

## Travelling During a Pandemic?

The following information is taken from La Capitale's website and provides details regarding travel during a pandemic.

### Trip cancellation

If you purchased your trip on or after March 13, 2020, you are not covered for trip cancellation. To be eligible for a refund for a trip paid for before March 13, 2020, you must meet [certain criteria](#).

### Trip interruption

If your departure date was on or after March 13, 2020, you are not covered for trip interruption. To be eligible for a refund of expenses related to interruption of your trip with a departure date before March 13, 2020, you must again meet [certain conditions](#).

### Emergency medical coverage

You may not be covered if you do not take the necessary steps to comply with a government notice to avoid non-essential travel as soon as possible. Therefore, if you are currently travelling and your departure date was before March 13, 2020 or before a [level 3 or 4 notice](#) was issued by the Government of Canada, you are required to take the necessary steps to comply with the notice as soon as possible.

For more information, go to La Capitale's COVID-19 [information page](#).

## Medical E-consult

Although medical e-consult is not covered by our group insurance policy, Bonjour-santé is offering the service free of charge during the COVID-19 pandemic. Visit the [Bonjour-santé](#) website for more information. Among other things, you can see which [reasons are eligible for e-consult](#).

## Three-month prescription refills: not now!

In our last issue of [INFO INSURANCE](#), we recommended that your refill your prescriptions for three months so that you only have to pay the pharmacist's fee once every quarter. The Ordre des pharmaciens du Québec is now recommending that its members suspend this practice for the duration of the COVID-19 pandemic to prevent stock shortages. Bertrand Bolduc, OPQ president, explained the decision in a recent interview on Radio-Canada's morning program, [Tout un matin](#).

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## La Capitale offers a reduction to all auto insurance clients

In an April 7<sup>th</sup> press release, La Capitale announced it would offer all auto insurance clients a reduction on personal and commercial vehicle insurance. This applies to all clients whether they have reduced their driving distance or not. The reduction is equal to 20% off the monthly insurance premium and will apply as of April 1, 2020. It will cover the entire community lockdown period currently in effect. Clients do not have to apply for this reduction. Details of terms and conditions are available on La Capitale's [website](#).

## RREGOP: buy-back of service during the COVID-19 crisis

Normally, an application to buy back service is considered valid when forms 727 and 728 have been duly completed and submitted to Retraite Québec. The date of receipt of both completed forms is the date used in processing the buy-back application. The employee is responsible for completing form 727 and the employer(s) is required to complete one section of the 727 and all of form 728.

Currently, due to the government-ordered lockdown, many employees are unable to reach their employers in order to have forms 727 and 728 completed in accordance with the usual requirements.

Accordingly, on an exceptional basis in light of the current unprecedented situation, Retraite Québec is streamlining the process significantly for plan members who cannot reach their employer(s) and want to submit a buy-back application. To allow participants to exercise the benefits in a timely manner, Retraite Québec will now accept [incomplete 727 forms](#). Retraite Québec feels this is the most advantageous and equitable option under the circumstances. The date form 727 is completed to the best of the employee's knowledge and received will therefore be considered to determine eligibility and the buy-back cost. Once the lockdown has ended, Retraite Québec will look after obtaining the missing information needed for processing.

This exceptional practice is authorized solely for the lockdown period ordered by the government. Plan members will be informed on the Retraite Québec website, as well as via employers and Retraite Québec's client relations centre.

As for response times, Retraite Québec will extend them for as many days as the lockdown lasts. In addition, interrupted parental leave will be treated as a single leave to enable members to keep their privileges if they submit an application within six months of their second return to work.

Retraite Québec is currently assessing all situations and will consider adjusting its usual practices to ensure that members are not disadvantaged by the steps taken by the government during this crisis. Therefore, other easing measures may be implemented and the FNEEQ-CSN will be informed of such steps in a timely manner.

To learn more, go to the COVID-19 section of the Retraite Québec [website](#).

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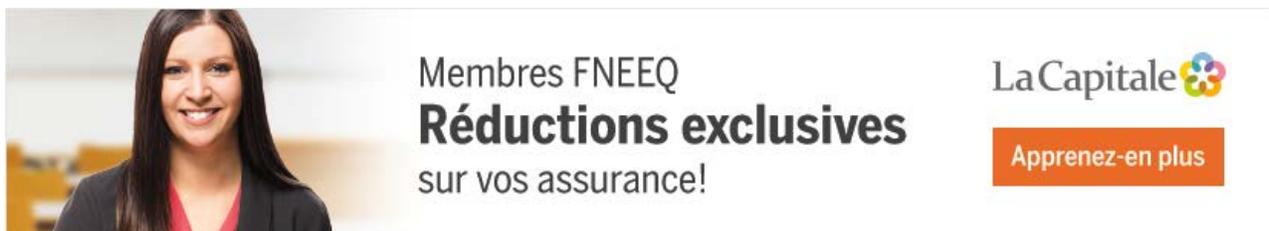
## Changes to the premium structure

Some of your unions may already have held an assembly regarding changes to the premium structure for health and dental insurance proposed by the Comité fédéral des assurances et des régimes de retraite (CFARR). Due to the COVID-19 pandemic, the consultation period will be extended by one year, with planned implementation for January 2022, as applicable.

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**LUC VANDAL**

For CFARR



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**Réductions exclusives**  
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La Capitale 

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<http://groupes.lacapitale.com/en/fneeq/assurancesgenerales>