



2024 Renewal

Unlike previous years, the unions enrolled in group insurance policy 1008-1010 (the RSA) did not adopt any additions to or changes in coverage at their meeting on September 14 and 15, 2023.

However, following the consultation with the unions, the FNEEQ-CSN insurance and pensions committee (CFARR) was mandated by the RSA to adjust clause 7.8 of the insurance contract to take into account, in the long-term disability plan, the amount payable by the Québec Pension Plan (QPP), based on the new QPP terms and conditions applicable as of January 1, 2024. This adjustment, which will also take effect on January 1, 2024, follows changes to the QPP aimed at improving the financial situation of disabled workers, which were part of Québec's 2023-2024 budget. For more information about these changes to the QPP, see the [Retraite Québec website](#).

Premiums as of January 1, 2024

After consulting the unions participating in group insurance policy 1008-1010, the current premiums will be adjusted on January 1, 2024 as follows:

- 14% effective increase for health insurance (including the end of the 1.5% premium holiday granted in 2023);
- 9% increase for dental;
- Premium freeze (0%) for basic life insurance, dependents' life insurance, optional life insurance and critical illness insurance, and extension of the 50% premium holiday for all life insurance coverage;
- Premium freeze (0%) for short-term disability insurance;
- 10% effective increase for long-term disability (including the end of the 9.1% premium holiday granted in 2023 and a new 9.2% premium holiday).



Reminder: Health and dental insurance premium adjustments

CFARR wishes to inform you that, following its 2021 consultations with the unions enrolled in group insurance policy 1008-1010, the premium ratio between the modules for **health insurance coverage** will now be identical for all age groups (participants under 65 and over 65), and premiums for the three modules will continue to be adjusted according to the new ratios below, with phased implementation of the changes that began with the 2022 renewal continuing until 2025:

MODULE	A	B	C
ORIGINAL RATIO (under 65)	0.72	1.00	1.16
ORIGINAL RATIO (65 and over)	0.64 to 0.68	1.00	1.17
NEW RATIO (for all)	0.72	1.00	1.25

CFARR also reminds you that, following the 2021 consultations with the unions enrolled in group insurance policy 1008-1010, the premium ratio between the coverage options listed below, which effectively merge the couple and family plans for both health and dental coverage, will continue to be adjusted according to the new ratios below, with phased implementation of the changes that began with the 2022 renewal continuing until 2025.



COVERAGE	INDIVIDUAL	SINGLE-PARENT	COUPLE	FAMILY
HEALTH ORIGINAL RATIO	1.00	1.70	2.00	2.70
DENTAL ORIGINAL RATIO	1.00	1.88	2.00	2.88
HEALTH FUTURE RATIO	1.00	1.50	2.40	2.40
DENTAL FUTURE RATIO	1.00	1.90	2.40	2.40

As a result, the premium for couple coverage has been more than double that for individual coverage since January 1, 2022. Participants who currently have the couple plan can switch to individual coverage during the annual open period from November 1 to 30, 2023, provided their spouse is eligible for a group insurance plan and can retract their exemption from their own group insurance policy.

In the case of couples in which both spouses are participants in the FNEEQ group insurance plan, both can exercise this option.

The following premiums resulting from the various changes to the health insurance plan will come into effect on January 1, 2024 for participants under the age of 65. They include the 14% increase, which takes into account the changes to the premium structure outlined above.



Premium per 14-day period before tax (9%)

2024	Individual	Single-parent	Family	Couple
Module A	\$56.09	\$86.94	\$138.54	\$129.00
Module B	\$77.90	\$120.74	\$192.41	\$179.17
Module C	\$95.82	\$148.51	\$236.67	\$220.38

Evolution of premiums, 2015-2024

To sum up, the following table shows the changes to our group insurance premiums by coverage type from 2015 to 2024:

COVERAGE	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Health	0%	0%	A 2.9% B 5.3% C 5.8%	0%	A 0.85% B 8.11% C 8.86%	A 5.8% B 6.05% C 6.05%	7.5%	3.5%	10.5%	14%
Dental	-8%	0%	-5%	0%	0%	0%	0%	5%	0%	9%
Basic life	-7%	0%	-20%	0%	0%	-15%	-4%	-5%	-12.4%	0%
Dependent life	-10%	0%	-19.5%	0%	0%	0%	0%	-5%	0%	0%
Optional life	0%	0%	-10%	0%	0%	-15%	0%	-5%	0%	0%
Critical illness	0%	0%	-30%	0%	0%	-15%	-10%	-5%	0%	0%
Short-term disability (for private colleges and universities)	0%	0%	-10%	0%	0%	2.5%	-3%	-5%	-15%	0%
Long-term disability	0%	0%	-9.9%	0%	0%	2.5%	-2.5%	-10%	0%	10%



DOCUMENTATION – 2024 RENEWAL

The documentation on the 2024 renewal of the FNEEQ insurance plan is now available at the following links:

- [2024 coverage summary](#)
- [Calculateur de primes d'assurances 2024](#)

Annual period for modifications to coverage

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 their optional dental care coverage (Option 1 or 2) once a year, under certain conditions. You can therefore change each of the above types of coverage this fall and the changes will come into effect on January 1, 2024.

As usual, the annual open period runs from **November 1 to 30** for changes that take effect on January 1, 2024.

During this period, if you wish to increase your level of health insurance coverage, you can upgrade to Module B or C if you have Module A in 2023, or you can upgrade to Module C if you have Module B in 2023.

If you would like to add dental insurance to your plan, you can choose Option 1. You can also add or increase your coverage to Option 2.

Plan members who have been enrolled in the modular insurance plan since January 1, 2021 or earlier can also opt to reduce their coverage, since the minimum enrollment period for doing so is 36 months.

If you wish to reduce your health insurance coverage, you can switch to Module A or B if you have been enrolled in Module C for at least 36 months, or to Module A if you have been enrolled in Module B for at least 36 months.

Similarly, if you wish to opt out of dental insurance, you can do so if you have been enrolled in either Option 1 or 2 for at least 36 months; if you have been enrolled in Option 2 for at least 36



months, you can lower your coverage to Option 1, irrespective of the health insurance module you have selected for 2024.

Individuals who are exempt from health insurance (for example, those covered under their spouse's group insurance policy) can opt for Option 1 or Option 2 dental insurance (for a minimum period of 36 months), if they wish.

Finally, since the premium for couple coverage has been more than double the premium for individual coverage since January 1, 2022, participants who currently have the couple plan can switch to individual coverage, provided their spouse is eligible for a group insurance plan and can retract their exemption from their own group insurance policy. In the case of couples in which both spouses are participants in the FNEEQ group insurance plan, both can exercise this option.

Note that you will still be able to change your coverage status at any time in accordance with the usual contract terms, i.e. after a life event.

To request a change in coverage, please fill out the "Group insurance application or modification" form and submit it to your employer by November 30, 2023. You can find the forms online at the following addresses:

CEGEPs:

https://www.beneva.ca/sites/beneva/files/2022-08/C1008-OF_adhesion-modification-assurance-collective.pdf

Private colleges and universities:

https://www.beneva.ca/sites/beneva/files/2022-08/C1010-OF_adhesion-modification-assurance-collective.pdf

Changes to schedule I for CEGEP teachers

After consultation with the unions enrolled in group insurance policy 1008-1010 (RSA), schedule I, which covers CEGEP teachers whose union decided at a general meeting to join the plan, will be modified again effective January 1, 2024. CFARR believes that the proposed changes will make this schedule easier to use for the colleges and unions concerned, while providing continued protection to teachers. CFARR is touring the unions in the Regroupement CEGEP to explain schedule I. The changes adopted by the RSA are as follows:



Schedule 1, current articles	Changes effective January 1, 2024
<p>2. Instructor teaching professionals who have three years of seniority based on the official seniority list are eligible the calendar year following the school year in which their total workload established according to the following formula attains $1: CI / 80 + (\text{number of teaching periods}) / 450$. To maintain eligibility, the instructor participant's total workload must attain 0.6 each school year, based on the same formula. If, for a given year, the participant does not attain a total workload of 0.6 based on the same formula, the participant is not eligible for insurance the following calendar year. The instructor participant becomes eligible again the calendar year following the school year in which his or her total teaching load reaches 0.6 based on the same formula.</p>	<p>Add:</p> <p>However, upon written notice to the employer, an instructor participant may refuse to take or cease taking short-term or long-term disability coverage, provided that they certify that they are insured under a group insurance contract or that they will not accept any teaching load for a period of six months during the insurable calendar year. In this case, the instructor will have to obtain a total load of 1 during a school year to be eligible again.</p>
	<p>Add a paragraph 10:</p> <p>10. All other provisions of the contract are applicable, except if otherwise indicated in this schedule.</p>

Review of coverage

In view of the significant increases in health and disability insurance premiums, and in accordance with its rules of operation, the RSA mandated CFARR to analyze the coverage and propose formulas or changes at the fall 2024 RSA meeting to reduce the financial impact of the rate increases.

To permanently entrench the principles that guide its decisions, the RSA also amended its rules of operation by adding that CFARR and the RSA are to recommend changes to the insurance plan based on the following principles:



- That the insurance plan respect the principle of mutualization;
- That the insurance plan favour and promote the public health care sector;
- That the insurance plan provide good coverage for members while minimizing the cost of premiums.

The additions to the rules also stipulate that CFARR and the RSA must explain how any proposed changes are consistent with the stated principles.

Travel insurance exclusions

The RSA has requested that we remind you that certain exclusions apply to travel insurance. For example, a teacher who is accompanying students as part of his or her duties is not covered; in that case, it is up to the institution to insure its employees and students.

Support disabled pensioners

Following a question of privilege at the last CSN Federal Council, you will find below full information on how to support *Les Invalides au front*, a group fighting for the government to end an unfair penalty that can substantially reduce a disabled person's pension. The government is currently appealing a decision by the Tribunal administratif du Québec to Superior Court. There are costs involved in fighting this case. We need to show our support for and solidarity with these vulnerable and financially strapped people.

The Federal Council passed the following motion: "That the CSN encourage its affiliated organizations to support *Les Invalides au front* in their fight by joining their Facebook page, signing the petition and/or making a donation to help cover their legal fees."

Here are the links:

Les Invalides au front Facebook page

<https://www.facebook.com/groups/444597854008035/?ref=share>

Petition

https://www.change.org/p/contestation-par-le-gouvernement-d-une-d%C3%A9cision-du-tribunal-administratif-rrq?fbclid=IwAR1IN5aocg3FGH1CHCtKRVOsNs0TM4riMpQmLnSDAmz6DA70IRA_fQldzl

GoFundMe page

<https://www.gofundme.com/f/les-invalides-au-front>



Erratum: Preventive dental care services

Please note that there was an error in the last paragraph of the article entitled "Preventive dental care services - A new option" in [Info Insurance No. 35](#). It should have read as follows:

"Bear in mind that dental hygienists must be members of the Québec order of dental hygienists (OHDQ) to practise in Québec. The OHDQ imposes standards and obligations on all of its members through a strict code of ethics, whether they are in **independent** private practice or **employed by a dentist**. Among other things, hygienists are required to refer patients to another dental health professional when necessary."

Ask for generic

Don't forget to ask for the generic drug in order to pay less. When a generic drug becomes available, it is up to you to request it. If you notice that your medication is being reimbursed at a lower rate than usual, it may be because a new generic is available. Your plan will cover only the cost of the generic, when one is available. Check the bill carefully when you pick up your medication at the pharmacy so that you can request the generic version as soon as it comes on the market.

Reminder: FNEEQ / Beneva partnership

Retirement coaching program

We would like to remind you that Beneva has designed a retirement coaching program specifically for FNEEQ members.

The program in a nutshell

- Three newsletters per year on specific topics (physical, psychological and financial health);
- Customized pre-retirement webinars. The next ones will be on the following dates, from 7:00 to 9:30 p.m.:
 - Tuesday, November 28 (in French)
 - Thursday, December 7 (in English)
 - Wednesday, January 10 (in French)
- Members can make an appointment at any time to consult a financial security advisor trained in the specifics of the FNEEQ's pension plan and group insurance plans;
- Resource site with regularly updated content where members can also register for webinars or contact an advisor.



More information: <https://lp.beneva.ca/my-retirement-fneeq>

Note that members aged 45 or over who have registered on Beneva's Client Centre are automatically enrolled in the program.

Reminder: Remedial teachers who are not ADOQ members

Our group insurance contract provides that treatment or consultation fees paid to remedial teachers are reimbursable by the Insurer under certain conditions. Among other things, the teacher must be a member of the professional association recognized by the Insurer, i.e. the Association des orthopédagogues du Québec (ADOQ). However, it has been brought to the attention of the RSA that in some parts of Québec it is very difficult, if not impossible, to find an available remedial teacher who is an ADOQ member.

At its September meeting, the RSA adopted a recommendation to mandate CFARR to treat claims for non-ADOQ remedial teachers as special cases, given the exceptional circumstances.

Insured members can submit a claim for reimbursement to CFARR through their union and it will be processed on a case-by-case basis. The following information must be provided:

- confirmation of the service provider's training (most commonly a diploma in special education or at least a teaching diploma);
- the reasons for choosing this provider (no ADOQ member available, geographic proximity, waiting time, etc.);
- receipts for expenses incurred;
- information about the insured for purposes of reimbursement (last name, first name, date of birth, Beneva ID number).

LUC VANDAL

For CFARR

Membres FNEEQ
Réductions exclusives
sur vos assurances!

beneva
La Capitale

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