

COVID-19 – TRAVEL AND TRIP CANCELLATION INSURANCE

The letter in this [link](#) provides details regarding the changes to travel and trip cancellation insurance taking effect November 1, 2020 and how they apply in the pandemic context.

DOCUMENTATION – 2021 RENEWAL

Documentation regarding the 2021 renewal of FNEEQ's insurance plan is now available at the following links:

- [2021 Schedule of Coverage and Rates](#)
- [2021 Insurance Premium Calculator](#)

Reminder – Coverage Changes

Since the modular insurance plan was introduced in January 2013, members have been able to increase their health insurance coverage (Module A, B or C) and/or optional dental care coverage (Option 1 or 2), as the case may be, once a year, under certain conditions. Therefore, during the annual renewal period this fall, you will be able to make changes to your coverage options that will take effect on January 1, 2021.

As in previous years, the annual enrollment period runs from **November 1st to 30th** with any changes effective January 1, 2021.

During this period, if you wish to increase your level of health insurance coverage and you're covered under Module A for 2020, you can opt for module B or C, and if you're covered under Module B for 2020, you can opt for Module C.

In addition, if you wish to add dental care coverage, you can select Option 1. You can also add or increase your coverage to Option 2 if you have chosen Module B or C health insurance for 2021.

It is also possible to reduce your coverage if you joined the modular plan on or before January 1, 2018, since you must have contributed to the insurance plan for at least 36 months in order to reduce your coverage.

If you wish to reduce your level of health insurance coverage, you can switch to Module A or B, if you've been covered under Module C for at least 36 months, or to Module A, if you've been covered under Module B for at least 36 months.

Similarly, you will also be able to opt out of dental care coverage if you've been covered under Option 1 or 2 for at least 36 months. If you've been covered under Option 2 for at least 36 months, you can also reduce your coverage to Option 1 no matter what module of health insurance you've chosen for 2021.

Lastly, those who are exempt from health insurance (for example, individuals covered by their spouse's group insurance policy) can take Option 1 dental insurance (for a minimum of 36 months).

To change your coverage, you must complete the Group Insurance Application and Modifications form and submit it to your employer no later than November 30, 2020. The forms can be found online at the following links:

CEGEPs:

<https://fneeq.qc.ca/wp-content/uploads/C1008-0A-Application-Modification-to-group-insurance.pdf>

Private colleges and universities:

<https://fneeq.qc.ca/wp-content/uploads/C1010-0A-Application-Modification-to-group-insurance.pdf>

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