

Insurance Survey 2005 - Comments

Dental Coverage:

"We need dental and eye care coverage. It should be implemented now since there will be many new faculty members hired in the coming year. This is a major deficiency in our coverage. I can get a massage but I cannot get my teeth checked. Just Ridiculous!"

"Increase premiums to whatever it takes and cover all - dentist, vision care, etc."

"Dental, dental, dental!"

Paramedical coverage:

"I rarely use drugs but do use paramedical services so I would not want to reduce paramedical services as Fneeq does."

"Some teachers believe that treatments such as acupuncture, chiropractic, massage therapy, neuropathy, osteopathy and the like have value. Others - including me- belief [sic] there is no evidence to show that they do have value. I and others who share this view would never dream of using these services. I do however respect the wish of those who believe in this stuff (even if they're misguided) to have coverage. Therefore, could we have this coverage as an option for those who wish to use it? Or as a separate plan? That way, those who think it's rubbish won't have to pay for it? Could we have the FNEEQ plan with another additional optional plan to cover these treatments?"

"Drop - acupuncture, chiropractor, massage therapy, naturopath, osteopath, podiatrist/chiropracist and speech therapist."

"I feel very strongly that paramedical coverage should be maintained at least at the current level. Very often these treatments improve quality of life and reduce dependency on drug therapies and other more expensive medical interventions. Question 29: Theoretically this makes sense to reduce costs, but practically would this mean that expenses incurred in the last few days of a contract could not be claimed (e.g.: an accident / illness with high drug costs) because of the practical issues of someone being too sick to claim them. In this case the reduction of costs would not be worth it."

"I am completely opposed to paying the costs of visits to naturopaths and massage therapists. Visits to chiropractors should be limited to referrals by physicians."

“For the paramedical services, I would lose all of them (or reduce the rates to Fneeq’s - except Phychologist and Physiotherapist - which I would keep at our levels. I would like to add dental but I was wondering if it would cover implantology?”

Eye Care:

“I cannot overstate the importance of obtaining eye care and eye exams. This should be basic for a bunch of academics who spend so much time reading. Dental care would also be great.”

“With the exception of possibly adding some coverage for eye exams and eyeglasses, I think our coverage and premiums are fine the way they are, with a good balance of pharmaceutical and paramedical treatments for the ailments that affect our physical and mental health. Eye care coverage would be nice, though raising our premiums, but I’m very satisfied with our health insurance premiums, coverage and service as they are now. Thank you for this thorough questionnaire!”

Miscellaneous

Someone who did not fill in the survey wrote:

“It would be nice if non tenured part time teachers could benefit from this.”

“The amount of time it takes a claim to be processed is NOT two weeks. I’ve had a claim there since last August and it’s still not been processed.”

“Better coverage for orthotics and orthopedic shoes.”

“Orthotics”

“I would like to have an option to get “bare bones” insurance package, with the minimum coverage allowed by Quebec’s Drug Plan Laws. There are many faculty members now (and will presumably be even more in the next 5 yr period) who are single, young, healthy, and have no children yet. Of course we would eventually need to increase our coverage as we age and get families. Perhaps an evaluation every 2-3 years where we can change or adjust our coverage to reflect changing needs. Thank you.”

“Cover drugs like Viagra [sic]”

“The plan is way too expensive:

\$93.00 health
\$43.00 life
\$28.00 LTD
Total \$164.00 per pay

- We need some (a) market research and
(b) hard bargaining with these misc. companies
- We must be able to better than \$2418/year for a family plan
without dental or optical, which only covers 80% or so.
- To get the contract for such a substantial group is an attractive plan for
any misc. company, and we seem to act as though they are doing us a
favour.
- Let’s beat the bushes and get a better **DEAL.**”

“Question #20: why did you put this question in dollars instead of%? and
Question #29: What is the disadvantage? Are we ever without a contract?”