

IMPORTANT REMINDER

Annual modular plan enrolment period Health and Dental Care Insurance

The modular plan was adopted on January 1, 2013. It allows participants to make new health and dental care insurance choices each autumn, provided the minimum participation period for each benefit has been completed. This year, only coverage increases may be made since at January 1, 2014, only 12 months will have passed since the effective date of the modular plan, and the condition for reducing coverage is completion of a 36-month participation period.

Procedure for increasing or reducing coverage

Any request to increase or decrease coverage may be made during the period from November 1 to 30 each year, and the requested change will become effective on January 1 of the year following the date of the request. The *Group Insurance Application and Modifications* form, available from your employer, must be used.

CONTRACT 1008-1010

RENEWAL EFFECTIVE JANUARY 1, 2014

The group insurance contract covering teaching personnel who are members of FNEEQ (CSN) will be renewed on January 1, 2014. We wish to inform you of the new rates and the modification accepted by the Insurance Committee.

PREMIUMS RATES PER 14-DAY PERIOD

January 1 to December 31, 2014

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 age 65			
Individual	\$35.28	\$44.83	\$51.69
Single-Parent	\$59.93	\$76.16	\$87.83
Family	\$95.32	\$121.11	\$139.67
Couple	\$70.52	\$89.62	\$103.33
Participants age 65 or over registered with the RAMQ			
Individual	\$14.89	\$18.92	\$21.82
Single-Parent	\$39.54	\$50.26	\$57.94
Family	\$54.53	\$69.28	\$79.90
Couple	\$29.74	\$37.80	\$43.59
Participants age 65 or over not registered with the RAMQ Extra premium for prescription drugs			
Individual	\$77.72		
Single-Parent	\$77.72		
Family	\$155.45		
Couple	\$155.45		
DENTAL CARE INSURANCE			
Coverage status	Premiums per pay		
	Basic Coverage (Option 1)	Enriched Coverage (Option 2)	
Individual	\$11.76	\$15.68	
Single-Parent	\$22.05	\$29.40	
Family	\$33.81	\$45.08	
Couple	\$23.51	\$31.35	

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

PREMIUM RATES PER 14-DAY PERIOD (cont.)

January 1 to December 31, 2014

COVERAGE	Premium per 14 days
Basic Life Insurance (rates per \$1,000 of insurance)	\$0.1116
Critical Illness Insurance	\$3.25
Dependents' Life Insurance	\$0.84
Short-Term Disability Insurance (rates per \$1,000 of salary) - Concordia University* - Collège Lasalle - Private colleges and universities (elimination period of 30 days)	 \$0.390 \$0.817 \$0.635
* Rate adjusted to take into account that Concordia University participants have 22 pay periods per year.	
Long-Term Disability Insurance (rates per \$1,000 of salary)	\$0.448

Optional Life Insurance (rates per \$1,000 of insurance – per 14-day period)				
Age of the participant	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
Under age 25	\$0.023	\$0.033	\$0.013	\$0.017
25 to 29	\$0.023	\$0.033	\$0.013	\$0.017
30 to 34	\$0.023	\$0.036	\$0.013	\$0.017
35 to 39	\$0.031	\$0.039	\$0.017	\$0.020
40 to 44	\$0.045	\$0.067	\$0.023	\$0.034
45 to 49	\$0.074	\$0.109	\$0.034	\$0.051
50 to 54	\$0.115	\$0.171	\$0.065	\$0.077
55 to 59	\$0.182	\$0.282	\$0.098	\$0.154
60 to 64	\$0.307	\$0.444	\$0.151	\$0.227
65 to 69	\$0.424	\$0.692	\$0.237	\$0.356
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.

PLAN MODIFICATION

The following change was made to Section 7. **Integration** of Long-Term Disability Insurance:

- 50% of the gross amount of the retirement pension paid under a pension plan for a disabled participant who retires after June 30, 1996.

The Insurer may ask the disabled participant to submit a retirement pension application to the appropriate authority if the disabled participant:

- a) is eligible for a retirement pension without actuarial reduction;
- b) has completed the elimination period for the disability pension plan;
- c) has received confirmation that the Insurer will no longer call the state of the disability into question.

If the disabled participant refuses to submit such application **or upon expiry of a six-month period**, the pension benefits used to reduce the disability benefits will be estimated as follows:

- a) based on the pension plan participation status, which must be provided by the participant;

otherwise
- b) 70% of the participant's effective salary at the start of disability.

The estimated pension benefits can be corrected retroactively, for a maximum period of six months, if the disabled participant should decide to submit an application for pension benefits or to provide the Insurer with his or her pension plan participation status.