



## Renewal 2020

In recent weeks, some changes were adopted at the meeting of unions participating in group insurance policy 1008-1010 (RSA), all of which will take effect **January 1, 2020**. Here is a brief summary:

### Reimbursement for medical use of cannabis

Expenses are eligible if all of the following conditions are met:

- i) The cannabis must be obtained from a producer authorized by the competent government authorities;
- ii) The Insurer must receive the following two documents duly completed by a health professional legally authorized to do so:
  - The medical form authorizing the insured's use of cannabis for medical purposes; and
  - The Insurer's authorization form.
- iii) The cannabis must be consumed to relieve one or more symptoms associated with medical conditions eligible, in the Insurer's opinion, for this treatment.

### List of diseases covered for cannabis reimbursement:

- Patient with cancer: for relief of significant pain or severe nausea and vomiting
- Patient in palliative care
- Multiple sclerosis (MS): in case of spasms or neuropathic pain
- HIV: for problems with weight loss or neuropathic pain
- Rheumatoid arthritis (RA): in cases where traditional treatment is not working
- Epilepsy

Change	Anticipated increase
Add medical use of cannabis 3 grams per day per insured Maximum reimbursable \$1,500 per year Modules A, B, C	0.80%



**Review of insurance plan components: waiver of health and dental insurance premiums in the event of disability**

Change	Anticipated increase
Reduction of elimination period for waiver of premiums from 104 weeks to 52 weeks	Health insurance
	2020: 0.0%
	2021: 0.9%
	2022: 0.2%
	Total 1.1%
	Dental insurance
2020: 0.0%	
2021: 1.0%	
2022: 0.3%	
Total 1.3%	

**Reimbursement for consultation of a psychoeducator**

Change	Anticipated increase
Add psychoeducators to the coverage under the psychological healthcare professionals group Modules B and C	0.25%

**Mandatory enrolment in long-term disability insurance**

Starting on January 1, 2020, our contract will be amended to replace the criteria requiring four annual regular teaching contracts as a condition for mandatory enrolment in long-term disability insurance with a condition of three years of seniority as of the first eligible contract according to the official seniority list. Some teachers in insecure situations may in fact accumulate numerous years of seniority without ever having four full-time regular teaching contracts. The criteria of four annual regular teaching contracts was also sometimes difficult for human resources and unions to monitor. Accordingly, as of January 1, anyone who already has or who will have three years of recognized seniority will automatically qualify for long-term disability insurance upon signing their first contract.

## Drug claims in case of stock shortages

In 2017 and 2018, some members were not reimbursed correctly for drugs purchased during a stock shortage. They were reimbursed according to the percentage in their module for choosing brand-name drugs rather than the percentage for the patented drug in that module, which should have been the case.

At the request of the Comité fédéral sur les assurances et les régimes de retraite (CFARR), the insurance company completed the difficult task of identifying cases where an adjustment may be warranted after purchase of a brand-name drug when the required generic drug was in short supply.

Between now and mid-December, *La Capitale* will complete a systematic audit of each of the 350 identified cases involving a potential adjustment. The following process will be applied:

- For members whose claims history confirms a consistent choice of the brand-name drug, even when there are no stock shortages, no adjustment will be made;
- For members whose history shows that a manual adjustment was made following communication with customer service, no adjustment will be made;
- For members whose claims history demonstrates a pattern of generic drug purchases, an adjustment will be made for the brand-name drug claims, as though the member had contacted customer service;
- For members who made a first claim for a brand-name drug during a stock shortage in 2017 or 2018 and whose claims history is insufficient to demonstrate a pattern of brand-name or generic drug purchases, the insurance company will presume a choice of generic drugs. An adjustment will be made for claims for brand-name drugs as though the member had contacted customer service.



### Premiums as of January 1, 2020

After consulting with the unions participating in group insurance policy 1008-1010, the rates currently in force will be adjusted on January 1, 2020 as follows:

- A 5% increase for health insurance;
- A freeze (0%) for dental insurance;
- A 2.5% increase for short-term disability coverage;
- A 2.5% increase for long-term disability;
- A 15% decrease in the life insurance premium (except for dependants, whose premium will not change) and a 50% premium holiday for 2020 applied to the reduced premium;
- A 50% premium holiday for 2020 applied to the premium for dependant life insurance.

The following are the premiums that result from the various health insurance changes that will come into effect on January 1, 2020 for members under the age of 65. They include the 5% increase as well as the other increases shown above.

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

2020	Individual	Family	Single-Parent	Couple
Module A	\$39.23	\$ 105.98	\$66.64	\$78.41
Module B	\$54.59	\$147.52	\$92.75	\$109.18
Module C	\$63.39	\$171.31	\$107.70	\$126.72



In conclusion, here is a table showing how premiums have evolved for the various services covered by our group insurance policy for the years 2010 to 2020:

COVERAGE	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
Health insurance	+ 4,6 %	+ 2,9 %	+ 5,0 %	+ 5,5 %	+ 8,75 %	+ 0 %	+ 0 %	A 2,9 % B 5,3 % C 5,8 %	+ 0 %	A 0,85 % B 8,11 % C 8,86 %	A 5,80 % B 6,05 % C 6,05 %	
Dental insurance	+ 0 %	+ 4, %	- 5 %	+ 6 %	+ 25 %	- 8 % 24 ms	+ 0 %	- 5,0 %	+ 0 %	+ 0 %	+ 0 %	
Basic life insurance	- 8 %	+ 0 %	+ 0 %	+ 2 %	+ 6,1 %	- 7 %	+ 0 %	- 20,0 %	+ 0 %	+ 0 %	- 15 % + 50 % premium holiday	
Dependent life insurance	+ 0 %	+ 0 %	+ 0 %		+ 0 %	- 10 %	+ 0 %	- 19,5 %	+ 0 %	+ 0 %	+ 0 %	+ 0 % + 50 % premium holiday
Accidental death and dismemberment	+ 0 %	+ 0 %	+ 0 %									
Additional life insurance	+ 0 %	+ 0 %	+ 0 %		+ 0 %	+ 0 %	+ 0 %	+ 0 %	- 10,0 %	+ 0 %	+ 0 %	- 15 % + 50 % premium holiday
Critical illness insurance					+ 0 %	+ 0 %	+ 0 %	+ 0 %	- 30,0 %	+ 0 %	+ 0 %	- 15 % + 50 % premium holiday
Short-term income protection insurance <i>*private colleges and universities</i>	+ 0 %	+ 6 %	+ 19 %	+ 10 %	+ 0 %	+ 0 %	+ 0 %	- 10,0 %	+ 0 %	+ 0 %	+ 2, 5 %	
Long-term income protection insurance	+ 0 %	+ 12,5 %	+ 7 %	+ 7 %	+ 0 %	+ 0 %	+ 0 %	- 9,9 %	+ 0 %	+ 0 %	+ 2,5 %	

### Plan Review and Update

During its meeting on September 20 and 21, 2018, the RSA instructed CFARR to take steps to review all of the components of the insurance plan (health, dental, life, disability) for the three modules and to submit the conclusions of its review to the RSA in the fall of 2019. On September 19 and 20, 2019, the RSA instructed CFARR to continue its review of the life and disability insurance components and to report back to the RSA in fall 2020, as well as to study the possibility of increasing the maximum reimbursement for options 1 and 2 and to review the list of covered services.



Considering the gaps between the ratios and premiums in the three modules and coverage statuses (individual, family, single-parent and couple), as well as the need to properly inform and consult the member unions, CFARR was also instructed to send scenarios for adjusting the premium structure and the associated impact on premiums (for each module and coverage status) to the unions in January 2020 so that a decision can be made at the fall 2020 RSA meeting.

### **Members Not Covered for Long-Term Disability since 2001**

The RSA asked the insurance company to extend long-term disability insurance to tenured teachers who did not sign up for it in 2001 but who applied by January 1, 2019, with proof of insurability. Applicants had to pay a \$200 fee to have their file reviewed. The following are the results of this enrolment campaign:

Total number of applications	19
Applications denied	10
Applications approved	7
Application being examined	1
Incomplete application (documents not provided)	1

A reminder that those on the list of tenured teachers who did not sign up for long-term disability insurance in 2001 and who are disabled are offered professional support tailored to their needs up to a maximum of \$25,000 to help them return to their jobs or other suitable employment. Applications are submitted to CFARR, which then recommends them to the insurer. Note however that the \$25,000 applies only to teachers who have not reached retirement age without a reduction. To date, CFARR has received no such applications.



## Changing your 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. Therefore, when your insurance policy comes up for renewal this fall, you will be able to make changes to your selected options for both types of coverage, for entry into force on January 1, 2020.

As in previous years, the annual enrollment period will be open from **November 1 to 30**, with changes effective January 1, 2020.

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 2019, or you can upgrade to Module C if you have Module B in 2019.

If you want to add dental insurance, you can choose option 1. You can also sign up for option 2 or increase your coverage if you will have the Module C health plan in 2020.

Plan members who have been enrolled in the modular insurance plan since January 1, 2017 or earlier can also opt to reduce their coverage, since the minimum enrollment period for doing so is 36 months.

Therefore, 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 also lower your coverage to Option 1, irrespective of the health insurance module you have selected for 2020.

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

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, 2019. You can find the forms online at the following addresses:

**Public Colleges:**

<https://www.lacapitale.com/files/live/sites/lacapitale/files/contributed/collectif/en/pdf/1008-application-modification-group-insurance-cegep.pdf>

**Private Colleges and Universities:**

<https://www.lacapitale.com/files/live/sites/lacapitale/files/contributed/collectif/en/pdf/1008-application-modification-group-insurance-prives.pdf>

### **Ask for the generic**

Do not forget to ask for the generic drug, you will pay less and receive a better reimbursement rate. When a generic drug becomes available, it is up to you to request it. Check the bill carefully when your pharmacist hands you your medication so that you can request the generic version as soon as it comes on the market.

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## Identity Theft: Be Aware!

Identity theft, or identity fraud, occurs when someone obtains and uses your personal information for criminal purposes without your knowledge or consent. (Source: *Sûreté du Québec*)

### Limit the damage

Fraudsters can get everything they need without having to resort to hacking, phishing, spyware or sophisticated viruses. All they have to do is go through your garbage or recycling bin. Follow these practical tips to thwart such individuals:

- Give out your social insurance number only when absolutely necessary (employer, tax returns);
- Check your account statements for unauthorized transactions and shred them before recycling;
- Delete any written record of your personal identification numbers (PINs);
- Check your credit history annually to make sure no transactions have been authorized without your knowledge that may affect your credit;
- Protect your computer and the data it holds by changing your passwords frequently. Avoid using addresses, birth dates and names of pets for new passwords.

### What to do if your identity is stolen

- Phone your financial institutions and the local police immediately.
- Place a fraud alert on your credit file by contacting  
Equifax: 1-866-465-7166 or  
Trans Union: 1-877-525-3823 (Quebec residents: 1-877-713-3393)
- Have your identification replaced, e.g. health card, driver's licence and social insurance card.



## Identity theft protection

Your property insurance may include coverage for identity theft: check with your insurance agent to see. Coverage may include fees for obtaining new identification and legal expenses (e.g. to recover property stolen from you). Ask your insurance company: some insurers may also designate someone to take the necessary steps on your behalf to restore your reputation and creditworthiness.



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Firm in damage insurance. At all times, terms and conditions pertaining to coverage are governed solely by the insurance contract. Some conditions and exclusions apply. | <sup>1</sup> June 2017 SOM survey of public service employees or retirees who are clients of La Capitale and bundled at least two products among home, auto and leisure vehicle insurance. Average savings calculated using the declared amounts of 96 respondents who benefited from a savings. | <sup>2</sup> Details and contest rules available at [partenaires.lacapitale.com/en/fneeq](http://partenaires.lacapitale.com/en/fneeq). The contest ends December 31, 2019. The prize that will be awarded in a draw is the 2019 Nissan Leaf S, valued at \$44,798, that comes with \$500 of insurance credit, if eligible. The total value of the prizes is \$45,298. All indicated values include taxes. No purchase necessary. The winner must answer a mathematical skill-testing question.

**LUC VANDAL**  
For CFARR