



# Quebec Farmers' Association

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Dear Fellow Agricultural Producer:

The Quebec Farmers' Association is always on the lookout for new benefits that we can offer to our members. You may recall that a year ago we surveyed all our members to help us identify what you would like to receive from your Association. One of the most frequent requests was for access to private health insurance.

Therefore, I am truly excited to announce the launch of the **Quebec Farmers' Association Group Health Insurance Plan**. This new plan provides Life Insurance, Accidental Death and Dismemberment Insurance, Dependent Life Insurance, Health Benefits, and Dental Benefits.

As you know very well, many farm business owners find it difficult to find a comprehensive and affordable benefit plan to offer their employees. Whether you are a one farmer business or you own a farm with multiple employees, we understand how important access to a benefit plan is to your financial security – and peace of mind.

This plan has been specially tailored to our needs. It is modelled on a similar plan that has provided excellent results and service to farmers in Prince Edward Island. We have enclosed a letter from the Prince Edward Island Federation of Agriculture sharing their experience with their plan.

This new coverage is being made available to all full members of the QFA and your eligible dependents, as well as to your employees and their eligible dependents. Eligible Employees are those who have been employed on a permanent full-time basis for at least 24 months with a normal work schedule of at least 25 hours per week.

One of the most notable aspects of this plan is that **there is an open enrollment period of 60 days**. This means that **during this time you will not be required to supply personal medical information about your health**. As long as you complete the required enrollment form(s) and forward them to Johnson Inc. prior to June 15, 2010 any existing medical conditions will not exclude you from the QFA Plan. You will be guaranteed full coverage.

Please remember if you are a full member and you are interested in this health program you should act without delay because after the 60-day open enrollment period all applicants will be asked to provide medical information and individuals in poor health may be denied coverage.

If you are not currently a QFA member and you wish to enroll in the plan, you may do so at this time by completing and returning the enclosed QFA membership form along with the Group Insurance Enrollment form(s).

The enclosed brochure explains the open enrollment eligibility requirements. It also describes, in summary form, the benefits provided and the costs. As well, it includes a section to answer frequently asked questions.

**As a Quebec resident, you should be aware of the legislative requirements of the Régie de l'assurance maladie du Québec (RAMQ).**

*What does the legislation mean for your eligible employees?*

The provincial government says that if you are a Quebec resident you must be covered by a prescription drug plan. Residents under the age of 65 who have access to a private insurance plan, like the QFA Plan, must enroll in the private plan. In addition, your spouse and dependents are also required to participate, unless they are already covered by another private plan.

This means if you are a full member of QFA and you decide to enroll in the QFA Group Insurance Plan, any of your eligible employees covered under the public plan, must enroll in the QFA Prescription Drug Plan. In addition, under the participation guidelines of the QFA Group Benefit Plan, if you are enrolling in the Health Plan (the prescription drug coverage is part of the health plan) you must enroll in all of the QFA benefits. Note: Upon enrollment in the QFA plan, you should advise RAMQ of your private plan coverage.

In addition, if you are choosing to enroll in the QFA Group Insurance Plan, you must offer this Plan to all of your eligible employees. If an employee has Health and/or Dental coverage through their spouse's group insurance plan, they may waive the QFA Health and Dental plans and they can still enroll in QFA's Basic Life, Dependent Life, and Basic Accidental Death & Dismemberment.

Of course a QFA member or employee who has Health and Dental coverage through their spouse may choose not to participate in any part of the QFA's plan. However, if he/she wishes to apply in the future for coverage under the QFA's plan they may be required to provide the insurer with medical evidence of good health

The RAMQ universal drug program provides insurance for a limited number of prescription drugs. The QFA Group Insurance Benefit Plan has been designed with you in mind and is a very comprehensive benefit plan. Although slightly more expensive than the government plan, the QFA Group Insurance Benefit Plan provides much higher levels of coverage and many more drugs are paid than under the government plan. I encourage you to take a look at the benefit comparison enclosed with this letter.

## **Meet the parties involved with our new Group Insurance Benefit Plan:**

### **The insurance carrier**

Manulife Financial is a leading group life and health insurer in Canada and focuses on the local needs of each region within Canada. They will be responsible for paying your claims and issuing your pay direct drug cards.

### **The third party administrator**

Johnson Inc. will provide administration services including, but not limited to, the handling of all enquiries regarding coverage, eligibility, and changes. They will communicate any and all changes made to the Group Insurance Benefit Plan to you and your employees.

### ***Enrollment is simple***

Applying for coverage usually takes no more than 5-10 minutes. You and your eligible employees complete an enrollment form and an employer's form. You then put the forms in the return envelope provided along with a void cheque for the bank account from which payments will be automatically withdrawn each month. Drop the envelope in the mailbox and you're done! The insurance company will create a file for each person to be covered and you should receive documentation in the mail within a few weeks. Coverage will be effective July 1, 2010.

### ***Responding to farm families' needs***

**The QFA knows that some Quebec farmers who do not have access to private health coverage may wish to join our association in order to purchase the benefits.** That is fine. They will be most welcome to join. ***The more members we have the better we can represent the needs and interests of agricultural producers and their families.***

We have done our research and we believe this is the most valuable and comprehensive group plan available to farm families and their employees in Quebec. **Remember, this plan is exclusively available to full members of the QFA.**

If you have any questions regarding the QFA plan, please do not hesitate to contact Johnson Inc. at 1-800-453-9543.

Sincerely,

*Chris Judd*  
President

Encl.

- *Aussi disponible en français*