
Reduction in dental premiums What's happening with policy 1008-1010?

You may have seen [La Capitale's press release](#) announcing a 60% reduction in group insurance dental premiums to ease the burden on small businesses. The same press release also mentioned that “financial agreements in the public and parapublic sector already allow participants in groups with dental care to benefit from the impact of a reduction in claims.” What does this mean for the RSA (the unions that subscribe to group insurance policy #1008-1010)?

As a rule, when the dental benefits paid out in a given year are lower than the premiums paid by members for the coverage, this results in a surplus in the plan and would normally have the effect of reducing our healthcare and dental premiums in the following year, under the terms of our policy.

However, because of the COVID-19 pandemic, members with dental coverage can't use the services for which they are paying insurance premiums. This is clearly unfair and the FNEEQ Insurance and Pensions Committee (CFARR) believes the situation must be remedied. It will therefore propose a solution at the RSA meeting in the fall. It could lead to a premium reduction or rebate for members with dental coverage. This type of decision is up to the RSA.

Improved online service

La Capitale is upgrading its online services and its system for processing health insurance claims. Among other things, the improvements should speed up the processing of claims, make it easier for individual plan members to access their files, and provide a better user experience.

Members of policy #1008-1010 will see the improvements **starting May 25**.

To carry out the upgrade, La Capitale will have to interrupt access to the direct in-pharmacy reimbursement service **starting at midnight on May 24, for a maximum of 24 hours**.

Insured members are therefore encouraged to pick up their prescription renewals on a day other than May 24. If this is not possible, they will be able to file a refund claim online on the same day.

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