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has (ENFSO) exam...
mediallin make... for you.

Schedule of coverage effective as of January 1, 2025

enrolment and includes the information
most often accessed by insureds. It
also contains the terms and conditions

life events allowing you to

concerning

annual period provided for other

information on the applicable exclusions
and reductions, please refer to the

contract, which has been posted in

entre.

your Client C

on period

Important
Plan selection

your coverage choices within 30 days

You must make v

Health insurance Mandatory¹

Care, service or supply expenses followed by an asterisk (*) require a prescription.

The maximums shown are per insured.

Basic coverage (Module A)	Standard coverage (Module B)	Enriched coverage (Module C)



Health insurance Mandatory¹



Lined writing area with horizontal lines.

Health insurance Mandatory¹

Care, service or supply expenses followed by an asterisk (*) require a prescription.

The maximums shown are per insured.

Basic coverage
(Module A)

Standard coverage
(Module B)

Enriched coverage
(Module C)

Minimum articulation period 36 months, subject to the provisions set out in the rules table provided in this document.

3. Therapeutic medicines² (cont.)

Vaccines (including preventive vaccines)

Not covered

MRE

Covered

Covered (co0(v)31(10(e)1(d)8(c)8(c)o)8(n) 8(s)1932(v, T

Participant's life insurance including critical illness insurance

Optional participation

Participant under age 60	10 x annual salary (minimum: \$100,000) or 20 x annual salary (minimum: \$100,000), as selected by the participant with a 25% reduction at age 65.
Participant age 60 or over	\$100,000
Critical illness insurance	Up to \$200,000 lifetime Exclusions may apply in the event of pre-existing conditions.

When the basic life insurance amount is reduced at age 65, it is possible to transfer the amount lost into additional life insurance, up to a maximum of 10 units of \$200,000, as long as these amounts have not already been used.

Dependents' life insurance

Optional participation

Spouse under age 65	\$100,000
Spouse age 65 or over	\$200,000
Dependent child	\$200,000

Optional life insurance

Optional participation

Participant	One to 10 units of \$200,000
Spouse	One to 10 units of \$200,000
Participant age 60 or over	One to 10 units of \$200,000

The Insurer pays the beneficiary the life insurance amount corresponding to the age of the insured at

Rates

Premium rates per 30-day period from January to December,

Health insurance

Coverage status	Basic coverage (Module A)	Standard coverage (Module B)	Enriched coverage (Module C)
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Participant under age 65

Individual	\$4,110	\$5,110	\$6,110
Single-parent	\$4,110	\$5,110	\$6,110
Family	\$6,110	\$7,110	\$8,110

Participant age 65 or over registered with the AM

Individual	\$4,110	\$5,110	\$6,110
Single-parent	\$4,110	\$5,110	\$6,110
Family	\$6,110	\$7,110	\$8,110

Participant age 65 or over not registered with the AM Additional premium for prescription drugs

Individual	\$1,110
Single-parent	\$1,110
Family	\$1,110

As of January 1, 2022, the couple status will no longer include health and dental care. Participants with this status will therefore be assigned family status.

Dental care insurance

Coverage status	Basic coverage (Option 1)	Enriched coverage (Option 2)
Individual	\$1,110	\$1,110
Single-parent	\$1,110	\$1,110
Family	\$1,110	\$1,110

Participant's basic life insurance (rate per \$1,000 of insurance coverage)	Required rate	Rate with a 50 premium holiday
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Participant's basic life insurance (rate per \$1,000 of insurance coverage)

Participant's critical illness

Rules for changing your coverage selections

The plan allows you to, under certain conditions, review your coverage choices, each November, when you renew your annual membership or when one of the following life events occurs: acquisition of permanent status, marriage, separation, death of your spouse or child, birth or adoption of a first child. The table below shows the rules that apply to changes of coverage.

Desired change	Annual membership renewal in November (change going into effect on the following January ¹)	Eligible life event
Increase my health insurance coverage	Yes, if you have at least 2 months of participation at the current level.	Yes, without evidence of insurability during the 90 days following the event.
Increase my dental care coverage	Yes, if you have at least 2 months of participation at the current level.	
Reduce my health insurance and dental care coverage	Yes, if you have at least 2 months of participation at the current level.	
Enroll in basic life insurance (participant and dependents)	Possible at any time, subject to the approval of the evidence of insurability by Beneva.	
Increase my life insurance	Possible at any time, subject to the approval of the evidence of insurability by Beneva.	
Reduce or cancel my life insurance coverage	Possible at any time.	

Benefit claims

Always indicate your contract and identification numbers as they appear on your service card. To help speed up claims processing, register for direct deposit.

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Any questions? Access your Client Centre at any time. It is a great resource for coverage and claims information.

or, outside business hours, go to beneva.ca

Beneva Customer Service

1-800-361-2222, 1-800-361-2222

beneva.ca