

PREMIUM RATES PER 14-DAY PERIOD
From January 1, 2011 to December 31, 2011

PUBLIC AND PRIVATE COLLEGES*				
Health Insurance				
Participant age less than 65	Individual plan			\$36.74*
	Single-Parent plan			\$62.43*
	Family plan			\$99.28*
	Couple plan			\$73.46*
Participant age 65 or over - Registered with the RAMQ	Individual plan			\$15.50
	Single-Parent plan			\$41.19
	Family plan			\$56.79
	Couple plan			\$30.98
- Extra premium for prescription drugs if not registered with the RAMQ	Individual plan			\$54.77
	Single-Parent plan			\$54.77
	Family plan			\$109.54
	Couple plan			\$109.54
Dental Care Insurance	Individual plan			\$10.38
	Single-Parent plan			\$19.46
	Family plan			\$29.84
	Couple plan			\$20.76
Basic Life Insurance and Accidental Death and Dismemberment (per \$1,000 of insurance)				\$0.1275
Dependents' Life Insurance (per Family, Single-Parent or Couple plan)				\$0.80
Short Term Disability Insurance - Private colleges only (per \$1,000 of salary)				\$0.485
Long Term Disability Insurance (per \$1,000 of salary)				\$0.392
Optional Life Insurance (per \$1,000 of insurance – per 14-day period)				
Age	Male		Female	
	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
A declaration of good health must be provided as evidence of insurability for Optional Life Insurance.				

* 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.

Please attach this page to your existing insurance booklet.

(December, 2010)



CONTRACT 1008-1010

RENEWAL EFFECTIVE JANUARY 1, 2011

The group insurance contract covering teaching personnel who are members of FNEEQ (CSN) will be renewed on January 1, 2011. We wish to inform you of the modifications agreed upon by the insurance committee.

MODIFICATIONS AND PRECISIONS MADE TO THE PLAN

Health Insurance

- **Prescription drugs:** Expenses for prescription drugs are reimbursed as follows:

- 90% for generic drugs
- 80% for brand-name drugs
- 68% for innovative drugs⁽¹⁾

The ceiling of \$2,000 in prescription drug expenses per calendar year, after which expenses are reimbursed at 100%, remains unchanged.

⁽¹⁾ *Since an equivalent generic drug is available for all innovative drugs, it is in your best interest to choose a generic drug.*

- **Health care professionals:** *The maximum reimbursement is increased from \$30 to \$35 per treatment.*

Travel Insurance

In order to provide insured persons with further clarification regarding the notion of a stable health condition and what to do in case of doubt, the following paragraphs are added to the Travel Insurance benefit's description (page 14 of your booklet):

IMPORTANT – EXCLUSION AND REDUCTION OF COVERAGE

To be covered under this benefit, insured person who has a known illness or condition must ensure before departure that his or her health condition is stable and under control, that he or she can carry out usual daily activities and that he or she is experiencing no symptoms that may reasonably suggest that any complications may arise or that medical care may be required during the planned stay outside the province of residence.

An illness or condition is considered to be stable in the absence of any:

- deterioration;
- relapse;
- diagnosis of terminal phase;
- chronicity likely to lead to deterioration or complications during the planned trip outside the province of residence.

Insured person with a known illness or condition who is unsure about his or her health condition or who is awaiting diagnosis may be excluded from coverage. He or she must contact the Assistor at least 15 days before departure to obtain confirmation of insurance coverage under this benefit.

Due to this addition, paragraphs e) and f) of the exclusions (page 18 of your booklet) are deleted.

The paragraph d) of the exclusions (page 18 of your booklet) is replaced by the following:

- d) When the expenses are incurred due to pregnancy and its resulting complications in the **8 weeks** before the expected date of confinement.

Trip Cancellation Insurance

The following paragraph is added to the *Causes for Cancellation of Interruption* (page 20 of your booklet):

- o) Eligible expenses under Trip Cancellation Insurance are reimbursed according at 100% in case of default by a travel services supplier.

Subject to the following provisions, the Insurer covers financial loss due to the default of a travel service supplier, up to a maximum reimbursement of \$5,000 per insured and subject to subrogation in favour of the Insurer for any reimbursed expenses:

- if the default occurs prior to departure, the Insurer reimburses the non-refundable portion of the travel expenses paid in advance for the planned trip
- if the default occurs after departure, the Insurer reimburses the unused and non-refundable portion of the travel expenses paid in advance

The paragraph e) of the exclusions (page 22 of your booklet) is replaced by the following:

- e) Pregnancy or complications resulting from pregnancy in the **8 weeks** prior to the expected date of confinement.

Importante clarification

Prescription drugs - Reimbursement of the deductible and coinsurance payment required by the RAMQ

Please note that the deductible and coinsurance payment required by the RAMQ for prescription drugs are reimbursed under this contract **as of January 1, 2010** for participants age 65 or over insured with RAMQ as well as for their dependents, if applicable. Please submit claims for these expenses to La Capitale if you have not already done so in 2010.

General information

DEFINITIONS :

The definition of "Trip" (page 48 of your booklet) is modified to ensure that it applies to both Travel Insurance and Travel Cancellation Insurance:

"Trip":

A trip for the purposes of tourism or recreation, a trip for the purposes of humanitarian aid or cooperative work that is supervised by a registered charity, a commercial activity or an occasional business trip. A business trip is considered to be occasional when carried out on an exceptional and not on a regular basis. No other type of trip is covered under this benefit, unless the Policyholder and the Insurer have agreed otherwise. Furthermore, the trip must entail the insured person's absence from his or her province of residence.

For the purposes of Trip Cancellation Insurance, the insured person's trip must include a stay of at least one (1) night at the trip destination, either in or outside the insured person's province of residence.

ELIGIBILITY TO THE INSURANCE:

Any person hired by the employer on a part-time basis for a minimum contract of 33% of one task per session and covered by the accreditation certificate issued in favour of a union affiliated with the FNEEQ-CSN, with the exception of lecturers.