

CONTRACT 001008-001010

RENEWAL EFFECTIVE JANUARY 1, 2017

The group insurance contract covering teaching personnel who are members of FNEEQ (CSN) is renewed on January 1, 2017.

PREMIUM RATES PER 14-DAY PERIOD

From January 1, to December 31, 2017

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	\$36.76	\$47.62	\$54.92
Single-Parent	\$62.46	\$80.91	\$93.31
Family	\$99.33	\$128.67	\$148.39
Couple	\$73.49	\$95.22	\$109.78
Participants age 65 or over registered with the RAMQ			
Individual	\$13.50	\$17.47	\$20.16
Single-Parent	\$35.85	\$46.42	\$53.52
Family	\$49.44	\$64.00	\$73.80
Couple	\$26.96	\$34.91	\$40.26
Extra premium for prescription drugs for participants age 65 or over and not registered with the RAMQ			
Individual	\$89.79		
Single-Parent	\$89.79		
Family	\$179.60		
Couple	\$179.60		
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	

PREMIUM RATES PER 14-DAY PERIOD (cont'd)

From January 1, to December 31, 2017

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

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.

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