

CONTRACT 1008-1010

RENEWAL EFFECTIVE JANUARY 1, 2015

The group insurance contract covering teaching personnel who are members of FNEEQ (CSN) will be renewed on January 1, 2015. We wish to inform you of the modifications brought at this date.

PREMIUM RATES PER 14-DAY PERIOD From January 1, to December 31, 2015

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	\$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
Extra premium for prescription drugs for participants age 65 or over and not registered with the RAMQ			
Individual	\$85.49		
Single-Parent	\$85.49		
Family	\$171.00		
Couple	\$171.00		
DENTAL CARE INSURANCE			
Coverage Status	Premium per 14-day period		
	Basic Coverage (Option 1)	Enriched Coverage (Option 2)	
Individual	\$10.82	\$14.43	
Single-Parent	\$20.29	\$27.05	
Family	\$31.11	\$41.47	
Couple	\$21.63	\$28.84	

* 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'd) From January 1, to December 31, 2015

COVERAGE	Premium per 14 days
Basic Life Insurance (per \$1,000 of insurance)	\$0.1038
Critical Illness Insurance	\$3.25
Dependents' Life Insurance	\$0.76
Short-Term Disability Insurance (per \$1,000 of salary) - Concordia University* - Université Laval - Collège Lasalle - Other colleges and universities	\$0.390 \$0.378 \$0.817 \$0.635
* Rate adjusted to take into account that Concordia University participants have 22 pay periods per year.	
Long-Term Disability Insurance (per \$1,000 of salary)	\$0.448

Optional Life Insurance (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
Age 25 to 29	\$0.023	\$0.033	\$0.013	\$0.017
Age 30 to 34	\$0.023	\$0.036	\$0.013	\$0.017
Age 35 to 39	\$0.031	\$0.039	\$0.017	\$0.020
Age 40 to 44	\$0.045	\$0.067	\$0.023	\$0.034
Age 45 to 49	\$0.074	\$0.109	\$0.034	\$0.051
Age 50 to 54	\$0.115	\$0.171	\$0.065	\$0.077
Age 55 to 59	\$0.182	\$0.282	\$0.098	\$0.154
Age 60 to 64	\$0.307	\$0.444	\$0.151	\$0.227
Age 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

New definition of trip

The trip definition is modified in order to specify that **coverage does not apply to a teacher who travels to accompany students within the scope of his or her employment**:

***TRIP:** A trip for the purposes of tourism or recreation, a trip for the purposes of humanitarian aid or cooperative work that is supervised by an organization, a commercial activity or an occasional business trip. A business trip is considered to be occasional when carried out on an exceptional and not on a regular basis.*

*No other trip, **including a trip during which a teacher accompanies students within the scope of his or her employment**, is covered under this benefit, unless the Policyholder and the Insurer have agreed otherwise. Furthermore, the trip must entail the insured's absence from the province of residence.*

For the purposes of Trip Cancellation Insurance, the insured's trip must include a stay of at least one (1) night at the trip destination, either in or outside the insured's province of residence.

IMPORTANT

The employer is responsible for providing Travel Insurance coverage to any teacher **who accompanies students within the scope of his or her employment** for any trip taken as of January 1, 2015. The employer must also provide the teacher with an insurance certificate, before departure, so he or she can contact the Assistor in case of emergency.