

HEALTH AND SOCIAL SERVICES TECHNICIANS AND PROFESSIONALS 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 health and social services technicians and professionals in the system. **The increases in insurance rates are especially high for the APTS and FTQ.**

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		
APTS	FTQ	CSN
19,77%	15,26%	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.**

	APTS	FTQ	CSN
Rate per pay period on December 31, 2016	194,24\$	136,47\$	157,60\$
Rate per pay period on January 1, 2018	232,65\$	157,30\$	159,86\$
Rate increase per pay periode	+ 38,41\$	+ 20,83\$	+ 2,26\$
Annual rate increase	+ 988,66\$	+ 541,58\$	+ 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. Salary insurance increased by 42% on January 1, 2018.	Reduction in the list of drugs. Obligation for members to take the generic drug with a reimbursement of 80% of the cheapest drug on the market. \$150 annual increase in co-insurance.	No change to the plan. Salary insurance increase in 2017: 8.3% II F 5% II O 7.3% II O +