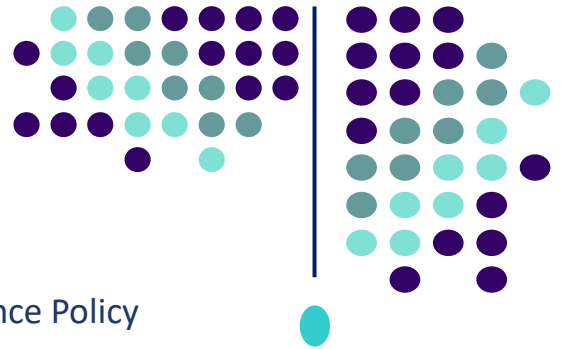




FÉDÉRATION NATIONALE
DES ENSEIGNANTES
ET DES ENSEIGNANTS
DU QUÉBEC



Meeting of Unions Participating in Group Insurance Policy
1008-1010, September 19 and 20, 2019

RECOMMENDATIONS

Results of consultations to be returned no later than 11:59 p.m.,
October 11, 2019

Recommendation 1a *Submitted to the unions for consultation*

Renewal rate

Proposal:

That the RSA recommend the **health insurance** renewal rate presented for 2020 to the unions:

- Increase of 5%

Recommendation 1b *Submitted to the unions for consultation*

Proposal:

That the RSA recommend the **dental insurance** renewal rate presented for 2020 to the unions:

- Freeze of 0%

Recommendation 1c *Submitted to the unions for consultation*

Proposal:

That the RSA recommend the **short-term disability insurance** renewal rate presented for 2020 to the unions:

- Increase of 2.5%.

RECOMMENDATIONS SUBMITTED FOR CONSULTATION

Recommendation 1d *Submitted to the unions for consultation*

Proposal:

That the RSA recommend the **long-term disability insurance** renewal rate presented for 2020 to the unions:

- Increase of 2.5%.

Recommendation 1e *Submitted to the unions for consultation*

Proposal:

That the RSA recommend the **life insurance** renewal rate presented for 2020 to the unions:

- Decrease of 15% for life insurance and a 50% premium holiday

- [Agenda](#)
- [PP#1](#)
- [Excel Mechanics](#)
- [Premium 2020](#)
- [Evolution of premiums](#)

Recommendation 2 *Submitted to the unions for consultation*

Reimbursement for medical use of cannabis

Expenses are eligible if all of the following conditions are met:

- The cannabis must be obtained from a producer authorized by the competent government authorities;
- The Insurer must receive the following two documents duly completed by a health professional legally authorized to do so:
 - The medical form authorizing the insured's use of cannabis for medical purposes; and
 - The Insurer's authorization form.
- The cannabis must be consumed to relieve one or more symptoms associated with medical conditions eligible, in the Insurer's opinion, for this treatment.

[Premium 2020](#)

List of diseases covered for cannabis reimbursement:

- Patient with cancer: for relief of significant pain or severe nausea and vomiting
- Patient in palliative care
- Multiple sclerosis (MS): in case of spasms or neuropathic pain
- HIV: for problems with weight loss or neuropathic pain
- Rheumatoid arthritis (RA): in cases where traditional treatment is not working
- Epilepsy

RECOMMENDATIONS SUBMITTED FOR CONSULTATION

Change	Anticipated increase
Add medical use of cannabis 3 grams per day per insured Maximum reimbursable \$1,500 per year Modules A, B, C	0.80%

Proposal:

That the RSA recommend addition of this coverage to the unions.

Recommendation 3

Review of insurance plan components: second phase

Proposal:

That CFARR continue its review of the life and disability insurance plans and report back to the fall 2020 RSA meeting.

Recommendation 4 *Submitted to the unions for consultation*

Review of insurance plan components: waiver of health and dental insurance premiums in the event of disability

Change	Anticipated increase
Reduction of elimination period for waiver of premiums from 104 weeks to 52 weeks	Health insurance 2020: 0.0% 2021: 0.9% 2022: 0.2% Total 1.1% Dental insurance 2020: 0.0% 2021: 1.0% 2022: 0.3% Total 1.3%

[Premium 2020](#)

Proposal:

That the RSA recommend adjustment of this coverage to the unions.

RECOMMENDATIONS SUBMITTED FOR CONSULTATION

Recommendation 5

Review of insurance plan components: dental care

Change	Anticipated increase
Increase the percentage reimbursement for all expenses in Option 2 from 80% to 90%	9.8%

[Premium 2020](#)

Considering the increase in premiums;

Proposal:

That the RSA not recommend this change in coverage to the unions.

Recommendation 6

Review of insurance plan components: dental care

Change	Anticipated increase
Increase the percentage reimbursement for diagnosis and prevention in Option 2 from 80% to 90%	5.1%

[Premium 2020](#)

Considering the increase in premiums;

Proposal:

That the RSA not recommend this change in coverage to the unions.

Recommendation 7

That the RSA instruct CFARR to study the possibility of increasing the maximum reimbursement under options 1 and 2 and to review the list of covered services.

Recommendation 8

Review of insurance plan components: health plan premium adjustments

Considering the gaps between the ratios and premiums in the three modules and coverage statuses (individual, family, single parent and couple);

Considering the need to properly inform and consult the member unions;

RECOMMENDATIONS SUBMITTED FOR CONSULTATION

Proposal:

That CFARR send scenarios for adjusting the premium structure and associated impact on premiums (for each module and coverage status) to the unions by January 2020 so that it can make a decision at the fall 2020 RSA meeting.

Recommendation 9 *Submitted to the unions for consultation*

Reimbursement for consultation of a psychoeducator

Change	Anticipated increase
Add psychoeducators to the coverage under the psychological healthcare professionals group Modules B and C	0.25%

[Premium 2020](#)

Proposal:

That the RSA recommend addition of this coverage to the unions.

[Agenda ci](#)

Recommendation 10 *Submitted to the unions for consultation*

Mandatory long-term disability enrolment

Considering that some teachers in insecure situations can accumulate many years of seniority without ever having four full-time regular teaching contracts;

Considering that the criterion of four annual regular teaching contracts can be difficult to monitor for human resources and unions;

Proposal:

That the RSA ask the Insurer to amend the contract and replace the criterion of four annual regular teaching contracts as a condition for mandatory enrolment in long-term disability insurance with a condition of three years of seniority as of the first eligible contract according to the official seniority list.

RECOMMENDATIONS SUBMITTED FOR CONSULTATION

Recommendation 11

Rules of operation

Proposal:

That the RSA adopt its [rules of operation](#) and submit them to the FNEEQ federal bureau so they can be included in the Management Guide. [Agenda 7](#)

(September 25, 2019)