



Policy Renewal effective on January 1, 2018
Group Insurance Plan for members of the
Fédération interprofessionnelle de la santé du Québec – FIQ
Contract No. F001

Dear Madam or Sir:

This leaflet informs you of the new rates applicable as of January 1, 2018. We also include information regarding clarifications and changes to your group insurance plan, effective January 1, 2018.

Changes effective January 1, 2018

SUMMARY SCHEDULE OF HEALTH CARE AND DENTAL CARE REIMBURSEMENTS

➤ **Basic Drug Plan**

The last paragraph regarding the percentage of reimbursement for drug expenses is modified as follows (page 3 of the booklet):

* The percentage indicated applies to the first **\$4,000** of Eligible Expenses incurred by the Participant and her Dependents, if any, each Calendar Year and becomes 100% for the balance of Eligible Expenses incurred during the Calendar Year.

➤ **Basic Extended Health Plan III**

The percentage of reimbursement for the audiologist or hearing therapist and speech therapist is modified as follows (page 4 of the booklet):

List of Eligible Expenses	Eligible Maximum Amount	Percentage of Reimbursement
Audiologist or hearing therapist	Nil	80%
Speech therapist	Nil	80%



DESCRIPTION OF BENEFITS

➤ **Basic Drug Plan**

The last paragraph regarding the percentage of reimbursement for drug expenses is modified as follows (page 7 of the booklet):

* The percentage indicated applies to the first **\$4,000** of Eligible Expenses incurred by the Participant and her Dependents, if any, each Calendar Year and becomes 100% for the balance of Eligible Expenses incurred during the Calendar Year.

➤ **Basic Extended Health Plan III**

Sub-paragraph d) of the *Expenses reimbursed at 100%* provision is moved at the end of the *Expenses reimbursed at 80%* provision and becomes paragraph q):

B) Expenses reimbursed at 80%

- q) Professional fees of an audiologist or hearing therapist and of a speech therapist. Tests which may be required are not covered.

➤ **Extended Plan II**

Under section 2) **Participant Additional Life Insurance**, the first paragraph is modified as follows (page 30 of the booklet):

In the event of the participant's death, the insurer will pay to the last beneficiary legally designated by the participant, the following amounts: \$5,000, \$10,000, \$15,000, \$25,000, \$50,000, \$75,000 or \$100,000 depending on the personal choice of each participant. Evidence of insurability is required by the insurer in the following cases :

- a) **for a participant hired as of January 1, 2018**, \$100,000 requested when the participant first becomes eligible to insurance;
- b) **for a participant hired prior to January 1, 2018**, \$75,000 or \$100,000 requested when the participant first becomes eligible to insurance;
- c) **for all participants**, any increase in the amount of additional life insurance requested while the insurance is in effect.

Should you have any questions on your insurance benefits, visit the following Plan Members website:

www.desjardinslifeinsurance.com/planmember

Please keep this leaflet with your current booklet.

F001 PREMIUM RATES IN EFFECT FROM JANUARY 1, 2018 TO MARCH 31, 2019 PER 14-DAY PERIOD

BASIC DRUG PLAN	Total Cost	Employer's Contribution		Employee's Contribution	
		(1)	(2)	(1)	(2)
Participant without spouse or dependent children (individual)	\$44.91	(\$2.39)	(\$5.28)	\$42.52	\$39.63
Participant with dependent children (single parent)	\$57.95	(\$5.97)	(\$13.24)	\$51.98	\$44.71
Participant with spouse and dependent children (family)	\$105.56	(\$5.97)	(\$13.24)	\$99.59	\$92.32
BASIC EXTENDED HEALTH PLAN III	Total Cost	Employee's Contribution			
Participant without spouse or dependent children (individual)	\$7.64			\$7.64	
Participant with dependent children (single parent)	\$7.64			\$7.64	
Participant with spouse and dependent children (family)	\$15.22			\$15.22	
EXTENDED PLAN I – DENTAL CARE INSURANCE	Total Cost	Employee's Contribution			
Participant without spouse or dependent children (individual)	\$14.42			\$14.42	
Participant with dependent children (single parent)	\$27.36			\$27.36	
Participant with spouse and dependent children (family)	\$40.32			\$40.32	
EXTENDED PLAN II	Employee's Contribution				
Basic Life and AD&D				\$0.32 per \$5,000 of insurance	
Additional Life and AD&D				\$0.084 per \$1,000 of insurance	
Dependent Life Insurance (single parent or family coverage)				\$0.05	
Long Term Disability Insurance				1.126 % of gross salary	
(1) Employee whose class title's range maximum on March 20, 2011 is equal to or greater than \$40,000 per year.					
(2) Employee whose class title's range maximum on March 20, 2011 is less than \$40,000 per year.					
Note: For part-time employees who work less than 70% of a full-time schedule, the employer's contribution is reduced to 50% and the participant's premium is increased to compensate for the difference.					
These premium rates do not include the 9% tax.					