

## CONTRACT 1008-1010

### RENEWAL EFFECTIVE JANUARY 1, 2009

The group insurance contract covering teaching personnel who are members of FNEEQ (CSN) will be renewed on January 1, 2009. We wish to inform you of the modifications agreed upon by the insurance committee.

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### CHANGES AND UPDATES MADE TO THE PLAN

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#### Dental Care Insurance

##### Participation requirement

When the union for a given employer opts for the Dental Care Insurance benefit, this option must be maintained for a minimum period of 36 months. Once this period has elapsed, the employee union is entitled to cancel this benefit within 31 days of the renewal date of this contract. This provision applies to unions that have already opted for this benefit, as well as those doing so in the future.

#### Long Term Disability Insurance

##### Eligibility criteria

Effective January 1, 2009, for the first three contracts (**whether back-to-back or not**), teachers without permanent status may participate in Long Term Disability Insurance without evidence of insurability within 30 days of signing the contract. For subsequent contracts, participation will be subject to approval of evidence of insurability. A contract is defined as being 20% of a task per session. Furthermore, as specified in the contract, participation is mandatory once a teacher has obtained permanent status.

This provision **does not apply** to participants who, following assessment of evidence of insurability by the Insurer, have been declined participation in this benefit.

#### Transitional Measure

Contracts signed before January 1, 2009 will not be included in the calculation of the three (3) eligible contracts. However, if three back-to-back contracts are established before January 1, 2009, participation will be subject to approval of evidence of insurability.

For the purposes of this transitional measure, a contract is defined as a minimum contract of 0.5 ETC (full-time equivalent) per session, i.e.  $\frac{1}{2}$  the task per session or  $\frac{1}{4}$  the task per year.

**PREMIUM RATES PER 14-DAY PERIOD**  
**From January 1, 2009 to December 31, 2009**

**PUBLIC AND PRIVATE COLLEGES\***

**COVERAGE**

<b>Health Insurance</b>	Individual plan	34,13 \$*		
	Single-Parent plan	58,00 \$*		
	Family plan	92,24 \$*		
	Couple plan	68,25 \$*		
<b>Dental Care Insurance</b>	Individual plan	9,98 \$		
	Single-Parent plan	18,71 \$		
	Family plan	28,69 \$		
	Couple plan	19,96 \$		
<b>Basic Life Insurance</b> (per \$1,000 of insurance)		0,1236 \$		
<b>Dependents' Life Insurance</b> (per Family, Single-Parent or Couple plan)		0,80 \$		
<b>Accidental Death and Dismemberment</b> (per \$1,000 of insurance)		0,0138 \$		
<b>Short Term Disability Insurance - <i>Private colleges only</i></b> (per \$1,000 of salary)		0,458 \$		
<b>Long Term Disability Insurance</b> (per \$1,000 of salary)		0,348 \$		
<b>Optional Life Insurance</b> (Per \$1,000 of insurance – per 14-day period)				
Age	Male		Female	
	Non smoker	Smoker	Non smoker	Smoker
Under age 25	0,023 \$	0,033 \$	0,013 \$	0,017 \$
Age 25 to 29	0,023 \$	0,033 \$	0,013 \$	0,017 \$
Age 30 to 34	0,023 \$	0,036 \$	0,013 \$	0,017 \$
Age 35 to 39	0,031 \$	0,039 \$	0,017 \$	0,020 \$
Age 40 to 44	0,045 \$	0,067 \$	0,023 \$	0,034 \$
Age 45 to 49	0,074 \$	0,109 \$	0,034 \$	0,051 \$
Age 50 to 54	0,115 \$	0,171 \$	0,065 \$	0,077 \$
Age 55 to 59	0,182 \$	0,282 \$	0,098 \$	0,154 \$
Age 60 to 64	0,307 \$	0,444 \$	0,151 \$	0,227 \$
Age 65 to 69	0,424 \$	0,692 \$	0,237 \$	0,356 \$
<b>A declaration of good health must be provided as evidence of insurability for Optional Life Insurance.</b>				

\* Employers in private colleges should note that the employer's share should be deducted from the total premium stated.

9% provincial tax must be added to the premium rates indicated in this document.

*Please attach this page to your existing insurance booklet.*

(December 12, 2008)