

La Capitale begins its transition to biosimilar drugs

To ensure sound management of group insurance plans, La Capitale has made the decision to transition to biosimilar drugs for all policyholders and the CFARR (Comité fédéral des assurances et des régimes de retraite) adheres to this initiative. This decision follows policies already announced by several provinces, including British Columbia, Alberta, New Brunswick, and Quebec, and respects the indications issued by Health Canada. **As of May 1, 2022, La Capitale will no longer reimburse claims for the purchase of biological drugs for which there is a corresponding biosimilar drug** for all insureds, with some medical exceptions. For more information, see [La Capitale's press release](#)

To learn more about biosimilars drugs, you can also read [this article from TELUS Health's Pharmacy Consulting team.](#)

SOME REMINDERS

DOCUMENTATION - 2022 RENEWAL

The documentation on the 2022 renewal of the FNEEQ insurance plan is now available at the following links:

- [2022 coverage summary](#)
- [2022 premium calculator](#)

Annual coverage review period

Since the modular insurance plan came into effect in January 2013, members may, once a year and subject to certain conditions, increase their health insurance coverage (module A, B or C) and/or their optional dental coverage (option 1 or 2), as applicable. Therefore, when your insurance policy comes up for renewal this fall, you will be able to make changes to your selected options for both types of coverage, for entry into force on January 1, 2022.



As every year, the annual enrollment period will be **November 1 to 30**, for changes to take effect on January 1, 2022.

During this period, members who currently have module A health insurance can upgrade their coverage to module B or C, and those who have module B can upgrade to module C.

If you would also like to add dental coverage to your plan, you can choose option 1. You can also add or upgrade your coverage to option 2.

Participants who have been enrolled in the modular insurance plan since January 1, 2019 or earlier can also opt to reduce their coverage, since the minimum enrollment period for doing so is 36 months.

Therefore, if you wish to downgrade your health insurance coverage, you can switch to module A or B if you have been enrolled in module C for at least 36 months, or to module A if you have been enrolled in module B for at least 36 months.

Similarly, if you wish to opt out of dental insurance, you can do so if you have been enrolled in either option 1 or 2 for at least 36 months; if you have been enrolled in option 2 for at least 36 months, you can also downgrade your coverage to option 1, irrespective of the health insurance module you have selected for 2022.

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

In conclusion, as the premium for couple coverage will be more than double the premium for individual coverage as of January 1, 2022, individuals who currently have couple coverage under policy 1008-1010 will have the option of switching to individual coverage, provided their spouse is eligible for group insurance under another plan and is able to have their exemption from that plan rescinded. In the case of couples in which both spouses are participants in the FNEEQ insurance plan, both will be able to make this change.

Note that it will remain possible to modify your coverage status at any time under the usual conditions in the contract, i.e. after a life event.

To request a change in coverage, please fill out the "Group insurance application or modification" form and submit it to your employer by November 30, 2021. You can find the forms online at the following addresses:

Cégeps:

[Group Insurance and Modifications \(CEGEPs\)](#)

Private colleges and universities:

[Group Insurance and Modifications \(Private College and Universities\)](#)

Travel insurance and trip cancellation insurance

After consulting the unions participating in group insurance policy 1008-1010, [certain clauses of the contract relating to travel insurance and trip cancellation insurance](#) have been amended, in particular the 30-day limit on travel insurance coverage for destinations under a Canadian government non-essential travel advisory, as of the date of departure. This RSA decision confirms the decision made by the CFARR (Comité fédéral des assurances et des régimes de retraite) in the fall of 2020.

The CFARR reminds you that you can consult La Capitale's [COVID-19 FAQ](#) for any questions related to the special circumstances created by the pandemic, particularly with regard to travel insurance and trip cancellation insurance.

Changes in school attendance status

[See this link](#) for the changes in management of school attendance for dependent children with student status that took effect on September 1.

Ask for the generic

Don't forget to ask for the generic drug in order to pay less. When a generic drug becomes available, it is up to you to request it. If you notice that your medication is being reimbursed at a lower rate than usual, it may be because a new generic is available. Your plan will cover only the cost of the 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.



La Capitale becomes Beneva

In 2022, La Capitale will become Beneva. You will see a new name and a new logo.

You don't have to do anything. Your current contract will not change. You will still have the same coverage.

For more information, see the [Beneva | La Capitale FAQ](#).

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For the CFARR

A promotional banner featuring a smiling woman on the left. The text reads "FNEEQ members Exclusive discounts on your insurance!". To the right of the text are three circular icons: a blue car, a green house, and a yellow motorcycle. Further right is the LaCapitale logo and the phone number "1 855 441-6016".

FNEEQ members
Exclusive discounts
on your insurance!

LaCapitale 

1 855 441-6016