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## DOCUMENTATION – 2018 RENEWAL

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Documentation 2018 on the renewal of the insurance of the FNEEQ 2018 is now available at the following links:

- [Summary of coverage on January 1, 2018](#)
- [New rating applicable as of January 1, 2018 and health insurance modifications](#)

### **REMINDER: 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)

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