



Preventive dental care services – A new option

Proper ongoing preventive dental care promotes good oral health.

Seeing a dental care practitioner regularly to have your “teeth cleaned” is not only a good idea, it’s a requirement to keep you healthy.

Unfortunately, like many other products and services, dentist fees have increased considerably since the pandemic, rising 4.2% on average in 2021, 5.0% in 2022 and 9.8% in 2023.

A new and less costly option was recently established for the most common preventive services, i.e. scaling and polishing, thus providing a gateway to better dental health.

Since the adoption of Bill 15 in 2020, dental hygienists are now able to work in private practice without the guidance of a dentist in their assigned specialty. A few dental hygienists have taken this route and more continue to do so. Over 60 hygienists currently practise independently in Quebec. Their fees are on average 30% to 40% cheaper than at the dentist.

Services include scaling and periodic tooth polishing. During the same appointment the hygienist can also complete an oral assessment. If they notice a particular problem, they can refer you to a dentist. A regular exam by your dentist, including x-rays to uncover any problems that need to be dealt with, is still strongly recommended.

If you’re interested in this new service, find out more by going to [Quebec federation of dental hygienists \(FHDQ\) website \[French only\]](#).

The website includes a list of dental hygienists working in private practice in your area. Just click “Trouver votre hygiéniste” (find your hygienist) in the banner at the top of the home page.

Bear in mind that dental hygienists must be members of the Quebec order of dental hygienists (OHDQ) to practise in Quebec. The OHDQ imposes standards and obligations on all of its members through a strict code of ethics, whether they are in private practice or work under a dentist’s direction. Among other things, hygienists are required to refer patients to another dental health professional when necessary.



Important new 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 (regardless of which one) 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 coverage (see the [Schedule of Coverage](#)).

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

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

- [Schedule of coverage and rates – in English](#)
- [Application – in English](#)
- [AREF Registration Form](#)
- [AREF website](#)

NOTE: Changes are coming to the retiree travel insurance program effective June 1, 2023. At that time, it will be possible to choose your current coverage or shorter 60-day travel insurance coverage. For more details about the changes, check the following links:

- [New travel insurance coverage options effective June 1, 2023](#)
- [Schedule of coverage effective June 1, 2023](#)



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 membership application
- 2 - Fill out the AREF group 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, 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 the 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.

If you wish to become a member of AREF **without enrolling** in the AREF group insurance plan, you may of course do so.

Reminder – Waiver of long-term disability insurance

CFARR reminds you that employees may waive long-term 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](#).

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

- Three newsletters per year on specific topics (physical, psychological and financial health) ;
- Customized pre-retirement webinars (next ones May 30 and August 16, 2023 at 7:00 p.m.) ;
- Members can make an appointment at any time 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.

For 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.

Other relevant information

CFARR would like to share the following links with useful information about your group insurance:

- [Prescription Saving Finder tool in just a few clicks](#), to limit the trend in premium increases ;
- [Sign up for the Client Centre](#), where you can check your coverage, among other things ;
- [Renewing your prescription for a 90-day](#), a good idea when you purchase your prescription drugs ;
- [2023 Bulletin on Quebec Social Legislation](#), which provides a summary of government programs available to the general public.

Benefits for FNEEQ members

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

- Exclusive discounts ;
- Extended payments (up to 26 instalments) ;



- Each time you renew with no claims, your deductible drops \$50 ;
- Free services:
 - ✓ Legal assistance – support in cases of identity theft ;
 - ✓ Psychological support – in the event of an accident or loss ;
 - ✓ Roadside assistance – if you have both car and property insurance.

For more information, call 1 866 987-0797 and provide your association number: 10041.

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For CFARR



FNEEQ members
Exclusive discounts
on your insurance!

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La Capitale

1 855 441-6016