



Reimbursement of prescription drugs – Basic coverage (Module A)

As you may already be aware, a change was made to our insurance policy by error on July 1, 2016, with respect to the prescription drugs covered under Module A of our plan.

This change meant that, as of that date, only the list of prescription drugs covered under the *Régie de l'assurance maladie du Québec's* Public Prescription Drug Insurance Plan were to be reimbursed.

These policy provisions were corrected on August 19, 2016. During the intervening period, however, many insureds had their reimbursement claims for certain prescription medications denied.

La Capitale is currently reviewing all files, and the qualifying plan members affected by this situation will be reimbursed within the coming weeks. No action is therefore required on the part of individual claimants, who will automatically receive a reimbursement payment via direct deposit or by cheque.

2017 plan renewal

A number of insurance policy changes will be coming into effect as of **January 1, 2017**. Some of these stem from gains made during the bidding process, others from the recent votes held by unions enrolled in group insurance policy 1008-1010 (RSA). In short, these include:

- An open-enrolment period for life insurance without evidence of insurability to be held November 1 to 30, 2016, and take effect January 1, 2017:
 - open only to persons working during this period;
 - for 1x or 2x annual earnings coverage;
 - extends to dependent insurance;
 - does not extend to supplemental life insurance (which remains an option with evidence of insurability).
- Health insurance:
 - Coverage for chiropractic services will be withdrawn from Module A and the premiums adjusted accordingly;
 - Higher maximum allowable reimbursements for:
 - Insulin pumps (up from \$1,750 to \$3,000);
 - Hearing aids (up from \$500 to \$1,000);
 - Hair prostheses (up from \$400 to \$700).



- Brand name drugs will be covered at the RAMQ rate (now 66%, going down to 65.5% as of January 1, 2017) based on the cost of the generic equivalent and not of the brand name version, as is currently the case unless an insuree is shown to have an adverse reaction to the generic drug (see example below).

For a brand name drug costing \$100 with a generic equivalent costing \$40			
Current situation			
	Module		
	A	B	C
Reimbursement	\$66.00	\$66.00	\$66.00
With form	\$70.00	\$80.00	\$90.00
Proposition			
	Module		
	A	B	C
Reimbursement	\$26.40	\$26.40	\$26.40
With form	\$70.00	\$80.00	\$90.00
Difference	-\$39.60	-\$39.60	-\$39.60

- Supplemental rebates on automobile and housing insurance of \$50 per policy for one-year enrolment or \$100 per policy for two-year enrolment, on top of the 10% rebate already in application for FNEEQ members.
- Rates as of January 1, 2017
 - For details on the rates that will be taking effect January 1, 2017, [click here](#).
 - To help you calculate your pay deductions based on your chosen options and annual earnings, CFARR has created an Excel calculator using the new 2017 rates. [Click here](#) to go to the calculator.



In closing, the following table shows the evolution of premiums for the different forms of coverage provided under our group insurance plan from 2005 to 2017:

COVERAGE	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Health insurance	+ 6,9 %*	+ 2 %	+ 0 %	+ 3,0 %	+ 2,0 %	+ 4,6 %	+ 2,9 %	+ 5,0 %	+ 5,5 %	+ 8,75 %	+ 0 %	+ 0 %	A 2,9 % B 4,9 % C 4,9 %
Dental insurance	- 5,8 %	+ 9,9 %	+ 20 %	- 4,7 %	+ 12,5 %	+ 0 %	+ 4, %	- 5 %	+ 6 %	+ 25 %	- 8 % 24 ms	+ 0 %	- 5,0 %
Basic life insurance	+ 0 %	+ 5,0 %	+ 0 %	+ 0 %	+ 0 %	- 8 %	+ 0 %	+ 0 %	+ 2 %	+ 6,1 %	- 7 %	+ 0 %	- 20,0 %
Dependent life insurance	+ 0 %	+ 5,0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %		+ 0 %	- 10 %	+ 0 %	- 19,5 %
Accidental death and dismemberment	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %					
Additional life insurance	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %		+ 0 %	+ 0 %	+ 0 %	- 10,0 %
Critical illness insurance										+ 0 %	+ 0 %	+ 0 %	- 30,0 %
Short-term income protection insurance *private colleges and universities	+ 14,7 %	+ 0 %	- 20 %	- 15 %	+ 0 %	+ 0 %	+ 6 %	+ 19 %	+ 10 %	+ 0 %	+ 0 %	+ 0 %	- 10,0 %
Long-term income protection insurance	+ 0 %	- 5,0 %	+ 0 %	+ 0 %	- 10 %	+ 0 %	+ 12,5 %	+ 7 %	+ 7 %	+ 0 %	+ 0 %	+ 0 %	- 9,9 %