



FÉDÉRATION NATIONALE
DES ENSEIGNANTES
ET DES ENSEIGNANTS
DU QUÉBEC

*Meeting of unions participating in
group insurance policy 1008-1010
October 4, 2013*

CARNET 2

PREMIUMS CHARTS

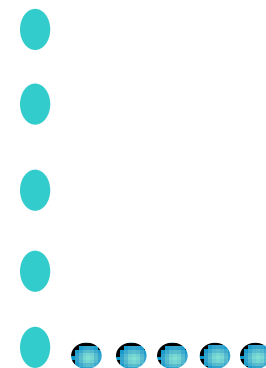
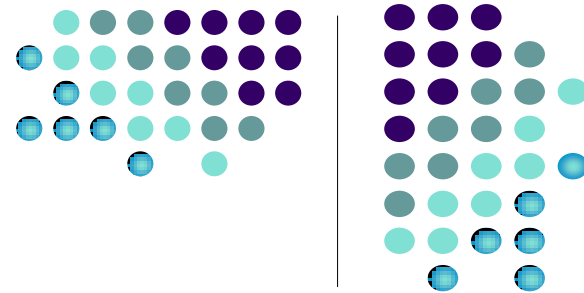




CHART 1

PREMIUM INCREASE

RENEWAL ON JANUARY 1, 2014

PROTECTION	TAUX
Health insurance (under 65 years, and 65 years and over, registered with RAMQ)	+ 8.75 %
Health insurance (age 65 or over not registered with the RAMQ) (additional premium for medicaments)	+ 20 %
Dental care insurance	+ 25 %
Basic life insurance	+ 6.1 %
Life insurance for dependants, additional life insurance coverage and critical illness insurance	0 %
Short-term disability insurance	0 %
Long-term disability insurance	0 %

CHART 2

PUBLIC AND PRIVATE COLLEGES

Premium rates per 14-day period from January 1 to December 31, 2014

HEALTH INSURANCE – Working policyholders aged under 65

	Module A			Module B			Module C		
	2013	2014	Difference	2013	2014	Difference	2013	2014	Difference
Individual	\$ 32.44	\$ 35.28	\$ 2.84	\$ 41.22	\$ 44.83	\$ 3.61	\$ 47.53	\$ 51.69	\$ 4.16
Single parent	55.11	59.93	4.82	70.03	76.16	6.13	80.76	87.83	7.07
Couple	64.85	70.52	5.67	82.41	89.62	7.21	95.02	103.33	8.31
Family	87.65	95.32	7.67	111.37	121.11	9.74	128.43	139.67	11.24

N.B.: 9 % provincial tax must be added to the premium rates indicated in this document.

CHART 3

PUBLIC, PRIVATE COLLEGES AND UNIVERSITIES

Premium rates per 14-day period from January 1 to December 31, 2014

HEALTH INSURANCE – Working policyholders who are 65 years and older

65 years and older, registered at the RAMQ (Complementary insurance)	Module A			Module B			Module C		
	2013	2014	Difference	2013	2014	Difference	2013	2014	Difference
Individual	\$ 13.69	\$ 14.89	\$ 1.20	\$ 17.40	\$ 18.92	\$ 1.52	\$ 20.06	\$ 21.82	\$ 1.76
Single parent	36.36	39.54	3.18	46.22	50.26	4.04	53.28	57.94	4.66
Couple	27.35	29.74	2.39	34.76	37.80	3.04	40.08	43.59	3.51
Family	50.14	54.53	4.39	63.71	69.28	5.57	73.47	79.90	6.43

65 years and older, not registered at the RAMQ Additional premium for medicaments	Module A			Module B			Module C		
	2013	2014	Difference	2013	2014	Difference	2013	2014	Difference
Individual	\$ 64.77	\$ 77.72	\$12.95	\$ 64.77	\$ 77.72	\$ 12.95	\$ 64.77	\$ 77.72	\$12.95
Single parent	64.77	77.72	12.95	64.77	77.72	12.95	64.77	77.72	12.95
Couple	129.54	155.45	25.91	129.54	155.45	25.91	129.54	155.45	25.91
Family	129.54	155.45	25.91	129.54	155.45	25.91	129.54	155.45	25.91

N.B.: 9 % provincial tax must be added to the premium rates indicated in this document.



CHART 4

PUBLIC AND PRIVATE COLLEGES

Premium rates per 14-day period from January 1 to December 31, 2014

DENTAL CARE INSURANCE

	OPTION 1			OPTION 2		
	2013	2014	Difference	2013	2014	Difference
Individual	\$ 9.41	\$ 11.76	\$ 2.35	\$ 12.54	\$ 15.68	\$ 3.14
Single parent	17.64	22.05	4.41	23.52	29.40	5.88
Couple	18.81	23.51	4.70	25.08	31.35	6.27
Family	27.05	33.81	6.76	36.06	45.08	9.02

N.B.: 9 % provincial tax must be added to the premium rates indicated in this document.



CHART 5.1

PUBLIC, PRIVATE COLLEGES AND UNIVERSITIES

Premium rates other than health insurance per 14-day period

	2010-01-01	2011-01-01	2012-01-01	2013-01-01	2014-01-01
Basic life insurance including death or accidental dismemberment before 2012 (Rate per 1 000 \$ of insurance)	\$ 0.1275	\$ 0.1275	\$ 0.1275	\$ 0.1052	\$ 0.1116
Critical illness insurance since 2013 (Rate per 14-day period)				3.25	3.25
Life insurance for dependents (Premium for single parent, family and couple contracts)	0.80	0.80	0.80	0.84	0.84
Short-term salary insurance Private colleges and universities (Rate per 1 000 \$ of insurance)	0.458	0.485	0.577	0.635	0.635
*Collège Lasalle (waiting period different)			0.794	0.817	0.817
*Université Concordia (waiting period different)			0.300	0.330	0.330
Long-term salary insurance (Rate per 1 000 \$ of insurance)	0.348	0.392	0.419	0.448	0.448



CHART 5.2

PUBLIC, PRIVATE COLLEGES AND UNIVERSITIES

Additional life insurance coverage 1 to 10 units of \$ 25,000	Rate per \$ 1 000 of insurance per 14-day period			
	Male		Female	
	Non-smoker	Smoker	Non- smoker	Smoker
Age				
Less of 25 years old	\$ 0.023	\$ 0.033	\$ 0.013	\$ 0.017
25 to 29 years old	0.023	0.033	0.013	0.017
30 to 34 years old	0.023	0.036	0.013	0.017
35 to 39 years old	0.031	0.039	0.017	0.020
40 to 44 years old	0.045	0.067	0.023	0.034
45 to 49 years old	0.074	0.109	0.034	0.051
50 to 54 years old	0.115	0.171	0.065	0.077
55 to 59 years old	0.182	0.282	0.098	0.154
60 to 64 years old	0.307	0.444	0.151	0.227
65 to 69 years old	0.424	0.692	0.237	0.356

N.B.: 9 % provincial tax must be added to the premium rates indicated in this document.

CHART 6

ESTIMATE OF PREMIUMS FOR THE YEAR 2014
FOR SALARY INSURANCE AND LIFE INSURANCE FOR AN ANNUAL SALARY OF \$ 60,000

	2010-01-01	2011-01-01	2012-01-01	2013-01-01	2014-01-01
Basic life insurance including death or accidental dismemberment before 2012 (Double wage rate, or \$120,000 of insurance)	\$ 15.30	\$ 15.30	\$ 15.30	\$ 12.62	\$ 13.39
Critical illness insurance since 2013				3.25	3.25
Life insurance for dependents (Premium for single parent, family and couple contracts)	0.80	0.80	0.80	0.84	0.84
Short-term salary insurance Private colleges and universities (Rate for \$ 60,000 of insurance)	27.48	29.10	34.62	38.10	38.10
*Collège Lasalle (waiting period different)			47.64	49.02	49.02
*Université Concordia (waiting period different)			18.00	19.80	19.80
Long-term salary insurance (Rate for \$60,000 of insurance)	20.88	23.52	25.14	26.88	26.88

N.B.: 9 % provincial tax must be added to the premium rates indicated in this document.

CHART 7

CHANGES IN HEALTH INSURANCE RATES SINCE 2001

PUBLIC – PRIVATE Health insurance												
2001 *	2002 *	2003 *	2004 *	2005 *	2006	2007	2008	2009	2010	2011	2012	2013
+ 45 %	+ 9.8 %	+ 10.6 %	+ 9.3 %	+ 6.9 %	2 %	0 %	+ 3.0 %	+ 2.0 %	+ 4.6 %	+ 2.9 %	+ 5.0 %	+ 5.5 %

* The percentage increases indicated for the years 2001 to 2005 apply to the public sector only.