



Travel insurance: Not everything is covered!

Did you know that travel insurance does not cover all travel-related risks?

Before you leave, be sure your state of health is good and that it's stable. It's a good idea to contact [CanAssistance](#) to check the validity of your coverage if, for example, you recently changed your medication or consulted a physician. Those are some of the most common reasons for denying a claim.

When planning your trip, be aware that there are three factors that can invalidate your insurance, aside from the state of your health:

- 1- Decisions or actions of the insured:
 - a. Criminal offense, riot or insurrection
 - b. Suicide or intentional injury
 - c. Attendance at an event where danger could reasonably be foreseen
 - d. Expenses incurred by the insured after refusing repatriation
 - e. Injury or death resulting from hazardous sports or activities
- 2- Non-emergency medical expenses and expenses covered by a third party:
 - a. Elective surgery or treatment
 - b. Expenses not covered by the provincial health plan
 - c. Medical treatment for a person actively serving in the armed forces
 - d. Expenses covered by the public plan or the government
 - e. Expenses payable by another insurer
 - f. Expenses to be paid by a third party
- 3- Risks related to the travel destination:
 - a. Declared or undeclared state of war
 - b. A destination for which the Government of Canada has issued an "avoid all travel" advisory
 - c. A high-risk destination due to the political climate
 - d. A destination where there has been a recent natural disaster
 - e. A location with difficult access

To avoid problems, check with [CanAssistance](#), Beneva's travel assistance service, before you travel or incur medical expenses.



Remedial teachers who are not ADOQ members

Our group insurance contract provides that treatment or consultation fees paid to remedial teachers are reimbursable by the Insurer 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 group of unions enrolled in group insurance policy 1008-1010 (the RSA) that in some regions it is very difficult, if not impossible, to find an available remedial teacher who is an ADOQ member.

At its September meeting, the RSA adopted a recommendation to mandate the FNEEQ-CSN insurance and pensions committee (CFARR) to treat claims for non-ADOQ remedial teachers as special cases, given the exceptional circumstances.

An insured may submit a claim to CFARR, providing the following information, and it will be processed on a case-by-case basis:

- confirmation of the service provider's training (most commonly a diploma in special education or at least a teaching diploma);
- the reasons for choosing this provider (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).



Reminder: FNEEQ / Beneva partnership

Retirement coaching program

We would like to remind you that Beneva has designed a retirement coaching program specifically for FNEEQ members.

The program in a nutshell

- 3 newsletters per year on specific topics (physical, psychological and financial health)
- Customized pre-retirement webinars (next one on May 31, 2022)
- Members can make an appointment at any time to consult a financial security advisor trained in the specifics of the FNEEQ's pension plan and group insurance plans
- Resource site with regularly updated content, where members can also register for webinars or contact an advisor

More information: <https://lp.beneva.ca/my-retirement-fneeq>

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

Reminder – Important information for future retirees

CFARR wishes to remind 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 policy if they had group insurance while active and if they join AREF.



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

For Québec residents, prescription drugs on the RAMQ list are not covered by the group insurance plan. Therefore, all retirees residing in Québec must register for the RAMQ public plan to have their drug costs reimbursed, unless they are under 65 and eligible under another group insurance plan (such as their spouse's plan), in which case, they must enrol in that plan. For retirees residing in another province, AREF provides coverage similar to the RAMQ plan through a separate contract.

To help you make an informed decision, we encourage you to read the following documents intended for future retirees:

- [Schedule of current coverage and rates](#)
- [Enrolment form](#)
- [AREF membership application](#)
- [AREF website](#)

Note: Changes will be made to the retiree life insurance plan effective July 1, 2022. These changes are not reflected in the current documents. Documents effective July 1, 2022 will be published in the coming weeks. In the meantime, please contact AREF directly at secretariat@aref-neq.ca for more information.

Conclusion

If you are retiring and **you wish to enrol** in Policy 1011, you must do the following **as soon as you know your retirement date**, or **within 30 days after your retirement date** at the latest:

1. Fill out the AREF membership application
2. Fill out the Policy 1011 enrolment form
3. Send both documents to AREF at the address shown on the forms

If you are retiring and **you do not wish to enrol** in the new Policy 1011, no action is required on your part. 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 Policy



1011 within 30 days after that coverage ends.

If you wish to become a member of AREF **without enrolling** in the new Policy 1011, you may of course do so.

Reminder - 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 the [applicable modification form](#).

Other relevant information

CFARR also wishes to remind insured FNEEQ members that information is available on the Beneva website:

- [COVID-19 FAQ](#)
- [Client Centre](#), where you can check your insurance file

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For CFARR

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