

NURSING AND CARDIO-RESPIRATORY CARE PERSONNEL 2018 GROUP INSURANCE

Have you received your first pay in 2018? Nothing stands out? The new rates for your group insurance plan came into force with this pay. **And depending on which union organization represents you, you may be suffering a major rate shock.**

See for yourselves in this comparison of the increases in group insurance premiums for the three organizations representing nursing and cardio-respiratory care personnel in the system. **The increases in insurance rates are especially high for the FIQ and CSQ.**

The jump is obvious if you compare the rates in force since January 1, 2018 with rates before the 2017 raiding (i.e., on December 31, 2016).



INCREASE IN INSURANCE RATES BETWEEN DECEMBER 31, 2016 AND JANUARY 1, 2018

FIQ	CSQ	CSN
3,22%	7,09%	1,43%

Take a closer look at each organization's most generous plan, providing family coverage (Option Health III if you're affiliated with the CSN). **As well as being more advantageous in terms of costs, the CSN's insurance plan is the most generous and most flexible plan in the health and social services sector.**

	FIQ	CSQ	CSN
Rate per pay period on December 31, 2016	150,29\$	154,82\$	157,60\$
Rate per pay period on January 1, 2018	155,13\$	165,79\$	159,86\$
Rate increase per pay periode	+ 4,84\$	+ 10,97\$	+ 2,26\$
Annual rate increase	+ 125,84\$	+ 285,22\$	+ 58,76\$
Changes to plan	Obligation for members to take the generic drug with a reimbursement of 80% of the cheapest drug on the market. 12% increase in long-term salary insurance.	No change to the plan. Co-insurance increased by \$60 a year.	No change to the plan.