

GROUP INSURANCE PLAN FOR
RETIRED TEACHING PERSONNEL WHO ARE MEMBERS OF FNEEQ (CSN) AND AREF

The group insurance contract covering retired teaching personnel who are members of FNEEQ (CSN) and AREF is renewed on January 1, 2011. At the request of the insurance committee, we are forwarding to you the new rate schedule applicable from January 1, 2011 to December 31, 2011.

MODIFICATIONS

1. "TRIP" DEFINITION

The definition of "Trip" (*page 11 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.

2. TRAVEL INSURANCE

In order to provide insureds with further clarification regarding the notion of a stable health condition and what to do in case of doubt, the following paragraphs are added after the three first paragraphs at the beginning of the Travel Insurance benefit's description (*page 29 of your booklet*):

IMPORTANT – EXCLUSION AND REDUCTION OF COVERAGE

To be covered under this benefit, insureds who have a known illness or condition must ensure before departure that their health condition is stable and under control, that they can carry out usual daily activities and that they are 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.*

Insureds with a known illness or condition who are unsure about their health condition or who are awaiting diagnosis 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 34 of your booklet*) are deleted.

The paragraph d) of the exclusions (*page 34 of your booklet*) is replaced by the following:

- d) *When expenses are incurred due to pregnancy and any related complications within **8 weeks** preceding the expected date of delivery.*

3. TRIP CANCELLATION INSURANCE

The paragraph e) of the exclusions (*page 40 of your booklet*) is replaced by the following:

- e) *Pregnancy, and any related complications, within **8 weeks** preceding the expected date of delivery.*

PRECISIONS

TAKE NOTE that expenses for the purchase of **support stockings** are reimbursed up to a maximum of 6 pairs per calendar year, per insured.

MONTHLY RATES FROM JANUARY 1, 2011 TO DECEMBER 31, 2011

Health Insurance	Individual	Family	Single parent	Couple
Under age 65	\$123.94	\$334.30	\$210.48	\$247.67
65 years or over (without medication)	\$32.12	\$64.24		
65 years or over (RAMQ medication coverage)	\$225.87	\$451.75		

Basic Life Insurance :	\$0.52 per \$1,000 of insurance
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Optional Life Insurance(Monthly rates per \$5,000 of insurance)

Participant's age	Male	Female
50 to 54 years	\$1.203	\$0.646
55 to 59 years	\$2.154	\$1.167
60 to 64 years	\$3.420	\$1.706
65 to 69 years	\$5.931	\$3.228
70 to 74 years	\$9.010	\$5.421
75 to 79 year	\$13.818	\$9.095
80 years or over	\$22.898	\$17.951

Dependents' Life Insurance

Under age 65	\$2.10 per family
65 years or over	\$5.07 per family

The 9% tax shall be added to rates listed in this document.

***PREMIUM HOLIDAY**

A premium holiday of 5 % for Health Insurance is granted to retired insureds age less than 65 and to retired insureds age 65 or over covered under the RAMQ's Basic Prescription Drug Insurance Plan.

It will be our pleasure to provide you with any further information and we remain,

Sincerely Yours,

Administration Service
Insurance and Group Annuities

December 2010