

TO: TEACHERS 65+ COVERED BY INDUSTRIAL ALLIANCE HEALTH INSURANCE
FROM: QPAT
SUBJECT: NEW HEALTH INSURANCE PREMIUMS
DATE: 16/05/12

New Premium for Working Teachers Age 65 and Over

Effective May, 2012 health insurance premiums for teachers 65 and over who have not yet retired will be reduced. At age 65, working teachers will move their drug coverage to the government plan (RAMQ) and remain with Industrial Alliance for supplementary coverage. The total cost of their health insurance will be calculated as follows:

Coverage	Current Premium Including RAMQ	New Premium w/o RAMQ	RAMQ Premium	Total Annual including tax May 2012
Individual	1614.96	488.84	563	1051.84
Couple	3055.21	877.21	1126	2003.21
Single Parent	2047.51	921.51	563	1484.51
Family	3562.01	1310.01	1126	2436.01

Please note the total annual premium for a teacher aged 65 and over will be the same as that of a teacher under 65 when the reduced premium and the RAMQ costs are added together. Industrial Alliance will continue to pay for all non-drug related claims as before. You will automatically be enrolled in the RAMQ plan at the pharmacy on your 65th birthday. Industrial Alliance will pay for drugs refused by the RAMQ if medically required.

Please note that the premiums will be adjusted each January despite the fact that RAMQ rates change on July 1st.

Also note that teachers who have retired and returned to work will remain in the retiree plan so will not be affected by this change.