

## CONTRACT 1008-1010

### RENEWAL EFFECTIVE JANUARY 1, 2012

The group insurance contract covering teaching personnel who are members of FNEEQ (CSN) will be renewed on January 1, 2012. We wish to inform you of the modifications agreed upon by the insurance committee.

#### MODIFICATION MADE TO THE PLAN

##### Travel Insurance

The maximum lifetime reimbursement amount for Travel Insurance is \$2,000,000 per participant.

#### PREMIUM RATES PER 14-DAY PERIOD From January 1, to December 31, 2012

| PUBLIC AND PRIVATE COLLEGES*  |                    |            |
|---|--------------------|------------|
| <b>Health Insurance</b>   |                    |            |
| Participant age less than 65  | Individual plan    | \$38.58 *  |
|   | Single-Parent plan | \$65.55 *  |
|   | Family plan        | \$104.24*  |
|   | Couple plan        | \$77.13*   |
| Participant age 65 or over registered with the RAMQ   | Individual plan    | \$16.28 *  |
|   | Single-Parent plan | \$43.25 *  |
|   | Family plan        | \$59.63 *  |
|   | Couple plan        | \$32.53 *  |
| Extra premium for prescription drugs for Participant age 65 or over if not registered with the RAMQ | Individual plan    | \$58.88 *  |
|   | Single-Parent plan | \$58.88 *  |
|   | Family plan        | \$117.76 * |
|   | Couple plan        | \$117.76 * |
| <b>Dental Care Insurance</b>  | Individual plan    | \$9.86     |
|   | Single-Parent plan | \$18.49    |
|   | Family plan        | \$28.35    |
|   | Couple plan        | \$19.72    |
| <b>Basic Life Insurance and Accidental Death and Dismemberment</b><br>(per \$1,000 of insurance)    |                    | \$0.1275   |
| <b>Dependents' Life Insurance</b><br>(per Family, Single-Parent or Couple plan)                     |                    | \$0.80     |
| <b>Short Term Disability Insurance</b><br><i>Private colleges only</i> (per \$1,000 of salary)      | - Collège Lasalle  | \$0.794    |
|   | - Other colleges   | \$0.577    |
| <b>Long Term Disability Insurance</b> (per \$1,000 of salary)                                       |                    | \$0.419    |

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**PREMIUM RATES PER 14-DAY PERIOD (cont'd)**  
**From January 1, to December 31, 2012**

| <b>Optional Life Insurance</b> (per \$1,000 of insurance – per 14-day period)                                 |             |         |               |         |
|---|-------------|---------|---------------|---------|
| <b>Age</b>  | <b>Male</b> |         | <b>Female</b> |         |
|   | Non smoker  | Smoker  | Non smoker    | Smoker  |
| Under age 25  | \$0.023     | \$0.033 | \$0.013       | \$0.017 |
| Age 25 to 29  | \$0.023     | \$0.033 | \$0.013       | \$0.017 |
| Age 30 to 34  | \$0.023     | \$0.036 | \$0.013       | \$0.017 |
| Age 35 to 39  | \$0.031     | \$0.039 | \$0.017       | \$0.020 |
| Age 40 to 44  | \$0.045     | \$0.067 | \$0.023       | \$0.034 |
| Age 45 to 49  | \$0.074     | \$0.109 | \$0.034       | \$0.051 |
| Age 50 to 54  | \$0.115     | \$0.171 | \$0.065       | \$0.077 |
| Age 55 to 59  | \$0.182     | \$0.282 | \$0.098       | \$0.154 |
| Age 60 to 64  | \$0.307     | \$0.444 | \$0.151       | \$0.227 |
| Age 65 to 69  | \$0.424     | \$0.692 | \$0.237       | \$0.356 |
| <b>A declaration of good health must be provided as evidence of insurability for Optional Life Insurance.</b> |             |         |               |         |

\* Employers in private colleges should note that the employer's share should be deducted from the total premium stated.

9% provincial tax must be added to the premium rates indicated in this document.

**PREMIUM RATES PER 14-DAY PERIOD (cont'd)**  
**From January 1, to December 31, 2012**

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