

## COMPARISON OF INSURANCE COVERAGE MAIN DIFFERENCES

HEALTH COVERAGE (HEALTH, PROFESSIONAL SERVICES, AND TRAVEL)			
	FNEEQ (CSN)	FAC	
Participation	Compulsory	Compulsory with choice between Regular or Reduced plans	
Membership	FNEEQ Cegep Teachers	Members of FAC	
HEALTH			
	FNEEQ (CSN)	FAC	
Coverage Details	COMPULSORY PLAN	REGULAR PLAN	REDUCED PLAN
Medications	Reimbursement: 80% for the first \$1 000 (90% for generic drugs) and 100% thereafter	Reimbursement: 80% for the first \$4 520 and 100% thereafter	Reimbursement: 70% for the first \$2 513 and 100% thereafter \$75 deductible per year for individual \$150 per year
HEALTH COVERAGE			
PROFESSIONAL SERVICES			
	FNEEQ (CSN)	FAC	
Coverage Details	COMPULSORY PLAN	REGULAR PLAN	REDUCED PLAN
Psychologist, psychiatrist, social worker, guidance counsellor	50% of the first \$1 400 100% of the next \$1 400	max. \$50 per treatment max. 20 treatments total	max. \$45per treatment max. 20 treatments total
LONG-TERM DISABILTY INSURANCE			
	FNEEQ (CSN)	FAC	
Coverage Details	COMPULSORY PLAN	REGULAR PLAN	REDUCED PLAN
Amount of benefit	80% of net salary	70% (gross) of the first \$2 500 + 50% of remainder	70% (gross) of the first \$2 500 + 50% of remainder
QPP income	50% subtracted	100% subtracted	100% subtracted
Pension income	50% subtracted	100% subtracted	100% subtracted
Premium waiver during disability	Yes after 30 days of disability	Yes after 2 years of disability	Yes after 2 years of disability
Medical arbitration	Yes	No	No
Income from other employment	50% subtracted if activity began after disability	100% subtracted	100% subtracted

## PREMIUMS

LIFE INSURANCE						
Coverage Details	FNEEQ (CSN)		FAC			
	PLAN		REGULAR PLAN		REDUCED PLAN	
	Optional		Compulsory		Compulsory	
	2009 premiums including 9% provincial tax					
Premium	\$1 000 per year	\$120 000 protection	\$1 000 per year	\$120 000 protection	\$1 000 per year	\$10 000 protection
Basic Life	\$3.21	\$420.34	\$4.06	\$531.05	\$4.06	\$44.25
Accidental death and dismemberment	\$0.36	\$46.93	\$0.40	\$52.32	\$0.40	\$4.36
Dependant life per year	\$22.67		\$34.20		\$34.20	

LONG-TERM DISABILITY INSURANCE				
Coverage Details	FNEEQ (CSN)		FAC	
	PLAN		REGULAR PLAN	REDUCED PLAN
Premiums/\$1 000/year	\$9.05		\$13.06	\$11.10
	2009 premiums including 9% provincial tax			
Annual premiums for a salary of \$60 000	\$591.74		\$854.12	\$725.94

ANNUAL PREMIUMS FOR HEALTH COVERAGE (HEALTH, PROFESSIONAL SERVICES AND TRAVEL)				
Coverage Details	FNEEQ (CSN)		FAC	
	COMPULSORY PLAN		REGULAR PLAN	REDUCED PLAN
	2009 premiums including 9% provincial tax			
	All employees		All employees < 65 years	
Individual	\$967.24		\$1 264.33	\$1 128.31
Monoparental	\$1 643.72		\$1 806.52	\$1 612.13
Couple	\$1 934.20		\$2 476.27	\$2 209.85
Family	\$2 614.08		\$3 056.15	\$2 727.36

TOTAL FOR THE THREE PLANS			
Individual	\$2 048.92	\$2 736.02	\$1 937.06
Monoparental	\$2 725.40	\$3 278.21	\$2 420.88
Couple	\$3 015.88	\$3 947.96	\$3 018.60
Family	\$3 695.76	\$4 527.84	\$3 536.11