



2019 RENEWAL

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, 2019**. Here is a summary of the main changes:

Increase in reimbursement for healthcare professionals

| Group | Current Reimbursement | Increased Reimbursement | Expected Increase |
|--|---|---|---------------------------------------|
| Chiropractor, acupuncturist, dietitian, occupational therapist, osteopath, physiotherapist, podiatrist, sports therapist, physical rehabilitation therapist. | <p>Module B: Eligible expenses of \$50 per visit up to a maximum reimbursement of \$600 per calendar year.</p> <p>Module C: Eligible expenses of \$50 per visit up to a maximum reimbursement of \$900 per calendar year.</p> | <p>Module B: Eligible expenses of \$65 per visit up to a maximum reimbursement of \$800 per calendar year.</p> <p>Module C: Eligible expenses of \$65 per visit up to a maximum reimbursement of \$1,200 per calendar year.</p> | Increase of 2.5% for modules B and C. |
| Speech-language pathologist and special educator. | <p>Module B: Eligible expenses of \$50 per visit up to a maximum reimbursement of \$600 per calendar year.</p> <p>Module C: Eligible expenses of \$50 per visit up to a maximum reimbursement of \$900 per calendar year.</p> | <p>Module B: Eligible expenses of \$100 per visit up to a maximum reimbursement of \$1,200 per calendar year.</p> <p>Module C: Eligible expenses of \$100 per visit up to a maximum reimbursement of \$1,800 per calendar year.</p> | Increase of 0.2% for modules B and C. |



| Group | Current Reimbursement | Increased Reimbursement | Expected Increase |
|--|---|---|--|
| Guidance counsellor in private practice, psychoanalyst, psychiatrist, psychologist, psychotherapist and social worker. | <p>Module B: Eligible expenses of \$75 per visit up to a maximum reimbursement of \$900 per calendar year.</p> <p>Module C: Eligible expenses of \$75 per visit up to a maximum reimbursement of \$1,400 per calendar year.</p> | <p>Module B: Eligible expenses of \$100 per visit up to a maximum reimbursement of \$1,200 per calendar year.</p> <p>Module C: Eligible expenses of \$100 per visit up to a maximum reimbursement of \$1,800 per calendar year.</p> | Increase of 1.75% for modules B and C. |

Eye exams

| Current Reimbursement | Increased Reimbursement | Expected Increase |
|---|--|--|
| Eligible maximum of \$50 per 24-month period for modules B and C. | Eligible maximum of \$100 per 24-month period for modules B and C. | Increase of 0.25% for modules B and C. |

Physiotherapists and orthotherapists

| Amendment | Expected Increase |
|--|---------------------------------|
| Add physiotherapists and orthotherapists to module C (prescription required); eligible expenses of \$50 per treatment, consultation or X-ray up to a maximum reimbursement of \$900 per calendar year for all of these professionals including massage therapists. | Increase of 0.20% for module C. |

Insulin pumps

| Current Reimbursement | Increased Reimbursement | Expected Increase |
|---|---|--------------------------------------|
| Maximum reimbursement of \$3,000 per period of 60 consecutive months for all 3 modules. | Maximum reimbursement of \$6,000 per period of 60 consecutive months for all 3 modules. | Increase of 0.10% for all 3 modules. |

Audiologists

| Amendment | Expected Increase |
|--------------------------------------|--|
| Add audiologists to modules B and C. | Increase of 0.10% for modules B and C. |



Amendment to methods of payment for medications

| | Module A | Module B | Module C |
|-----------------------|----------|----------|----------|
| Generic | 70% | 80% | 90% |
| Patented | 70% | 80% | 90% |
| Original ¹ | 70% | 80% | 90% |

¹ According to the price of the least expensive generic – forced substitution.

1.32% decrease in premiums (module A: down 3.25%, module B: down 0.80%; module C: down 0.25%)

Reimbursement for visits with professionals on the same day

At their September 2017 meeting, the group of unions enrolled in group insurance policy 1008-1010 (the RSA) asked the FNEEQ-CSN insurance and pensions committee (CFARR) to clarify the policy’s provisions on reimbursement for consultations with psychologists, remedial teachers and neuropsychologists, held on a single day, for diagnosis of conditions such as ADD or speech disorders. The insurer proposed an effective solution, which the RSA accepted. A new code has been created for "Evaluation by a Psychologist and/or Neuropsychologist, Remedial Teacher or Speech Therapist” and it allows for reimbursement in such cases for any member, regardless of age. The member must provide a clear and detailed invoice. If the professional breaks up the consultation into more than one session held on the same day, they must appear on the same invoice. If there is more than one invoice for services provided on the same day, only one will be reimbursed. Note that the policy provides only for the reimbursement of consultations.

Premiums as of January 1, 2019

The current rates for life insurance, short-term disability insurance and long-term disability insurance will not increase on January 1, 2019. Here are the premiums that will apply as of January 1, 2019 as a result of the changes to the health insurance plan, including the 4% increase and the additional increases described above.



Premium rates per 14-day period before tax (9%)

| 2019 | Individual | Family | Single-Parent | Couple |
|----------|------------|----------|---------------|----------|
| Module A | \$37.07 | \$100.17 | \$62.99 | \$74.11 |
| Module B | \$51.48 | \$139.09 | \$87.46 | \$102.93 |
| Module C | \$59.78 | \$161.52 | \$101.57 | \$119.50 |

The following table shows the changes in our group insurance premiums by coverage type during the 2007-2019 period:

| COVERAGE | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 |
|---|-------|--------|---------|--------|---------|--------|--------|---------|---------------|------|----------------------------|---------|------|
| Health insurance | + 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% | + 4% |
| Dental insurance | + 20% | - 4,7% | + 12,5% | + 0% | + 4% | - 5% | + 6% | + 25% | - 8% 24 ms | + 0% | - 5,0% | + 0% | + 0% |
| Basic life insurance | + 0% | + 0% | + 0% | - 8% | + 0% | + 0% | + 2% | + 6,1% | - 7% | + 0% | - 20,0% | + 0% | + 0% |
| Dependent life insurance | + 0% | + 0% | + 0% | + 0% | + 0% | + 0% | | + 0% | - 10% | + 0% | - 19,5% | + 0% | + 0% |
| Accidental death and dismemberment | + 0% | + 0% | + 0% | + 0% | + 0% | + 0% | | | | | | | |
| Additional life insurance | + 0% | + 0% | + 0% | + 0% | + 0% | + 0% | | + 0% | + 0% | + 0% | + 0% | - 10,0% | + 0% |
| Critical illness insurance | | | | | | | | + 0% | + 0% | + 0% | - 30,0% | + 0% | + 0% |
| Short-term income protection insurance <i>*private colleges and universities</i> | - 20% | - 15% | + 0% | + 0% | + 6% | + 19% | + 10% | + 0% | + 0% | + 0% | - 10,0% | + 0% | + 0% |
| Long-term income protection insurance | + 0% | + 0% | - 10% | + 0% | + 12,5% | + 7% | + 7% | + 0% | + 0% | + 0% | - 9,9% | + 0% | + 0% |

Pre-update analysis of insurance plan

At their meeting on September 20 and 21, 2018, the group of unions enrolled in group insurance policy 1008-1010 (the RSA) asked the FNEEQ-CSN insurance and pensions committee (CFARR) to review all components of the insurance plan (health insurance, dental, life, disability) based on the three modules and to submit the conclusions of its analysis to the RSA in the fall of 2019.

Members not covered for long-term disability since 2001

The group of unions enrolled in group insurance policy 1008-1010 has asked the insurer to extend long-term disability insurance to tenured teachers who did not sign up for it in 2001 but who request it by January 1, 2019, with proof of insurability. However, applicants will have to pay a \$200 fee for the review of their file.

In addition, tenured teachers who did not sign up for long-term disability insurance in 2001 and are disabled will be offered professional support tailored to their needs up to the amount of \$25,000 to help them return to their jobs or to other suitable employment. Applications will be submitted to the CFARR, which will then recommend them to the insurer. Note, however, that the \$25,000 applies only to teachers who have not reached retirement age without any actuarial penalty.

Nutritionist-dietician and naturopath are incompatible professions

On December 2, 2017, the board of directors of the Ordre professionnel des diététistes du Québec passed a motion stating:

- Naturopathy is incompatible with the nutritionist-dietitian profession;
- Using the designation “naturopath” or any related designation is incompatible with the profession;
- It is forbidden for a member of the Ordre professionnel des diététistes du Québec to sign receipts as a naturopath or any related designation.

Impact on claims to *La Capitale*

In order to comply with this motion and fight a practice that is now considered incompatible, *La Capitale* stopped reimbursing naturopathic consultations provided by a nutritionist as of September 4, 2018.

Foot care provided by a naturopath

While naturopathy and naturotherapy are not regulated in Quebec, foot care is. The treatment of foot infections is governed by the *Podiatry Act* and, secondarily, the *Nurses Act* and the *Regulation respecting the professional activities that may be engaged in by persons other than podiatrists*.

The Ordre des podiatres du Québec sets out the rules on its website: the treatment of foot infections, as well as diagnosis and preparing a treatment plan, are professional activities that may be performed only by podiatrists. Therapeutic and relaxation massage are the domain of massage therapists and are not covered when provided by naturopaths. Pedicures and reflexology are aesthetic rather than medically necessary treatments and should not be reimbursed by group insurance policies.

Impact on claims to *La Capitale*

To comply with the regulations governing treatment of foot infections, *La Capitale* stopped reimbursing the cost of foot care provided by a naturopath as of September 4, 2018.



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, 2019.

As in previous years, the annual enrollment period will be open from **November 1 to 30**, with changes effective January 1, 2019.

During this period, if you wish to increase your level of health insurance coverage, you can upgrade to Module B or C if you have Module A in 2018, or you can upgrade to Module C if you have Module B in 2018.

If you want to add dental insurance, you can choose option 1. You can also sign up for option 2 or increase your coverage if you will have the Module C health plan in 2019.

Plan members who have been enrolled in the modular insurance plan since January 1, 2016 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 2019.

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, 2018. 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

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

Ask for the generic

Do not forget to 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.