

Insurance Update

Changes to the FNEEQ (La Capitale) insurance beginning January 1, 2010

1. Life insurance premiums will decrease by 8%.

2. **Teachers under 65** will have a 4.6% increase in health premiums. However, all those with life insurance, except for those on the family plan, will actually have a reduction in their total insurance premiums. La Capitale will pay 80% (90% for generic drugs) of the first \$2,000 in prescription drug purchases and then 100% of any further drug expenses.

Athletic therapy will be covered in the revised plan.

The RSA (the meeting of representatives from all FNEEQ unions) chose this alternative on November 19 after a consultation of all unions. The VCTA Association Council preferred an 8.5% increase in premiums with no change to the plan. This was not supported by the majority of unions.

Action required of active teachers 65 and older!

La Capitale will send a letter to all active teachers 65 and older to explain their options. They will have the choice between options (a) and (b) below. If you are over 65 we **strongly recommend** that you read the premium tables that follow: these show the approximate premium levels for each option.

Options for active teachers 65 and older:

a) staying at La Capitale for all health insurance with a significantly higher premium. The difference can be found on the table that follows.

OR

b) transferring to RAMQ for drug insurance with a supplementary policy for health professionals and travel insurance provided by La Capitale. This is similar to

the situation for those over 65 when we were with FAC except that the cost of the supplementary health professionals and travel insurance is significantly less. Detailed premium levels can be found on the table that follows.

Remember that RAMQ reimburses 68% of the first \$4520 for a yearly maximum payment by the teacher of \$954. After that RAMQ pays 100%. There is also a monthly maximum of \$79.53. The maximum for the La Capitale drug policy is 80% of the first \$2000 and then 100%. There is no monthly maximum.

Teachers over 65 must inform RAMQ if they decide to transfer their drug expenses to RAMQ. They must also inform Human Resources. If they plan to stay with La Capitale for drug insurance they must also inform Human Resources

Dental Insurance

Vanier dental plan premiums will fall 10% beginning January 1, 2010

We are now undertaking a comparison of our current dental plan with that of Fneeq's. We will be providing information to the membership on this issue in the New Year.

TABLEAU 3
CHOIX OFFERTS AUX ACTIFS DE 65 ANS ET PLUS
COÛTS ANNUELS DU 1^{ER} JANVIER 2010 AU 31 DÉCEMBRE 2010

Option A RAMQ et La Capitale sans médicament (taxe incluse)				
	Ind.	Mono.	Fam.	Couple
RAMQ	585,00 \$	585,00 \$	1 170,00 \$	1 170,00 \$
La Capitale	484,05 \$	822,71 \$	1 308,46 \$	968,09 \$
TOTAL	1 069,05 \$	1 407,71 \$	2 478,46 \$	2 138,09 \$

Option B La Capitale avec médicaments (taxe incluse)				
	Ind.	Mono.	Fam.	Couple
La Capitale	2 521,13 \$	2 521,13 \$	5 042,25 \$	5 042,25 \$

Taux par période de 14 jours, avant taxe				
OPTION A	Ind.	Mono.	Fam.	Couple
RAMQ	22,50 \$	22,50 \$	45,00 \$	45,00 \$
La Capitale	17,08 \$	29,03 \$	46,17 \$	34,16 \$
TOTAL	39,58 \$	51,53 \$	91,17 \$	79,16 \$

Taux par période de 14 jours, avant taxe				
OPTION B	Ind.	Mono.	Fam.	Couple
La Capitale	88,96 \$	88,96 \$	177,92 \$	177,92 \$

N.B. Les tarifs annuels sont calculés de façon approximative.