



TERMS OF RENEWAL OF THE FNEEQ 2017 INSURANCE PLAN

Modification of coverage

Since the introduction of the modular insurance plan in 2013, participants are able, once a year and under certain conditions, to extend their health insurance coverage (Module A, B or C) and/or their optional dental coverage (Option 1 or 2), where necessary. Accordingly, modifications can be made to your coverage in each of these areas this fall, for entry into force this coming January 1st.

As in previous years, the annual enrollment period is open from **November 1st to 30th** for changes that will come into effect January 1, 2017.

During this period, participants who were enrolled in Module A health insurance in 2016 can **increase their coverage** to Module B or C, whereas those enrolled in Module B in 2016 can go up to Module C.

Moreover, those wishing to enrol in dental insurance can sign up for Option 1; participants who have chosen Module C health insurance for 2017 can also apply for the extended coverage offered through Option 2.

Plan participants who have been enrolled in the modular insurance plan since at least January 1, 2014, can also opt to **lower their coverage** since they meet the 36-months minimum requirement for reducing coverage.

As such, if you have been enrolled in Module C for at least 36 months, you can reduce your coverage to Module A or B; if you have been enrolled in Module B for at least 36 months, you can scale back to Module A.

Similarly, if you wish to opt out of dental insurance, you can do so if you have been enrolled in either Option 1 or 2 for at least 36 months; if you have been enrolled in Option 2 for at least 36 months, you can also lower your coverage to Option 1, irrespective of the health insurance module you have selected for 2017.

New this year is the possibility for individuals who are exempt from health insurance (for example, those covered under a spouse's group insurance policy) to apply for Option 1 dental insurance as of January 1, 2017 (for a minimum period of 36 months).



Rates

The rates that will be in application as of January 1, 2017, for the various forms of coverage were announced in INFO INSURANCE No. 13, published October 12th. For details, see: <http://fneeq.qc.ca/wp-content/uploads/no-13-2016-09-29-Renouveau-EN-2017.pdf>

The rate structure is also available online at:

<http://fneeq.qc.ca/wp-content/uploads/Leaflet-1008-rates-2017.pdf>

To see how different changes in coverage will affect your premiums, use the online calculator available [here](#).

To request a change in coverage, you must fill out the applicable "Group insurance or modification" form and submit it to your employer by November 30, 2016. These forms can be found at:

Public colleges:

https://www.lacapitale.com/files/live/sites/lacapitale/files/contributed/collectif/en/pdf/C1008_OA_2015_10_06.pdf

Private colleges and universities:

https://www.lacapitale.com/files/live/sites/lacapitale/files/contributed/collectif/en/pdf/C1010_OA_2015_10_06.pdf

Life insurance

We would like to remind you that **this year, exceptionally**, qualifying employees who have not applied for basic life insurance (personal and/or dependent) may do so without evidence of insurability from **November 1st to 30th**, provided they are not off work for disability during this period. It is important to note that, at all times, life insurance coverage may be added or modified with suitable evidence of insurability. Short- and long-term disability insurance, however, cannot be modified while it is in effect.

Also keep in mind that life insurance coverage decreases by 50% as of the participant's 65th birthday. This reduction will be applied to the amount purchased. Therefore, 1x salary coverage will drop to 50% of the participant's annual salary, and 2x salary coverage to 1x their annual salary.

Addition of direct automated payment service

When buying prescription drugs, insureds will need only present their service card to the pharmacist and La Capitale will automatically cover the insured portion of their drug costs. Participants will therefore only have to pay the uninsured portion and will no longer need to submit a claim to the insurer. No new service card will be required; your existing card will remain valid.