



## Important changes in your group insurance plan

We are pleased to inform you that the member unions of our group insurance policy have decided to put in place a modular policy which will take effect on January 1, 2013. A large majority of the unions decided on this change during voting at the General Assemblies held between January and May 2012.

All teachers are affected by the change and will therefore be called upon to make certain choices.

There will be a membership and information drive next fall, and you will be receiving a member's information kit at that time (brochure; guide to decision-making; web information) to assist you in making enlightened choices.

In the meantime, below is a brief indication of the contents of the new plan and of the types of choices you will need to make.

### With regard to health insurance

You will be called upon to elect one of the following three health insurance modules, i.e.:

<b>Basic coverage</b> (Module A) 70%	<b>Regular coverage</b> (Module B) 80%	<b>Enhanced coverage</b> (Module C) 90%
<b>More limited coverage at a lower cost</b>	<b>Coverage and cost similar to current plan</b>	<b>More extensive coverage at a higher cost</b>

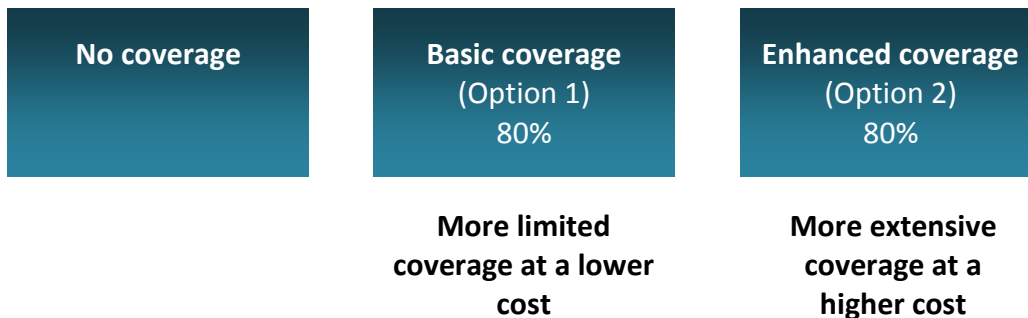
Basically, what distinguishes the three modules is the percentage of reimbursement, i.e. 70%, 80% or 90%. The only exceptions are trip insurance coverage, trip cancellation and hospitalization, for which all three modules provide 100% coverage.

With regard to paramedical care, the basic module covers only the reimbursement of chiropractors. The regular module covers all care under the current policy but with different groupings and maximums. The enhanced module, meanwhile, provides a higher reimbursement ceiling per visit for the entire year, and also covers massage therapy.

You always retain the option of upgrading your coverage after a minimum 12-month period, or downgrading it after a minimum period of 36 months.

### **With regard to dental care**

You will be required to choose between one of the following dental care options. This choice is now individual for each member. Coverage status must be the same as for health insurance (individual; couple; single-parent or family).



Preventive care such as examinations and cleaning and basic treatments such as fillings and oral surgery are covered by both options.

The unique feature of Enhanced Coverage (Option 2) is the inclusion of major restorative care (endodontics and periodontics). Furthermore, the dental care Enhanced Coverage option is available only to those persons who opt for the health insurance Enhanced Option (Module C). None of the coverage plans include orthodontic work.

You may join either of the dental plans at any time. However, should you wish to reduce your coverage or terminate it altogether, a minimum 36-month membership period will apply.

### **With regard to life insurance**

As is currently the case, you may take out basic life insurance, but may now choose coverage that is equal to one or two times your salary.

**No coverage****Basic coverage**  
Life insurance and  
serious illness  
1 x salary or 2 x**Enhanced coverage**  
(Option 2)  
80%**More limited  
coverage at a lower  
cost****More extensive  
coverage at a  
higher cost**

Additionally, coverage providing for serious illness is added to the basic coverage and is an integral part thereof. This is a lump-sum amount which will be paid to you should you be diagnosed as suffering from one of the serious illnesses covered.

Additional coverage is optional and provides insurance protection for your spouse or dependent child. It also allows you to add to your basic life insurance policy 1 to 10 multiples of \$25,000 of coverage.

For further information, you may consult two other documents available on the FNEEQ's site at <http://www.fneeq.gc.ca/en/accueil/index.html>. These consist of a full slide show [http://www.fneeq.gc.ca/en/comites/assurances/Group\\_Insurance/presentation-modulaire-2012-02.pdf](http://www.fneeq.gc.ca/en/comites/assurances/Group_Insurance/presentation-modulaire-2012-02.pdf) on the detailed contents of the new plan and a short explanatory text [http://www.fneeq.gc.ca/en/comites/assurances/Group\\_Insurance/Precisions-police-modulaire-RSA-2012-05-18-PM-ENG.pdf](http://www.fneeq.gc.ca/en/comites/assurances/Group_Insurance/Precisions-police-modulaire-RSA-2012-05-18-PM-ENG.pdf).

Claire St-Jacques  
For CFARR