Focus

Your association's insurance plan

January 01, 2027

Sogemec ASSURANCES



Focus
on your needs

Sogemec Insurance, of which the Association des chirurgiens dentistes du Québec is a shareholder is pleased to offer you an insurance plan that can be customized based on your needs. It is designed to ensure your physical and mental health, as well as your financial security.
This summary outlines the main features of the plan.

Enjoy your reading!

Eligibility

To enroll in or renew health insurance under the association's group insurance plan, you must be an active member of the Association des chirurgiens dentists du Québec (ACDQ).

Membership rules

→ The options you choose when enrolling in the plan remain in force for two years, unless your personal situation changes due to an eligible life event.

→ You are not required to provide evidence of insurability to enroll in the most comprehensive plans (Balanced and Enhanced).

→ If you are a resident of Quebec and an active ACDQ member without access to another private drug plan through your employer or your spouse, you must enroll in the ACDQ's drug plan and pay its premiums, as required by Quebec's *Act Respecting Prescription Drug Insurance*.

What is a per-prescription deductible?

This is the amount you need to pay in order to get reimbursed for your prescription drug expenses. This applies to the purchase or renewal of each medication prescribed by a physician.

What is mandatory generic substitution?

It replaces a brand-name drug with a generic substitution that is just as effective but with a lower cost. Therefore, the amount reimbursed depends on the price of the generic drug.

Eligible life event

— Marriage

— Common-law relationship of at least one year

— Divorce, legal separation

— Birth, adoption or legal custody of a child

— Death of a dependant

— Termination of a dependent's eligibility

— Your spouse gains (or loses) coverage through their employer's plan

Health care

Unless otherwise indicated, maximums apply per insured person, per calendar year.

	Essential	Balanced	Enhanced
Drugs			
Deductible	$20 per prescription	$20 per prescription	$15 per prescription
Reimbursement	% covered by RAMQ (70% from January 1, 2027)	% covered by RAMQ (70% from January 1, 2027)	75 %
Drugs covered	RAMQ list	RAMQ list	Regular list Prescription-only medications
Maximum cost paid by the insured	RAMQ's maximum[1]	RAMQ's maximum[1]	RAMQ's maximum[1]
Mandatory generic substitution	Yes	Yes	Yes
Hospitalization			
Hospitalization	Not covered	100%, semi-private room	100%, semi-private room
Convalescent home or rehabilitation centre	Not covered	100%, semi-private room Maximum stay of 180 days per 12-month period	100%, semi-private room Maximum stay of 180 days per 12-month period
Health care professionals			
Reimbursement	Not covered	Not covered	75 %
– Guidance counsellor, psychoeducator, psychologist, psychotherapist, social worker	Not covered	Not covered	Combined max. of $750, per-visit maximum of $75
– Audiologist, chiropractor, occupational therapist, speech therapist, podiatrist/chiropodist, physiotherapist, physical rehabilitation therapist	Not covered	Not covered	Combined max. of $500, per-visit maximum of $50
Medical expenses			
Reimbursement	Not covered	75 %	75 %
Ambulance fees	Not covered	Covered	Covered
Orthopedic appliances (splints, crutches, plaster casts, etc.)	Not covered	Covered	Covered
Products for stomas	Not covered	Covered	Covered
Hearing aids	Not covered	$600 every 60 months	$600 every 60 months
Glucose meter	Not covered	$250 every 36 months	$250 every 36 months
Wigs	Not covered	Lifetime max. of $350	Lifetime max. of $350
Breast prosthesis	Not covered	$1000 every 24 months	$1000 every 24 months
External prosthesis and artificial limb	Not covered	$5,000 per prosthesis	$5,000 per prosthesis
Diagnostic tests and laboratory fees	Not covered	Not covered	Max. $500 combined
Preventive vaccination	Not covered	Not covered	$200

[1] This is the maximum amount set by the Régie de l'assurance maladie du Québec (RAMQ), which is currently $1,263. It is adjusted each year on July 1. The maximum is combined for prescription drug expenses incurred by you and your dependents. A separate maximum applies for your spouse, if applicable.

[2] For members 65 and older, healthcare coverage can be continued by selecting from available options and paying the corresponding premium when it's time to confirm their decision to continue coverage.

		Essential	Balanced	Enhanced
Vision care				
Reimbursement		Not covered	Not covered	100 %
Eye exam		Not covered	Not covered	Every 24 months
Glasses, contact lenses and laser surgery		Not covered	Not covered	Not covered
Travel insurance				
Reimbursement		Not covered	100%, semi-private room	100%, semi-private room
Out-of-country medical emergency		Not covered	Maximum of $5,000,000 per trip	Maximum of $5,000,000 per trip
Maximum trip duration		Not covered	180 days	180 days
Reimbursement for trip cancellation or trip interruption		Not covered	Maximum of $5,000 per insured person per trip	Maximum of $5,000 per insured person per trip
Telemedicine				
Free access to a full range of healthcare services anytime, anywhere		Not covered	Covered	Covered
Termination of coverage				
Termination		When an insured person stops being an active member of the ACDQ, retires or dies, whichever comes first[2]	When an insured person stops being an active member of the ACDQ, retires or dies, whichever comes first[2]	When an insured person stops being an active member of the ACDQ, retires or dies, whichever comes first[2]
Monthly premiums*				
INDIVIDUAL	Ages 0 to 29	$62,75	$84,83	$112,20
	Ages 30 to 39	$97,92	$121,58	$161,42
	Ages 40 to 49	$141,00	$166,75	$222,17
	Ages 50 to 64	$145,75	$171,42	$228,42
	Ages 65 to 120	$400,00	$505,67	$562,67
COUPLE	Ages 0 to 29	$125,50	$164,08	$218,42
	Ages 30 to 39	$195,83	$237,58	$317,25
	Ages 40 to 49	$282,00	$327,92	$438,75
	Ages 50 to 64	$291,50	$337,25	$451,25
	Ages 65 to 120	$800,00	$1 005,75	$1 119,75
SINGLE PARENT	Ages 0 to 29	$71,92	$98,33	$130,42
	Ages 30 to 39	$111,92	$140,25	$186,42
	Ages 40 to 49	$161,08	$191,67	$255,67
	Ages 50 to 64	$166,17	$197,00	$262,92
	Ages 65 to 120	$400,00	$531,25	$597,17
FAMILY	Ages 0 to 29	$134,67	$177,58	$236,83
	Ages 30 to 39	$209,83	$256,25	$342,25
	Ages 40 to 49	$302,09	$352,83	$472,25
	Ages 50 to 64	$311,92	$362,83	$485,75
	Ages 65 to 120	$800,00	$1 031,33	$1 154,25

* The premiums shown in this document are premiums before the 9.975% tax.

Sogemec ASSURANCES

ASSOCIATION DES CHIRURGIENS DENTISTES DU QUÉBEC

Questions

Contact at
Sogemec Assurances advisor:

514 350-5070 or 1 800 361-5303,

infodentiste@sogemec.com

Business hours:
Monday to Friday, 8:00 a.m. to 4:30 p.m.

Contact the insurer,
Beneva:

1 877 651-8080

Business hours:
Monday to Friday, 8 a.m. to 8 p.m. (ET)

You will have to identify yourself using your contract number and certificate number.

For more information on health care

Visit the customer centre at beneva.ca/en/client-centre

or download the Beneva app today!