

Group Insurance Program

Renewal 2023



La corporation des
thérapeutes du sport
du Québec



PRESENTATION

Since January 1st, 2019, the **Corporation des thérapeutes du sport du Québec** is offering a group insurance plan to all professional members.

According to the RAMQ law, « *vous avez l'obligation d'adhérer à un régime privé, au moins pour la couverture des médicaments, si vous y avez accès et que vous avez moins de 65 ans* ».

IMPORTANT ELEMENTS

- Insurer: Beneva
- Broker: BFL
- Program manager: CTSQ
 - If you have any questions, [contact us](#) at first

Your subscription module can only be changed after 24 months unless one of these events happens:

- Child birth
- Addition of a partner

Contract Duration

- September 1, 2023, until August 31, 2024

MODULES

In case of disparities between this document and Beneva's documents, Beneva's are considered the right ones.

Module 1

Module 2

PRESCRIPTION DRUGS

Reimbursement	70 % with forced generic clause	80 % with forced generic clause
Method of Payment	Direct	
Moderation Ticket	\$7.00	\$5.00

HEALTH CARE

Franchise	\$50.00 individual \$100.00 other coverage	\$25.00 individual \$50.00 other coverage
combined with paramedical franchise		

Reimbursement	70 %	80 %
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Method of Payment	Payable
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Nurse Care	\$10,000.00/civil year
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Eye Examination	\$100.00/24-months period
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Podiatrics	\$300.00/civil year
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Hearing Aids	\$500.00/48-months period
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Ambulance	Reasonable and usual fees
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Convalescent Home	Semi-private room for 60 days maximum
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Lab and Imaging	\$1,000.00/civil year
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Dentals Following Trauma	Reasonable and usual fees within 12 months of the accident
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Artificial Limb and Eye Prosthesis	\$5,000.00/gear
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Breast Prosthesis	\$1,000.00/24-months period
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Hospital Bed, Wheelchair, Respiratory Aids and Orthopedic Furnitures	Reasonable and usual fees
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Wig	\$300.00 for life
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Glucometre	\$250.00 per device/36-months period
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IUD	Reasonable and usual fees
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NEMS/TENS	\$800.00/60-months period
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PARAMEDICAL

Franchise	\$50.00 individual \$100.00 other coverage	\$25.00 individual \$50.00 other coverage
combined with health care franchise		

Reimbursement	70 %	80 %
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Method of Payment	Payable
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Maximum	\$40.00/appointment for a maximum of \$300.00 per civil year for all paramedicals	\$60.00/appointment for a maximum of \$300.00 per civil year per paramedicals
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Paramedical Service Covered	Acupuncturist, audiologist, chiropractor, guidance counsellor, dietician, occupational therapist, homeopath, massotherapist, naturopath, speech therapist, osteopath, physician, physical therapist, podiatrist, psychologist, athletic therapist, TRP, social worker	
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PREMIUMS

Payments are accepted only from the 25th of the previous month to the 5th of the month for which the payment is due. Any late payment will be charged with extra fees of \$11.50 for every ten (10) days of tardiness.

It is your responsibility to ensure that the payments are made on due time.

All premiums listed include taxes, transactions and *PAE* fees.

INTERAC E-TRANSFER**

Transfer must be sent to direction@ctsq.qc.ca.

		Module 1	Module 2
Monthly	Individual	\$111.81	\$138.56
	Couple	\$220.48	\$273.96
	Single parent	\$166.15	\$206.26
	Family	\$274.80	\$341.64
Semestrial 1 st transfer : September 1, 2023 2 nd transfer : March 1, 2024	Individual	\$670.86	\$831.36
	Couple	\$1,322.88	\$1,643.76
	Single parent	\$996.90	\$1,237.56
	Family	\$1,648.80	\$2,049.84
Annual (12 months) transfer : September 1, 2023	Individual	\$1,341.72	\$1,662.72
	Couple	\$2,645.76	\$3,287.52
	Single parent	\$1,993.80	\$2,475.12
	Family	\$3,297.60	\$4,099.68

** If a secret question/answer is required for the transfer, you have to use your last name as the answer. Otherwise, we will not accept the transfer.

CHECK

Checks must be received all at once, labelled to CTSQ and dated for the first of each month.

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PAYPAL AUTOMATIC PAYMENT*†

You can subscribe to this option by visiting your CTSQ account, under *Member's Requirements* > *Group Insurance Plan*. This option is only available during the payment period.

		Module 1	Module 2
Monthly	Individual	\$115.46	\$143.01
	Couple	\$227.37	\$282.45
	Single parent	\$171.42	\$212.73
	Family	\$283.32	\$352.15
Semestrial		not available	
Annual		not available	

* You have to make sure the credit card linked to the payment is always valid

† Only monthly payments are possible with PayPal