

Transit

## A smart replacement for your group insurance plan



## Transit: to replace your group insurance with individual insurance

There are many reasons why you may no longer have access to your group insurance plan, and this can happen at any time: career change, relocation, return to school, retirement, etc.

But through it all, your insurance needs are always there. To help with this, iA Financial Group is offering you **Transit**, so you can replace your group insurance, within 60 days of termination of coverage, with individual insurance for you and your dependents – no medical examination required.



This brochure provides a brief description of Transit to help you decide whether it's right for your needs. It is not an insurance contract. Conditions, exclusions and limitations may apply. They are summarized in this brochure and described in full in your Transit insurance contract.

**This brochure is intended for plan members who have purchased Transit after October 1, 2020.**

### Eligibility criteria to apply for Transit

- Be at least 18 years of age
- Be a full-time Canadian resident
- Be covered by the health insurance plan of your province of residence
- Must have been covered by an iA Financial Group group insurance plan that includes health insurance in the 60 days preceding your application request for Transit.

### Transit offers several formulas with different coverages:

- Health insurance – Basic option, without dental care
- Health insurance – Basic option, with dental care\*
- Health insurance – Enhanced option, without dental care
- Health insurance – Enhanced option, with dental care\*

\* Transit individual dental coverage is **optional and only available if** you have been covered by an iA Financial Group group insurance plan that includes dental coverage in the 60 days preceding your application request for Transit.



Take the time to review the available options so that you can make the best decision for your situation.

## What does Transit cover?

### Transit covers the following fees:

- Medical expenses (paramedical services, medical appliances and supplies, medical imaging services, other services)
- Prescription drugs
- Hospitalization
- Emergency medical expenses incurred outside the province of residence – Access to a medical service provider to assist you in an emergency, for example, to find appropriate medical care, to arrange necessary medical transportation or to obtain a cash advance (maximum of \$10,000) for medical treatment in an emergency, etc.
- Vision care (enhanced option only)
- Dental care (optional)

You will find Transit coverage details in the summary tables in the following pages.



### Use your direct payment card and receive your reimbursements faster

In your province of residence, at the pharmacist or dentist, and even at certain health care providers (physiotherapists, etc.), the direct payment card allows you to be reimbursed on the spot and only pay the amount not covered by Transit. All you have to do is present your card at the desk, and that's it.



Transit is complementary to the health insurance plan of your province of residence. As a result, Transit does not reimburse any expenses covered by the health insurance plan of your province of residence, whether or not you have chosen to take advantage of the provincial plan's coverage.

## Summary table — Health insurance

ⓘ Amounts shown are maximum reimbursement amounts and apply per insured person per calendar year, unless otherwise indicated.

Benefits	Type of care	Basic	Enhanced
<b>Medical expenses</b>		75% reimbursement	90% reimbursement
Paramedical services	Psychologist, psychotherapist, social worker, guidance counsellor, psychoanalyst and psychiatrist	\$300 per calendar year	\$750 per calendar year
	Physiotherapist, rehabilitation therapist, massage therapist, orthotherapist, speech therapist, audiologist, chiropractor, osteopath, podiatrist, acupuncturist, occupational therapist and naturopath	\$300 per calendar year	\$750 per calendar year
Purchase or rental of medical appliances and supplies when prescribed by a physician  ⓘ The items listed on the right are a few examples of the eligible items under your contract. The complete list of eligible items is in your contract.	Diabetic monitoring and administration equipment	No maximum	No maximum
	Varicose vein injections	\$25 per visit	\$50 per visit
	Orthopedic shoes and foot orthoses	\$300 per calendar year	\$450 per calendar year
	Medical elastic stockings	\$100 per calendar year	\$200 per calendar year
	Wheelchair, hospital bed, canes, crutches, therapeutic appliances such as apnea monitors, intermittent positive pressure breathing machines and aerosol equipment and orthopedic appliances such as braces, back supports, head halters and cervical collars	No maximum	No maximum
	Artificial eyes and limbs	No maximum	No maximum
	Hearing aids	\$500 every 36 months	\$750 every 36 months
	Wigs required as a result of chemotherapy	\$150 every 24 months	\$300 every 24 months
	Breast prostheses	\$150 every 24 months	\$300 every 24 months
	Blood pressure control unit	\$150 every 60 months	\$150 every 60 months
Medical imaging services	X-rays by a chiropractor	\$50 per calendar year	\$50 per calendar year
	Medical imaging services (other than x-rays by a chiropractor)	\$1,000 per calendar year	\$1,000 per calendar year
Other services	Nursing care when performed at home	\$5,000 per calendar year	\$10,000 per calendar year
	Dental care following an accidental injury to sound natural teeth	No maximum	No maximum
	Licensed ambulance service in case of medical emergency	100% reimbursement No maximum	100% reimbursement No maximum
	Preventive immunization vaccines	Not covered	\$300 per calendar year

## Summary table – Health insurance

① Amounts shown are maximum reimbursement amounts and apply per insured person per calendar year, unless otherwise indicated.

Benefits	Type of care	Basic	Enhanced
<b>Prescription drugs</b>		75% reimbursement	90% reimbursement
① The following fees are not covered: -Dispensing fees -For Quebec only – Drugs that are on the list of drugs covered by the Régie d'assurance maladie du Québec (RAMQ)	Prescription drugs (when dispensed by a pharmacy)	\$1,500 per calendar year Mandatory generic substitution, i.e. the reimbursement is based on the cost of the least expensive generic version, if applicable	\$3,000 per calendar year Mandatory generic substitution, i.e. the reimbursement is based on the cost of the least expensive generic version, if applicable
<b>Hospitalization</b>			
	Semi-private room – for acute care	100% reimbursement No maximum length of stay	100% reimbursement No maximum length of stay
	Room and board in a facility licensed to provide rehabilitative or convalescent care	80% reimbursement \$80 per day; combined maximum of 90 days per calendar year	80% reimbursement \$200 per day; combined maximum of 180 days per calendar year
<b>Emergency medical expenses incurred outside the province of residence</b>		100% reimbursement	100% reimbursement
① No expenses will be reimbursed if the emergency was due to a medical condition that was not stable and under control when you left your province of residence.	All types of emergency medical expenses	During the first 30 days of your stay outside the province – \$5,000,000/lifetime	During the first 90 days of your stay outside the province – \$5,000,000/lifetime
<b>Vision care</b>		Not covered	100% reimbursement
	Eye exams, glasses, contact lenses and corrective laser surgery	Not covered	\$300 every 24 months

## Summary table – Dental care (optional coverage)

⌚ A maximum of \$1,000 per insured person per calendar year applies for all care combined (preventive, basic and major treatments).

⌚ If you wish to benefit from this insurance, you must apply for it when you initially apply for conversion. Otherwise, you will not be able to add it later.

Benefits	Type of care	Coverage
<b>Dental care</b>		\$1,000 per calendar year
Preventive treatments	Oral exam every nine months	80% reimbursement
	Dental x-rays	
	Preventive polishing and fluoride	
	Tests and laboratory examinations	
Basic treatments	Restorations	80% reimbursement
	Endodontics	
	Periodontics	
	Rebase and reline	
Major treatments	Crowns	50% reimbursement
	Implants	
	Removable dentures	
	Fixed dentures	



## What is Transit's lifetime maximum?

Transit reimburses a lifetime maximum of \$1,000,000 per insured person for all non-emergency care received in Canada.

Transit reimburses a lifetime maximum of \$5,000,000 per insured person for all emergency care received outside your province of residence.



### **The coverages provided under Transit are subject to exclusions and limitations.**

These include, but are not limited to: no benefit being payable if the expenses are for services or supplies resulting from a self-inflicted injury, an injury or illness caused by civil unrest or war (declared or undeclared), for care or treatment that is not medically necessary, or costs that would not have been incurred were it not for your insurance coverage.

A full listing of the limitations and exclusions applicable to Transit will be included in your contract.

The Transit application form and premium tables are available on our website at [ia.ca/individuals/find-a-form#group-insurance](https://ia.ca/individuals/find-a-form#group-insurance), under **Conversion**.



### Questions?

For more information, contact our  
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