



2023 Renewal

A number of changes were approved at the RSA (Meeting of unions participating in group insurance policy 1008-1010) held on September 1 and 2, 2022. Following the consultation with the unions, the changes will take effect on **January 1, 2023**. Here is a summary of the main changes:

Revision of health insurance coverage: add gender affirmation coverage

Change	Anticipated increase
<p>Eligible expenses include expenses incurred for surgery performed by a physician to change the insured’s sexual characteristics to the gender with which they identify. Electrolysis and laser hair removal are also eligible. Only the portion of expenses not covered by public health insurance plans will be eligible for reimbursement.</p> <p>Eligibility conditions</p> <p>Expenses will be eligible subject to the following conditions:</p> <ul style="list-style-type: none"> • the insured must have been diagnosed with gender dysphoria by a physician • the surgery or hair removal must be performed in Canada • the surgery or hair removal must not be covered by medicare in the insured’s province of residence <p>Coverage</p> <p>\$5,000 per year and \$10,000 lifetime.</p>	<p>None</p>



Revision of health insurance coverage: oxygen therapy

Change	Anticipated increase
Add reimbursement for CPAP batteries Maximum \$500 per 60-month period	None

Contract amendment: Terms and conditions in the Schedule of Insurance

Change
Amendment to article 4.1 regarding the schedule of insurance: remove the physician’s referral requirement for a consultation with a kinesiologist or an orthotherapist.

Premiums as of January 1, 2023

After consulting the unions participating in group insurance policy 1008-1010, the current premiums will be adjusted on January 1, 2023 as follows:

- An effective 10.5% increase for health insurance. This figure reflects:
 - the 8.5% increase
 - the end of the premium holiday granted in 2022
 - the new 1.5% premium holiday

This premium holiday does not apply to the additional premium for prescription drugs for participants aged 65 and over not registered with the RAMQ.

- A premium freeze (0%) for dental insurance
- A 12.4% decrease for basic life insurance, and a premium freeze (0%) for dependents’ life insurance, optional life insurance and critical illness insurance. A 50% premium holiday for all life insurance coverage.
- A 15% decrease for short-term disability insurance
- An effective freeze (0%) for long-term disability insurance. This figure reflects the 10% increase, offset by a premium holiday equivalent to the increase.



Reminder: Health and dental insurance premium adjustments

The FNEEQ-CSN insurance and pensions committee (CFARR) wishes to inform you that, following our 2021 consultations with the unions enrolled in group insurance policy 1008-1010, the premium ratio between the modules **for health insurance coverage** will now be identical for all age groups (participants under 65 and over 65), and premiums for the three modules will continue to be adjusted according to the new ratios below, with phased implementation of changes that began with the 2022 renewal continuing until 2025:

MODULE	A	B	C
CURRENT RATIO (under 65)	0.72	1.00	1.16
CURRENT RATIO (65 and over)	0.64 à 0.68	1.00	1.17
NEW RATIO (for all)	0.72	1.00	1.25

CFARR also reminds you that, following the 2021 consultations with the unions enrolled in group insurance policy 1008-1010, the premium ratio between the coverage options listed below, which has the effect of merging couple coverage and family coverage for both health and dental, will continue to be adjusted based on new ratios below, with the phased implementation of these changes that began with the 2022 renewal continuing until 2025.



COVERAGE	INDIVIDUAL	SINGLE-PARENT	COUPLE	FAMILY
HEALTH CURRENT RATIO	1.00	1.70	2.00	2.70
DENTAL CURRENT RATIO	1.00	1.88	2.00	2.88
HEALTH FUTURE RATIO	1.00	1.50	2.40	2.40
DENTAL FUTURE RATIO	1.00	1.90	2.40	2.40

As a result, the premium for couple coverage has been more than double that for individual coverage since January 1, 2022. Individuals currently covered as a couple under insurance policy 1008-1010 will have the choice of switching to individual coverage during the annual open period from November 1 to 30, 2022, provided their spouse is eligible for group insurance and for an exemption rebate under their own group insurance policy.

In the case of couples in which both spouses are participants in the FNEEQ group insurance plan, both spouses will be able to exercise this option.

The following premiums resulting from the various health insurance changes will come into effect on January 1, 2023 for participants under the age of 65. These include the 10.5% increase, which takes into account the premium holiday and changes to the premium structure outlined above.

Premium rates per 14-day period before tax (9%)

2023	Individual	Single-parent	Family	Couple
Module A	\$48.83	\$ 78.12	\$124.50	\$107.42
Module B	\$67.81	\$108.50	\$172.92	\$149.19
Module C	\$82.05	\$131.29	\$209.24	\$180.52



Evolution of premiums, 2013-2023

In conclusion, the following table shows the changes to our group insurance premiums by coverage type over the 2013-2023 period:

COVERAGE	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Health insurance	5.50%	8.75%	0%	0%	A 2.9%	0%	A 0.85%	A 5.80%	7.50%	3.50%	10.5%
					B 5.3%		B 8.11%	B 6.05%			
					C 5.8%		C 8.86%	C 6.05%			
Dental insurance	6%	25%	-8%	0%	-5.00%	0%	0%	0%	0%	5%	0%
Basic life insurance	2%	6.10%	-7%	0%	-20.00%	0%	0%	-15%	-4%	-5%	-12.4%
Dependent life insurance		0%	-10%	0%	-19.50%	0%	0%	0%	0%	-5%	0%
Accidental death and dismemberment											
Additional life insurance		0%	0%	0%	-10.00%	0%	0%	-15%	0%	-5%	0%
Critical illness insurance		0%	0%	0%	-30.00%	0%	0%	-15%	-10%	-5%	0%
Short-term income protection insurance	10%	0%	0%	0%	-10.00%	0%	0%	2.5%	-3.0%	-5.0%	-15.0%
*private colleges and universities											
Long-term income protection insurance	7%	0%	0%	0%	-9.90%	0%	0%	2.5%	-2.5%	-10.0%	0%



DOCUMENTATION – 2023 RENEWAL

The documentation on the 2022 renewal of the FNEEQ insurance plan is now available at the following links:

- [2023 coverage summary](#)
- [Insurance premium calculator 2023](#)

Annual period for modifications to 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. You can therefore change each of the above types of coverage this fall and the changes will come into effect on January 1, 2023.

As usual, the annual open period runs from **November 1 to November 30**, with changes to take effect on January 1, 2023.

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 in 2022, or you can upgrade to Module C if you have Module B in 2022.

If you would like to add dental insurance to your plan, you can choose Option 1. You can also add or increase your coverage to Option 2.

Plan members who have been enrolled in the modular insurance plan since January 1, 2020 or earlier can also opt to reduce their coverage, since the minimum enrollment period for doing so is 36 months.

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 lower your coverage to Option 1, irrespective of the health insurance module you have selected for 2023.



Individuals who are exempt from health insurance (for example, those covered under their spouse's group insurance policy) can opt for Option 1 or Option 2 dental insurance (for a minimum period of 36 months), if they wish.

Finally, since the premium for couple coverage is more than double that of individual coverage, since January 1, 2022 participants in policy 1008-2022 currently covered as a couple will have the choice of switching to individual coverage, provided their spouse is eligible for group insurance and for an exemption rebate under their own group insurance policy. In the case of couples in which both spouses are participants in the FNEEQ group insurance plan, both spouses will be eligible to exercise this option.

Note that it will remain possible to modify your coverage status at any time in accordance with the usual terms set out in the contract, i.e., in response to a life event.

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, 2022. You can find the forms online at the following addresses:

CEGEPs:

https://www.beneva.ca/sites/beneva/files/2022-08/C1008-0F_adhesion-modification-assurance-collective.pdf

Private colleges and universities:

https://www.beneva.ca/sites/beneva/files/2022-08/C1010-0F_adhesion-modification-assurance-collective.pdf

Changes to schedule I for CEGEP teachers

After consultation with the unions enrolled in group insurance policy 1008-1010 (RSA), schedule I, which covers CEGEP teachers whose union decided at a general meeting to join the plan, will be modified again effective January 1, 2023. CFARR believes that the proposed changes will make this schedule easier to use for the colleges and unions concerned, while providing continued protection to teachers. CFARR is pursuing its tour of the Regroupement CEGEP unions to present schedule I. The changes as adopted by the RSA are as follows:



Article 2, schedule I, prior to changes	Article 2, schedule I effective January 1, 2023
<p>2. Teaching professionals who have reached three years of seniority on the official seniority list are eligible in the year following the year in which their total teaching load reaches 1, according to the following ratio: Individual workload/80 + (number of teaching periods)/450. To remain eligible, the participant's total teaching load must be at least 0.6 every year, according to the same ratio. If the participant has a teaching load of less than 0.6 in a given year, according to the same ratio, the participant is not eligible for insurance in the following year. The participant becomes eligible again in the year following the year in which his or her total teaching load reaches 0.6, according to the same ratio.</p>	<p>2. Hourly paid professors who have reached three years of seniority on the official seniority list are eligible in the calendar year following the school year in which their total teaching load reaches 1, according to the following ratio: Individual workload/80 + number of teaching periods/450. To remain eligible, an hourly paid professor's total teaching load must be at least 0.6 in every school year, according to the same ratio. If the hourly paid professor has a teaching load of less than 0.6 in a given school year, according to the same ratio, he or she is not eligible for insurance in the following calendar year. An hourly paid professor becomes eligible again in the calendar year following the school year in which his or her total teaching load reaches 0.6, according to the same ratio.</p>

Group insurance eligibility - The pilot project is now permanent

For the past two years, CFARR and our insurer have been reviewing the fall and winter eligibility deadlines for group insurance, as they created constraints for new hires. A pilot project to address this issue was conducted last year. It was so successful that the RSA decided to adopt the changes permanently. Below you will find the new rules governing group insurance eligibility for part-time teachers.



Fall term

Any instructor hired on contract for at least 33% of a full load **between the beginning of the fall term and September 15** will be eligible for insurance as of the effective date of the contract.

For elementary and high school teachers this minimum percentage will be established **between the beginning of the school year and September 15**.

Winter term

Any instructor hired on contract for at least 33% of a full load **between the beginning of the winter term and February 15** will be eligible for insurance as of the effective date of the contract.

For elementary and high school teachers this minimum percentage will be established **between the 101st day of the school year and February 15**.

The insurer has shared this information with local human resources officials.

Contest: It pays to sign up for the Client Centre

All *Beneva* policyholders who open a Client Centre account by October 31, 2022, as well as those already registered prior to the contest launch, will be eligible to win one of two \$2,000 prizes.

The Client Centre is an indispensable resource accessible from any device at any time. Use it to perform any of the following operations:

- View details of your coverage
- Receive reimbursement for a claim within 48 hours (for most health care claims)
- Track the progress of a claim
- View your service card

Find out more about the contest:

<https://cdn.ofsys.com/T/OFSYS/H/C693/1258857/zFhI5p/26378-concours-ec-feuillet-fr.pdf>

Register for the Client Centre:

<https://www.beneva.ca/en/client-centre>



Keeping group insurance premiums down

In the current climate, with rising prescription drug costs substantially impacting our group insurance premiums, CFARR will work with Beneva to add a new section to upcoming editions of our Info Assurance newsletter. It will contain tips on concrete actions members can take to limit their premium increase.

Ask for the generic

Don't forget to ask for the generic drug in order to pay less. When a generic drug becomes available, it is up to you to request it. If you notice that your medication is being reimbursed at a lower rate than usual, it may be because a new generic is available. Your plan will cover only the cost of the generic, when one is available. Check the bill carefully when you pick up your medication at the pharmacy so that you can request the generic version as soon as it comes on the market.

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For the CFARR

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An advertisement banner for Beneva insurance. On the left, a smiling woman with long brown hair is shown from the chest up, wearing a blue denim shirt. To her right, the text reads 'FNEEQ members Exclusive discounts on your insurance!'. Below this text are three circular icons: a blue car, a green house, and a yellow motorcycle. On the right side of the banner, the 'La Capitale' logo is displayed above the phone number '1 855 441-6016'.