

This document summarizes the coverage offered under the Fédération nationale des enseignantes et des enseignants du Québec (FNEEQ) group insurance plan.

It was designed to make it easier for you to make your coverage selections on enrolment and includes the information most often accessed by insureds. It also contains the terms and conditions concerning life events allowing you to review your coverage choices and the annual period provided for other change requests.

For a full description of the plan and for information on the applicable exclusions and reductions, please refer to the contract, which has been posted on the FNEEQ and La Capitale websites: fneeq.qc.ca and lacapitale.com/fneeq.

IMPORTANT Plan selection period

You must make your coverage choices within 30 days following the date on which you become eligible. All coverage change requests must also be submitted within 30 days following the date of the event or the situation allowing you to review your choices.

Supplementary information

Travel insurance

Going on vacation? Before you leave, make sure your health is good and stable and that you are eligible for travel insurance. If you're unsure, contact CanAssistance, La Capitale's travel assistor, for information about your eligibility and specific advice about your travel destination.

Call CanAssistance

- In Canada and the United States: 1 800 363-9050
- Collect worldwide: 514 985-2281

Certain exclusions apply, such as during a trip in which a teacher accompanies students as part of his or her duties.

Any questions?

Access your Client Centre at any time. It is a great resource for coverage and claims information.

La Capitale Customer Service

1 800 463-4856

Monday to Friday, from 8:30 a.m. to 5:00 p.m.

La Capitale 
Insurance and Financial Services

625 Jacques-Parizeau St
PO Box 1500
Quebec QC G1K 8X9

lacapitale.com

IMPORTANT

This document is not a contract. It merely provides an overview of the coverage available. Only the contract may be used to settle legal issues.



Group insurance plan

Schedule of coverage
effective as of January 1, 2021

Contract 001008-001010

La Capitale 
Insurance and Financial Services

Participant's life insurance including critical illness insurance

Optional participation

| | |
|--|--|
| • Active participant under age 70 | 1 x annual salary (minimum: \$35,000) or 2 x annual salary (minimum: \$70,000), as selected by the participant 50% reduction at age 65 |
| • Active participant age 70 or over | \$10,000 |
| Critical illness insurance | Up to \$25,000 lifetime Exclusions may apply in the event of pre-existing conditions. |

Dependents' life insurance

Optional participation

| | |
|--------------------------------|----------|
| • Spouse under age 65 | \$10,000 |
| • Spouse age 65 or over | \$5,000 |
| • Dependent child | \$5,000 |

Optional life insurance

Optional participation

| | |
|--------------------|---------------------------|
| Participant | 1 to 10 units of \$25,000 |
| Spouse | 1 to 10 units of \$25,000 |

The Insurer pays the beneficiary the life insurance amount corresponding to the age of the insured at the time of death.

Short-term disability insurance

Mandatory participation (private colleges and universities only)

| | |
|-------------------------------|--------------------------|
| Elimination period: | |
| • LaSalle College | 10 days |
| • Lecturers/Université Laval | 180 days |
| • Collège Trinité | 14 jours |
| • Other institutions | 30 days |
| Maximum benefit period | 24 months |
| Benefit amount | 80% net salary |
| Maximum | \$5,000 per month |
| Indexation | Based on QPP, maximum 3% |
| Non-taxable benefits | |

Long-term disability insurance

Optional and subsequently mandatory participation

| | |
|-------------------------------|--------------------------|
| Elimination period | 104 weeks + sick days |
| Maximum benefit period | Up to age 65 |
| Benefit amount | 80% net salary |
| Maximum | \$5,000 per month |
| Indexation | Based on QPP, maximum 6% |
| Own occupation | Up to age 65 |
| Non-taxable benefits | |

For non-permanent employees, participation is initially optional. It becomes mandatory on the start date of the contract following the achievement of three years of seniority as of the first eligible contract based on the official seniority list.

Exemption right

Are you wondering whether you can terminate your long-term disability insurance? RREGOP contributors can terminate their insurance in the two years preceding eligibility for retirement without reduction.

If you are in a different category, please refer to the contract.

Rules for changing your coverage selections

The plan allows you to, under certain conditions, review your coverage choices, each November, when you renew your annual membership or when one of the following life events occurs: acquisition of permanent status, marriage, separation, death of your spouse or child, birth or adoption of a first child. The table below shows the rules that apply to changes of coverage.

| Desired change | Annual membership renewal in November (change going into effect on the following January 1) | Eligible life event |
|---|--|--|
| Increase my health insurance coverage | Yes, if you have at least 12 months of participation at the current level. | Yes Without evidence of insurability during the 30 days following the event |
| Increase my dental care coverage | Yes, if you have at least 12 months of participation at the current level. Note that to be able to select option 2, you must be enrolled in module B or C for health insurance. | |
| Reduce my health insurance and dental care coverage | Yes, if you have at least 36 months of participation at the current level. If you have module B or C and option 2 for dental care, the 36-month participation rule must be met for both plans. | |
| Enrol in basic life insurance (participant and dependents) | Possible at any time, subject to the approval of the evidence of insurability by La Capitale | |
| Increase my basic life insurance | Possible at any time, subject to the approval of the evidence of insurability by La Capitale | |
| Reduce or cancel my life insurance coverage | Possible at any time | |

Benefit claims

Always indicate your contract and identification numbers as they appear on your service card. To help speed up claims processing, register for direct deposit.

| | |
|--|--|
| • Health insurance | |
| – Prescription drugs | Present your direct payment card to the pharmacist. You pay only the portion that is not covered. |
| – Other medical care expenses | Use the La Capitale claim form (available in your Client Centre) or use the La Capitale mobile app, which you can download for free from the App Store or on Google Play. The healthcare professional's form may also be used. |
| • Dental care insurance | Present your direct payment card to your dentist. You pay only the portion of expenses that is not covered. |
| • Disability insurance | Use the La Capitale claim form (available at lacapitale.com/forms). |
| • Life and critical illness insurance | Contact La Capitale directly for the required forms. |

Health insurance – Mandatory¹

Care, service or supply expenses followed by an asterisk (*) require a prescription.

The maximums shown are per insured.

| | BASIC COVERAGE (Module A) | STANDARD COVERAGE (Module B) | ENRICHED COVERAGE (Module C) |
|---|---|--|--|
| Minimum participation period: 36 months, subject to the provisions set out in the Rules table provided in this document. | | | |
| 1. Expenses reimbursed at 100%² | | | |
| Hospitalization | Semi-private room | Semi-private room | Semi-private room |
| Extended care | Semi-private room, maximum of 180 days per calendar year | Semi-private room, maximum of 180 days per calendar year | Semi-private room, maximum of 180 days per calendar year |
| Travel insurance | Maximum lifetime reimbursement of \$2,000,000 | Maximum lifetime reimbursement of \$2,000,000 | Maximum lifetime reimbursement of \$2,000,000 |
| Trip cancellation insurance | Maximum of \$5,000 per trip | Maximum of \$5,000 per trip | Maximum of \$5,000 per trip |
| 2. Prescription drugs² | | | |
| Reimbursement | Generic drugs: 70% (using the base price of the least expensive generic drug – mandatory substitution) Patented drugs: 70% Brand-name drugs: 70% of eligible expenses up to the maximum annual contribution under the BPDIP, ³ and 100% of any excess per certificate | Generic drugs: 80% (using the base price of the least expensive generic drug – mandatory substitution) Patented drugs: 80% Brand-name drugs: 80% of the first \$2,500 of eligible expenses per calendar year and 100% of any excess per certificate | Generic drugs: 90% (using the base price of the least expensive generic drug – mandatory substitution) Patented drugs: 90% Brand-name drugs: 90% of the first \$2,500 of eligible expenses per calendar year and 100% of any excess per certificate |
| Annual deductible | None | None | None |
| Electronic claims payment | Direct | Direct | Direct |
| 3. Other eligible expenses² | | | |
| Reimbursement | 70% | 80% | 90% |
| Annual deductible | None | None | None |
| Ambulance | Covered | Covered | Covered |
| Support stockings | Maximum of 6 pairs per calendar year | Maximum of 6 pairs per calendar year | Maximum of 6 pairs per calendar year |
| Cannabis for medical purposes* | Maximum reimbursement of \$1,500 per calendar year | Maximum reimbursement of \$1,500 per calendar year | Maximum reimbursement of \$1,500 per calendar year |
| Rehabilitation centre | Semi-private room Eligible maximum of \$75 per day and 15 days per period of hospitalization | Semi-private room Eligible maximum of \$75 per day and 15 days per period of hospitalization | Semi-private room Eligible maximum of \$75 per day and 15 days per period of hospitalization |
| Corrective (deep) footwear* | Eligible maximum of \$100 per pair and of 2 pairs per calendar year | Eligible maximum of \$100 per pair and of 2 pairs per calendar year | Eligible maximum of \$100 per pair and of 2 pairs per calendar year |
| Orthopedic shoes (custom-made)* | Purchase price, subject to a \$20 deductible per pair | Purchase price, subject to a \$20 deductible per pair | Purchase price, subject to a \$20 deductible per pair |
| Dental surgery following accident | Covered | Covered | Covered |
| Private clinic (treatment of alcoholism, drug addiction or compulsive gambling) | Maximum reimbursement of \$3,500 per calendar year Maximum of 1 admission per calendar year and lifetime maximum of 2 admissions | Maximum reimbursement of \$3,500 per calendar year Maximum of 1 admission per calendar year and lifetime maximum of 2 admissions | Maximum reimbursement of \$3,500 per calendar year Maximum of 1 admission per calendar year and lifetime maximum of 2 admissions |
| Eye exam | Not covered | Eligible maximum of \$100 per consecutive 24-month period | Eligible maximum of \$100 per consecutive 24-month period |
| Wheelchair,* iron lung*, adult diapers for incontinence or therapeutic devices* | Covered | Covered | Covered |
| Glucometer,* dextrometer* or other similar appliance* | Maximum reimbursement of \$200 per period of 60 consecutive months | Maximum reimbursement of \$200 per period of 60 consecutive months | Maximum reimbursement of \$200 per period of 60 consecutive months |
| Registered nurse* or licensed practical nurse* | Eligible maximum of \$300 per day, and maximum reimbursement of \$10,000 per calendar year | Eligible maximum of \$300 per day, and maximum reimbursement of \$10,000 per calendar year | Eligible maximum of \$300 per day, and maximum reimbursement of \$10,000 per calendar year |
| Artificial limbs,* prosthetic devices,* foot orthoses* and orthopedic devices* | Covered | Covered | Covered |
| Oxygen therapy* | Covered | Covered | Covered |
| Insulin pump*, continuous glucose monitoring device* NEW | Maximum reimbursement of \$6,000 per period of 60 consecutive months | Maximum reimbursement of \$6,000 per period of 60 consecutive months | Maximum reimbursement of \$6,000 per period of 60 consecutive months |
| Hearing aid* | Maximum reimbursement of \$1,000 per device, up to \$2,000 per period of 12 consecutive months NEW | Maximum reimbursement of \$1,000 per device, up to \$2,000 per period of 12 consecutive months NEW | Maximum reimbursement of \$1,000 per device, up to \$2,000 per period of 12 consecutive months NEW |
| Wig (capillary prosthesis)* | Eligible maximum of \$700 per calendar year | Eligible maximum of \$700 per calendar year | Eligible maximum of \$700 per calendar year |
| Breast prosthesis* | Eligible maximum of \$500 per calendar year | Eligible maximum of \$500 per calendar year | Eligible maximum of \$500 per calendar year |
| Medical reports | Maximum reimbursement of \$40 per report and \$500 per calendar year | Maximum reimbursement of \$40 per report and \$500 per calendar year | Maximum reimbursement of \$40 per report and \$500 per calendar year |
| Serums and fluids injected for curative purposes* (including injections administered for artificial insemination) | Covered | Covered | Covered |
| IUD | Covered | Covered | Covered |
| Expenses for travel to receive treatment from a medical specialist not available in the insured's province of residence | Maximum reimbursement of \$750 per trip | Maximum reimbursement of \$750 per trip | Maximum reimbursement of \$750 per trip |
| Vaccines (including preventive vaccines) | Covered | Covered | Covered |
| 4. Healthcare professionals^{2,4} | | | |
| Reimbursement | Expenses not covered | 80% | 90% |
| Assessment performed by a psychologist, a neuropsychologist, a special educator or a speech-language pathologist | Not covered | Eligible maximum of \$1,250 per calendar year for all these professionals | Eligible maximum of \$1,250 per calendar year for all of these professionals |
| Chiropractor | Not covered | Eligible expenses of \$65 per visit, treatment or X-ray, up to a maximum reimbursement of \$800 per calendar year for all of these professionals | Eligible expenses of \$65 per visit, treatment or X-ray, up to a maximum reimbursement of \$1,200 per calendar year for all of these professionals |
| Acupuncturist, dietitian, occupational therapist, osteopath, physical rehabilitation therapist, physiotherapist, podiatrist and sports therapist | Not covered | Eligible expenses of \$65 per visit, treatment or X-ray, up to a maximum reimbursement of \$800 per calendar year for all of these professionals | |
| Massage therapist*, kinesiologist and orthotherapist | Not covered | Not covered | |
| Special educator, speech-language pathologist and audiologist | Not covered | Eligible expenses of \$100 per visit, up to a maximum reimbursement of \$1,200 per calendar year for all of these professionals | Eligible expenses of \$100 per visit, up to a maximum reimbursement of \$1,800 per calendar year for all of these professionals |
| Guidance counsellor in private practice, psychoanalyst, psychiatrist, psychologist, psychoeducator, psychotherapist and social worker | Not covered | Eligible expenses of \$100 per visit, up to a maximum reimbursement of \$1,200 per calendar year for all of these professionals | Eligible expenses of \$100 per visit, up to a maximum reimbursement of \$1,800 per calendar year for all of these professionals |

Dental care insurance

| | BASIC COVERAGE (Option 1) (Optional coverage) | ENRICHED COVERAGE (Option 2) (Optional coverage – available only to participants who have selected Module B or C for Health Insurance) |
|---|--|---|
| Minimum participation period: 36 months, subject to the provisions set out in the Rules table provided in this document. | | |
| Preventive services | 80% (1 examination per 9-month period) | 80% (1 examination per 9-month period) |
| Basic restorative care | 80% | 80% |
| Major restorative care | Not covered | 80% |
| Maximum reimbursement | \$1,000 per calendar year | \$1,000 per calendar year |
| Annual deductible | None | None |

- You can opt out of the health insurance module if you are covered under your spouse's employer's health insurance plan.
- Eligible expenses are those reasonably justified by the seriousness of the case as well as by current medical practice and the customary and reasonable charges in effect in the area.
- On July 1, 2020, the maximum annual BPDIP contribution was \$1,144.
- All of the healthcare professionals referred to in this document must be duly licensed under governing legislation and be members in good standing of a professional order recognized by legislative authority or of a professional association recognized by the Insurer. The insured may not have more than one treatment or consultation per day with the same healthcare professional.

Rates

PREMIUM RATES PER 14-DAY PERIOD From January 1 to December 31, 2021

Health insurance^{*}

| Coverage status | Basic coverage (Module A) | Standard coverage (Module B) | Enriched coverage (Module C) |
|-----------------|----------------------------------|------------------------------|------------------------------|
| | Rate with a 7.5% premium holiday | | |

Participant under age 65

| | | | |
|----------------------|----------|----------|----------|
| Individual | \$42.23 | \$58.77 | \$68.24 |
| Single-Parent | \$71.74 | \$99.85 | \$115.94 |
| Family | \$114.09 | \$158.81 | \$184.42 |
| Couple | \$84.41 | \$117.53 | \$136.41 |

Participant age 65 or over registered with the RAMQ

| | | | |
|----------------------|---------|---------|---------|
| Individual | \$14.68 | \$22.98 | \$26.97 |
| Single-Parent | \$40.22 | \$58.90 | \$68.70 |
| Family | \$55.00 | \$82.02 | \$95.85 |
| Couple | \$29.29 | \$45.92 | \$53.87 |

Participant age 65 or over not registered with the RAMQ Additional premium for prescription drugs

| | |
|----------------------|----------|
| Individual | \$105.55 |
| Single-Parent | \$105.55 |
| Family | \$211.12 |
| Couple | \$211.12 |

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

Dental Care insurance

| Coverage status | Basic coverage (Option 1) | Enriched coverage (Option 2) |
|----------------------|--------------------------------|------------------------------|
| | Rate with a 1% premium holiday | |
| Individual | \$10.41 | \$13.88 |
| Single-Parent | \$19.53 | \$26.02 |
| Family | \$29.94 | \$39.91 |
| Couple | \$20.82 | \$27.75 |

| Participant's basic life insurance (rate per \$1,000 of insurance coverage) | Required rate | Rate with a 50% premium holiday |
|---|--|---------------------------------|
| | Participant's basic life insurance (rate per \$1,000 of insurance coverage) | \$0.0685 |
| Participant's critical illness insurance (rate per \$25,000 of insurance coverage) | \$1.76 | \$0.88 |
| Dependents' life insurance | \$0.62 | \$0.31 |

Short-term disability insurance

(rate per \$1,000 of salary)

| | |
|--|---------|
| Université Laval | \$0.343 |
| LaSalle College | \$0.741 |
| Collège Trinité | \$0.700 |
| Other colleges and universities | \$0.575 |
| ITHQ | \$0.139 |

Long-term disability insurance

(rate per \$1,000 of salary)

Participant's and spouse's optional life insurance

(rate per \$1,000 of insurance coverage)

| Age group | Male | | Female | |
|--|------------|---------|------------|---------|
| | Non-smoker | Smoker | Non-smoker | Smoker |
| Rate with a 50% premium holiday | | | | |
| Under age 25 | \$0.009 | \$0.013 | \$0.005 | \$0.007 |
| Age 25 to 29 | \$0.009 | \$0.013 | \$0.005 | \$0.007 |
| Age 30 to 34 | \$0.009 | \$0.014 | \$0.005 | \$0.007 |
| Age 35 to 39 | \$0.012 | \$0.016 | \$0.007 | \$0.008 |
| Age 40 to 44 | \$0.018 | \$0.026 | \$0.009 | \$0.013 |
| Age 45 to 49 | \$0.029 | \$0.042 | \$0.013 | \$0.020 |
| Age 50 to 54 | \$0.044 | \$0.067 | \$0.025 | \$0.030 |
| Age 55 to 59 | \$0.071 | \$0.109 | \$0.038 | \$0.060 |
| Age 60 to 64 | \$0.119 | \$0.172 | \$0.059 | \$0.088 |
| Age 65 to 69 | \$0.164 | \$0.268 | \$0.092 | \$0.138 |

A declaration of good health must be provided as evidence of insurability for optional life insurance.

The 9% sales tax is not included in these premium rates.