



2016 premium rates frozen for all insurance coverage

You will no doubt be glad to hear that there is only good news when it comes to the renewal of our insurance coverage for 2016. Premiums for all coverage will be frozen at the 2015 rates.

Right from the outset, the FNEEQ Insurance and Pensions Committee (CFARR) had agreed with the insurer to freeze 2015 and 2016 rates for health and dental care insurance at the 2014 rate. However, as announced last February 26 in INFO ASSURANCE no. 7, the Liberal government's unforeseen change in the tax rate for insurance resulted in rates being indexed by about 1.3% for all forms of coverage in April 2015. So it is the April 1, 2015 rate that will be continued in 2016.

For life insurance and short-term and long-term disability insurance, the results of the past year have been good. This is why the insurer is also proposing rates for 2016 that are identical to the 2015 premiums. Of course, these premiums were also indexed by 1.3% in April 2015, and so again it is the April 1, 2015 rate that will apply in 2016. The charts included here give you all the details for all these rates.

THE SEPTEMBER 18 RSA CANCELLED

Given the stability in premium rates and the content of our group insurance contract, it's less obvious that it's relevant to hold a meeting of participating unions (Réunion des syndicats adhérents – RSA) this fall. The 2016 renewal alone isn't enough to justify the work, travel and costs of holding the meeting. As well, given negotiations in the public sector, we would like to let unions and executives focus their attention and stimulate mobilization on something that seems more vital than a freeze of insurance premiums.

This means that the results of the consultation of unions on the 2016 renewal should be sent in by e-mail to jocelyne.asselin@csn.qc.ca by Friday, October 9, 2015.



AN RSA IN EARLY 2016

The Insurance and Pensions Committee will continue its work on other topics of interest, in particular the mandates received regarding a call for tenders and long-term disability insurance coverage for non-tenured employees. Because the person with political responsibility for this work was on sick leave last spring, there are no substantial developments on this yet, but we think we will be able to share the results of our work with you a bit later. This is why the RSA meeting planned for September 8, 2015 will be postponed until the winter or spring of 2016. No date has been decided, but we will let you know when it will be as soon as possible.

In conclusion, our Insurance and Pensions Committee would like to point out that the good results of our claims experience are the direct consequence of participants' consumption. Our insurance plan is based on the sharing of risks among insured members, meaning that our rates simply reflect the intensity of our use of the coverage offered. Responsible use of the coverage and healthy lifestyles will guarantee balanced premium rates in the future.



CHART 1
PREMIUM INCREASE
RENEWAL ON JANUARY 1, 2016

PROTECTION	RATE 2015	RATE 2016
Health insurance (under 65 years, and 65 years and over, registered with RAMQ)	+ 0.0 %	
Health insurance (age 65 or over not registered with the RAMQ) (additional premium for medicaments)	+ 10 %	
Dental care insurance	- 8.0 %	
Basic life insurance	- 7.0 %	
Life insurance for dependants	- 10.0 %	
Additional life insurance coverage	+ 0.0 %	
Critical illness insurance	+ 0.0 %	
Short-term disability insurance	+ 0.0 %	
Long-term disability insurance	+ 0.0 %	

CONTRACT 1008-1010

NEW RATING APPLICABLE AS OF JANUARY 1, 2016

This leaflet provides the new rating applicable as of January 1, 2016.

**PREMIUM RATES PER 14-DAY PERIOD
From January 1, to December 31, 2016**

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	\$35.73	\$45.40	\$52.35
Single-Parent	\$60.70	\$77.13	\$88.95
Family	\$96.54	\$122.66	\$141.46
Couple	\$71.42	\$90.77	\$104.65
Participants age 65 or over registered with the RAMQ			
Individual	\$15.08	\$19.16	\$22.10
Single-Parent	\$40.05	\$50.90	\$58.68
Family	\$55.23	\$70.17	\$80.92
Couple	\$30.12	\$38.28	\$44.15
Extra premium for prescription drugs for participants age 65 or over and not registered with the RAMQ			
Individual	\$86.58		
Single-Parent	\$86.58		
Family	\$173.19		
Couple	\$173.19		
DENTAL CARE INSURANCE			
Coverage Status	Premium per 14-day period		
	Basic Coverage (Option 1)	Enriched Coverage (Option 2)	
Individual	\$10.96	\$14.61	
Single-Parent	\$20.55	\$27.39	
Family	\$31.51	\$42.00	
Couple	\$21.91	\$29.21	

* 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
From January 1, to December 31, 2016**

COVERAGE	Premium per 14 days
Basic Life Insurance (per \$1,000 of insurance)	\$0.1051
Critical Illness Insurance	\$3.29
Dependents' Life Insurance	\$0.77
Short-Term Disability Insurance (per \$1,000 of salary) - Concordia University* - Université Laval - Collège Lasalle - Other colleges and universities	\$0.395 \$0.383 \$0.828 \$0.643
* 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)	\$0.454

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	\$0.040	\$0.017	\$0.020
Age 40 to 44	\$0.046	\$0.068	\$0.023	\$0.034
Age 45 to 49	\$0.075	\$0.110	\$0.034	\$0.052
Age 50 to 54	\$0.116	\$0.173	\$0.066	\$0.078
Age 55 to 59	\$0.184	\$0.286	\$0.099	\$0.156
Age 60 to 64	\$0.311	\$0.450	\$0.153	\$0.230
Age 65 to 69	\$0.429	\$0.701	\$0.240	\$0.361
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.