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## 2018 RENEWAL

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A number of changes have been approved in recent weeks by the meeting of unions covered by the 1008-1010 group insurance policy (RSA). They take effect on **January 1, 2018**. Here is a summary of the main changes:

- \$1,000 reimbursement per hearing aid, maximum \$2,000 per 36-month period;
- Reimbursement of medical certificates at the rate provided by the plan member's Module: \$40 per certificate, maximum \$500 per year;
- Homeopathic treatments are no longer covered. This applies to both visits to a homoeopathist and homeopathic medications.

### Rates as of January 1, 2018

Good news! There will be no increase in premiums on January 1, 2018. To see the current rates, [click here](#).

To help you calculate your pay deductions based on your selected options and annual earnings, the FNEEQ Insurance and Pension Committee (CFARR) has created an Excel insurance cost calculator. [Click here](#) to access it.

### Member category

From now on, elected FNEEQ officers whose group insurance coverage was terminated because of their union activities are eligible for the insurance plan.



The following table shows the changes in our group insurance premiums by coverage type during the 2006-2018 period:

EVOLUTION OF PREMIUMS - 2006 to 2018														
Group Insurance														
Contract 1008-1010														
COVERAGE	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
Health insurance	+ 2 %	+ 0 %	+ 3,0 %	+ 2,0 %	+ 4,6 %	+ 2,9 %	+ 5,0 %	+ 5,5 %	+ 8,75 %	+ 0 %	+ 0 %	A 2,9 % B 5,3 % C 5,8 %	+ 0 %	
Dental insurance	+ 9,9 %	+ 20 %	- 4,7 %	+ 12,5 %	+ 0 %	+ 4, %	- 5 %	+ 6 %	+ 25 %	- 8 % 24 months	+ 0 %	- 5,0 %	+ 0 %	
Basic life insurance	+ 5,0 %	+ 0 %	+ 0 %	+ 0 %	- 8 %	+ 0 %	+ 0 %	+ 2 %	+ 6,1 %	- 7 %	+ 0 %	- 20,0 %	+ 0 %	
Dependent life insurance	+ 5,0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %		+ 0 %	- 10 %	+ 0 %	- 19,5 %	+ 0 %	
Accidental death and dismemberment	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %							
Additional life insurance	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %		+ 0 %	+ 0 %	+ 0 %	+ 0 %	- 10,0 %	+ 0 %
Critical illness insurance										+ 0 %	+ 0 %	+ 0 %	- 30,0 %	+ 0 %
Short-term income protection insurance <i>*private colleges and universities</i>	+ 0 %	- 20 %	- 15 %	+ 0 %	+ 0 %	+ 6 %	+ 19 %		+ 10 %	+ 0 %	+ 0 %	+ 0 %	- 10,0 %	+ 0 %
Long-term income protection insurance	- 5,0 %	+ 0 %	+ 0 %	- 10 %	+ 0 %	+ 12,5 %	+ 7 %	+ 7 %	+ 0 %	+ 0 %	+ 0 %	- 9,9 %	+ 0 %	

### Changing your coverage

Since the modular insurance plan was introduced in January 2013, members have been able to increase their health insurance coverage (Module A, B or C) and/or their optional dental care coverage (Option 1 or 2) once a year, under certain conditions. Therefore, when your insurance policy comes up for renewal this fall, you will be able to make changes to your selected options for both types of coverage, for entry into force on January 1, 2018.

As in previous years, the annual enrollment period will be open from **November 1 to 30**, with changes effective January 1, 2018.

During this period, members who currently have Module A health insurance can increase their coverage to Module B or C, and those who have Module B can opt for Module C.

Moreover, any member who wishes to add dental insurance can sign up for Option 1; members who have chosen Module C health insurance for 2018 may add or move up to Option 2.



Plan members who have been enrolled in the modular insurance plan since January 1, 2015 or earlier can also opt to reduce their coverage, since the minimum enrollment period for doing so is 36 months.

Therefore, if you wish to reduce your health insurance coverage, you can switch to Module A or B if you have been enrolled in Module C for at least 36 months, or to Module A if you have been enrolled in Module B for at least 36 months.

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 2018.

Individuals who are exempt from health insurance (for example, those covered under their spouse's group insurance policy) can take Option 1 dental insurance (for a minimum period of 36 months) if they wish.

To request a change in coverage, please fill out the "Group insurance application or modification" form and submit it to your employer by November 30, 2017. You can find the forms online at the following addresses:

**Public Colleges:**

[https://www.lacapitale.com/files/live/sites/lacapitale/files/contributed/collectif/en/pdf/C1008\\_application\\_modif.pdf](https://www.lacapitale.com/files/live/sites/lacapitale/files/contributed/collectif/en/pdf/C1008_application_modif.pdf)

**Private Colleges and Universities:**

[https://www.lacapitale.com/files/live/sites/lacapitale/files/contributed/collectif/en/pdf/C1010\\_0a\\_application\\_modification\\_to\\_group\\_insurance.pdf](https://www.lacapitale.com/files/live/sites/lacapitale/files/contributed/collectif/en/pdf/C1010_0a_application_modification_to_group_insurance.pdf)

## Bill 92 – New itemized drug bills

On December 6, 2016, the National Assembly passed the *Act to extend the powers of the Régie de l'assurance maladie du Québec and to amend various legislative provisions* (Bill 92). Among other things, the Act regulates some business practices related to the sale of prescription drugs.

Pharmacists will be required to provide more detailed information about the cost of drugs covered by the basic plan, regardless of whether they are being reimbursed by the public plan or a private plan.

The invoice must now show the following items separately:

- **Cost of the compound (the drug)**  
This is the same for all pharmacists.
- **Wholesaler's profit margin**  
This is the same for all pharmacists.
- **Pharmacists' professional fees**  
The pharmacist's professional fees include the price for filling the prescription, the pharmacist's profit margin and any other fees charged by the pharmacist. These may vary considerably between pharmacists.

For more details, consult the [communication prepared by La Capitale for the adherent](#).

### Ask for the generic

If you ask for the generic drug, you will pay less and receive a better reimbursement rate. When a generic drug becomes available, it is up to you to request it. Check the bill carefully when your pharmacist hands you your medication so that you can request the generic version as soon as it comes on the market.