

List of questions and capsules for the consultation

Life Insurance

Capsule 1

The life insurance plan contains four insurance benefits, that is, basic life insurance for the participant, additional life insurance for the participant and his or her spouse, and life insurance for dependents. It is important to point out that dependents' life insurance combines basic coverage for the spouse and basic coverage for dependent children. Today, we are consulting you about the structure of this coverage because the traditional family unit is no longer representative of all families in Québec and because our goal is to ensure that the group insurance plan reflects this societal transformation.

Question 1

1- Would you agree with the segmentation of basic coverage for dependents, that is to say, to be able to choose only basic coverage for the spouse **or** for children, **or** for the spouse **and** dependent children? This modification would have **no effect on the premium**.

Capsule 2

We also wish to consult you about the content of life insurance coverage for dependents, regardless of your position concerning Question 1. The currently offered coverage is \$5,000 per child and \$10,000 for a spouse. We wish to ask you if you are interested in increasing basic coverage to reflect increased funeral costs.

Question 2

2- Would you agree with an increase in the minimum coverage amounts for dependents? Coverage of dependent children would rise from \$5,000 to \$10,000 and coverage of the spouse, from \$10,000 to \$20,000. This modification would increase the premium by **\$0.92 per 14-day period for dependents' life insurance coverage**.

Long-Term Disability Insurance

Capsule 1

The long-term disability insurance plan currently pays about 72% of net salary, as well as certain lump sums, depending on the family situation. We are asking you if you wish to remove the lump sum payments and review the current formula to increase the coverage to about 75% of net salary. Despite the removal of lump sum payments, modifying the calculation of long-term disability insurance payments would not result in a decrease in the amount received in disability insurance for those persons who have received lump-sum amounts.

Question 1

- 1- Would you agree with a modification of the current formula for the payment of long-term disability benefits, to increase it to about 75% of net salary?
 - a. See the tables below to view the effects of this modification on the premium rates and the benefits received.

Projected annual premium rates for long-term disability insurance			
Gross salary	Coverage: 72% of net salary	Coverage: 75% of net salary	Annual difference
\$20,000	\$177.20	\$186.06	\$8.86
\$40,000	\$354.40	\$372.12	\$17.72
\$60,000	\$531.60	\$558.18	\$26.58
\$80,000	\$708.80	\$744.24	\$35.44

Projected annual long-term disability insurance benefit			
Gross salary	Coverage: 72% of net salary	Coverage: 75% of net salary	Annual difference
\$20,000	\$12,212	\$14,000	\$1,788
\$40,000	\$21,605	\$24,000	\$2,395
\$60,000	\$30,181	\$33,535	\$3,354
\$80,000	\$39,181	\$43,534	\$4,353

Dental Care Insurance

Capsule 1

Currently, for members to access a dental care insurance plan, a vote must be taken and participation of at least 40% of the group is required to implement the plan. Coverage then becomes compulsory for 48 months for all members who voted in favour of implementing dental care insurance, but remains optional for everyone who voted against it. We are asking you if you are interested in making a change to the structure of the plan. The modification would abolish the group vote and make the plan fully optional for all eligible members.

Question 1

1- Would you be interested in a dental care insurance plan accessible to all members in which participation would be fully optional? A minimum duration of compulsory participation would continue to be 48 months.

Premium rates for dental care insurance, per 14-day period			
Coverage statuses	Individual	Single parent	Family
Current dental plan	\$12.42	\$18.39	\$31.29
Projected fully optional dental care plan	\$13.35	\$19.77	\$33.64

Capsule 2

We plan to undertake a study to explore the possibility of creating modules, inspired by the health insurance plans, which would allow greater flexibility in terms of dental care coverage than is offered in the current plan.

Question 2

2- Would you agree to a study being conducted to assess the implementation of a dental care plan with modules that would give greater flexibility to the members who enrol?

Health Insurance

Capsule 1

To reflect the demographic characteristics of our members, we are contemplating the introduction of couple coverage status. It will require reorganizing the premiums for all the coverage statuses (individual, single parent and family). The reorganization will raise the amount of the premium for all statuses. When the couple status is introduced it will be less expensive than the family premium. An increase of the premiums for all participants will be required to reflect the total premium, because it must remain the same to ensure the stability of the plan in terms of the level of claims.

Question 1

1- Would you be in favour of the introduction of a couple coverage status? It would increase the premium rates for the other coverage statuses (individual, single parent and family).

Current premium rates in health insurance, per 14-day period				
Module held	Individual	Single parent	Couple	Family
Health 1	\$39.33	\$58.27	n/a	\$97.03
Health 2	\$51.91	\$77.52	n/a	\$125.38
Health 3	\$67.50	\$100.93	n/a	\$160.46

Projected premium rates in health insurance with introduction of couple status, per 14-day period				
Module held	Individual	Single parent	Couple	Family
Health 1	\$40.51	\$60.02	\$81.02	\$99.94
Health 2	\$53.47	\$79.85	\$106.94	\$129.14
Health 3	\$69.53	\$103.96	\$139.06	\$165.27

Capsule 2

We are evaluating the possibility of changing the current structure of health insurance coverage. The goal is to offer maximum flexibility at reasonable cost. The plan would operate in two parts, that is, compulsory prescription drug insurance coverage and an optional part for the other types of health insurance coverage. Prescription drug insurance coverage is compulsory through a provision of Québec legislation, the *Act respecting prescription drug insurance*. The Act explains that every resident of Québec must be covered by a prescription drug insurance plan and that if you are eligible, you are obligated to enrol in a private group insurance plan provided by an employer, an association, or, in the case of the members of the

CSQ, a union. The only way of opting out of this obligation is to exercise the waiver right, that is, to have prescription drug insurance coverage that is equivalent to that of a spouse.

The other part of the health insurance plan would be composed of optional groupings. Thus, you would have the possibility of building your own insurance plan by selecting the elements that are the best fit for you. Every grouping is independent and fully optional. You can choose no grouping or choose one, two, three or four, depending on your needs. The amount of the premium for each of the groupings chosen is added to the amount of the premium for the compulsory prescription drug insurance.

In the event that the current structure of the health insurance plan is reviewed, a formula such as the one below is being considered:

a. Compulsory coverage:

Coverage of prescription drugs at 80%, no deductible, maximum annual expense (per certificate) 85% of that of RAMQ

Projected premium rates in prescription drug insurance, per 14-day period				
Coverage statuses	Individual	Single parent	Couple	Family
Projected premium	\$39.33	\$58.27	n/a	\$97.03
Projected premium with couple status	\$40.51	\$60.02	\$81.02	\$99.94

b. Optional groupings:

Coverage that is identical to the current plan, unless otherwise indicated. Consult the *Your Group Insurance Plan at a Glance* pamphlet for details. The minimum duration of participation for each of the chosen groupings is 24 months.

i. The Basics

- Semi-private room
- Ambulance
- Travel and trip cancellation insurance
- Accidental damage to natural teeth
- **Psychotherapy (psychologist 80%, \$1,000 per year per person)**

Projected premium rates for The Basics grouping, per 14-day period				
Coverage statuses	Individual	Single parent	Couple	Family
Projected premium	\$5.22	\$7.80	n/a	\$12.42
Projected premium with couple status	\$5.38	\$8.03	\$10.76	\$12.80

ii. The Popular

Coverage at 80%, maximum amount reimbursed \$1,000 per person per year for all the following professional services combined:

- Physiotherapy
- Chiropractic
- Kinesitherapy
- Sports therapy
- Podiatry/podology
- Speech therapy/audiology
- Occupational therapy
- **Eye exam**

Projected premium rates for The Best-seller, per 14-day period				
Coverage statuses	Individual	Single parent	Couple	Family
Projected premium	\$6.00	\$8.97	n/a	\$14.28
Projected premium with couple status	\$6.18	\$9.24	\$12.36	\$14.71

iii. The Alternative

Coverage at 80%, maximum reimbursement of \$1,000 per person per year for all the following professional services combined:

- Massage therapy
- Acupuncture
- Dietetics
- Naturopathy
- Homeopathy
- Osteopathy

Projected premium rates for The Alternative grouping, per 14-day period				
Coverage status	Individual	Single parent	Couple	Family
Projected premium	\$8.43	\$12.59	n/a	\$20.02
Projected premium with couple status	\$8.68	\$12.96	\$17.36	\$20.62

iv. Paramedical services

- Hearing aid
- Respirator and oxygen
- Foot orthoses
- Therapeutic devices
- Ostomy appliances
- Compression support stockings
- Orthopaedic shoes and **depth** shoes
- Wheelchair
- Blood glucose monitor
- Intraocular lenses
- Artificial limbs
- Transcutaneous electrical nerve stimulator
- Orthopaedic devices
- Insulin pump and accessories
- Capillary prostheses
- Breast prostheses
- Post-surgical brassieres
- Detoxification treatment
- Nursing care
- Transportation and accommodation expenses in Québec

Projected premium rates for the Paramedical Services grouping, per 14-day period				
Coverage statuses	Individual	Single parent	Couple	Family
Projected premium	\$2.82	\$4.21	n/a	\$6.69
Projected premium with couple status	\$2.91	\$4.34	\$5.82	\$6.89

Question 2

- 2- What plan structure appeals most to you?
- a. The new structure with optional groupings
 - b. The current plan structure

Capsule 3

We conclude with an overview of possible modifications to remodel the four areas of coverage in the group insurance plan. In this section, we list the modifications or additions that you wish to see so that we can better meet your needs.

Question 3

- 3- We have just presented you with a new structure for the health insurance plan including a certain number of services. In your opinion, are there any other elements that should be included in the health insurance plan?