



INSURANCE COVERAGE FOR RETIREES

Note : The FAC does not offer collective insurance for retirees.

HEALTH INSURANCE		
AREF - FNEEQ (CSN)		
	DRUG COVERAGE	REIMBURSEMENT RATES
Page 4 # 2	Drugs	No deductible 75% for the first \$2,400 per year and 100% thereafter
Page 5 # 3 - 1	Homeopathic medications	75% max. \$400 per year
Page 5 # 3 - 4, Ren. 2007	Serums	75% max. \$10 per serum
	Injected liquids	75% max. \$50 per injection
	COMPLEMENTARY COVERAGE	REIMBURSEMENT RATES
Pages 4 & 10	Travel insurance	100% \$1,000,000 lifetime maximum
Pages 4 & 14	Travel cancellation	100% \$1,000,000 lifetime maximum
Page 5 # 3 - 3	Ambulance	75%
Page 5 # 3 - 3	Air ambulance or other transport for patient	75%
Page 4 # 1	Hospitalization in Canada Semi-private room	100%
Page 4 # 3 - 2	Long-term hospital care	100% max. 180 days per year
Pge 6 - 9	Accidental dental care fees	75%
Page 6 - 3	Wheelchair or hospital bed	75%
Page 6 - 6	Oxygen and respiratory equipment	75%
Page 5 # -2	Artificial limbs and external prostheses	75%
Ren. 2007	Breast prostheses	75% max. \$500 per year
Ren. 2007	Capillary prostheses (wigs)	75% max. \$400 per year
Page 5 # 3 - 2	Artificial limb, prosthetic appliances, orthopedic equipment	75%
Ren. 2007	Plantard orthoses	75% max. \$450 per year per orthose
Page 6 - 2	Corrective Shoes	75% 2 pairs per year
Page 6 - 1	Orthopedic shoes	75% \$20 deductible
Page 6 - 12	Hearing Aid	75% max. \$500 per 3 years
Page 6 - 15	Insulin pump	75% max. \$1,750 per 5 years
Page 6 - 14	Glucometer	75% max. \$200 per 5 years
Page 6 - 5	Magnetic resonance imaging	75% max. \$500 per year

	COMPLEMENTARY COVERAGE	REIMBURSEMENT RATES
Page 6 - 4	Mammograms, ultrasounds, x-rays	75% max. \$500 per year
Page 7 - 2	Treatment for alcoholism and drug addiction	75% max. \$3,500 max. 2 cures lifetime
Page 7 - 1 Ren. 2008	Transport and lodging costs in Québec	75% max. \$500 per event Up to 280 km (total round trip distance)
Page 7 - 2	Convalescent homes	\$75 per day max. 15 days
	PROFESSIONAL SERVICES	REIMBURSEMENT RATES
Page 7 # 4 -1	Psychologist, psychiatrist, psychoanalyst, guidance counselor, social worker.	50% max. \$35 per treatment max. \$1,050 per year
Page 6 - 10 Ren. 2007	Acupuncturist	75% \$27.50 per treatment max. \$400 per year
Page 5 #3 -5 Ren. 2007	Chiropractor	75% \$27.50 per treatment max. \$400 per year
Page 6 - 8 Ren. 2007	Podiatrist,	75% \$27.50 per treatment max. \$400 per year
Page 6 -7 Ren. 2007	Physiotherapist, therapist in physical rehabilitation	75% \$27.50 per treatment max. \$400 per year
Page 6 - 11 Ren. 2007	Speech or occupational therapist, audiologist	75% \$27.50 per treatment max. \$400 per year
Page 6 -58 Ren. 2007	Naturopath, osthéopath	75% \$27.50 per treatment max. \$400 per year
Ren. 2008	Dietician, nutritionist	75% \$27.50 per treatment max. \$400 per year
Page 5 # 3 -7 Ren. 2007	Nursing care	75% \$200 per day max. \$2,000 year

HEALTH INSURANCE - ANNUAL PREMIUMS		
	TYPES OF PLAN	TOTAL ANNUAL PREMIUM
		AREF-FNEEQ
UNDER 65 YEARS, MEDICATIONS ET COMPLEMENTARIES		
Tarif. 2009	Individual *	\$1,402.31
Tarif. 2009	Couple *	\$2,802.13
Tarif. 2009	Monoparental	\$2,381.48
Tarif. 2009	Family	\$3,782.34
65 YEARS OR MORE - WITHOUT MEDICATION		
Tarif. 2009	Individual	\$348.84
	Monoparental	Not offered
Tarif. 2009	Family	\$697.69
65 YEARS OR MORE - MEDICATION **		
Tarif. 2009	Individual	\$2,314.90
	Monoparental	Not offered
Tarif. 2009	Family	\$4,629.95

* The types of plan most often chosen are individual (51%) or couple (42.5%).
The remaining 6.5% are divided between monoparental and family plan.

** Add to this rate, the "65 years or more without medication" rates
Note: All of the amounts include the 9% provincial sales tax.

LIFE INSURANCE	
AREF (FNEEQ-CSN)	
Life insurance is optional. You must have this insurance before retiring in order to be eligible.	
UNDER 65 YEARS OF AGE	
Page 9, # 1	1 times base salary
Tarif 2009	Monthly premium: \$0.45 per \$1,000 of insurance
	Option to add supplementary life insurance Maximum 10 blocks of \$5,000 (see table below for premiums by age group)
65 YEARS OF AGE OR OLDER	
Page 9, # 1	Coverage of \$5 000
Tarif 2009	Monthly premium for first \$5 000: \$0.45 per \$1 000 of insurance (5 * \$0.45) * 12 = \$27.00 per year + tax = \$29.43
	Option to add supplementary life insurance Maximum 10 blocks of \$5 000 (see table below for premiums by age group)
DEPENDANT LIFE INSURANCE	
Spouse	
Page 9, # 2	\$10 000 if death is before 65 years
Page 9, # 2	\$4 000 if death is between 65 and 70 years
Page 9, # 2	\$2 000 if death is 70 years or over
Dependant child	
Page 9, # 1	\$4 000.00
ANNUAL PREMIUM PER FAMILY	
Tarif 2009	Under 65 years: \$23.67 per family
Tarif 2009	65 years and over: \$57.29 per family

Supplemental Life Insurance (per block of \$5 000 per year)			
	Age of Retiree	Male	Female
Tarif 2009	50 to 54 years old	\$16.61	\$10.80
Tarif 2009	55 to 59 years old	\$29.74	\$16.11
Tarif 2009	60 to 64 years old	\$47.22	\$23.54
Tarif 2009	65 to 69 years old	\$81.89	\$44.58
Tarif 2009	70 to 74 years old	\$124.39	\$74.85
Tarif 2009	75 to 79 years old	\$190.77	\$125.57
Tarif 2009	80 years old or more	\$316.10	\$247.84

Note: All of the amounts include the 9% provincial sales tax.

