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2027 Renewal

The 2027 renewal of the FNEEQ-CSN group insurance contract will bring several changes. Following the meeting of the unions enrolled in group insurance policy 1008-1010 (the RSA) in Québec City on September 17–18, 2026, the unions accepted the recommendations for improving coverage. Unrelated to these changes, health insurance premiums will increase by 2.7%, based on the group's experience.

Note that the Québec government is increasing the tax rate on insurance premiums from 9% to 9.975%, effective January 1, 2027. For details, see Beneva's FAQ.

Here are the changes to our policy that will take effect on January 1, 2027.

Critical illness insurance: change to enrolment rules

Effective January 1, 2027, enrolment in critical illness insurance will be mandatory when enrolling in long-term disability insurance, and will no longer be mandatory with basic life insurance.

This change will result in a 15% reduction in the premium for this coverage, and the 50% premium holiday will remain in effect for the year 2027. The cost of this coverage will therefore drop from $0.84 to $0.71 per pay period, counting the premium holiday.

Individuals who are already covered by critical illness insurance because they enrolled in basic life insurance but don't have long-term disability insurance will be able to keep their coverage, if they choose. They can also opt out, but if they do, they will permanently lose that right.

Prescription drug coverage

The contract will be amended to update the language on prescription drug coverage to reflect the insurer's current practices. Beneva presented these changes at the RSA meeting. They will not affect premiums.

Cooling cap rental for chemotherapy

Rental of a cooling cap recommended by a physician in connection with chemotherapy will be added to therapeutic device coverage under the drug insurance plan. This addition will not affect premiums in 2027.

Inclusion of pension or annuity income

Clause 7.8.3 of the contract will be amended to include pension or annuity income, as is already the case with the RREGOP.

Higher caps on professional services

Change	Premium increase
Increase in maximum eligible amounts for professional services, Modules B and C Block 1 (physical disorders): $65 to $90 Block 2 (psychological disorders): $100 to $135 Block 3 (audiologist, speech-language pathologist, remedial teacher): $100 to $105	Module B: 2.4% Module C: 2.9%

These increases are in addition to the 2.7% increase in the health insurance premium based on the group's experience.

Higher caps on dental

Change	Premium increase
Increase in maximum annual reimbursement limits for dental care Option 1: $1,000 to $1,500 Option 2: $1,000 to $1,500	 Option 1: + 3.1 % Option 2: + 6.9 %

Other mandates given to the Comité fédéral des assurances et des régimes de retraite (CFARR) by the RSA

At its meeting on September 17 and 18, the RSA also mandated CFARR to:

- send Beneva a sole-source request for proposals and report on the results no later than the September 2027 meeting;

- open a discussion with Beneva to find a solution to the issues raised by the RSA regarding gradual return to work, report back, and present possible solutions, with analysis, to the RSA in 2027 to inform its decision.

Premiums as of January 1, 2027

Following consultation with the unions participating in group insurance policy 1008-1010, most current premiums will remain unchanged in 2027:

- 2.7% increase in health insurance premiums for 12 months (plus an increase related to the higher maximum for professional services; see previous page);
- dental insurance premiums frozen at current levels (0% increase) for 12 months (except for an increase related to the higher maximum for dental care; see previous page);
- premiums for basic life insurance, dependents' life insurance, optional life insurance and critical illness insurance stay at current levels (0% increase) for 12 months (including extension of the 50% premium holiday granted in 2026 for all coverages); except for a 15% reduction in premiums for critical illness coverage due to the change in enrolment rules (see page 1);
- premiums for short-term disability insurance stay at current levels (0% increase) for 12 months (the rates had been set for two years last year);
- premiums for long-term disability insurance stay at current levels (0% increase) for 12 months (the rates had been set for two years last year).

Documentation on the 2027 renewal of the FNEEQ insurance plan is available at the following links:

- 2027 coverage summary and premiums
- 2027 insurance premium calculator

Changing your coverage

The changes made last year to the rules for changing your coverage let you adjust your health insurance (Modules A, B or C) or dental insurance (Option 1 or 2) at any time, subject to applicable conditions (see below).

When will the requested changes take effect?

Since January 1, 2026, changes take effect on the day Beneva receives your request.

What changes can be made at any time?

If you wish to increase your level of health insurance coverage:
- you can upgrade from Module A to Module B or C
- you can upgrade from Module B to Module C

For dental insurance:
- if you wish to increase your level of protection, you can upgrade from Option 1 to Option 2
- if you do not have dental,† you can add Option 1 or 2

† Individuals who are exempt from health insurance (for example, those covered under their spouse's group insurance policy) can still add dental Option 1 or Option 2 (for a minimum period of 36 months).

If you wish to reduce your level of health insurance coverage:
- after at least 36 months†† in Module C, you can downgrade to Module A or B
- after at least 36 months†† in Module B, you can downgrade to Module A

If you wish to reduce your level of dental insurance coverage:
- after at least 36 months†† with Option 2, you can downgrade to Option 1 or cancel your coverage
- after at least 36 months†† with Option 1, you can cancel your coverage

†† Under the policy, you can downgrade your coverage within 30 days following a qualifying life event, even if you've had the coverage for less than 36 months.

To request a change in coverage, you must fill out the "Group insurance application or modification" form and submit it to your employer. You can find the forms online at the following addresses:

CEGEPs:
https://www.beneva.ca/sites/beneva/files/2022-08/C1008-0F_adhesion-modification-assurance-collective.pdf

Private colleges and universities:
https://www.beneva.ca/sites/beneva/files/2022-08/C1010-0F_adhesion-modification-assurance-collective.pdf

Upcoming changes under the *Act to reduce the administrative burden of physicians*

Final regulations under the *Act mainly to reduce the administrative burden of physicians* (formerly Bill 68) were published on September 2, 2026. They stipulate implementation provisions and effective dates for measures designed to reduce the administrative burden on physicians. They also clarify insurers' obligations, resulting in adjustments to certain practices as well as to group insurance policies.

Insurers will no longer be able to require a medical certificate for reimbursement of various services provided by healthcare professionals or for certain assistive devices. However, there are some exceptions, and documentation attesting to the medical necessity of a service or assistive device may be required in specific cases.

CONCRETE ACTION TO LIMIT THE INCREASE IN OUR PLAN'S COST

In *Info assurance No. 43*, published on May 7, we informed you that, after 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*, was amended in committee to regulate the fees that pharmacies can charge people enrolled in a private group insurance plan, then-Labour Minister Jean Boulet decided to back down in the face of intense pressure from the Association québécoise des pharmaciens propriétaires (AQPP). He announced the creation of a tripartite committee composed of representatives from the government, the AQPP and private insurers to examine fees on specialty drugs.

On May 14, 2026, 10 organizations, including the FNEEQ, sent a joint letter to the Ministère de la Santé et des Services sociaux (MSSS) requesting that their representatives be included on this committee. They expressed concern about "the lack of representation of public and private sector workers on this body, even though they are the ones who bear the bulk of the costs associated with private prescription drug plans." They went on to point out that "the committee's current composition creates a significant imbalance: it includes institutional and economic stakeholders but excludes those who will be directly affected by the decisions resulting from its discussions.

This arrangement limits the scope of the committee's work and undermines its ability to propose solutions that fully address the realities on the ground." Beneva and the Canadian Life and Health Insurance Association (CLHIA) supported the letter.

On July 16, the Fédération de la santé et des services sociaux (FSSS-CSN) met with the AQPP to present the request made by the 10 organizations and formally ask for its support. It gave the AQPP a copy of the letter to the MSSS and explained the reasons why plan sponsors should be included on the committee.

In mid-September, having received no response from the MSSS to the letter sent in May, the FSSS sent a follow-up email, which also went unanswered.

REMINDERS

Pay less for your meds

The FNEEQ-CSN insurance and pensions committee (CFARR) would like to remind you to use generic drugs to save money. When a generic drug becomes available, it is up to you to request it from your pharmacist. If you notice that your medication is being reimbursed at a lower rate than usual, it may be because a new generic is now available. Your plan will cover only the cost of the least expensive generic, when one is available. Check the bill carefully when you pick up your medication at the pharmacy so that you can request the generic version as soon as it comes on the market.

Another way to reduce your bill is to ask for your prescriptions to be renewed for three months. That way, your pharmacist should not charge you the monthly fee three times.

We also encourage you to use the drug coverage tool, which you will find in the "Group Insurance" section of Beneva's Client Centre, to compare drug prices at different pharmacies in your neighbourhood.

The article *Comparer le prix des médicaments: un sujet délicat* in the October 2025 issue of *Protégez-vous* magazine contains useful information.

Picard & Desjardins pharmacy: an advantageous option

At their September 2024 meeting, the unions enrolled in group insurance policy 1008-1010 (the RSA) heard a presentation on Picard & Desjardins, a Québec pharmacy that shares our union values. It offers online services that allow customers to purchase medications every three months, medical condition permitting, with free delivery throughout Québec. Its prices are competitive with the RAMQ, even for customers with group insurance, whereas at conventional pharmacies, these customers pay an average of 18% more for drugs than those covered by the public plan.

For more information, visit the Picard & Desjardins website.

Note that it is recommended that people who take multiple medications purchase them all from a single provider (in person or online) in order to get comprehensive professional guidance from their pharmacist.

FNEEQ / Beneva partnership

Retirement coaching program

It is not too late to register for Beneva's retirement coaching program, designed specifically for FNEEQ members.

The program in a nutshell

- Newsletters on specific topics (physical, psychological and financial health)
- Customized pre-retirement webinars; the next one will be on Thursday, November 26, 2026, 7:00 p.m. to 9:30 p.m.
- Members can make an appointment at any time to consult a financial security advisor trained in the specifics of the FNEEQ pension plan and group insurance plan

- 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. The Client Centre gives them access to their estimated healthcare reimbursements and other useful information, at any time.

Beneva recently launched a promotional campaign for its healthcare cost calculator, which is available in the Client Centre and on the mobile app. Watch the video.

Beneva also offers legal access insurance. See the details.

For several years, Beneva has been publishing its *Connecting the Dots* report on health trends and insights—and their implications for group insurance. Read the 2026 edition.

See also Beneva's 2026 Bulletin on Quebec Social Legislation.

Remedial teachers who are not ADOQ members

Our group insurance contract provides that treatment or consultation fees paid to remedial teachers are reimbursed only under certain conditions. Among other things, the teacher must be a member of the professional association recognized by the insurer, i.e. the Association des orthopédagogues du Québec (ADOQ). However, it has been brought to the attention of the RSA that in some parts of Québec it is very difficult, if not impossible, to find an available remedial teacher who is an ADOQ member.

At its September 2023 meeting, CFARR informed members that it had agreed, with the insurer's consent, to treat claims for payments made to non-ADOQ remedial teachers as special cases, given the exceptional circumstances.

Insured members can submit a claim for reimbursement to CFARR through their union and it will be processed on a case-by-case basis. The following information must be provided:

- the service provider's training (usually a diploma in special education or at least a teaching diploma)

- the reasons for choosing this person (no ADOQ member available, geographic proximity, waiting time, etc.)
- receipts for expenses incurred
- information about the insured for purposes of reimbursement (last name, first name, date of birth, Beneva ID number)

LUC VANDAL
For CFARR

