



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

**Group Health and Hospitalization
Insurance Plan for
Foreign University Students
Policy No. Q178
as of September 1, 2014**

The objective of this document is to inform you of the modifications to the above-mentioned contract as well as the premium scale per participant effective September 1, 2014.

1. **Other Eligible Expenses** (page 4 of the booklet)

Under paragraph **e) Maternity**, the subparagraph related to the charges for a therapeutic abortion should read as follows:

Charges for a therapeutic abortion performed by a licensed physician and charges related to a voluntary termination of pregnancy, either a medical or surgical abortion, performed by a licensed physician and based on the requirements stated by the *Régie de l'assurance maladie du Québec*.

2. **Other Eligible Expenses** (page 6 of the booklet)

Under paragraph **m) Out of Quebec**, the second point related to the maximum duration of a stay outside Quebec should read as follows:

- 120 days in a country where an internship recognized by the University is offered and to which he is participating.

3. **Termination of insurance** (page 15 of the booklet)

Paragraph d) under this provision should read as follows:

- d) the date coinciding with the 121st day of a stay **outside Quebec** where he is participating to an internship recognized by the University;

Please keep this leaflet with your booklet.

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.