INFO ASSURANCE No. 43
May 7, 2026

This issue of *Info assurance* contains a series of reminders and some important updates. The FNEEQ-CSN insurance and pensions committee (CFARR) hopes you find it useful and wishes you a pleasant end to the semester.

Important information for future retirees

CFARR reminds you that the FNEEQ pensioners' association (AREF) has a group insurance contract with Beneva, exclusively for its members. Any FNEEQ retiree can enrol in this insurance plan if they had group insurance (regardless of which plan) while active and if they join AREF.

The policy provides health insurance (except prescription drugs that are on the Régie de l'assurance maladie du Québec (RAMQ) list), life insurance and travel insurance (see the Schedule of Coverage).

For pensioners who are Québec residents, RAMQ-listed drugs cannot be reimbursed under the group insurance contract. Therefore, they must subscribe to the RAMQ public plan to have drugs reimbursed, unless they are under age 65 and eligible for another group insurance plan (for example, their spouse's plan), in which case they are required to enrol in the group insurance plan for which they are eligible. Pensioners who live in another province can access coverage similar to the RAMQ public plan through a separate plan with AREF.

We suggest you read the following information for future retirees to make an informed decision:

- Schedule of coverage and rates
- Insurance enrolment form
- AREF registration form
- AREF website

Conclusion

If you're retiring and **wish to enrol** in AREF's group insurance plan, you must complete the following steps **as soon as you know your retirement date** or **within 30 days after your retirement date at the latest**:

1. Fill out the AREF registration form
2. Fill out the AREF insurance enrolment form
3. Send both documents to AREF at the address shown on the forms

If you are retiring and **do not wish to enrol** in AREF's group insurance plan, you don't have to do anything. However, this choice is final and you will not be able to enrol later, unless you are covered by your spouse's policy when you retire, in which case you will be able to enrol in AREF's group insurance plan within 30 days after that coverage ends.

You can of course join AREF without enrolling in its group insurance plan.

Waiver of long-term disability insurance

CFARR reminds you that employees may waive long-term disability coverage within the two years preceding the date on which they become eligible for pension benefits without reduction. Just fill out this form.

Continuation of insurance coverage for rehired retirees

Note that a retiree who is rehired and wants to keep their life insurance coverage must maintain their membership in AREF and the life insurance policy in the AREF plan. If they cancel their coverage, they won't be able to reactivate it afterwards. The option to maintain life insurance in the AREF plan can be exercised only within 30 days after the initial retirement date.

A retiree who is rehired is eligible for the following coverage under the FNEEQ plan:

- Health insurance - mandatory unless covered by another plan
- Dental
- Short-term disability (if coverage is available)
- Long-term disability (if you have not waived it AND are not receiving a RREGOP pension)

Untenured teachers

CFARR reminds you that, at the end of a school year or semester, untenured teachers are deemed to have an employment relationship until the start of the next year or semester. They therefore keep their group insurance coverage during this period and there is no interruption in coverage.

FNEEQ / Beneva partnership

Retirement coaching program

We would like to remind you of Beneva's retirement coaching program specifically for FNEEQ members.

The program in a nutshell

- Three newsletters per year on specific topics (physical, psychological and financial health)

- Customized pre-retirement webinars. Below are the dates for next fall. Click on the link to register.
  - August 26, 2026, 7 p.m.
  - October 1, 2026, 7 p.m. (in english)
  - October 6, 2026, 7 p.m.
  - November 26, 2026, 7 p.m.

- Members can make an appointment at any time to consult a financial security advisor trained in the specifics of the FNEEQ pension and group insurance plans.

- Resource site with regularly updated content where members can also register for webinars or contact an advisor.

More info: https://lp.beneva.ca/my-retirement-fneeq

Members aged 45 or over who have registered on Beneva's Client Centre are automatically enrolled in the program.

Other relevant information

You can find useful information about your group insurance plan at the following links:

- Drug price comparison tool to limit increases in your premiums
- Picard & Desjardins online pharmacy (see *Info assurance* No. 39)
- Sign up for the Client Centre where you can check your coverage, among other things
- 90-day supply, a good idea when you purchase prescription drugs

Benefits for FNEEQ members

Beneva offers FNEEQ members reductions on car, home and recreational vehicle insurance, as well as a number of other benefits.

See Beneva's tips and tricks on home and auto insurance, as well as various other topics.

Guide for newly disabled people

FNEEQ-CSN and Beneva have produced a guide for newly disabled people (in French). Whether you are in this situation or not, we recommend you read it. (You can also find the document in the "Assurances collectives" section of the FNEEQ website.

Amendment to Bill 15

Over the past year, Beneva, the CSN, its federations—including the FNEEQ—and other union organizations have called on the government to amend Bill 15, *An Act to amend the Professional Code and other provisions mainly to streamline the regulatory processes of the professional system and broaden certain professional practices in the field of health and social services*, in order to regulate the fees that pharmacies can charge members of private group insurance plans. At present, only the fees pharmacists charge the public plan are regulated. As a result, we have to pay fees that are on average twice as high as those charged to the RAMQ, for the identical service.

At the end of March, the bill was amended in parliamentary committee to control pharmacists' fees, but following intense lobbying by the pharmacists' association, the Association québécoise des pharmaciens propriétaires (AQPP), Labour Minister Jean Boulet quickly backed down.

Boulet announced there would be three-way discussions between the government, the AQPP and insurers on the fees for dispensing specialty drugs. Click on the links below for more information on the CSN's position and media coverage of the issue.

- CSN, February 6: Commentaires de la CSN sur le projet de loi no 15
- FNEEQ, March 27, 2026: Assurance médicaments: saluons les parlementaires à la défense des travailleuses et des travailleurs
- La Presse, December 11, 2025
- La Presse Canadienne, February 19, 2026
- La Presse, March 1, 2026
- La Presse, March 1, 2026
- CTV, March 30, 2026

LUC VANDAL
For CFARR