

CONTRACT 001008-001010

RENEWAL EFFECTIVE JANUARY 1, 2019

The group insurance contract covering teaching personnel who are members of FNEEQ (CSN) is renewed on January 1, 2019.

**PREMIUM RATES PER 14-DAY PERIOD
From January 1 to December 31, 2019**

PUBLIC COLLEGES, PRIVATE SCHOOLS AND UNIVERSITIES*

HEALTH INSURANCE			
Coverage Status	Premium per 14-day period		
	Basic Coverage (Module A)	Regular Coverage (Module B)	Enriched Coverage (Module C)
Participants under 65			
Individual	\$37.08	\$51.48	\$59.77
Single-Parent	\$62.99	\$87.46	\$101.56
Family	\$100.17	\$139.10	\$161.54
Couple	\$74.11	\$102.95	\$119.49
Participants age 65 or over registered with the RAMQ			
Individual	\$12.89	\$20.13	\$23.62
Single-Parent	\$35.31	\$51.59	\$60.18
Family	\$48.29	\$71.84	\$83.96
Couple	\$25.72	\$40.23	\$47.19
Extra premium for prescription drugs for participants age 65 or over and not registered with the RAMQ			
Individual		\$93.38	
Single-Parent		\$93.38	
Family		\$186.78	
Couple		\$186.78	

**PREMIUM RATES PER 14-DAY PERIOD (cont'd)
From January 1, to December 31, 2019**

DENTAL CARE INSURANCE		
Coverage Status	Premium per 14-day period	
	Basic Coverage (Option 1)	Enriched Coverage (Option 2)
Individual	\$10.41	\$13.88
Single-Parent	\$19.53	\$26.02
Family	\$29.94	\$39.91
Couple	\$20.82	\$27.75

* For the private sector and universities, the employer's share must be deducted from the premium indicated for health insurance coverage.

COVERAGE	Premium per 14 days
Participant's Basic Life Insurance (per \$1,000 of insurance)	\$0.0841
Participant's Critical Illness Insurance	\$2.30
Dependents' Life Insurance	\$0.62
Short-Term Disability Insurance (per \$1,000 of salary) - Université Laval - Collège Lasalle - Collège Trinité - Other colleges and universities	\$0.345 \$0.745 \$0.704 \$0.579
Long-Term Disability Insurance (per \$1,000 of salary)	\$0.409

Participant's and Spouse's Optional Life Insurance (per \$1,000 of insurance – per 14-day period)				
Age	Male		Female	
	Non smoker	Smoker	Non smoker	Smoker
Under age 25	\$0.021	\$0.030	\$0.012	\$0.015
Age 25 to 29	\$0.021	\$0.030	\$0.012	\$0.015
Age 30 to 34	\$0.021	\$0.032	\$0.012	\$0.015
Age 35 to 39	\$0.028	\$0.036	\$0.015	\$0.018
Age 40 to 44	\$0.041	\$0.061	\$0.021	\$0.031
Age 45 to 49	\$0.068	\$0.099	\$0.031	\$0.047
Age 50 to 54	\$0.104	\$0.156	\$0.059	\$0.070
Age 55 to 59	\$0.166	\$0.257	\$0.089	\$0.140
Age 60 to 64	\$0.280	\$0.405	\$0.138	\$0.207
Age 65 to 69	\$0.386	\$0.631	\$0.216	\$0.325

A declaration of good health must be provided as evidence of insurability for Optional Life Insurance.

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