

**GROUP INSURANCE PLAN  
FOR RETIRED TEACHERS WHO ARE  
FNEEQ (CSN) AND AREF MEMBERS**

The group insurance contract covering retired teachers who are FNEEQ (CSN) and AREF members will be renewed on January 1, 2019. As requested by the insurance committee, we are writing to inform you of the rates applicable as of that date.

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**CHANGES TO THE HEALTH INSURANCE BENEFIT**

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- Corrective footwear (deep shoes): The new maximum is **\$150** per pair, 2 pairs per calendar year, per insured.
- Acupuncturist, chiropractor and chiropractor X-rays, dietitian, naturopath, nutritionist, osteopath, physiotherapist, physical rehabilitation therapist and podiatrist:
  - Expenses per treatment or consultation: The new maximum is **\$50**
  - Maximum per calendar year, per insured: The new maximum is **\$1,200 for all professionals** in this group.
- Speech therapist and occupational therapist:
  - Expenses per treatment or consultation: The new maximum is **\$50**
  - Maximum per calendar year, per insured: The new maximum is **\$650** for all professionals in this group.
- Psychologist, psychiatrist, psychoanalyst in an outpatient clinic, social worker and career counsellor in private practice:
  - Expenses per consultation: The new maximum is **\$50**
  - Maximum per calendar year, per insured: The new maximum is **\$1,500** for all of these specialists

The maximum number of consultations remains at 30 per calendar year, and the reimbursement percentage remains at 50%.
- Addition of coverage for the following professionals:

Massage therapist (medical prescription required), kinesiologist and orthotherapist:

  - Expenses per treatment or consultation: **\$50**
  - These three (3) professionals are included in the “acupuncturist, chiropractor and chiropractor X-rays, dietitian, naturopath, nutritionist, osteopath, physiotherapist, physical rehabilitation therapist and podiatrist” group for application of the maximum per calendar year, per insured, of **\$1,200 for all professionals**.

**Monthly premium rates applicable**  
**Current rates are maintained for the period of January 1 to December 31, 2019**

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

Coverage	Rates	
<b>Health Insurance</b>		
Individual protection	\$38.37	
Family protection	\$76.74	
<b>Participants' Basic Life Insurance (rate per \$1,000 of insurance)</b>	\$0.5795	
<b>Dependents' Life Insurance</b>		
Participant under age 65	\$2.35	
Participant age 65 or over	\$5.67	
<b>Participant's Optional Life Insurance (rate per \$5,000 of insurance)</b>		
<b>Age</b>	<b>Male</b>	<b>Female</b>
Under age 55	\$1.029	\$0.552
Age 55 to 59	\$1.842	\$0.998
Age 60 to 64	\$2.924	\$1.458
Age 65 to 69	\$5.071	\$2.760
Age 70 to 74	\$7.704	\$4.635
Age 75 to 79	\$11.814	\$7.777
Age 80 to 84	\$19.186	\$15.041
Age 85 to 89	\$20.165	\$15.808
Age 90 or over	\$20.972	\$16.440