



## 2022 RENEWAL

A number of changes were approved at the RSA (Meeting of unions participating in group insurance policy 1008-1010) held on September 9 and 10, 2021. Following the consultation with the unions, the changes will take effect on **January 1, 2022**. Here is a summary of the main changes:

### Conditions for enrollment in dental option 2

Change	Anticipated increase
Allow participants in health insurance module A to choose option 2 for their dental coverage (like participants in modules B and C)	None
Allow people who are exempt from health insurance to enroll in option 2 for dental coverage	None

### Medication added to health insurance coverage

Change	Anticipated increase
Add reimbursement of medication for the treatment of erectile dysfunction related to surgery or prostate cancer treatment (e.g. Jamp-Tadalafil), up to a maximum of \$1,000 in eligible expenses per calendar year. The participant must provide a <a href="#">prior authorization form</a> , duly completed by his physician, subject to acceptance by the insurer.	None

## Premiums as of January 1, 2022

After consulting the unions participating in group insurance policy 1008-1010, the current premiums will be adjusted on January 1, 2022 as follows:

- 0% increase for health insurance and a 4% premium holiday (replacing the 7.5% premium holiday granted in 2021, so a 3.5% effective increase for participants). The premium holiday applies only to participants aged 65 and over who are not enrolled in RAMQ;

- 4% increase for dental insurance and end of the 1% premium holiday granted in 2021 (5% effective increase for participants);
- 5% decrease for all life insurance coverage (basic life insurance, dependents' life insurance, optional life insurance and critical illness insurance) and a 50% premium holiday on all life insurance coverage;
- 5% decrease for short-term disability coverage;
- 10% decrease for long-term disability coverage.

### Health plan premium adjustments

After consulting the unions participating in group insurance policy 1008-1010, the premium ratio between the modules will now be the same for all age groups (under 65 and over 65), and the premiums for the three modules will be adjusted based on the new ratios shown below. The changes will be phased in during a 48-month transition period, starting from the 2022 renewal.

Module	A	B	C
<b>CURRENT RATIO (under 65)</b>	<b>0.72</b>	<b>1.00</b>	<b>1.16</b>
<b>CURRENT RATIO (65 and over)</b>	<b>0.64 à 0.68</b>	<b>1.00</b>	<b>1.17</b>
<b>NEW RATIO (for all)</b>	<b>0.72</b>	<b>1.00</b>	<b>1.25</b>

After consulting the unions participating in group insurance policy 1008-1010, the premium ratios shown below, which have the effect of merging couple coverage and family coverage for both health and dental, will be phased in during a 48-month transition period, starting from the 2022 renewal.



COVERAGE	INDIVIDUAL	SINGLE-PARENT	COUPLE	FAMILY
CURRENT RATIO Health	1.00	1.70	2.00	2.70
CURRENT RATIO Dental	1.00	1.88	2.00	2.88
FUTURE RATIO Health	1.00	1.50	2.40	2.40
FUTURE RATIO Dental	1.00	1.90	2.40	2.40

As of January 1, 2022, the premium for couple coverage will therefore be more than double the premium for individual coverage. During the annual enrollment period, from November 1 to 30, 2021, individuals who currently have couple coverage will have the option of switching to individual coverage, provided their spouse is eligible for group insurance under another plan and is able to have their exemption from that plan rescinded.

In the case of couples in which both spouses are participants in the FNEEQ insurance plan, both will be able to make this change.

The following are the premiums for participants aged under 65 that will apply as of January 1, 2022 as a result of the changes to the health insurance plan. They include the 3.5% increase, taking into account the premium holiday, and the adjustments to the premium structure described above.



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

<b>2022</b>	<b>Individual</b>	<b>Single-parent</b>	<b>Family</b>	<b>Couple</b>
<b>Module A</b>	<b>\$44.07</b>	<b>\$ 72.72</b>	<b>\$115.47</b>	<b>\$ 92.55</b>
<b>Module B</b>	<b>\$61.21</b>	<b>\$101.00</b>	<b>\$160.37</b>	<b>\$128.54</b>
<b>Module C</b>	<b>\$72.23</b>	<b>\$119.17</b>	<b>\$189.24</b>	<b>\$151.68</b>

### Adjustments to life insurance

After consulting the unions participating in group insurance policy 1008-1010, basic life insurance coverage for participants aged under 65 will go from 1x salary (minimum \$35,000) or 2x salary (minimum \$70,000), at the participant's option, to 1x salary (minimum \$75,000) or 2x salary (minimum \$70,000), at the participant's option, as of January 1, 2022. As a result of this change, the premiums for basic life insurance will decrease by 0.5% for all participants.

### Adjustments to long-term disability insurance

The RSA decided to recommend no changes to long-term disability insurance coverage. With premiums being reduced by 10% as of January 1, 2022, the current plan is quite advantageous in relation to comparable group insurance policies.

## Evolution of premiums, 2012-2022

In conclusion, the following table shows the changes to our group insurance premiums by coverage type over the 2012-2022 period:

COVERAGE	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
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%	3,5%
Dental insurance	- 5%	+ 6%	+ 25%	- 8% 24 ms	+ 0%	- 5,0%	+ 0%	+ 0%	+ 0%	+ 0%	5%
Basic life insurance	+ 0%	+ 2%	+ 6,1%	- 7%	+ 0%	- 20,0%	+ 0%	+ 0%	- 15% + Premium holiday of 50%	- 4,2% + Premium holiday of 50%	- 5,5% + Premium holiday of 50%
Dependent life insurance	+ 0%		+ 0%	- 10%	+ 0%	- 19,5%	+ 0%	+ 0%	+ 0% + Premium holiday of 50%	+ 0% + Premium holiday of 50%	- 5% + Premium holiday of 50%
Accidental death and dismemberment	+ 0%										
Additional life insurance	+ 0%		+ 0%	+ 0%	+ 0%	- 10,0%	+ 0%	+ 0%	- 15% + Premium holiday of 50%	0% + Premium holiday of 50%	- 5% + Premium holiday of 50%
Critical illness insurance			+ 0%	+ 0%	+ 0%	- 30,0%	+ 0%	+ 0%	- 15% + Premium holiday of 50%	- 10% + Premium holiday of 50%	- 5% + Premium holiday of 50%
Short-term income protection insurance <i>*private colleges and universities</i>	+ 19%	+ 10%	+ 0%	+ 0%	+ 0%	- 10,0%	+ 0%	+ 0%	+ 2,5%	- 3%	- 5%
Long-term income protection insurance	+ 7%	+ 7%	+ 0%	+ 0%	+ 0%	- 9,9%	+ 0%	+ 0%	+ 2,5%	- 2,5%	- 10%

## DOCUMENTATION - 2022 RENEWAL

The documentation on the 2022 renewal of the FNEEQ insurance plan is now available at the following links:

- [2022 coverage summary](#)
- [2022 premium calculator](#)



## Annual coverage review period

Since the modular insurance plan came into effect in January 2013, members may, once a year and subject to certain conditions, increase their health insurance coverage (module A, B or C) and/or their optional dental coverage (option 1 or 2), as applicable. 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, 2022.

As every year, the annual enrollment period will be **November 1 to 30**, for changes to take effect on January 1, 2022.

During this period, members who currently have module A health insurance can upgrade their coverage to module B or C, and those who have module B can upgrade to module C.

If you would also like to add dental coverage to your plan, you can choose option 1. You can also add or upgrade your coverage to option 2.

Participants who have been enrolled in the modular insurance plan since January 1, 2019 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 downgrade 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 downgrade your coverage to option 1, irrespective of the health insurance module you have selected for 2022.

Individuals who are exempt from health insurance (for example, those covered under their spouse's group insurance policy) may take option 1 or option 2 dental insurance for a minimum period of 36 months.



In conclusion, as the premium for couple coverage will be more than double the premium for individual coverage as of January 1, 2022, individuals who currently have couple coverage under policy 1008-1010 will have the option of switching to individual coverage, provided their spouse is eligible for group insurance under another plan and is able to have their exemption from that plan rescinded. In the case of couples in which both spouses are participants in the FNEEQ insurance plan, both will be able to make this change.

Note that it will remain possible to modify your coverage status at any time under the usual conditions in the contract, i.e. after a life event.

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, 2021. You can find the forms online at the following addresses:

Cégeps:

[Group Insurance and Modifications \(CEGEPs\)](#)

Private colleges and universities:

[Group Insurance and Modifications \(Private College and Universities\)](#)

## Travel insurance and trip cancellation insurance

After consulting the unions participating in group insurance policy 1008-1010, [certain clauses of the contract relating to travel insurance and trip cancellation insurance](#) have been amended, in particular the 30-day limit on travel insurance coverage for destinations under a Canadian government non-essential travel advisory, as of the date of departure. This RSA decision confirms the decision made by the CFARR (Comité fédéral des assurances et des régimes de retraite) in the fall of 2020.

The CFARR reminds you that you can consult La Capitale's [COVID-19 FAQ](#) for any questions related to the special circumstances created by the pandemic, particularly with regard to travel insurance and trip cancellation insurance.

We would however like to provide some information here about the coverage offered by our group insurance plan, based on the rules in effect at the time of writing.

First, we recommend that our members comply with the Government of Canada's travel advisories, as the Insurer cannot guarantee access to and quality of medical care abroad.

However, while the best protection is always to limit travel, if you must travel, you should also check the requirements of your country of destination, as the rules can differ from place to place and can change rapidly.

It is always strongly recommended that you contact [CanAssistance](#) in all situations – before booking a trip, before departure, before cancelling, and before incurring health care expenses while travelling.

Here is the latest information about our insurance coverage for participants who are **CURRENTLY TRAVELING:**

1. The cost of COVID-19 tests required by a government authority for return to Canada is not covered by travel insurance;
2. Additional costs incurred while awaiting the results of a COVID-19 test required by a government authority are not covered (e.g. the cost of a new airline ticket or changing the return date of the existing ticket, accommodation and living expenses, etc.);
3. In the event of a positive COVID-19 test result, the following expenses will be covered, up to the maximum in the contract:
  - Medical expenses
  - Additional costs incurred for the purchase of a return ticket or the cost of changing the existing ticket. The new ticket must be a:
    - one-way flight in economy class
    - scheduled flight operated by a common carrier
    - the most direct route to the original destination

Members who are planning a trip are reminded that:

- Emergency medical coverage is limited to **30 DAYS** when the destination is under an avoid non-essential travel advisory, as is the case for most destinations outside Canada at this time;
- If your destination is under an avoid all travel advisory at the time you book your trip, you are not eligible for trip cancellation insurance for any reason;
- If your destination is under an avoid non-essential travel advisory at the time you book your trip, you are not eligible for trip cancellation insurance on account of a change in the advisory level, unless the advisory is changed to avoid all travel. You are, however, eligible for the other causes specified in the contract.





## Changes to schedule I for Cégep teachers

After consulting the unions participating in group insurance policy 1008-1010, Schedule I, which covers Cégep teaching professionals whose union's general meeting has decided to join the policy, will be amended as of January 1, 2022. The Comité fédéral des assurances et des régimes de retraite (CFARR) believes the changes will make the plan more attractive to a greater number of unions and teachers. The CFARR is planning to tour the unions in the Regroupement Cégep to present the changes. Here are the amendments approved by the RSA:

Current schedule I	Schedule I as of January 1, 2022
<p>1. This schedule applies to teaching professionals who are instructors represented by a union that participates in this contract and whose participation in the plan was decided by majority vote at their general meeting. The union must inform the Policyholders in writing. Insurance becomes effective on the first day of the month following the date written notice is received, if this notice is received before the 15th of the month. Otherwise, insurance becomes effective on the first day of the second month.</p>	
<p>2. Teaching professionals who are instructors must have completed 450 teaching hours for three consecutive years to be eligible for insurance. To maintain eligibility, the participant must complete 450 teaching hours every year. If the participant has less than 450 hours for a given year, the participant is not eligible for insurance for the following year. The teaching professional becomes eligible for insurance again for the year following that during which he or she completes the required 450 hours.</p>	<p>2. Non-tenured teaching professionals who have reached three years of seniority on the official seniority list are eligible in the year following the year in which their total teaching load reaches 1, according to the following ratio: <math>\text{Individual workload} / 80 + (\text{number of teaching periods}) / 450</math>. To remain eligible, the participant's total teaching load must be at least 0.6 every year, according to the same ratio. If the participant has a teaching load of less than 0.6 in a given year, according to the same ratio, the participant is not eligible for insurance in the following year. The participant becomes eligible again in the year following the year in which his or her total teaching load reaches 0.6, according to the same ratio.</p>
<p>3. Participation in the Life Insurance and Dependent's Life Insurance benefits is optional.</p>	



<p>4. Participation in the Health Insurance benefit is mandatory for all employees who meet the eligibility conditions and any dependents.</p>	
<p>5. Participation in the Short-Term Disability and Long-Term Disability Insurance benefits is mandatory for all employees who meet the eligibility conditions.</p>	
<p>6. Participation in the Optional Life Insurance benefit is optional for participants and their spouses.</p>	
<p>7. Premiums and amounts of insurance are based on the salary scale applicable to full-time teaching professionals.</p>	<p>7. Premiums and amounts of insurance calculated on salary are based on the salary scale applicable to full-time teaching professionals, i.e. the teaching professional's hourly salary multiplied by 525 hours.</p> <p>If the teaching professional is also eligible under clause 2.1.1 of this contract at the same employer, the full-time annual salary, calculated as described above, must be reduced by the percentage of teaching load by virtue of which the teaching professional is eligible under clause 2.1.1, using the following formula:</p> <p>Teaching professional's hourly rate x 525 hours - (teaching professional's hourly rate x 525 hours x <b>percentage of load subject to clause 2.1.1</b>)</p> <p>Example of salary calculation for a teacher with a 50% teaching load in a position subject to clause 2.1.1, with an hourly rate of \$70.54.</p> <p><math>\\$70.54 \times 525 \text{ hours} - (\\$70.54 \times 525 \text{ hours} \times 0.5)</math></p>
<p>8. Terms for the payment of premiums must be determined between the union and the employer. Premiums are then forwarded by the employer to the Insurer in the usual way.</p>	
<p>9. The calculation of hours takes into account all hours that would have been worked had it not been for the absences provided for in the collective agreement.</p>	

## Changes to Schedule IV: Université Laval senior lecturers

After consulting the unions participating in group insurance policy 1008-1010, Schedule IV, which covers Université Laval senior lecturers, will be amended as of January 1, 2022, as follows:

Current schedule IV	Schedule IV as of January 1, 2022
Senior lecturers are eligible only for health insurance (module B only), short-term disability insurance and long-term disability insurance coverage.	Senior lecturers are eligible for health insurance ( <u>modules A, B and C</u> ), dental insurance, short-term disability insurance and long-term disability insurance coverage.

### Eligibility for Group Insurance - Pilot Project

Over the past year, the CFARR has been discussing the fall and winter deadlines for eligibility for group insurance with the insurer, which can be problematic in the case of late hires. A pilot project will be conducted this year. The following are the new eligibility rules for group insurance for part-time teachers.

- **Fall term**

Any instructor hired on contract for at least 33% of a full load **between the beginning of the fall 2021 term and September 15, 2021** will be eligible for insurance as of the effective date of the contract.

For elementary and high school teachers this minimum percentage will be established **between the beginning of the 2021 school year and September 15, 2021**.

- **Winter term**

Any instructor hired on contract for at least 33% of a full load **between the beginning of the winter 2022 term and February 15, 2022** will be eligible for insurance as of the effective date of the contract.

For elementary and high school teachers this minimum percentage will be established **between the 101st day of the school year and February 15, 2022**.

The insurer has shared this information with local human resources officials. The CFARR will evaluate the pilot project's impact over the course of the year and report back at the September 2022 RSA meeting.



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## Changes in school attendance status

[See this link](#) for the changes in management of school attendance for dependent children with student status that took effect on September 1.

## Ask for the generic

Don't forget to ask for the generic drug in order to pay less. When a generic drug becomes available, it is up to you to request it. If you notice that your medication is being reimbursed at a lower rate than usual, it may be because a new generic is available. Your plan will cover only the cost of the generic, when one is available. Check the bill carefully when you pick up your medication at the pharmacy so that you can request the generic version as soon as it comes on the market.

## La Capitale becomes Beneva

In 2022, La Capitale will become Beneva. You will see a new name and a new logo.

**You don't have to do anything.** Your current contract will not change. You will still have the same coverage.

For more information, see the [Beneva | La Capitale FAQ](#).

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