iA Financial Group

GROUP INSURANCE

2026
Your group insurance plan

Quebec Provincial Association of Teachers

Basic benefits included for retirees

	Description
Optional Life Insurance	**For you:** $10,000 ✓ Coverage terminates on the first of January coincident with or following your 75th birthday **Spouse:** $5,000 ✓ Coverage terminates on the first of January coincident with or following your 75th birthday
Optional Additional Life Insurance	**For you:** If you are under the age of 65 ✓ $25,000- if you were insured for at least $50,000 immediately before retirement ✓ $50,000- if you were insured for at least $75,000 immediately before retirement ✓ Coverage terminates on the first day of the month coincident with or following your 65th birthday

Health care

Health care	
Deductible	$25 per individual per calendar year Maximum of $50 per family per calendar year
Prescription drugs	✓
Preventative immunization vaccines	$500 per calendar year
Maximum on overall drugs	Unlimited
Reimbursement based on the generic version with the lowest cost	80% for the first $8,400 per certificate 100% for the excess **65 years old and over** RAMQ drug list: RAMQ is the only payer iA drug list: iA is the only payer
Paramedical expenses	✓
— Physiotherapist, physical rehabilitation therapist	80% $500/calendar year combined
— Chiropractor, osteopath, podiatrist, dietician, acupuncturist	80% $500/calendar year combined
— Speech therapist, audiologist, occupational therapist	80% Unlimited
— Psychologist, guidance counsellor	50% $1,000/calendar year combined
Examples of eligible medical expenses	✓
Reimbursement	80%
— Cannabis for medical purposes	$500/calendar year
— Wigs and hairpieces	$500/calendar year
— Laboratory analysis fees	50% for the first $500 and 75% for the next $1,500
— Medical elastic stockings	3 pairs/calendar year
Hospitalization – Semi-private room	✓
Reimbursement	100% – no deductible Limited to 90 days per disability period
Vision care	✓
— Prescription eyeglasses and contact lenses — Eye exam	80% $200/24 months
Out-of-province medical emergency costs	✓
Reimbursement	100% – no deductible
Maximum — Covered for 90 days	$5,000,000/lifetime

This document is intended as an overview of the group insurance plan. In the event of a discrepancy between this document and official plan documents, the latter shall take precedence.

More benefit information is available in My Client Space.