

March 31, 2017



## Notice concerning retiree insurance

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**2017:**

### **A WATERSHED YEAR FOR NEW RETIREE INSURANCE COVERAGE**

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We are pleased to inform you that the AREF is now able to offer FNEEQ retirees from the education sector, **regardless of age**, a health insurance policy that **excludes** the prescription drugs normally covered under the *Régie de l'assurance maladie du Québec (RAMQ)* public drug insurance plan. The AREF insurance committee, in collaboration with FNEEQ's *Comité fédéral des assurances et des régimes de retraite (CFARR)*, has been working for several months with *La Capitale* to set up a new policy that will **come into effect May 1, 2017**.

To be eligible for this policy, a retiree must be a member of the *Association des retraitées et retraités de l'enseignement de la FNEEQ (AREF)* and **have had group insurance coverage up until the eve of his or her retirement**. This policy provides both health insurance coverage (excluding the list of insured RAMQ prescription drugs) and life insurance coverage (see Summary of coverage below).

**Prescription drugs covered by the *Régie de l'assurance maladie du Québec* will not be reimbursable** under the group insurance plan. Accordingly, all retirees living in Quebec **will need to register for the RAMQ Public Prescription Drug Insurance Plan** to have their medications reimbursed, unless they are under the age of 65 and enrolled in another group insurance plan (that of a spouse, for example). Retirees living in another province will need to register for the public plan in their province of residence

We invite you to read the following documents intended for future FNEEQ retirees:

- [Summary of coverage – in English \(replaces the existing brochure\)](#)
- [New enrollment form – in English](#)
- [Rates in effect as of May 1, 2017 – in English](#)
- New AREF [pamphlet](#)
- AREF [membership form](#)

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### IN CONCLUSION

If your members are currently covered by a group insurance policy and wish to enroll in the new Policy 1011 coming into effect May 1, 2017, they must, within **the 30 days following their date of retirement** (for anyone retiring on or after April 1, 2017):

- 1 - Complete the AREF membership form;
- 2 - Complete the new enrollment form for Policy 1011;
- 3 - Attach a copy of the insurance certificate showing the level of health and life insurance coverage;
- 4 - Send all three documents to the AREF at the address indicated on the forms.

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### NOTE!

If you wish to become a member of the AREF **without enrolling** in the new Policy 1011, it is suggested that you wait until **July 1, 2017**, to do so in order to prevent confusion. The AREF is in the midst of a major membership campaign for retirees seeking to enroll in the new Policy 1011.

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We recommend that this information be conveyed to your members and your employer.

For questions, please feel free to contact the CFARR at:

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