

Group insurance plan
for retired teachers who are
FNEEQ (CSN) and AREF members

Contract 001011

The group insurance contract covering retired teachers who are FNEEQ (CSN) and AREF members will be renewed on January 1, 2021. As requested by the insurance committee, we are writing to inform you of the conditions applicable as of that date.

Changes to the health insurance benefit

Reimbursement percentage

The percentage of fees reimbursed at 75% increases to **80%**.

Healthcare professionals

- Addition of **audiologist** to group of speech-language pathologist and occupational therapist benefits. The maximum reimbursement per treatment or consultation increases from \$50 to **\$75** for these healthcare professionals. Maximum of \$650 per calendar year for all of these professionals is maintained.
- The **psychotherapist** and **sexologist** are now included in the group of healthcare professionals who treat psychological problems (psychologist, psychiatrist, psychoanalyst in an outpatient clinic, social worker and career counsellor in private practice). For all these healthcare professionals, the maximum reimbursement per treatment or consultation increases from \$50 to **\$75**. These fees are always reimbursed at 50% and the maximum of \$1,500 per calendar year for all these healthcare professionals is maintained.

Pharmacogenetic tests

Pharmacogenetic tests intended to help the attending physician identify the most appropriate drug to treat the insured's diagnosed health problem are now reimbursed.

Continuous glucose monitoring device

The continuous glucose monitoring device is now reimbursed with the insulin pump. The maximum reimbursement of \$1,750 per period of 5 consecutive years is maintained.

Curative injections

Maximum reimbursement is now **\$80 per day**.

Stay in a private clinic for treatment of alcoholism or drug addiction

Stays in a private clinic to treat **compulsive gambling** are now covered.

Travel and Trip Cancellation Insurance – New terms and conditions

New terms and conditions are now applicable due to the pandemic. For more information, please consult the communication which was posted on the AREF website: aref-neq.ca/en.

Withdrawal of certain types of coverage

Homeopathic medication and expenses for **naturopathy** are no longer covered.

Monthly premium rates in force from January 1 to December 31, 2021

Benefit	Contractual rates required	Rate payable with premium holiday of 6% ¹
Health insurance – Quebec residents*		
Individual coverage	\$44.05	\$41.69
Family coverage	\$88.10	\$83.38

Participant's basic life insurance (rate per \$1,000 of insurance coverage)	\$0.5795
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Dependents' Life insurance	
Participant under age 65	\$2.35
Participant age 65 or over	\$5.67

Participant's optional life insurance (rate per \$5,000 of insurance)		
Age	Male	Female
Under age 55	\$1.029	\$0.552
55 – 59	\$1.842	\$0.998
60 – 64	\$2.924	\$1.458
65 – 69	\$5.071	\$2.760
70 – 74	\$7.704	\$4.635
75 – 79	\$11.814	\$7.777
80 – 84	\$19.186	\$15.041
85 – 89	\$20.165	\$15.808
Age 90 and over	\$20.972	\$16.440

The above rates do not include the 9% insurance premium tax.

***Residents outside Quebec:** Separate fees including medication coverage equivalent to the Basic Prescription Drug Insurance plan offered in the province of Quebec is available.

Schedule of coverage effective as of January 1, 2021

We invite you to read the new version of the Schedule of coverage detailing all the changes made. This document which is updated yearly is available on AREF's and La Capitale's websites.

¹Why a premium holiday? Where does this holiday come from?

Certain benefits included in this group insurance contract could generate a surplus when the paid benefits are lower than expected. In this case, the AREF can help participants benefit by awarding premium holidays. A reduction is then granted on the premium the participant would normally have paid (required rates) and the surplus sum is used to cover the difference.

For this reason, for the health insurance plan, the premium you would have had to pay for the next contractual year is the premium indicated in the "Contractual rates required" column. However, the premium you will be billed is the one indicated in the "Rate payable with premium holiday of 6%" column.

Please note that the decision whether to award a premium holiday and its value, if applicable, are re-evaluated annually by AREF at renewal.