



Renewal conditions for the FNEEQ's modular insurance plan

2014

When the modular insurance plan was introduced in 2013, you chose a coverage module for health insurance ((A, B or C) and possibly an optional coverage module for dental care. The annual renewal of the plan gives you the possibility of changing your choices for either form of coverage each fall, effective the following January 1, providing that the minimum period of participation for each of the forms of coverage has been met. **Increasing** the level of coverage is the only option for 2014, since only 12 months have passed since the plan was established and the condition for reducing the level of coverage is to have participated in the plan for at least 36 months.

The annual open period runs from November 1 to November 30. During this period, **if you want to increase your level of health insurance coverage**, you can opt for module B or C if you had module A in 2013, or for module C if you had module B in 2013.

As well, **if you wish to enrol for dental care insurance**, you can choose option 1; similarly, you can enrol or increase your coverage level to option 2 if you have module C in health insurance for 2014. These changes will come into force on January 1, 2014.

The rates for the various forms of coverage applicable on January 1, 2014 are available on line at: http://www.fneeq.qc.ca/en/comites/assurances/Group_Insurance/1008-tx-2014-ang-feuille-adherent.pdf.

If you want a simulation of how changing your coverage would affect your premium, you can use the premium calculator available on line at: <http://www.fneeq.qc.ca/en/comites/assurances/Police-modulaire/2012-10-24-Calculateur-Excel-cout-assurances-Final-English-Version.xlsx>.

To apply for more coverage, use the *Membership application or modification* form and turn it in to your employer **before November 30, 2013**. The form is available on line at:

- ✘ for public colleges: <http://static.lacapitale.com/pdf/en/collectif/fneeq/adhesion-1008.pdf>
- ✘ for private colleges and universities: <http://static.lacapitale.com/pdf/en/collectif/fneeq/adhesion-1010.pdf>

Please note that the rest of the coverage under your group insurance plan is not affected by this open period. Life insurance can be added or modified at any time, providing that you submit satisfactory proof of insurability. Short- and long-term disability insurance coverage cannot be modified.