



The OWL HOOTS

SPECIAL INSURANCE EDITION II

Issue 506 – October 24th 2012

INSURANCE ENROLMENT PERIOD: OCTOBER 22ND TO NOVEMBER 2ND 2012

You must submit your enrolment form
to **Human Resources** by **NOVEMBER 2nd 2012**

SPECIAL *La Capitale* PHONE NUMBER

La Capitale will have a special phone number dedicated to answering questions regarding the *FNEEQ* health plan during the enrolment period:

October 22nd November 2nd 2012
Monday to Friday **8:30am – 5:00pm**

1-855-747-7819

INFORMATION AVAILABLE ONLINE

The DTU has made a series of documents regarding the modular insurance plan available online.

To access this information simply click on the insurance logo on the home page www.dtu.qc.ca or go directly to the modular insurance page:

www.dtu.qc.ca/Insurance/2013ModularPlan

DTU INSURANCE INFORMATION SESSION

2:30pm – 4:00pm, Monday October 29th 2012, Rose Lounge

HEALTH INSURANCE COSTS

TEACHERS UNDER 65 YEARS OF AGE

	COST PER PAY			
	Current	Module A	Module B	Module C
Individual	\$38.58	\$32.44	\$41.22	\$47.53
Single Parent	\$65.55	\$55.11	\$70.03	\$80.76
Family	\$104.24	\$87.65	\$111.37	\$128.43
Couple	\$77.13	\$64.85	\$82.41	\$95.02

	COST PER YEAR			
	Current	Module A	Module B	Module C
Individual	\$1,003.08	\$843.44	\$1,071.72	\$1,235.78
Single Parent	\$1,704.30	\$1,432.86	\$1,820.78	\$2,099.76
Family	\$2,710.24	\$2,278.90	\$2,895.62	\$3,339.18
Couple	\$2,005.38	\$1,686.10	\$2,142.66	\$2,470.52

	ANNUAL DIFFERENCE		
	A to B	A to C	B to C
Individual	\$228.28	\$392.34	\$164.06
Single Parent	\$387.92	\$666.90	\$278.98
Family	\$616.72	\$1,060.28	\$443.56
Couple	\$456.56	\$784.42	\$327.86

	DIFFERENCE OVER 3 YEARS		
	A to B	A to C	B to C
Individual	\$684.84	\$1,177.02	\$492.18
Single Parent	\$1,163.76	\$2,000.70	\$836.94
Family	\$1,850.16	\$3,180.84	\$1,330.68
Couple	\$1,369.68	\$2,353.26	\$983.58

HEALTH INSURANCE COSTS

TEACHERS OVER 65 YEARS OF AGE
WITH DRUG COVERAGE FROM RAMQ

	COST PER PAY			
	Current	Module A	Module B	Module C
Individual	\$16.28	\$13.69	\$17.40	\$20.06
Single Parent	\$43.25	\$36.36	\$46.22	\$53.28
Family	\$59.63	\$50.14	\$63.71	\$73.47
Couple	\$32.53	\$27.35	\$34.76	\$40.08

	COST PER YEAR			
	Current	Module A	Module B	Module C
Individual	\$423.28	\$355.94	\$452.40	\$521.56
Single Parent	\$1,124.50	\$945.36	\$1,201.72	\$1,385.28
Family	\$1,550.38	\$1,303.64	\$1,656.46	\$1,910.22
Couple	\$845.78	\$711.10	\$903.76	\$1,042.08

	ANNUAL DIFFERENCE		
	A to B	A to C	B to C
Individual	\$96.46	\$165.62	\$69.16
Single Parent	\$256.36	\$439.92	\$183.56
Family	\$352.82	\$606.58	\$253.76
Couple	\$192.66	\$330.98	\$138.32

	DIFFERENCE OVER 3 YEARS		
	A to B	A to C	B to C
Individual	\$289.38	\$496.86	\$207.48
Single Parent	\$769.08	\$1,319.76	\$550.68
Family	\$1,058.46	\$1,819.74	\$761.28
Couple	\$577.98	\$992.94	\$414.96

(OPTIONAL) DENTAL INSURANCE COSTS

	COST PER PAY	
	Basic	Enriched
Individual	\$9.41	\$12.54
Single Parent	\$17.64	\$23.52
Family	\$27.05	\$36.06
Couple	\$18.81	\$25.08

	COST PER YEAR	
	Basic	Enriched
Individual	\$244.66	\$326.04
Single Parent	\$458.64	\$611.52
Family	\$703.30	\$937.56
Couple	\$489.06	\$652.08

	ANNUAL DIFFERENCE
	Basic to Enriched
Individual	\$81.38
Single Parent	\$152.88
Family	\$234.26
Couple	\$163.02

	DIFFERENCE OVER 3 YEARS
	Basic to Enriched
Individual	\$244.14
Single Parent	\$458.64
Family	\$702.78
Couple	\$489.06

COVERAGE COMPARISON – MODULE B & CURRENT PLAN

The following table presents a summary of the main coverage differences between our current plan and Module B of the new plan. For a complete description of coverage, consult the “explanatory brochure” available on the DTU website: www.dtu.qc.ca/Insurance/2013ModularPlan

	Current FNEEQ Plan	Module B (<i>Regular</i>) of NEW Plan
Prescription Drugs	90% (<i>generic drugs</i>) 80% (<i>brand-name drugs with no generic alternative</i>) 68% (<i>brand-name drugs with generic alternative</i>) 100% for eligible expenses exceeding \$2,000	90% (<i>generic drugs</i>) 80% (<i>brand-name drugs with no generic alternative</i>) 68% (<i>brand-name drugs with generic alternative</i>) 100% for eligible expenses exceeding \$2,500
Health Professionals (<i>Group I</i>)	<p style="text-align: center;">80% <i>subject to maximum reimbursements of 35\$/treatment, 400\$/year by category listed below</i></p> <ul style="list-style-type: none"> a. Acupuncturist b. Chiropractor c. Dietician d. Homeopath e. Osteopath/podiatrist f. Physiotherapist/physical rehabilitation therapist/sports therapist g. Speech-language pathologist/occupational therapist/<i>orthopedagogist</i> 	<p style="text-align: center;">80% <i>subject to maximum reimbursements of 40\$/treatment, 600\$/year for the all health professionals listed below</i></p> <p>Acupuncturist, chiropractor, dietician, homeopath osteopath, podiatrist, physiotherapist, physical rehabilitation therapist, sports therapist, occupational therapist</p>
Health Professionals (<i>Group II - Massotherapist</i>)	no coverage	no coverage
Health Professionals (<i>Group III</i>)	Health professionals listed above (<i>Group I</i>)	<p style="text-align: center;">80% <i>subject to maximum reimbursements of 600\$/year for the all health professionals listed below</i></p> <p>Speech-language pathologist, <i>orthopedagogist</i></p>
Health Professionals (<i>Category IV</i>)	<p style="text-align: center;">50% of first \$1,400 of eligible expenses 100% of eligible expenses exceeding \$1,400 <i>subject to maximum reimbursement of \$2,100/year for the all health professionals listed below</i></p> <p>Psychiatrist, psychoanalyst in outpatient clinic, psychologist, career counselor in private practice, social worker</p>	<p style="text-align: center;">80% <i>subject to maximums of 40\$/visit, 900\$/year for the all health professionals listed below</i></p> <p>Psychiatrist, psychoanalyst in outpatient clinic, psychologist, career counselor in private practice, social worker</p>
Eye Examinations	no coverage	80% <i>subject to maximum reimbursements of 40\$/24 months</i>
Naturopathy	<p style="text-align: center;">80% <i>subject to maximum reimbursements of 35\$/treatment, 2 consultations per year</i></p>	no coverage

SOME CLARIFICATIONS

LONG TERM DISABILITY INSURANCE

Teachers on long term disability insurance (LTD) keep their insurance coverage but do not have to pay the premiums. In the upcoming insurance change they will be given *Module B* which has different coverage than our current plan. They will stay on *Module B* for the duration of the period for which they are covered by LTD. They will not be able to opt for dental insurance while they are on LTD. If they return to active teaching they will have 30 days to select one of the three options for health care and one of the two options for dental care.

Teachers on LTD who retire continue on the active health insurance until they reach 65 years of age and are no longer covered by LTD. Then they can choose to be covered by the Retirees Insurance.

LEAVES AND INSURANCE

Teachers on all leaves (excluding short term salary insurance and LTD) must make their insurance choice by November 2nd otherwise they will be placed on *Module B* and will not have access to dental insurance until the next enrolment period. They will keep their existing life insurance.

Teachers on leave will keep the same insurance as long as they continue to make the necessary payments. If teachers do not make their payments, they are not covered until they return to work. Then the same insurance is reinstated and deducted automatically from salary.

FNEEQ HEALTH INSURANCE REQUIRED FOR DENTAL INSURANCE

A teacher can only take dental insurance if they have health insurance. This means that a teacher who is covered by a spouse's health insurance is not eligible for dental insurance.

SAME COVERAGE TYPE REQUIRED FOR HEALTH AND DENTAL INSURANCE

A teacher must have the same coverage – individual, single-parent, couple or family- for both health insurance and dental insurance.

ELIGIBLE LIFE EVENTS TO CHANGE INSURANCE: COMMON LAW STATUS

Once a teacher has been cohabiting in a conjugal relationship for a year, that person becomes, by definition, their spouse. The teacher has 30 days from this date to alter their insurance including life insurance without proof of insurability.

A COUPLE WITH THE TEACHER OVER 65 AND SPOUSE LESS THAN 65

The teacher will go to RAMQ and the spouse will also go to RAMQ. Both will take the supplementary insurance with La Capitale

A COUPLE WITH THE TEACHER UNDER 65 AND SPOUSE OVER 65

The teacher will take out a couples' policy with La Capitale as this is the only way that the spouse can be covered for non drug expenses. The spouse will therefore stay with La Capitale.

A TEACHER TAKES OUT DENTAL COVERAGE. WHAT HAPPENS WHEN THAT TEACHER RETIRES?

The dental policy will end even though there is normally a requirement to stay with the dental policy for 36 months.

A TEACHER ON GRADUAL RETIREMENT HAS LIFE INSURANCE BUT THE MINIMUM IS \$35,000 FOR ONE TIME THE SALARY

If the teacher has a salary of \$20,000 they will still have to be insured for \$35,000 and pay the premiums for \$35,000 as this is the minimum.