

CONTRACT 001008-001010

RENEWAL EFFECTIVE JANUARY 1, 2018

The group insurance contract covering teaching personnel who are members of FNEEQ (CSN) is renewed on January 1, 2018.

HEALTH INSURANCE MODIFICATIONS

Hearing aid

Expenses for the purchase or repair of a hearing aid are now reimbursed up to a maximum reimbursement of \$1,000 for each prosthesis and a maximum reimbursement of \$2,000 per period of 3 consecutives years, per insured. This change applies to all 3 modules.

Medical report

Medical reports are reimbursed up to a maximum reimbursement of \$40 per medical report and a maximum reimbursement of \$500 per calendar year, per insured. This change applies to all 3 modules.

Professionals fees of homeopath and homeopathic medicines

These fees are no longer reimbursed. This change applies to all 3 modules.

PREMIUM RATES PER 14-DAY PERIOD

Current rates are maintained for the period of January 1 to December 31, 2018

PUBLIC COLLEGES, PRIVATE SCHOOLS AND UNIVERSITIES*

HEALTH INSURANCE			
Coverage Status	Premium per 14-day period		
	Basic Coverage (Module A)	Regular Coverage (Module B)	Enriched Coverage (Module C)
Participants under 65			
Individual	\$36.76	\$47.62	\$54.92
Single-Parent	\$62.46	\$80.91	\$93.31
Family	\$99.33	\$128.67	\$148.39
Couple	\$73.49	\$95.22	\$109.78
Participants age 65 or over registered with the RAMQ			
Individual	\$13.50	\$17.47	\$20.16
Single-Parent	\$35.85	\$46.42	\$53.52
Family	\$49.44	\$64.00	\$73.80
Couple	\$26.96	\$34.91	\$40.26
Extra premium for prescription drugs for participants age 65 or over and not registered with the RAMQ			
Individual		\$89.79	
Single-Parent		\$89.79	
Family		\$179.60	
Couple		\$179.60	

PREMIUM RATES PER 14-DAY PERIOD (cont'd)

From January 1, to December 31, 2018

DENTAL CARE INSURANCE		
Coverage Status	Premium per 14-day period	
	Basic Coverage (Option 1)	Enriched Coverage (Option 2)
Individual	\$10.41	\$13.88
Single-Parent	\$19.53	\$26.02
Family	\$29.94	\$39.91
Couple	\$20.82	\$27.75

* For the private sector and universities, the employer's share must be deducted from the premium indicated for health insurance coverage.

COVERAGE	Premium per 14 days
Basic Life Insurance (per \$1,000 of insurance)	\$0.0841
Critical Illness Insurance	\$2.30
Dependents' Life Insurance	\$0.62
Short-Term Disability Insurance (per \$1,000 of salary)	
- Université Laval	\$0.345
- Collège Lasalle	\$0.745
- Collège Trinité	\$0.704
- Other colleges and universities	\$0.579
Long-Term Disability Insurance (per \$1,000 of salary)	\$0.409

Optional Life Insurance (per \$1,000 of insurance – per 14-day period)				
Age	Male		Female	
	Non smoker	Smoker	Non smoker	Smoker
Under age 25	\$0.021	\$0.030	\$0.012	\$0.015
Age 25 to 29	\$0.021	\$0.030	\$0.012	\$0.015
Age 30 to 34	\$0.021	\$0.032	\$0.012	\$0.015
Age 35 to 39	\$0.028	\$0.036	\$0.015	\$0.018
Age 40 to 44	\$0.041	\$0.061	\$0.021	\$0.031
Age 45 to 49	\$0.068	\$0.099	\$0.031	\$0.047
Age 50 to 54	\$0.104	\$0.156	\$0.059	\$0.070
Age 55 to 59	\$0.166	\$0.257	\$0.089	\$0.140
Age 60 to 64	\$0.280	\$0.405	\$0.138	\$0.207
Age 65 to 69	\$0.386	\$0.631	\$0.216	\$0.325

A declaration of good health must be provided as evidence of insurability for Optional Life Insurance.

9% provincial tax must be added to the premium rates indicated in this document.

Please attach this page to your existing insurance booklet

(October 2017)