



INFOLETTRE

MAY 28, 2025

Federal sector council : Group insurance and other topics discussed

81% vote in favor of maintaining group insurance

On May 21 and 22, representatives of home childcare providers affiliated to the Fédération de la santé et des services sociaux (FSSS-CSN) met in Drummondville for a sectoral federal council.

Delegates had the opportunity to take note of the results of the vote on group insurance. As a reminder, a series of general assemblies was held in April to enable FSSS-CSN affiliated RSGEs to vote on whether or not to maintain group insurance coverage. Members voted 81% in favor of maintaining the coverage.

The delegates also reiterated the importance of communicating effectively with members on matters concerning group insurance. On this subject, we invite you to consult the web page dedicated to FSSS-CSN affiliated RSGEs on the Beneva website:

<https://www.beneva.ca/fr/assurance-collective/fsss-rsge>

You'll find a wealth of information and answers to all the questions you've heard at general meetings. We also invite you to evaluate whether your insurance coverage is adequate for your needs. You might be surprised by the results!

Obligation to subscribe to insurance

In Quebec, the Act respecting prescription drug insurance obliges individuals to subscribe to a group insurance plan as soon as it is offered by the employer, an association or a union and includes prescription drug insurance. Unless you are not eligible (i.e., a childcare with fewer than three children), you are legally obliged to join a group insurance plan.

If you are covered by your spouse's health insurance, your obligation to join remains. You will then be exempt from the drug and dental plan only, but you must still join the RSGE group insurance for the salary insurance component.



First stage of the negotiation review and other topics discussed

In discussion workshops, delegates embarked on the first stage of the review process of the last negotiation.

The opportunity was also taken to inquire about the timing of retroactive payments and the adjustment of new subsidy rates. On this subject, the Ministry has still not made the subsidy adjustments according to the new negotiated rates, something we strongly denounce!

Rest assured that the necessary pressure is and will be exerted to ensure that the government honors its obligations and remunerates you in accordance with the signed agreement.

As for the payment of retroactivity, the collective agreement provides for a period of 90 days from the date of signature, which took place on April 21.

In addition to discussing the three-year work plan for the RSGE sector, delegates were able to discuss a union life plan to boost associative life and solidarity among members. The new grid for unannounced visits was also discussed. Your executives will be asked to document how these visits will be conducted from June 1 onwards, so that we can be informed of any abuses.

Finally, your representatives received a presentation on the legal obligations arising from the Act respecting the protection of personal information in the private sector (Bill 25), to ensure they comply with the Act and better safeguard the personal information they hold.

The delegates appreciated the exchanges held during these two days of work and came away from this democratic exercise highly mobilized, with their arms full of work plans and projects to implement. Keep an eye on communications from your representatives!

