



The OWL HOOTS

SPECIAL INSURANCE EDITION

Issue 505 – October 15th 2012

IT'S TIME TO CHOOSE YOUR INSURANCE COVERAGE

This week all teachers will get an insurance package in the mail.

DON'T THROW IT OUT. DON'T FILE IT AWAY.

These papers will help you choose your new personalized insurance package.

You must submit your enrolment form to **Human Resources** by
NOVEMBER 2nd 2012

SPECIAL *La Capitale* PHONE NUMBER

La Capitale will have a special phone number dedicated to answering questions regarding the *FNEEQ* health plan during the enrolment period:

October 22nd November 2nd 2012
Monday to Friday **8:30am – 5:00pm**

1-855-747-7819

CALCULATING YOUR INSURANCE PREMIUMS

The *FNEEQ* has created an excellent Excel calculator for determining your insurance premiums. We recommend trying it out: bit.ly/RxyR4r



DOCUMENTS TO READ

By Mail:

You will be receiving your “*Participant’s Kit*” by mail this week

From the DTU:

We will be sending a series of OWL Hoots dealing specifically with insurance.

On the web:

The *FNEEQ* website has a series of documents available: www.fneeq.qc.ca

DTU INSURANCE INFORMATION SESSIONS

11:30am – 12:45pm, Wednesday October 24th 2012, Rose Lounge

1:00pm – 2:00pm, Wednesday October 24th 2012, Rose Lounge

2:30pm – 4:00pm, Monday October 29th 2012, Rose Lounge

A SUMMARY OF YOUR INSURANCE CHOICES

1. Health Insurance:

- You must choose one of three options. Module B (regular coverage) which is similar to the current health insurance plan, Module C (enriched coverage) which is more generous and Module A (basic coverage) which is less generous. There is a table summarizing the basic differences between the modules in the package you receive in the mail. For a detailed description of the specific coverage you can consult the brochure on the *FNEEQ* website.
- Once you have chosen a module you will have to stay with that module for 12 months before you can move up to a more generous module. You cannot move down to a less generous module before 36 months.
- If you do not respond to the college, you will be given module B. You will have to wait the required time before you can change to another option.
- The new system will take effect January 1, 2013.
- There is a calculator (excel worksheet) on the *FNEEQ* website which will guide you through a calculation of the cost of the different options for you. This will include all the other choices too.

2. Optional Dental Insurance (NEW!)

- There are two options for dental insurance, neither is mandatory.
- Option 1 (basic coverage) is available to all teachers.
- Only teachers who have selected Module C (enriched coverage) in Health Insurance can choose the more generous Option 2 (enriched coverage).
- No proof of insurability is required
- If you select option 1 you must stay with it for 12 months before you can move to Option 2. Once you have chosen Option 2 you must maintain Option 2 for 36 months before you can either reduce your coverage or end your coverage.
- This gives two new alternatives to the Dawson dental insurance plan. Both are less generous than the current Dawson dental plan which will continue. Both however, are cheaper.

3. Life Insurance:

- Those who already have life insurance have the option to reduce their current basic insurance from two times their annual salary to one time their annual salary.
- No one can increase their existing coverage without first filling out a health questionnaire and then possibly undergoing a medical exam.
- Any extra optional insurance that you already have over and above the basic life insurance will be maintained IF you choose the basic coverage of twice your salary.
- There are changes to the amounts insured for dependents and in the extra optional amounts however no choices have to be made.
- The extra indemnity for accidental death has been replaced by *critical illness coverage* (no choice to be made).

4. Long Term Disability Insurance:

- Long term disability coverage does not change and is not part of this process.

DTU@DTU.QC.CA
EXTENSION 1799

MORE INSURANCE QUESTIONS

1. Who must submit the enrolment form?

- All permanent teachers
- All non-permanent who have more than a 0.33 workload in a term
- All teachers on gradual or progressive retirement.
- Teachers covered by their spouses insurance who want to change to the *FNEEQ* plan (**no proof of insurability required during the current enrolment period**)

2. What do you do if you are on leave?

- A teacher on salary insurance (sick leave) will be given Module B health insurance and will keep any existing life insurance. Therefore they do not have to make any insurance choices immediately. At their return to work they must make their insurance choices.
- Teachers on any other leave must fill out the enrolment form and submit it to the college by November 2nd 2012.

3. Are there special considerations for teachers over 65?

- Teachers over 65 must make the same choice of health insurance Module A, B or C
- They can also decide to adhere to the dental care insurance.
- There is no change to the basic life insurance for those over 65 and thus no choice to be made.
- Most teachers over 65 are covered for drugs by *RAMQ*. The small number of teachers over 65 who are still covered by *FNEEQ* for drugs will not find the cost for their insurance in the package sent to them. They will have to go to the *FNEEQ* website and use the calculator which will give them the exact costs.

4. What happens if you do not submit your form to the college by November 2nd?

- You will be given Module B for Medical Insurance
- You will not have access to dental insurance without a dental examination
- You will keep the life insurance you currently have.

5. What to remember most?

- Use the calculator on the *FNEEQ* website. It will make your choices a lot clearer. If you have chosen an alternative which is not available to you, in most cases it will tell you.
- The deadline to submit your enrolment form to the college is November 2nd 2012. You have two weeks to make your insurance choices.