



## Some information

Here is some important information about your group insurance policy

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## DRUGS

### Reimbursement of drugs

On July 1, 2015, the RAMQ's minimum reimbursement of drugs was lowered from 68% to 66%. As of July 1, 2016, the percentage reimbursed for original drugs under the group insurance policy will be automatically adjusted to the RAMQ's. This will ensure that the percentage reimbursed is always the legally stipulated minimum, thus minimizing the cost of the reimbursement. The objective here is also to encourage members to ask for generic drugs when they are available.

### Adjudication of drugs for members 65 or older

As of July 1, 2016, for members 65 or older covered by the RAMQ drug insurance plan who also have complementary coverage under the group insurance plan, the total reimbursement for drugs should correspond to the percentage provided for the module in which they are enrolled. Here is an example, using the case of a medication that costs \$200 and a member who has chosen module B:

#### 1. Members under 65

Claim :	200 \$
Private plan :	80 %
Portion paid by the plan :	160 \$
<b>Portion paid by the member :</b>	<b>40 \$ (20 %)</b>

#### 2. Members 65 or older

	<i>Before July 1, 2016</i>	<i>After July 1, 2016</i>
Claim	200 \$	200 \$
Portion paid by the RAMQ	120,12 \$	120,12 \$
Balance not reimbursed	79,88 \$	79,88 \$
Private plan	80 %	80 %
Portion paid by the plan	63,90 \$ (79,88 \$ x 80 %)	39,88 \$ (200 \$ x 80 % - 120,12 \$)
<b>Portion paid by the member</b>	<b>15,98 \$</b>	<b>40 \$</b>
<b>Percentage of the drug's cost paid by the member</b>	<b>8 %</b>	<b>20 %</b>



## CONTRACT AND SUMMARY OF COVERAGE

In the last *Info assurance*, we informed you that *La Capitale* had produced a new document presenting a summary of coverage under your group insurance plan, including the recent changes made to it. We also said that each union would receive copies for each of its members. This will not be the case, given that the call for tenders in progress might result in changes to the contract as of January 1, 2017. Your union will therefore receive **just a few copies**. The document is, however, available in French and English in digital format [on the FNEEQ web site](#).

## LONG-TERM DISABILITY FOR NON-TENURED TEACHERS

The meeting of unions participating in the group insurance plan (RSA) recently recommended to its unions that as of the academic year 2016-2017, enrolment in long-term disability insurance for non-tenured teachers be **mandatory as soon as they obtain a fourth annual full-time contract with the same employer**, regardless of whether the contracts are consecutive. After the consultation, the recommendation was adopted and will come into force with the 2016 fall return to classes. Consequently, the people concerned who have already obtained at least three full-time contracts before the 2016-2017 year will automatically be enrolled in the long-term insurance as soon as they sign their next full-time contract.

## CALL FOR TENDERS PROCESS

The FNEEQ Insurance and Pensions Committee (CFARR) has started the call for tenders process that was requested by the meeting of participating unions in October 2014. Five companies had decided to bid: *La Capitale assurance et services financiers*, *SSQ Groupe financier*, *Desjardins Sécurité financière*, *Croix Bleue* and *Industrielle Alliance Groupe financier*. However, *Industrielle Alliance Groupe financier* has notified the CFARR that it was withdrawing from the bid process.

The CFARR will propose a choice of insurer at the August 25-26, 2016 meeting of participating unions (RSA). **Each union will then have to consult its general membership meeting before mid-September** to ratify the RSA's choice.