

INFORMATION BULLETIN

Vol. 24 n° 2 – July 2025



AVANTAGES SOCIAUX
**MÉDIC
CONSTRUCTION**



You are insured for the period from
July 1 to December 31, 2025

If you currently have
the medication coverage
insurance offered by the
Régie de l'assurance maladie
du Québec (RAMQ), you
must cancel it.

Did you know that not all medical emergency care abroad is reimbursable?

You are obliged to contact MÉDIC Construction before incurring costs during each event for which there is a worsening state of health. **If you decide to incur costs that have not been authorized, they may not be reimbursed.**

In the case of an accident or emergency that necessitates a hospital stay

- All hospital and medical costs **authorized** by MÉDIC Construction are **100% reimbursed**.
- **Authorized** costs incurred for all medical appointments following an accident are **100% reimbursed**. The first appointment must take place within 30 days following the date of the accident.

In the case of an illness or emergency that does not necessitate a hospital stay

- **Authorized** costs incurred for a medical appointment and those related to the first 3 follow-up or recall visits for this event are **80% reimbursed**. Ensuing appointments are not covered by the medical emergency abroad program.
- Costs eligible for reimbursement are those that exceed the costs reimbursed by public plans (e.g., RAMQ).
- All other medical costs (e.g., medications, laboratory fees) are reimbursed according to your plan and limited to the amount that would have been payable if the costs had been incurred in Québec.

Before you leave, consult your MÉDIC Construction bulletin to obtain more information on the coverages offered and on the applicable **limitations** and **exclusions**. The website ccq.org also contains information on the medical emergency abroad program.

Do not submit the same claim more than once

If you are not certain that your claim has been successfully transmitted or if you want to verify its status, you can consult your Claims History in **MÉDIC online** (MÉDIC en ligne):

- In the mobile application MÉDIC Construction: click on "My claims" at the bottom of the screen.
- In the web version: use the "My claims" menu (at the top of the home page) and then choose "Claims History."

If the costs that you have transmitted display with the status "In progress", please do not submit them again to avoid delaying processing of your claims.

The conditions for being insured

For every hour you work on a job site, contributions are made to the insurance plans and can be applied to your insurance coverage. However, you must have worked a minimum of 300 hours to be insured by a basic plan. For example, your hours worked from September 2024 to February 2025 will be used to determine your insurance plan from July 1 to December 31, 2025.

If you have more hours than required to be insured, the excess is banked in your reserve. If you do not accumulate enough hours in a reference period, the hours in your reserve are used to maintain your insurance under the plan (**A, B, C or D**) you had in the previous period (hours in your reserve are **not used to improve** your insurance coverage). If you are not insured, you will lose both the hours accumulated during the reference period and the hours in your reserve, under certain conditions. In no case does the CCQ reimburse contributions related to the insurance plans.

(continued over)

DIGITAL SHIFT



Did you know that a digital version of this bulletin is available on our website, ccq.org, under "Publications and documentation"?

To do a simulation, use the MÉDIC Online application or connect via the online services at sel.ccq.org.

For certain trades or occupations, the employers pay a supplementary contribution set out in the collective agreements that allows these workers to obtain additional coverage. However, to obtain this additional coverage, you must be insured by a basic plan (A, B, C, or D) and have the required amount of supplementary contributions depending on the basic plan.

MÉDIC Construction also offers insurance plans to the industry's retirees. To be eligible, you must be insured by basic or supplementary plan A, B, C, or D and have accumulated at least 21,000 hours in the pension plan before retiring.

When you join the retirees insurance plan, your hours worked and hours in your reserve will reduce the premium you have to pay.

Declaration of your dependents

To obtain reimbursement for eligible medical costs incurred by your spouse and children, you must fill out the form "**Declaration or updating of dependents**" and provide the required documents, including the attestation of school attendance if this is the first time you are declaring a child who has reached the age of 18 years. You may also make your declaration by filling out your file in MÉDIC online at sel.ccq.org.

A child aged 18 years and over but under 26 years, who is studying full time and attending an educational institution recognized by the ministères de l'Éducation et de l'Enseignement supérieur, may be recognized as your dependent. When your child is recognized, he or she has the right to obtain reimbursement for his or her medical care. Note that only children aged under 21 years have the right to obtain reimbursement for their dental care.

For dependent children aged 22 to under 26 years, you must fill out and sign the form "**Declaration of school attendance**" and provide confirmation of school attendance from the educational institution **after the courses begin**, for each of the fall and winter semesters. Usually, the declaration provided for the winter semester allows the dependent child to be recognized from January 1 to August 31; the one provided for the fall semester allows the child to be recognized from September 1 to January 31 of the following year.

Note: For children aged 18 to 21 already included in your dependents files, the declaration of school attendance does not have to be provided, but it may be requested by MÉDIC Construction for the purpose of verifying the child's student status.

MÉDIC Construction requires that all of its insureds declare their spouse's insurance coverage. You must use the form "**Declaration spouse's insurance coverage**" to provide the required information to the CCQ. If your spouse does not have insurance coverage, it is very important to let MÉDIC Construction know so that his or her expenses can be reimbursed.

You may also make your declaration by filling out your file in MÉDIC online at sel.ccq.org.

As long as your file is not complete, recognition of your spouse or dependent children is delayed and reimbursements of expenses incurred on their behalf will be put on hold or rejected.

IMPORTANT

You must inform MÉDIC Construction when the status of any of your dependents changes, such as when your child aged 18 or over ceases studying full time or when you and your spouse stop living together.

If you fail to update your file, you will have to repay any amounts paid by the insurance plan for expenses incurred for a person who is no longer your dependent.

You can modify the information in your file through MÉDIC online at sel.ccq.org, by phone or by mail.

Declaration of your designated beneficiaries

Your dependents are not automatically your designated life insurance beneficiaries – in other words, the people who receive your life insurance benefits when you die.

Similarly, when you remove dependents from your insurance file for claims, they are not automatically removed from the list of your designated beneficiaries for insurance.

To inform the CCQ when you want to change your beneficiaries (adding or removing), you must fill out and sign the form "**Beneficiary Designation and Revocation (Life Insurance Only)**" and send it to the address given on the form. It is not possible to add or remove a beneficiary by telephone. The form is available at ccq.org.

! ADDITIONNALS INFORMATION

You may consult your MÉDIC Construction file through the online services at the CCQ's Web site at sel.ccq.org.

To find out more about the insurance plans and the insurability conditions

Consult the MÉDIC Construction section of the website ccq.org.

Contact Customer Services by calling 1 888 842-8282.

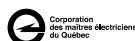
It will be their pleasure to answer you and forward you the appropriate documentation.

This document is available in adapted media upon request.

An insurance claim must be made within one year after the event concerned; if made after this time, the claim will be rejected. The present document has been produced and is distributed solely for information purposes. Only the *Règlement sur les régimes complémentaires d'avantages sociaux dans l'industrie de la construction* [chap. R-20, r. 10] published by the Éditeur officiel du Québec has official and legal force. Therefore, it takes precedence over the information contained in the present document. The regulation can be accessed on the CCQ's website, under the MÉDIC Construction tab.

The construction industry's employer and union associations determine the rule governing the social benefits.

Associations and corporations



Unions



INSURANCE COVERAGE – RETIREES INSURANCE PLAN																					
	Basic		Roofers		Electricians			Tinsmiths		Linemen			Millwrights			Pipefitters					
	R1	R2	RC1	RC2	RE1	RE2	RE3	RF1	RF2	RL1	RL2	RL3	RM1	RM2	RM3	RT1	RT2	RT3	R3, RC3, RF3		
Dental Care Insurance							NO REIMBURSEMENT					NO REIMBURSEMENT									
(according to the 2025 dental rate guides of the ACDQ, ODQ, OHDQ)																					
Deductible per family per insurance period	none	\$50	none	\$50	none	\$30		none	\$50	none	\$30		none	\$30	none	\$30	none	\$30			
Retiree and spouse (maximum per person)																					
Diagnosis, prevention, minor treatment (filling, extraction, etc.) (per insurance period)	90% \$600 max.	60% \$600 max.	90% \$600 max.	60% \$600 max.	90% \$600 max.	60% \$600 max.		90% \$600 max.	60% \$600 max.	90% \$600 max.	60% \$600 max.		90% \$600 max.	60% \$600 max.	90% \$600 max.	60% \$600 max.	90% \$600 max.	60% \$600 max.			
Periodontics and endodontics	80% } \$1,000	60% } \$600	80% } \$1,000	60% } \$600	80% } \$1,300	60% } \$900		80% } \$1,000	60% } \$600	80% } \$1,500	60% } \$900		80% } \$1,300	60% } \$900	80% } \$1,300	60% } \$900	80% } \$1,300	60% } \$900	80% } \$1,300	60% } \$900	
Major restoration work (dentures, crown, etc.) ⁽²⁾	70% } max. ⁽¹⁾	60% } max. ⁽¹⁾	70% } max. ⁽¹⁾	60% } max. ⁽¹⁾	80% } max. ⁽¹⁾	70% } max. ⁽¹⁾		70% } max. ⁽¹⁾	60% } max. ⁽¹⁾	80% } max. ⁽¹⁾	70% } max. ⁽¹⁾		80% } max. ⁽¹⁾	70% } max. ⁽¹⁾	80% } max. ⁽¹⁾	70% } max. ⁽¹⁾	80% } max. ⁽¹⁾	70% } max. ⁽¹⁾	80% } max. ⁽¹⁾	70% } max. ⁽¹⁾	
Dental implants and certain related treatments (per 5 years)	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	\$0	\$0		\$0	100% \$1,500 max.	100% \$900 max.	100% \$900 max.	100% \$900 max.	100% \$1,500 max.	100% \$900 max.		
Dependent child under the age of 21 (maximum per child)																					
Diagnosis, prevention, minor treatment (filling, extraction, etc.) (per insurance period)	90% \$600 max.	60% \$600 max.	90% \$600 max.	60% \$600 max.	90% \$600 max.	60% \$600 max.		90% \$600 max.	60% \$600 max.	90% \$600 max.	60% \$600 max.		90% \$600 max.	60% \$600 max.	90%\$ 600 max.	60% \$600 max.	90%\$600 max.	60% \$600 max.	90%\$600 max.	60% \$600 max.	
Periodontics and endodontics	80% } \$1,300	60% } \$600	80% } \$1,300	60% } \$600	80% } \$1,300	60% } \$600	80% } \$1,300	60% } \$600	80% } \$1,300	60% } \$600	80% } \$1,300	60% } \$600	80% } \$1,300	60% } \$600	80% } \$1,300	60% } \$600	80% } \$1,300	60% } \$600			
Major restoration work (dentures, crown, etc.) ⁽²⁾	70% } max. ⁽¹⁾	60% } max. ⁽¹⁾	70% } max. ⁽¹⁾	60% } max. ⁽¹⁾	80% } max. ⁽¹⁾	70% } max. ⁽¹⁾	70% } max. ⁽¹⁾	60% } max. ⁽¹⁾	80% } max. ⁽¹⁾	70% } max. ⁽¹⁾	80% } max. ⁽¹⁾	70% } max. ⁽¹⁾	80% } max. ⁽¹⁾	70% } max. ⁽¹⁾	80% } max. ⁽¹⁾	70% } max. ⁽¹⁾	80% } max. ⁽¹⁾	70% } max. ⁽¹⁾			
Dental implants and certain related treatments (per 5 years)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	100% \$1,500 max.	100% \$900 max.	100% \$900 max.	100% \$900 max.	100% \$1,500 max.	100% \$900 max.				
Orthodontic treatment (lifetime maximum per child) ⁽²⁾	60%\$2,000 max.	\$0	60%\$2,000 max.	\$0	80%\$2,300 max.	\$0		60%\$2,000 max.	\$0	80%\$2,300 max.	\$0		80%\$2,300 max.	\$0		80%\$2,300 max.	\$0				

⁽¹⁾ Maximum per person per insurance period. ⁽²⁾ Dental laboratory costs are limited to 50% of the eligible fee of the dentist or denturist.

There is a time limit for the reimbursement of a number of types of dental care. For example, a recall oral exam is reimbursable per 9-month period; some periodontal treatments are limited to one per tooth per five-year period. The pamphlet “The Dental Care Program” provides more complete information, notably on reimbursement periods and on dental care that is not covered.

Major restorations: - We advise you to request an estimate for the reimbursement. For direct payment, a prior estimate is obligatory. - The purchase and replacement of fixed or removable prostheses (crowns, dentures, facets, bridges, etc.) are reimbursable once in 5 years from the date when they are placed in the mouth.

Orthodontics: - The reimbursement for orthodontic expenses is based on the insurance plan in which you are enrolled at the time the orthodontic appliance is installed. - Orthodontics costs are not reimbursable by direct payment by presenting the MÉDIC Construction card.

Medical Emergency Abroad

You and your dependents are covered by the Medical Emergency Abroad Program. This program does not apply to an individual who is not insured by a public insurance plan in Canada (for example, the plan of the Régie de l’assurance maladie du Québec – RAMQ).

- In case of medical emergency or automobile accident outside of Québec, you must contact MÉDIC Construction before incurring costs. The telephone numbers to call are the following:
- **In Canada (outside Québec) or in the United States: 1 800 461-8686**
 - **Elsewhere in the world (collect calls): 514 341-7155**

The telephone numbers are also indicated on the back of your MÉDIC Construction card. After contacting us with regard to an incident, you must call us again if your state of health deteriorates.

Exclusions
The Medical Emergency Abroad Program covers you whatever your medical condition.
Important: Costs linked to a medical condition for which a person is waiting, before his or her departure on a trip, for a treatment that must be administered in a hospital, an operation, a surgery, or a graft are not reimbursed. However, if this person was authorized by his or her attending physician to take this trip, these costs may be reimbursed if they were incurred due to an emergency. You must send a copy of this authorization to MÉDIC Construction before your departure.
The Medical Emergency Abroad Program does not cover accidents resulting from the practice of certain activities, such as gliding, hang gliding or paragliding, mountain climbing, skydiving, bungee jumping, rodeo, etc.
The program covers certain expenses related to transport from one hospital to another or for returning to Québec. Certain other costs may also be reimbursed. If the ill or injured person refuses to return to Québec in spite of the CCQ’s requests, the costs that he or she incurs thereafter are not reimbursed.

Consult the pamphlet “The Medical Emergency Abroad Program” for more information on the coverage offered and the exclusions.

The costs eligible for reimbursement are those that exceed the costs reimbursed by the public plans.

All hospital and medical costs, authorized by the CCQ, incurred following an accident or emergency that necessitates hospitalization are 100% reimbursed.

Costs incurred for all medical consultations following an accident are 100% reimbursed. The first consultation must take place within 30 days following the date of the accident.

Costs incurred for a medical consultation following an emergency unrelated to an accident and those related to the first 3 follow-up or return visits for this incident are 80% reimbursed. Subsequent consultations are not covered by the Medical Emergency Abroad Program.

All other medical costs (for example, medications, dental care, laboratory fees) are reimbursed under the plan held by the insured, as if they had been incurred in Québec.

To obtain reimbursement of costs for medical consultations, proceed as follows:

1. Fill out the Régie de l’assurance maladie du Québec (RAMQ) form “Application for reimbursement – Healthcare services covered outside Québec”.
2. Send this form and your original receipts to the RAMQ. Keep a photocopy of your receipts.
3. After analysis of your application, the RAMQ will send you a notice of payment or a rejection notice. If the RAMQ has not reimbursed you 100%, fill out MÉDIC Construction form “Claim form for medical expenses and professional care”, and send it to the CCQ, accompanied by the notice received from the RAMQ and the photocopies of your receipts.

Certain limitations, conditions, and exclusions apply. Among others, costs related to a work-related accident or illness are not covered.

MÉDIC Construction does not reimburse medical expenses incurred in a location (for example, a country, a region or a cruise ship) for which the Government of Canada has issued “Avoid all travel” or “Avoid non-essential travel” advisories on its website before the insured person’s departure, unless MÉDIC Construction has authorized the trip before the departure.

Expenses incurred by an insured person already travelling at the time when the Government of Canada issues an advisory regarding his or her destination are also excluded unless the person demonstrates that he or she made every reasonable effort to return to Québec as quickly as possible and that these expenses were approved beforehand by MÉDIC Construction or its agent.

Some other Covered Fees			
(Eligible expense is reimbursed according to the percentage indicated on the other side and is subject to a maximum amount.)			
Items	Fees	% of Reimbursement	Maximum Reimbursement*
Dental care following an accident (to sound and natural teeth)	Eligible expenses*	See other side	Certains conditions apply
Plastic surgery following an accident	Eligible expenses*	See other side	Certain conditions apply
Prescribed medical supplies covered by the plan (Crutches, orthopedic shoes, orthoses, CPAP, etc.)	Eligible expenses*	See other side	Certain conditions apply
Deductible for orthopedic shoes: Employee and spouse: \$150 per pair Dependent child: \$100 per pair Podiatric orthotic: Maximum of \$350 per pair Employee and spouse: 2 pairs per 36-month period Dependent child: 1 pair per 12-month period			
Transportation by ambulance to the closest hospital (prescribed or in case of emergency)	Eligible expenses*	See other side	Certain conditions apply
* Specific conditions, limitations and time ranges apply to the calculation of eligible expenses. Before making a purchase, a cost estimate, and a medical recommen- dation must be submitted through MÉDIC Construction online or by mail to MÉDIC Construction in order to determine if expenses are eligible for reimbursement. If you fail to do so, your expenses may not be reimbursed.			

Special conditions, limitations, and exclusions

An insurance claim must be made within one year after the event concerned; if made after this time, the claim will be rejected.

The present document has been produced and is distributed solely for information purposes. Only the *Règlement sur les régimes complémentaires d’avantages sociaux dans l’industrie de la construction* [chap. R-20, r. 10] published by the Éditeur officiel du Québec has official and legal force. Therefore, it takes precedence over the information contained in the present document.

The regulation can be accessed on the CCQ’s website, under the MÉDIC Construction tab.