



2025 RENEWAL

Participants in FNEEQ insurance policy 1008-1010 have until November 30 to make changes to their group insurance coverage. For details, please see [Info assurance No. 38](#), published on October 22, 2024. The [coverage summary](#) and the [2025 insurance premium calculator](#) are also available. Among the major changes that take effect on January 1, 2025, health insurance module A will no longer cover drugs that are not on the RAMQ coverage list.

Pay less for your medications

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 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 asking 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 the price of drugs at different pharmacies in your neighbourhood.

Picard & Desjardins pharmacy is an excellent option

The meeting of 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 conditions permitting. Its rates are competitive with those of the RAMQ, even for customers covered by a group insurance plan. (At conventional pharmacies, people with group insurance pay an average of 18% more for the same drug than people covered by RAMQ.) Plus, delivery is free everywhere in Québec.

For more information, visit the [Picard & Desjardins website](#).



Latest health trends and insights

As discussed in [Info assurance No. 38](#), health insurance premiums are spiralling and the RSA is trying to find ways to control their rise. Beneva has prepared a publication on current trends in group insurance plans. For more information, go to [this link](#).

Supporting disabled pensioners

Last year, we encouraged you to participate in a CSN-supported campaign launched by *Les Invalides au front*, a group fighting for the government to end an unfair penalty that can substantially reduce a disabled person's pension. The government appealed a decision by the Tribunal administratif du Québec to Superior Court but now it has finally amended the *Act respecting the Québec Pension Plan* to eliminate this penalty as of January 1, 2025. This is a major victory for the long-term financial security of all people receiving the QPP disability pension, including many FNEEQ-CSN members.

Reminder: FNEEQ / Beneva partnership

Retirement coaching program

We would like to remind you that it is not too late to register for Beneva's retirement coaching program, designed 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. The next ones will be on the following dates, 7:00 to 9:30 p.m.:
 - Wednesday, November 27, 2024 (English)
 - Tuesday, December 10, 2024 (French)
 - Wednesday, January 22, 2025 (French)
 - Thursday, March 20, 2025 (French)
- 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.

Our insurer also offers legal access insurance. See the [details](#).

See also the [2024 Bulletin on Social Legislation](#).

Reminder: 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 the 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:

- 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 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

Membres FNEEQ
Réductions exclusives
sur vos assurances!

beneva
La Capitale

1 855 441-6016