



This issue of *Info assurance* contains a series of reminders and some important updates. The FNEEQ-CSN insurance and pensions committee (CFARR¹) hopes you find it useful and wishes you a pleasant end to the semester.

Important information for future retirees

CFARR reminds you that the FNEEQ pensioners' association (AREF²) has a group insurance contract with Beneva, exclusively for its members. Any FNEEQ retiree can enrol in this insurance plan 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 (see the [Schedule of Coverage](#)).

For Québec residents, RAMQ-listed drugs cannot be reimbursed under the group insurance contract. For that reason, all pensioners who live in Québec 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, their spouse's plan), in which case they are required to enrol in the group insurance plan for which they are eligible. 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](#)
- [Enrolment Form](#)
- [AREF Registration Form](#)
- [AREF website](#)

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 enrolment form
- 2 - Fill out the AREF group insurance enrolment form
- 3 - Send both documents to AREF at the address shown on the forms

¹ CFARR : comité fédéral des assurances et des régimes de retraite

² AREF : Association des retraitées et des retraités de l'enseignement de la FNEEQ



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 your 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.

You can of course join AREF **without enrolling** in its group insurance plan.

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](#).

Continuation of insurance coverage for rehired retirees

Please note that a retiree who is rehired and wants to keep their life insurance coverage must maintain their membership in AREF and the life insurance policy in the AREF contract. If they cancel their coverage, they won't be able to reactivate it afterwards. The option to maintain life insurance in the AREF contract can be exercised only within 30 days after the initial retirement date.

Note that a retiree who is rehired is eligible for the following coverage under the FNEEQ contract:

- Health insurance – mandatory unless covered by another plan
- Dental
- Short-term disability (if coverage is available)
- Long-term disability (if you have not waived it AND are not receiving a RREGOP pension)

Untenured teachers

CFARR reminds you that, at the end of a school year or semester, untenured teachers are deemed to have an employment relationship until the start of the next year or semester. They therefore keep their group insurance coverage during this period and there is no interruption in coverage.



FNEEQ / Beneva partnership

Retirement coaching program

We would like to remind you of Beneva's 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 are on November 6, 2025 in English and May 21, September 16, October 29 and November 27 in French, 7:00-9:30 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 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.

Other relevant information

You can find useful information about your group insurance plan at the following links:

- [Drug price comparison tool](#) to limit increases in your premiums
- [Picard & Desjardins](#) online pharmacy ([see Info assurance No. 39](#))
- Sign up for the [Client Centre](#) where you can check your coverage, among other things
- [90-day supply](#), a good idea when you purchase prescription drugs



Benefits for FNEEQ members

Beneva offers FNEEQ members reductions on car, home and recreational vehicle insurance, as well as [a number of other benefits](#).

See Beneva's [tips and tricks](#) on home and auto insurance, as well as many other topics.

LUC VANDAL
For CFARR