



Insurance Update

La Capitale Insurance Plan: Proposed Changes

Since our switch to La Capitale, a number of members have expressed their concern that some treatments Desjardins covered are not admissible under our new plan. Well, the time has come to change that. FNEEQ administers its own insurance plans. This means that meetings of representatives from each union (called the RSA) meet several times per year to make decisions about our insurance. This gives us the opportunity to provide input about the plans and to propose and vote on changes.

Last spring, we invited teachers to send the VCTA their suggestions on how to improve the plan. Some of these suggestions were adopted at the RSA meeting. **We will vote on the following proposed changes at a General Assembly October 6th.** If the majority of unions approve, changes will be implemented for the January 2011 calendar year.

Below are the changes and the cost allocated to the proposed addition of services for each category of participation.

- 1 To increase payments for health professionals** from \$30 to \$35 per treatment (except for naturopaths, which are limited to an annual maximum of two visits). The maximum per year stays at \$400.

Cost per pay	Individual policy	Family Policy	Monoparental policy	Couple policy
14 days	\$0.30	\$0.81	\$0.51	\$0.60
Annual (taxes included)	\$8.50	\$22.96	\$14.45	\$17.00

- 2. To add massotherapy combined with physiotherapy** for \$35 per treatment to an annual maximum of \$400 for both combined. Physiotherapy is already covered by our insurance. Claims for either of the two could be made to a single maximum of \$400.

Cost per pay	Individual policy	Family Policy	Monoparental policy	Couple policy
14 days	\$0.93	\$2.51	\$1.57	\$1.85
Annual (taxes included)	\$26.36	\$71.13	\$44.49	\$52.43

3. **To add insurance for the bankruptcy of a travel agent or airline.** The insurer would pay 100% of a loss due to bankruptcy of a travel agent or airline up to a maximum of \$5,000 per person. **There would be no increase in the cost of insurance.**
4. **To add reimbursement for echocardiograms, scans and MRIs.** The insurance would pay 80% of the cost to an annual maximum of \$500 per year.

Cost per pay	Individual policy	Family Policy	Monoparental policy	Couple policy
14 days	\$0.21	\$0.59	\$0.37	\$0.43
Annual (taxes included)	\$5.95	\$16.72	\$10.49	\$12.19

The current annual rates for medical and travel insurance including taxes are given below. To understand the impact of accepting a change, add the annual cost of that change to the existing cost below. Please note that these base rates may increase slightly in the new contract year.

Individual	\$1,011.74	Family	\$2,734.24
Monoparental	\$1,719.39	Couple	\$2,023.19

Dental Insurance Update

For some time now we have had optional dental insurance locally. Very few of our teachers participate in this plan. The low participation rate is in part due to the fact that the premiums are high. They are high for a number of reasons. First of all, the coverage is quite extensive. Secondly, because there are so few participants, the rates need to be high to maintain the policy.

The Fneeq/La Capitale dental plan provides less coverage, so the rates are necessarily lower. In addition, there are far more participants, which keeps the rates low as well. In order to join the Fneeq plan, a union must agree to stay with the plan for three years. Also, once a union agrees to join, all members must participate.

We will be considering the possibility of joining the Fneeq/La Capitale dental plan for the 2011 calendar year. We will have a representative from La Capitale give an information session on the dental plan at our October 6th General Assembly. Below you will find some key differences between the plans. Please note that full details regarding the Fneeq/La Capitale dental plan are available in your insurance booklet and the current dental plan details are available on the VCTA website.

Partial Comparison of the current dental plan and the Fneeq plan

Premiums per year taxes included

	Current Plan-1068	Fneeq Plan
Single	863.59	282.83
Family	1943.84	813.07
Single parent plan	N/A	530.24
Couple plan	N/A	565.67
Annual deductible	25.00	25.00
Type of Care		
A. Preventive services	100%	70%
B. Basic restorative	80%	70%
C. Major restorative services	80%	70%
D. Complex restorations	60%	N/A
Fee guide	Dentist & specialist	Dentist
Annual maximum	A, B, C: \$1000 D. \$1000	\$1000

Important Reminder-outstanding Desjardins claims

We switched to the Fneeq/La Capitale insurance November 1st 2009. If you have any outstanding health/medical claims incurred before November 1st 2009, you must submit your receipts and claim to Desjardins. Claims must be received within 12 months of the date on the bill.