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## DOCUMENTS – 2019 RENEWAL

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The documents for the 2019 renewal of FNEEQ's group insurance plan are now available at the following links:

- [Schedule of coverage effective as of January 1, 2019](#)
- [New rating applicable as of January 1, 2019](#)
- [Insurance premium calculator 2019](#)

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### TEACHERS WITH TENURE IN 2001 can enroll in the long-term disability insurance plan

If you had tenure in 2001 and didn't take long-term disability insurance, read on.

Since August 15, 2001, when major changes were made to the contract, teachers have been automatically enrolled in long-term disability insurance on the day they are granted tenure.

When the changes took effect in 2001, everyone who already had tenure and hadn't signed up for long-term disability insurance was given the opportunity to do so, with proof of insurability.

That decision was supposed to be final.

However, in September the group of unions enrolled in group insurance policy 1008-1010 (the RSA) decided to give tenured teachers who declined long-term disability insurance another chance to enroll, on condition that they:

- provide proof of insurability
- apply **by January 1, 2019**
- cover the \$200 fee for processing the application. **La Capitale keeps the processing fee regardless of whether the application is accepted.**



**How to apply?**

Fill out the application form (see next article) and the [Declaration of Insurability](#), attach a cheque for \$200 made out to La Capitale Insurance and Financial Services, and return to La Capitale.

Note that you will be able to collect benefits only if you are **absent** from work because of long-term disability.

If you meet the conditions and you are accepted into the plan, **enrollment in the plan will be mandatory as of the date on which the insurer accepts your proof of insurability.** However, you will be able to cancel the insurance two years before you become eligible for retirement without actuarial reduction.

Nevertheless, it may be advantageous to maintain the insurance until your retirement date if you are planning to retire before age 65. You could collect benefits if you become disabled before your planned retirement date, and after two years of disability you wouldn't have to pay premiums. Notwithstanding the above, the coverage will end on your 63<sup>rd</sup> birthday, since the elimination period is 2 years.

Note that La Capitale has sent a letter to the teachers in this category who are on its lists. However, its lists may be incomplete, so please mention this to any co-workers who might be affected.

**REMINDER: CHANGING YOUR COVERAGE**

Since the modular insurance plan was introduced in January 2013, members have been able to increase their health insurance coverage (Module A, B or C) and/or their optional dental care coverage (Option 1 or 2) once a year, under certain conditions. Therefore, when your insurance policy comes up for renewal this fall, you will be able to make changes to your selected options for both types of coverage, for entry into force on January 1, 2019.

As in previous years, the annual enrollment period will be open from **November 1 to 30**, with changes effective January 1, 2019.

During this period, if you wish to increase your level of health insurance coverage, you can upgrade to Module B or C if you have Module A throughout the year 2018, or you can upgrade to Module C if you have Module B throughout the year 2018.



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If you want to add dental insurance, you can choose option 1. You can also sign up for option 2 or increase your coverage if you will have the Module C health plan in 2019.

Plan members who have been enrolled in the modular insurance plan since January 1, 2016 or earlier can also opt to reduce their coverage, since the minimum enrollment period for doing so is 36 months.

Therefore, if you wish to reduce your health insurance coverage, you can switch to Module A or B if you have been enrolled in Module C for at least 36 months, or to Module A if you have been enrolled in Module B for at least 36 months.

Similarly, if you wish to opt out of dental insurance, you can do so if you have been enrolled in either Option 1 or 2 for at least 36 months; if you have been enrolled in Option 2 for at least 36 months, you can also lower your coverage to Option 1, irrespective of the health insurance module you have selected for 2019. Therefore, if you have Option 2, you can downgrade from Module C to Module B only if the 36-month period has elapsed for both Module C and for Option 2.

Individuals who are exempt from health insurance (for example, those covered under their spouse's group insurance policy) can take Option 1 dental insurance (for a minimum period of 36 months) if they wish.

To request a change in coverage, please fill out the "Group insurance application or modification" form and submit it to your employer by November 30, 2018. You can find the forms online at the following addresses:

[Public Colleges](#)

[Université Laval](#) *(french only)*

[Private Colleges and other Universities](#)

Please note that you must also fill out the form if your coverage status changes, e.g. from couple to family. You may do so at any time during the year.

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