



CONTRACT 1008-1010

RENEWAL EFFECTIVE JANUARY 1, 2010

The group insurance contract covering teaching personnel who are members of FNEEQ (CSN) will be renewed on January 1, 2010. We wish to inform you of the modifications agreed upon by the insurance committee.

CHANGES MADE TO THE PLAN

Health Insurance

- The cost of prescription drugs is reimbursed by the Insurer at 80%, up to an eligible maximum of **\$2,000** per calendar year for the participant and his or her dependants, as applicable. Any excess is reimbursed at 100%. However, the cost of generic prescription drugs is now reimbursed at 90% rather than 80%.
- Services provided by **sports therapists** have been added to the list of those provided by **physiotherapists** and **physical rehabilitation therapists**. Such fees are subject to a maximum reimbursement of \$30 per treatment and a maximum of \$400 per calendar year, per insured individual, for all such professionals.
- Effective January 1, 2010 new rates will apply to teachers age 65 and over. Please refer to the table of rates below.

Disability Insurance

Effective January 1, 2010, the definition of "net wages or salary" will be changed as follows:

"Net wages or salary": a participant's wages or salary after deduction of the following amounts:

- Contributions to the Quebec Pension Plan
- Contributions to Human Resources and Social Development Canada (Employment Insurance)
- Contributions to the Quebec Parental Insurance Plan
- Federal and provincial taxes in accordance with the tax exemption form submitted to the employer
- Health Insurance premiums under this contract based on the coverage held at the start of Long Term Disability Insurance benefit payments.

PREMIUM RATES PER 14-DAY PERIOD From January 1, 2010 to December 31, 2010

PUBLIC AND PRIVATE COLLEGES*				
Health Insurance				
Participant age less than 65	Individual plan			\$35.70*
	Single-Parent plan			\$60.67*
	Family plan			\$96.48*
	Couple plan			\$71.39*
Participant age 65 or over - Registered with the RAMQ	Individual plan			\$15.06
	Single-Parent plan			\$40.03
	Family plan			\$55.19
	Couple plan			\$30.11
- Extra premium for prescription drugs if not registered with the RAMQ	Individual plan			\$52.80
	Single-Parent plan			\$52.80
	Family plan			\$105.60
	Couple plan			\$105.60
Dental Care Insurance	Individual plan			\$9.98
	Single-Parent plan			\$18.71
	Family plan			\$28.69
	Couple plan			\$19.96
Basic Life Insurance (per \$1,000 of insurance)				\$0.1137
Dependents' Life Insurance (per Family, Single-Parent or Couple plan)				\$0.80
Accidental Death and Dismemberment (per \$1,000 of insurance)				\$0.0138
Short Term Disability Insurance - Private colleges only (per \$1,000 of salary)				\$0.458
Long Term Disability Insurance (per \$1,000 of salary)				\$0.348
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 14, 2010)