

*FNEEQ has a group insurance policy with La Capitale. The company has agreed that in a situation where a union changes its affiliation, there will be no interruption in coverage for its teachers. Individual teachers' insurance files will be transferred automatically while maintaining the same coverage without*

**COMPARISON OF INSURANCE COVERAGE**

<b>HEALTH COVERAGE (HEALTH, PROFESSIONAL SERVICES, AND TRAVEL)</b>				
	<b>FNEEQ (CSN)</b>		<b>FAC</b>	
<b>Participation</b>	p.49 ; point 3	<b>Compulsory</b>	<b>Compulsory with choice between Regular or Reduced plans</b>	
<b>Membership</b>	p.47 ; «employee»	<b>FNEEQ Cegep Teachers</b>	<b>Members of FAC</b>	
<b>HEALTH</b>				
<b>Coverage Details</b>	<b>FNEEQ (CSN)</b>		<b>FAC</b>	
	<b>COMPULSORY PLAN</b>		<b>REGULAR PLAN</b>	<b>REDUCED PLAN</b>
<b>Medications</b>	p.8 ; point 2	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
Preventative vaccines	p.11 ; paragraph 2	80%	80% max. \$100 per year	max. \$85 per year
Homeopathic medicines	p.8 ; point 3	80%, max. \$400 per year	Not covered	Not covered
Hospitalization in Canada	p.7 ; point 1	Semi-private room reimbursed at 100%	Semi-private room reimbursed at 100%	Semi-private room reimbursed at 100%
Accidental dismemberment	p.33 ; point b	% of basic life insurance according to loss	% of basic life insurance according to loss	\$10000
Wheel chair rental/purchase	p.11 ; paragraph 7	80%	80%	70%
Respiratory equipment	p.11 ; paragraph 7	80%	Not covered	Not covered
Therapeutic devices	p.11 ; paragraph 7	80%	80%	70%
Artificial limbs	p.9 ; paragraph 1	80%	80%	70%
Prosthetic appliances		80%	80%	70%
Capillary prosthesis (hair piece)	p.11 ; last paragraph	80%, max. \$400 per year	80%, lifetime max. \$350	70%, lifetime max. \$305
Orthotic devices	p.9 ; paragraph 1	80%	80%	70%
Orthotic implants or prostheses	p.9 ; paragraph 1	80%	80%	70%
Orthopedic shoes	p.11 ; paragraph 5	80%, \$20 deductible per pair	80%, max. 2 pairs per year	70%, max. 2 pairs per year
Support stockings	p.9 ; paragraph 5	80%, max. 6 pairs per year	80%	70%
Insulin pump	p. 10 ; paragraph 2	80%, max. \$1 750 per five years	80%, max. \$3000 per five years	70%, max. \$2625 per five years
Glucometer	p. 10 ; paragraph 1	80%, max. \$200 per five years	80%, max. \$400 per five years	70%, max. \$350 per five years
Hearing Aid	p.11 ; last paragraph	80%, max. \$500 per three years	80%, max. \$1 000 per three years	70%, max. \$875 per three years
MRIs		Not covered	80%, max. \$750 per year	70%, max. \$650 per year
Vision tests		Not covered	80%, max. \$50 per year	70%, max. \$45 per year

HEALTH COVERAGE				
PROFESSIONAL SERVICES				
Coverage Details	FNEEQ (CSN)		FAC	
	COMPULSORY PLAN		REGULAR PLAN	REDUCED PLAN
Speech therapist	p.11 ; second to last paragraph	max. \$30 per treatment	80%	70%
Occupational, and physical rehabilitation therapists		max. \$400 per year/for these 3 professionals	30\$ per treatment max 20 treatments/year	30\$ per treatment max 20 treatments/year
Psychologist, psychiatrist, social worker, guidance counsellor	p.10 ; paragraph 3	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
Chiropractor	p.9 ; paragraph 3	\$30 per treatment max. \$400 per year	\$35 per treatment max. 20 treatments per year	\$30 per treatment max. 20 treatments per year
X-rays by chiropractors	p.9 ; paragraph 3	max. \$30 per year	max. \$50 per year	max. \$45 per year
Dental surgeon in case of accident	p.9 ; second to last paragraph	80%, no maximum	80%, no maximum	70% no maximum
Podiatrist	p.9 ; paragraph 7	\$30 per treatment max. \$400 per year/for these 2 professionals	\$35 per treatment	\$30 per treatment
Osteopath		\$30 per treatment max. \$400 per year	\$45 per treatment max. 20 treatments per year	\$40 per treatment max. 20 treatments per year
Physiotherapist, physical and occupational therapist	p.10 ; paragraph 6	\$30 per treatment max. \$400 per year	\$35 per treatment max. 20 treatments per year	\$30 per treatment max. 20 treatments per year
Acupuncturist	p. 9 ; last paragraph	\$30 per treatment max. \$400 per year	\$35 per treatment max. 20 treatments per year	\$30 per treatment max. 20 treatments per year
Homeopath	p. 10 ; last paragraph	\$30 per treatment max. \$400 per year	\$28 per treatment max. 20 treatments per year	\$23 per treatment max. 20 treatments per year
Naturopath	p.11 ; paragraph 1	\$30 per treatment max. 2 treatments per year	\$45 per treatment max. 20 treatments per year	\$40 per treatment max. 20 treatments per year
Massotherapy, kinesitherapy orthotherapy (MKO)		Not covered	\$35 per treatment max. 20 treatments per year	\$30 per treatment max. 20 treatments per year
Dietician	p. 10 ; paragraph 7	\$30 per visit max. \$400 per year	\$35 per visit max. 20 treatments per year	\$30 per visit max. 20 treatments per year
Nursing care	p. 11 ; paragpah 5	80% unlimited	80% unlimited	70% unlimited
Treatment in a private clinic for alcoholism, drug addiction, or compulsive gambling	p.9 ; paragraph 4	80%, max. \$3 500 per year lifetime max. 2 cures /insured	max. \$65 per day lifetime max. \$2 500	max. \$55 per day lifetime max. \$2 185
Emergency air ambulance	p.9 ; paragraph 2	80%	80%	70%
Transport for treatment	p.12 ; paragraph 2	80%, max. \$500/trip	max. \$1 000 per year	max. 875\$/year

HEALTH COVERAGE				
TRAVEL				
Coverage Details	FNEEQ (CSN)		FAC	
	COMPULSORY PLAN		REGULAR PLAN	REDUCED PLAN
Travel insurance	p.14 and ss	100% \$1 million per lifetime maximum	100% \$1 million for all insured per year	100% \$1 million for all insured per year
Travel cancellation	p.20 and ss	100%, max. \$5 000 per insured per trip	100%, max. \$5 000 per insured per trip	100%, max. \$5 000 per insured per trip
Transport (air ambulance)	p.15	100%	100%	100%
Repatriation expenses	p.15 ; paragraph 2 and 3	100%	100%	100%
Hospital, medical, paramedical fees	p.14	100%	100%	100%

ANNUAL PREMIUMS FOR HEALTH COVERAGE (HEALTH, PROFESSIONAL SERVICES AND TRAVEL)				
Coverage Details	FNEEQ (CSN)		FAC	
	COMPULSORY PLAN		REGULAR PLAN	REDUCED PLAN
	<b>2009 premiums including 9% provincial tax</b>		<b>2009 premiums including 9% provincial tax</b>	
		<b>All employees</b>	<b>All employees &lt; 65 years</b>	
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
			<b>2009 premiums including 9% provincial tax</b>	
			<b>Employees over 65 years registered with RAMQ</b>	
			\$822.44	\$768.98
			\$1 143.78	\$1 069.43
			\$1 958.58	\$1 831.27
			<b>Employees over 65 years non registered with RAMQ</b>	
			\$3 425.49	\$3 356.98
			\$4 249.19	\$4 164.20
			\$7 959.75	\$7 800.55

LIFE INSURANCE							
Coverage Details	FNEEQ (CSN)			FAC			
	PLAN			REGULAR PLAN	REDUCED PLAN		
Participation	Optional			Compulsory	Compulsory		
Death of plan member	p.51 ; paragraph 1	2x salary if <65 years old 1x salary if 65+ years or retired		1x salary if individual coverage and if < 65 2x salary otherwise	\$10 000		
Death of dependant spouse	p.33 ; point 2	\$10 000 if <65 years old \$4 000 if 65 to 69 years old \$2 000 if older		\$10 000			
Death of dependent child	p.35 ; point 2	\$4 000		\$5 000			
Accidental dismemberment	p.33 ; point 1 b)	From 1/2 to 2 times annual salary depending on loss		From 1/4 to 1 times annual salary depending on loss			
	<b>2009 premiums including 9% provincial tax</b>			<b>2009 premiums including 9% provincial tax</b>			
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
Participation	p.51; paragraph 4	Compulsory for permanents, optional for others	Compulsory for permanents, optional for others	
Benefits period	p.40 ; point 2	Up to 65 years	Up to 65 years	Up to 60 years
Definition	p.46 ; paragraph 1	Same occupation up to 65 years of age	Same occupation up to 65 years of age	Same occupation up to 60 years of age
Amount of benefit	p.40 ; last paragraph	80% of net salary	70% (gross) of the first \$2 500 + 50% of remainder	70% (gross) of the first \$2 500 + 50% of remainder
Maximum per month	p. 40 ; last paragraph	\$5 000	From all sources, 90% of net income	From all sources, 90% of net income
QPP disability income	p.42 ; point 7	100% subtracted	100% subtracted	100% subtracted
QPP income	p.43 ; second to last paragraph	50% subtracted	100% subtracted	100% subtracted
Pension income	p.42 ; second to last paragraph	50% subtracted	100% subtracted	100% subtracted
Premium waiver during disability	p.54 ; last paragraph	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	p. 43 ; last paragraph	50% subtracted if activity began after disability	100% subtracted	100% subtracted
<b>Premiums/\$1 000/year</b>	<b>\$9.05</b>		<b>\$13.06</b>	<b>\$11.10</b>
	<b>2009 premiums including 9% provincial tax</b>		<b>2009 premiums including 9% provincial tax</b>	
<b>Annual premiums for a salary of \$60 000</b>	<b>\$591.74</b>		<b>\$854.12</b>	<b>\$725.94</b>

You can reach on our website a page which gives you access to information about *La Capitale* group insurance plan.  
 You can also find the **Group insurance plan - Active** booklet to which pages numbers are referring to at : [http://www.fneeq.qc.ca/en/comites/assurances/Group\\_Insurance/](http://www.fneeq.qc.ca/en/comites/assurances/Group_Insurance/)

