



IMPORTANT INFORMATION FOR FUTURE RETIREES

As we advised you of in the last issue of Info Insurance, the current retiree insurance plan, Policy 1011, will remain in force until April 30, 2017, without any increases.

Two important changes to the group insurance policy open to FNEEQ-member retirees will come into effect as of May 1, 2017:

- to be eligible, the retiree **must be a member of the *Association des retraitées et retraités de l'enseignement de la FNEEQ (AREF)***. This policy provides both health insurance coverage (excluding the list of prescription drugs covered by the *Régie de l'assurance maladie du Québec (RAMQ)*) and life insurance coverage (see *Summary of coverage* below);
- **prescription drugs covered by the *Régie de l'assurance maladie du Québec* will no longer be reimbursable** under the group insurance plan. Accordingly, all retirees living in Quebec **will need to register for the RAMQ Public Prescription Drug Insurance Plan** to have their medication reimbursed, unless they are under the age of 65 and enrolled in another group insurance plan (that of a spouse, for example). Retirees living in another province will need to register for the public plan in their province of residence, if applicable.

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

- [Summary of coverage – in English \(replaces the existing brochure\)](#)
- [New enrollment form – in English](#)
- [Rates in effect as of May 1, 2017 – in English](#)
- New AREF [pamphlet](#) and [membership form](#) (attached).



In conclusion

If you are retiring and **wish to enroll** in the new policy 1011 taking effect May 1, 2017, you must, **within the 30 days following your date of retirement**:

- 1 - Complete the AREF membership form;
- 2 - Complete the new enrollment form for Policy 1011;
- 3 - Send both documents to the AREF at the address indicated on the forms.

If you are retiring and **do not wish to enroll** in the new Policy 1011 taking effect May 1, 2017, no action is required on your part.

NOTE!

If you wish to become a member of the AREF **without enrolling** in the new Policy 1011, we suggest you wait until **July 1, 2017**, to do so in order to avoid confusion. The AREF is in the midst of a major membership campaign for retirees seeking to enroll in the new Policy 1011.

AREF Objectives

Mission: In the spirit of solidarity, to unite retirees with common interests.

- A.** Promote, defend and safeguard the interests of the association members as the policyholder of a group insurance contract, including disability insurance.
- B.** Promote its members' economic, cultural and social interests to social and political decision-makers.
- C.** Contribute to public discussions in collaboration with associations or groups in the fields of education and social, economic and cultural development.
- D.** Develop, with the help of other organizations, programs and services catering to the needs of retirees.
- E.** Contribute to individual or group social, cultural or intellectual projects initiated across Quebec.
- F.** Inform and communicate with members of the Association, the FNEEQ and other groups with common interests, using appropriate methods.

Welcome!

Association des
retraitées et retraités
de l'enseignement
de la FNEEQ



Join
your association

Voice mail:
1 888 513-2494

By email:
adhesion.aref@gmail.com

Our website:
www.aref-neq.ca

By mail:
**AREF
Secrétariat
PO Box 34009
Quebec QC
G1G 6P2**



17-2803



www.aref-neq.ca
adhesion.aref@gmail.com



The AREF is an association made up primarily of retirees who worked in higher education institutions affiliated to the FNEEQ. It aims to improve its members' quality of life and protects their rights and interests.



Group insurance contract

Available to AREF members and their dependents and managed by the AREF Insurance Committee.

Life insurance and Extended coverage

- Available to AREF members and their dependents
- Coverage for certain drugs not covered by the RAMQ
- Long-term Travel insurance (182 days) with coverage of two million dollars
- Trip Cancellation insurance
- Extended Care insurance (including home care)
- Life insurance

The economic and associative benefits of AREF

Significant reductions on personal insurance:

- An exclusive discount of up to 29% on home, auto and leisure vehicle insurance

Other benefits

- Financial contributions from AREF to help fund social aid projects (See the terms and conditions at www.aref-neq.ca)
- A FREE subscription to AREF's newspaper
- Privileged access to the AREF Insurance Committee counselling services

At the Annual General Meeting

- The right to speak and vote
- The opportunity to be part of the decision making process and stand for elected positions
- Meet and exchange with members
- Participation fees partially covered by the AREF





AREF Registration Form

PARTICIPANT	
Last name	First name
Address	
Town/City	Postal code
Tel.	
Social Insurance Number (mandatory for Retraite Québec)	
Email address	

Reverse →

**As a member of AREF, I authorize Retraite Québec to deduct \$2.50 a month from my pension.
I can cancel my registration at any time by writing to the Secretariat.**

Educational establishment at the time of retirement		Position held
Date	Signature	

IMPORTANT

Only the names of members are published at www.aref-neq.ca.

If you don't want this information to appear, please advise the Secretariat in writing or check the box below.

I do not want my name to appear on the site.

AREF – Secretariat
PO Box 34009
Quebec QC G1G 6P2
1 888 513-2494

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