



Renewal conditions for the FNEEQ modular insurance plan 2015

IMPORTANT

The **definition of a trip** changes substantially in 2015.

To find out more, see INFO ASSURANCE No. 6, which deals specifically with this topic.

Since the establishment of the modular insurance plan in 2013, you have the possibility once a year of making changes to your health insurance coverage (A, B or C) and/or the optional dental care coverage, as the case may be, providing certain conditions are met. Thus, in the framework of the annual renewal, this fall you can modify your choice for each of these two parts of the plan, effective January 1 following, providing that the minimum period of participation stipulated for each part of the plan has been reached. For 2015, you can only add coverage, since the plan came into force less than 24 months ago and the condition for reducing coverage is to have participated for at least 36 months.

The annual open period runs from November 1 to November 30. During this period, if you wish to increase your level of health insurance coverage, you can opt for Module B or C if you are covered under Module A for 2014, or to Module C if your 2014 coverage is for Module B.

Furthermore, if you wish to add dental care insurance, you can enrol in Option 1. Similarly, you can enrol in or increase your coverage to Option 2 if you have Module C health insurance coverage for 2015. These changes will come into force on January 1, 2015.

Rates for the various levels of coverage effective January 1, 2015 are available on line at:

http://www.fneeq.qc.ca/en/comites/assurances/Group_Insurance/Contrat-1008-1010-Feuillet-taux-1er-janvier-2015-AN.pdf



If you would like to see a simulation of how changes to your coverage would affect your premium, you can use the cost calculator on line at:

http://www.fneeq.qc.ca/en/comites/assurances/Group_Insurance/Calculateur-Excel-cout-assurances-AN.xlsx

To apply for an increase in coverage, use the *Group insurance application or modification* form and return it to your employer **before November 30, 2014**. The forms are available on line at the following addresses:

Public colleges:

<http://static.lacapitale.com/pdf/en/collectif/fneeq/adhesion-1008.pdf>

Private colleges and universities:

<http://static.lacapitale.com/pdf/en/collectif/fneeq/adhesion-1010.pdf>

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