

TO BETTER UNDERSTAND OUR GROUP INSURANCE PLAN

Presented by Catherine Pigeon, national
representative

Monday, March 16th 2026



Agenda

- **What is group insurance?**
- **The concept of group insurance renewal**
- **Renewal of the group insurance contract**
- **The cost of health insurance**
- **The Prescription Drug Insurance Plan**

What is a group insurance plan?

- **Collective risk management**
- **Premiums = benefits + administrative fees**
- **Be careful when comparing plans**

The concept of group insurance renewal

How Contract Renewal Works

- Verification of past usage
- Projection of future usage

Renewal of our group insurance plan

2026 Renewal

- Health Insurance Plan
- Dental Care Insurance Plan
- Complementary Plan

Groupe Insurance Plan

Premiums as of April 1st 2026 (per 14-day period)

Health Insurance Plan	Coverage Status	Amount paid by the employee in 2025	Contractual rates (A)	Employer's Contribution (B)	Partial Premium Reduction (C)	Employee's contribution (A minus B and C)
Basic Health Insurance	Individual	52,08 \$	71,03 \$	12,92 \$	1,49 \$	56,62 \$
	Single-Parent	66,94 \$	105,32\$	29,44 \$	2,21 \$	73,67 \$
	Couple	100,55 \$	142,05\$	29,44 \$	2,98\$	109,63 \$
	Family	126,07 \$	169,94\$	29,44\$	3,57\$	136,93 \$
Intermediate Health Insurance	Individual	69,05 \$	89,58\$	12,92\$	1,88\$	74,78 \$
	Single-Parent	92,07 \$	132,79\$	29,44\$	2,79\$	100,56 \$
	Couple	134,48 \$	179,13\$	29,44\$	3,76\$	145,93 \$
	Family	166,66\$	214,29\$	29,44\$	4,50\$	180,35 \$
Superior Health Insurance	Individual	89,54 \$	111,97\$	12,92\$	2,35\$	96,70 \$
	Single-Parent	122,59\$	166,13\$	29,44\$	3,49\$	133,20 \$
	Couple	175,44 \$	233,89\$	29,44\$	4,70\$	199,75 \$
	Family	217,98 \$	298,93\$	29,44\$	5,50\$	268,99 \$

Dental Care Insurance Plan

	Total premium April 1st 2025	Total premium April 1st 2026
Individual	20,39 \$	21,41 \$
Single-Parent	33,04 \$	34,69 \$
Couple	40,77 \$	42,81 \$
Family	54,51 \$	57,24 \$

Complementary Plan (Life Insurance, Long Term Disability Insurance)

	2025		2026	
	Premium Annual salary of 60 000 \$	Premium Annual salary of 80 000 \$	Premium Annual salary of 60 000 \$	Premium Annual salary of 80 000 \$
Disability	21 \$	28 \$	23,33 \$	31,11 \$
Life	2,35 \$	3,14 \$	2,54 \$	3,38 \$
Total	23,35 \$	31,14 \$	25,87 \$	34,49 \$

The Cost of Health Insurance

Why is health insurance expensive?

Strategies to slow the rise in premiums:

- Choose generic medications
- Request refills every 3 months
- Compare prices at different pharmacies

Compare Prices at Different Pharmacies

Example: Comparison of the Drug Rosuvastatin

<p>PHARMACIE FRÉDÉRIC MORIN (LEBOURGNEUF) INC</p> <p>150-2500, RUE BEAUREVOIR QUÉBEC, G2C0M4</p> <p>16,80 \$ 0.3 km</p>	<p>PHARMACIE VÉRONIQUE LEBLANC ET VALÈNE MAHEU INC.</p> <p>30-5150 BOUL DE L'ORMIERE QUÉBEC, G1P4B2</p> <p>23,70 \$ 2.2 km</p>	<p>PHARMACIE MELISSA PILOTE INC</p> <p>QUÉBEC, G2C0G72283 AVE CHAUVEAU</p> <p>24,00 \$ 0.4 km</p>
<p>PHARMACIE KARINE BEAUREGARD, SYLVAIN CORMIER ET ANDRÉANNE GODIN INC.</p> <p>QUÉBEC, G2B1B32425 BOUL BASTIEN</p> <p>24,30 \$ 2.5 km</p>	<p>SABOURIN & LABONTE</p> <p>QUÉBEC, G1P2X52300 PERE-LELIEVRE</p> <p>25,20 \$ 3.4 km</p>	<p>PHARMACIE NICOLAS B. DE LA BRUÈRE (LEBOURGNEUF) INC.</p> <p>110-2013 BOUL LEBOURGNEUF QUÉBEC, G2K0N8</p> <p>26,40 \$ 1.6 km</p>

(Information provided by the "Check Drug Coverage" tool, available in the Customer Area of the SSQ website - <https://www.beneva.ca/fr/espace-client>)

The Public and Universal Drug Insurance Plan (RAMPU in French)

Quebec's Current Health Insurance System

The Public and Universal Drug Insurance Plan and Its Relevance:

- Drug Costs Under the Coverage Plan
- Risk Sharing
- Premium Costs
- The Government's Bargaining Power in Drug Purchases

Questions?