



Renewal conditions for the FNEEQ modular insurance plan 2016

Making changes to your coverage

Since the modular insurance plan was adopted in January, 2013, once a year you can increase your health insurance coverage (Modules A, B or C) and/or your optional dental care coverage (Options 1 or 2), as the case may be, providing certain conditions are met. Through this annual renewal framework, you will be able to make changes to your coverage options this fall that will take effect on January 1, 2016, for either or both of these two types of coverage.

As usual, the annual open period runs from **November 1st to November 30th** with any changes effective as of January 1, 2016.

During this period, if you wish to increase your level of health insurance coverage and you're covered under Module A in 2015, you can opt for Modules B or C, and if your coverage in 2015 is under Module B, you can opt for Module C.

If you would also like to add dental care coverage to your plan, you can choose Option 1. You can also add or increase your coverage to Option 2 if you will be covered under Module C health insurance in 2016.

This year, those who've been covered since the adoption of the modular plan on January 1, 2013 will be able to reduce their coverage, since in order to reduce coverage you must have contributed to the insurance plan for at least 36 months.

If you wish to reduce your level of health insurance coverage, you can switch to Modules A or B if you've been covered under Module C since January 1, 2013, or if you've been covered under Module B since January 1, 2013, you can switch to Module A.

If you've been covered under Options 1 or 2 since January 1, 2013, you will also be able to opt out of dental care coverage. Providing you've been covered under Option 2 since January 1, 2013, you will also have the option of reducing your dental care coverage to Option 1 no matter what Module you've chosen for 2016.



Rates

The rates effective January 1, 2016 for the different types of coverage offered were announced in INFO INSURANCE No. 8, which came out on September 3, 2015. You can consult the publication here:

http://www.fneeq.qc.ca/fr/comites/assurances/Assurances_collectives/Info-assurance-no-8-2015-09-03-ANG-Renewal-2016.pdf

You can also consult the rates online at the following address:

http://www.fneeq.qc.ca/en/comites/assurances/Group_Insurance/Leaflet_1008_201601.pdf.

If you'd like to calculate how changes to your coverage will affect your premium, you can use the Excel premium calculator at the following address:

http://www.fneeq.qc.ca/en/comites/assurances/Group_Insurance/Calculateur-Excel-cout-assurances-AN.xlsx

To request changes to your coverage, please fill out a "Group insurance application or modification" form and submit it to your employer before November 30, 2015. You can find the forms online at the following addresses:

Public Colleges:

[https://www.lacapitale.com/files/live/sites/lacapitale/files/contributed/collectif/en/pdf/C1008-0A\(2015-05-20\)avec%20endos.pdf](https://www.lacapitale.com/files/live/sites/lacapitale/files/contributed/collectif/en/pdf/C1008-0A(2015-05-20)avec%20endos.pdf)

Private Colleges and Universities:

[https://www.lacapitale.com/files/live/sites/lacapitale/files/contributed/collectif/en/pdf/C1010-0A\(2015-06-05\)avec%20endos.pdf](https://www.lacapitale.com/files/live/sites/lacapitale/files/contributed/collectif/en/pdf/C1010-0A(2015-06-05)avec%20endos.pdf)

Please note that other forms of coverage under your group insurance plan are not affected by this open period. Life insurance coverage may be added or modified at any time, providing you submit satisfactory proof of insurability. Short-term and long-term disability insurance coverage cannot be modified once in effect.



Our next RSA

We did not hold a meeting of participating unions (RSA) to approve our 2016 insurance contract because the 2016 terms are identical to the 2015 terms and the group contract itself remains essentially unchanged for 2016.

There was, however, an email consultation on the conditions of renewal for 2016 with participating unions between September 3 and October 9, 2015. All participating unions who responded to the survey expressed their approval for the 2016 insurance contract except for one union which abstained.

The Insurance and Pensions Committee (CFARR) continues to work toward improving our insurance coverage and has some changes in mind, including some that may take effect in some time in 2016. A meeting of the RSA will be held on **Friday, January 15, 2016**, partly for the purposes of asking RSA members to approve these improvements. An official convocation will be sent out as soon as the details of the meeting have been finalized.

The 2016 version of our insurance contract will soon be online. You will be informed as soon as it's available.