



The enrollment campaign for your new group modular insurance: a big success!

In light of the results obtained, the enrollment campaign for the modular insurance plan was very successful. In fact, the response level shows how important it was to adopt a modular plan as well as the effectiveness of the targeted communications sent out last fall.

Here are some of the main results:

La Capitale sent out an enrollment form to each participant in our group insurance plan last October. Approximately 8900 participants returned their forms, while about 5900 did not do so. It should be noted that returning the form was not required for those already exempted from coverage as their exemptions were automatically renewed, as well as for those who wanted to select Module B for health insurance with no other change in coverage.

Due to the different means of communication used by FNEEQ and its affiliated unions, the *La Capitale* call centre received barely 2000 telephone calls and email messages from our members. This level of activity is very low in comparison with other campaigns of this type that the company has carried out. The range of different information sources made available to plan participants, including the information kit, the calculator, as well as the information tour of unions came together in shedding light on the choices. These communications allowed participants to make the informed choices that best suit their situations and preferences. As well, the two days of meetings held with both unions and the employers before the campaign started also contributed to its success.

With regard to health insurance, over three out of four participants in the plan chose Module B, the one that most closely resembles the previous plan. However, 15% increased their coverage by choosing Module C, while 24% decided to reduce their coverage by selecting Module A. Almost 40% of participants therefore decided to change their coverage higher or lower, which proves the importance of offering different modules that allow members to adjust their coverage.

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As for dental care insurance, for which participation was previously conditional on a majority vote by all members of a local unit, the benefits of the choice offered were even more striking. Among those who had previously joined the plan following the decision of their local union, approximately 1200 decided to withdraw from the plan, while 1300 new participants, who did not previously have access to the plan, decided to enroll. 71% of the 2900 participants in the dental plan chose basic coverage (Option 1), with the rest choosing enhanced coverage (Option 2).

As for life insurance, which numbers almost 5000 participants, almost 600 decided to reduce their coverage to one-times their salary, while almost 400 new participants signed up.

In addition, the campaign produced some other interesting results, including the almost 600 previously exempt participants who had an exemption for health insurance who took the opportunity to rejoin the health insurance plan.

As this campaign did not target short- and long-term disability insurance, these remained unchanged.

In conclusion, it's important to recognize the contributions made by local unions to the success of this project. The results bear witness to their sustained efforts in disseminating information, promoting the campaign and providing personal assistance to their members.

For more information on the results of the modular insurance enrollment campaign, please consult the document prepared by *La Capitale*, which can be accessed on the FNEEQ website at: http://www.fneeq.qc.ca/en/comites/assurances/Police-modulaire/EN_Statistiques-regime-modulaire-FNEEQ-angl.pdf.

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