

2012 Renewal Notice

GROUP INSURANCE PLAN
FOR RETIRED TEACHERS WHO ARE
FNEEQ (CSN) AND AREF MEMBERS
CONTRACT 1011

SUBJECT: Renewal

SOMETHING TO THINK ABOUT

Is your present coverage suited to your current status?

For example, **if you are under age 65** and you no longer have any dependent children, you might want to select the *Couple coverage* that's available under your group plan.

For more information or to request a change, please call La Capitale at 418 644-4200 or toll free at 1 800 463-4856.

The group insurance contract covering retired teachers who are FNEEQ (CSN) and AREF members will be renewed on January 1, 2012.

As requested by the insurance committee, we are writing to inform you of the changes made to date.

AMENDMENT TO COVERAGE

Eligibility

The following persons are eligible:

- a) Teachers who were *Fédération nationale des enseignantes et enseignants du Québec* (FNEEQ) members on the day preceding their retirement date, and they were covered under the benefit in question.
- b) Any other persons who were FNEEQ members on the day preceding their retirement date, who were covered under the benefit in question, **and for whom the retirement income received under the Government and Public Employees Retirement Plan (RREGOP) or under any public or parapublic sector pension plan will be equal to or greater than \$2,000 per month or \$24,000 per year. This amount will be indexed annually, applying the same percentage as the one determined by CARRA, with the same effective date.**

Return to work by retirees

Retirees who return to work remain eligible under contract No. 1011.

Health Insurance - Addition of reimbursement for the purchase of protective underwear for incontinence

Expenses for the purchase of protective underwear for incontinence, which has become necessary following surgery resulting in the total and irrecoverable loss of bowel or bladder function, are now reimbursed, up to an eligible maximum of \$500 per calendar year, per insured.

MONTHLY PREMIUM RATES IN FORCE FROM JANUARY 1 TO DECEMBER 31, 2012

The Health Insurance premium rates include a 2% premium holiday for retirees under age 65; a 7% premium holiday is included for retirees age 65 or over and registered with the RAMQ. The surplus generated by the plan's positive experience once again enables us to grant this temporary rebate for 2012.

Please feel free to contact us for any further information.

Sincerely,

Customer Service
Group Insurance
Telephone: 418 644-4200 or toll free 1 800 463-4856

(New rates on reverse)

HEALTH INSURANCE

RETIREES UNDER AGE 65	
Individual	\$134.50
Single-Parent	\$228.42
Family	\$362.79
Couple	\$268.77
RETIREES AGE 65 OR OVER	
Individual	\$35.68
Family	\$71.38
RETIREES AGE 65 OR OVER (RAMQ prescription drugs only)	
Individual	\$256.36
Family	\$512.74

LIFE INSURANCE

Basic Life Insurance: \$0.52 per \$1,000 of insurance

Optional Life Insurance (Monthly rates per \$5,000)

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

Dependents' Life Insurance

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

The above rates do not include the 9% insurance premium tax.