



Renewal 2021

In recent weeks, some changes were adopted at the meeting of unions participating in group insurance policy 1008-1010 (RSA), all of which will take effect **January 1, 2021**. Here is a brief summary:

Review of dental care insurance plan: condition of participation in option 2

Amendment	Impact on premiums
Allow Module B participants to choose option 2 of the dental care coverage (like Module C)	None

Hearing aid

Amendment	Impact on premiums
Change the limit on hearing aid purchases to a maximum \$2,000 reimbursement per 12-month period, up to a maximum of \$1,000 per hearing aid	Increase of 0.15%

New generic substitutes feature

Amendment	Impact on premiums
Apply the generic substitute to all drugs covered by the plan (RAMQ and non-RAMQ)	Reduction of 0.2% (included in the proposed health insurance premium renewal rate)

Incontinence products (*no additional cost*)

Amendment
<p><i>Replace the existing clause:</i></p> <p>4.2.3 h) Expenses for a wheelchair, an iron lung or other therapeutic devices.</p> <p><i>With:</i></p> <p>4.2.3 h) Expenses for the rental or purchase, if the latter is more economical, of a wheelchair, an iron lung or other therapeutic devices, including the purchase of incontinence diapers, probes, catheters and other similar sanitary items required as a result of the total and irrecoverable loss of bladder or bowel function.</p>



Reimbursement for Dexcom continuous glucose monitoring

Amendment	Impact on premiums
Add continuous glucose monitors (e.g. Dexcom), to be included in the maximum stipulated under the “insulin pumps” clause	None. Will be included in the standard coverage as of January 1, 2021 with no increase

Removal of occupational HIV infection limitation

Amendment	Impact on premiums
Removal of occupational HIV infection limitation from critical illness insurance coverage	None. Amendment included in the premium negotiated for critical illness insurance coverage

Premiums as of January 1, 2021

After consulting with the unions participating in group insurance policy 1008-1010, the rates currently in force will be adjusted on January 1, 2021 as follows:

- a 15% increase for health insurance and a premium holiday on 50% of the increase (effective increase of 7.5%);
- a 1% increase for dental care insurance and a premium holiday equal to the increase (zero effective increase);
- a 4.2% decrease for basic life insurance, a 10% decrease for critical illness insurance and a 50% premium holiday on all life insurance coverage (basic life insurance, dependents’ life insurance, optional life insurance and critical illness insurance);
- a 3% decrease for short-term disability coverage;
- a 2.5% decrease for long-term disability coverage.

The following are the premiums that result from the various health insurance changes that will come into effect on January 1, 2021 for members under the age of 65. They include the 7.5% increase as well as the other increases shown above.

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

2021	Individual	Single-Parent	Family	Couple
Module A	\$42.23	\$ 71.74	\$114.09	\$ 84.41
Module B	\$58.77	\$ 99.85	\$158.81	\$117.53
Module C	\$68.24	\$115.94	\$184.42	\$136.41

In conclusion, here is a table showing how premiums have evolved for the various services covered by our group insurance policy for the years 2012 to 2021:

COVERAGE	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Health insurance	+ 5,0 %	+ 5,5 %	+ 8,75 %	+ 0 %	+ 0 %	A 2,9 % B 5,3 % C 5,8 %	+ 0 %	A 0,85 % B 8,11 % C 8,86 %	A 5,80 % B 6,05 % C 6,05 %	7.65%
Dental insurance	- 5 %	+ 6 %	+ 25 %	- 8 % 24 ms	+ 0 %	- 5,0 %	+ 0 %	+ 0 %	+ 0 %	+ 0 %
Basic life insurance	+ 0 %	+ 2 %	+ 6,1 %	- 7 %	+ 0 %	- 20,0 %	+ 0 %	+ 0 %	- 15 % + 50 % premium holiday	- 4.2 % + 50 % premium holiday
Dependent life insurance	+ 0 %		+ 0 %	- 10 %	+ 0 %	- 19,5 %	+ 0 %	+ 0 %	+ 0 % + 50 % premium holiday	+ 0 % + 50 % premium holiday
Accidental death and dismemberment	+ 0 %									
Additional life insurance	+ 0 %		+ 0 %	+ 0 %	+ 0 %	- 10,0 %	+ 0 %	+ 0 %	- 15 % + 50 % premium holiday	+ 0 % + 50 % premium holiday
Critical illness insurance			+ 0 %	+ 0 %	+ 0 %	- 30,0 %	+ 0 %	+ 0 %	- 15 % + 50 % premium holiday	- 10 % + 50 % premium holiday
Short-term income protection insurance <i>*private colleges and universities</i>	+ 19 %	+ 10 %	+ 0 %	+ 0 %	+ 0 %	- 10,0 %	+ 0 %	+ 0 %	+ 2,5 %	- 3 %
Long-term income protection insurance	+ 7 %	+ 7 %	+ 0 %	+ 0 %	+ 0 %	- 9,9 %	+ 0 %	+ 0 %	+ 2,5 %	- 2.5 %



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 next January 1.

As in previous years, the annual enrollment period will be open from **November 1 to 30**, with changes effective January 1, 2021.

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 2020, or you can upgrade to Module C if you have Module B in 2020.

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 B or C health plan in 2021.

Plan members who have been enrolled in the modular insurance plan since January 1, 2018 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 2021.

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, 2020. 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/001008_C1008_OA_Application_Form.pdf

Private Colleges and Universities:

https://www.lacapitale.com/files/live/sites/lacapitale/files/contributed/collectif/en/pdf/001010_C1010_OA_Application_Form.pdf

Filling prescriptions for three months

In the [April 15, 2020 issue of INFO ASSURANCE](#), we informed you that the *Ordre des pharmaciens du Québec* had recommended that its members stop filling prescriptions for three months for the duration of the COVID-19 pandemic in order to avoid running out of stock. Despite this recommendation, it is again possible to ask your pharmacist to fill a prescription for three months.

This means you pay the pharmacist's fees only once every three months, reducing your medical expenses and the amount of your group insurance claim. You'll save money, and so will everyone else insured under policy 1008-1010. Certain drugs cannot be renewed for more than one month at a time, and your pharmacist will tell you if this is the case.

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.

Plan Review and Update

During its meeting on September 20 and 21, 2018, the RSA instructed the FNEEQ Insurance and Pensions Committee (CFARR) to take steps to review all of the components of the insurance plan (health, dental, life, disability) for the three modules and to submit the conclusions of its review to the RSA in the fall of 2019. On September 19 and 20, 2019, the

RSA instructed CFARR to continue its review of the life and disability insurance components and to report back to the RSA in fall 2020, as well as to study the possibility of increasing the maximum reimbursement for options 1 and 2 and to review the list of covered services.

Considering the gaps between the ratios and premiums in the three modules and coverage statuses (individual, family, single-parent and couple), as well as the need to properly inform and consult the member unions, CFARR was also instructed to send scenarios for adjusting the premium structure and the associated impact on premiums (for each module and coverage status) to the unions in January 2020 so that a decision can be made at the fall 2020 RSA meeting.

As the Covid-19 pandemic has slowed the process of consulting the participating unions, the RSA decided at its last meeting on September 17 and 18 to postpone the decision on updating the plan for all types of coverage until the fall of 2021. Unions that wish to do so can invite members of the CFARR to make a presentation on the proposed changes to the policy during 2020-2021.

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For CFARR