increments from \$20,000 to \$200,000. You can also choose a level premium until age 65 or a regular premium by age bracket.

## Cancer coverage

This coverage includes a prevention component under which the insurer could pay you a benefit equal to 50% of the face amount, up to a maximum of \$25,000.

## Accidental fracture

You can sign up for accidental fracture coverage for one or two units of \$5,000 whereby the insurer could pay you an amount ranging from \$500 to \$5,000 depending on the type of fracture.

# Dental insurance\*

(current year ACDQ rates minus one year)

## Preferred plan

Reimbursement at 100% or 50%, subject to a \$50 deductible per individual contract or other, to a maximum of \$1,500 per person per calendar year.

<b>100%</b> of costs covered	<ul style="list-style-type: none"><li>– <b>diagnostics</b> (examinations, laboratory tests and examinations, x-rays)</li><li>– <b>prevention</b> (cleaning, polishing)</li><li>– <b>restorations</b> (fillings)</li><li>– <b>periodontics</b> (curettage)</li><li>– <b>oral surgery</b> (ablation)</li></ul>
<b>50%</b> of costs covered	<ul style="list-style-type: none"><li>– <b>endodontics</b> (root canal)</li><li>– <b>major restorations</b> (inlays, crowns, root amputations, pulpotomy)</li><li>– <b>protheses</b> (complete and partial) subject to benefits 12 months after the effective date of said coverage</li></ul>

## Optional plan

Reimbursement at 80% or 50%, subject to a \$50 deductible for single or single-parent coverage and \$100 for couple or family coverage, to a maximum of \$1,000 per person per calendar year.

<b>80%</b> of costs covered	<ul style="list-style-type: none"><li>– <b>diagnostics</b> (examinations, laboratory tests and examinations, x-rays)</li><li>– <b>prevention</b> (cleaning, polishing)</li><li>– <b>minor restorations</b></li><li>– <b>oral surgery</b> (ablations)</li><li>– <b>additional services</b> (descaling, equilibration)</li></ul>
<b>50%</b> of costs covered	<ul style="list-style-type: none"><li>– <b>endodontics</b> (root canal)</li><li>– <b>periodontics</b> (curettage)</li><li>– <b>prosthesis adjustments</b></li></ul>

\*Except for cases with reduced evidence of insurability, the effective date for dental care coverage is the first day of the month following the insurer's acceptance of your insurance application. If you wish to sign up for dental coverage later on, this coverage will begin after a period of three months following the acceptance of your application. An insured who cancels their dental coverage or requests a change to a dental plan offering more extensive coverage than the one initially selected (e.g., from optional to preferred coverage) may no longer reinstate it at a later date, and the three-month waiting period applies.



The contract in its entirety does not apply if one of the insured persons becomes an active member of the armed forces of any country.

## General exclusions

(applicable to all coverages except life insurance, cancer and critical illness, for which we refer you to their specific exclusions)

The contract does not apply if the loss suffered is a direct or indirect result of one of the following causes:

- a) Suicide or attempted suicide and self-inflicted injury, whether or not the insured is of sound mind
- b) Injury sustained as a result of active participation in a riot, demonstration or hostilities or injury sustained during a war, whether declared or not
- c) Commission or attempted commission of a criminal act or hybrid offence by the insured
- d) Participation in a flight or attempted flight when the insured is on board for any reason other than as a passenger
- e) Pregnancy, delivery or miscarriage

## Disability insurance

In addition to the general exclusions, no benefits are payable if the disability in question is related, directly or indirectly, to treatment undergone for cosmetic purposes. No benefits are payable if the disability results, directly or indirectly, from a work-related accident covered by workers' compensation legislation in the policyholder's province of residence, whether or not a claim has been submitted to the responsible organization.

## Life insurance

Under the insured's life insurance plan, suicide is covered 12 months after your life insurance takes effect or is reinstated. The same 12-month period applies to any addition or increase in life insurance coverage, but in this case, it applies only to the portion covered by the addition or increase.

## Accidental death and dismemberment

In addition to the general exclusions, benefits are not payable following: voluntary poisoning or intoxication, loss caused by natural death or death of the insured occurring more than 90 days after the date of accidental bodily injury.

## Supplemental accident and sickness, loan, critical illness, cancer, accidental fracture and dental care insurance

You will find the precise text regarding exclusions and limitations in your contract. It is important to read it carefully.

**To learn more about the program  
and insurability requirements,  
visit the MRa website at  
[cabinetmra.com](http://cabinetmra.com)**

Also ask for the following brochures:

- **Travel insurance program**
- **Dialogue telemedicine program**

Give our customer service staff a call at  
**1-800-363-5956** (toll-free) or **514-329 3333**.

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**MRa** is responsible for managing and delivering the program.

Your financial security advisor can explain all these options to you.  
Please refer to your policy for more information on all the costs  
covered, limitations and exclusions for the coverages you choose.

This brochure does not create or confer any contractual or other  
rights. The stipulations in your policy issued by the insurer govern  
the insurance and the terms in this brochure.

**MRa**

Personal insurance firm

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