



IMPORTANT MESSAGE FOR ALL RETIREES

On behalf of your AREF Insurance Committee*

Dear Madam:
Dear Sir:

Further to our mailing in December 2016, we would like to inform you of an important change to your group Insurance contract that will come into effect on May 1, 2017. **As a result of the recent decision made by the Régie de l'assurance maladie du Québec (RAMQ), drugs on the RAMQ list will no longer be reimbursed under our La Capitale group insurance contract.** However, drugs not on the RAMQ list that are currently eligible will continue to be reimbursed by La Capitale. For this reason:

1. **All insureds must register with the RAMQ's public plan for reimbursement of prescription drugs**, if they have not already done so. However, all those under age 65 who are eligible under another group insurance plan, such as spousal insurance, that covers drugs on the RAMQ's list must participate in that plan.
2. **All retirees who wish to maintain other group insurance benefits** offered by La Capitale such as extended Health Insurance and Life Insurance **must join the AREF before May 1, 2017.** Eligible individuals who are currently insured under another group health insurance plan may enrol in this Health Insurance plan provided they are an AREF member or become one and submit their enrolment application within 30 days following the date the other group health insurance plan terminates. It is not mandatory that the participant's dependents join the AREF.

We would like to remind you that this major change is in response to repeated requests over several years from retirees and active members nearing retirement. Your AREF Insurance Committee was asked to take steps to provide access for all retirees to the RAMQ's public plan, given the prohibitive cost of monthly premiums. A survey done in 2015 clearly showed that over 75% of members supported this request.

It is important that you carefully read and follow the instructions in the following pages from our insurer, La Capitale.

For more information, including on the benefits of our group insurance, visit the Association's website at www.aref-neq.ca or use the toll free number **1 888 513-2494** (voicemail) or email us at secretariat@aref-neq.ca.

On behalf of your AREF Insurance Committee,

Donald Audet, Claude Chamberland, Clermont Lavoie, Claire St-Jacques
and Augustin Verstraelen

* The AREF is the *Association des retraitées et des retraités de la FNEEQ* (FNEEQ Retirees Association). The AREF is solely made up of and managed voluntarily by retired FNEEQ teachers who sit on the Board of Directors, the Insurance Committee, special projects committees, etc. Since July 2016, the AREF is the sole policyholder of the group insurance contract administered by La Capitale, and you must now be a member of the AREF to be covered under this group Insurance.

IMPORTANT CHANGE

to your prescription drug insurance plan as of May 1, 2017

As mentioned in the AREF message, **if you have not already done so, you must register with the *Régie de l'assurance maladie du Québec (RAMQ)*** so that your prescription drugs are reimbursed by this agency as of May 1, 2017. **However, if you are under age 65 and eligible under another group insurance plan, such as spousal insurance, that offers coverage of prescription drugs on the RAMQ list, you must enrol in that plan.**

Everyone who is currently insured for prescription drugs on the RAMQ list under the AREF group insurance plan will receive a statement on their prescription drug contributions at the end of May. This document should be immediately forwarded to the RAMQ or to the other insurer so that they can take into account the amounts paid during the first months of the year toward the maximum annual contribution set by the *Act respecting prescription drug insurance*.

There are two ways for registering with the RAMQ's public plan:

- **Call:** Quebec City: 418 646-4636
Montreal: 514 864-3411
Elsewhere in Quebec: 1 800 561-9749
- **Online at:** http://www.ramq.gouv.qc.ca/en/citizens/Pages/online_registration_deregistration.aspx

As of May 1, 2017, only AREF members are eligible for coverage under the Association's group insurance. This provision applies to Life Insurance as well as extended Health Insurance, which covers expenses other than prescription drugs on the RAMQ's list.

1 **If you are already a member of the AREF** and wish to maintain your insurance coverage, **there's nothing to return.**

2 **If you are not yet an AREF member**, you can become one by **filling out the enclosed schedule** and **returning it to La Capitale in the reply envelope before April 15, 2017.** Your insurance coverage will thereby be maintained. La Capitale will send the information to the AREF.

IMPORTANT
Return
the schedule
before
April 15, 2017

3 **If you wish to terminate your insurance**, please inform us by **completing and returning the enclosed schedule to La Capitale** in the reply envelope by April 15, 2017. Your decision will be effective on May 1, 2017. **Also, if you do not join the Association, your insurance will terminate on the same date and that decision will be irrevocable.**

Rates in force on May 1, 2017 to December 31, 2017 (for all ages)

Health Insurance	Monthly premium Effective May 1, 2017
Individual coverage	\$38.37
Family coverage [†]	\$76.74

[†] Participants under age 65 who previously opted for Couple or Single-Parent coverage status will receive Family coverage as of May 1, 2017.

The 9% sales tax must be added to these premium rates.

Life Insurance

No change on May 1, 2017. The rates are those that were provided at renewal on January 1, 2017.

New schedule of coverage

We are enclosing the new schedule of coverage, which replaces the current booklet as of May 1. **All insureds will have access to the group contract as of that date. It will be available on the AREF and La Capitale websites.**

Read the
**new Schedule
of Coverage**
enclosed

The Client Centre's online services are now available to those insured under Contract 1011! We invite you to read the information on the back to find out about the benefits of our online services.

Sincerely,

Customer Relations
Group Insurance
Telephone: 1 418 781-2830
Toll free: 1 855 781-2830

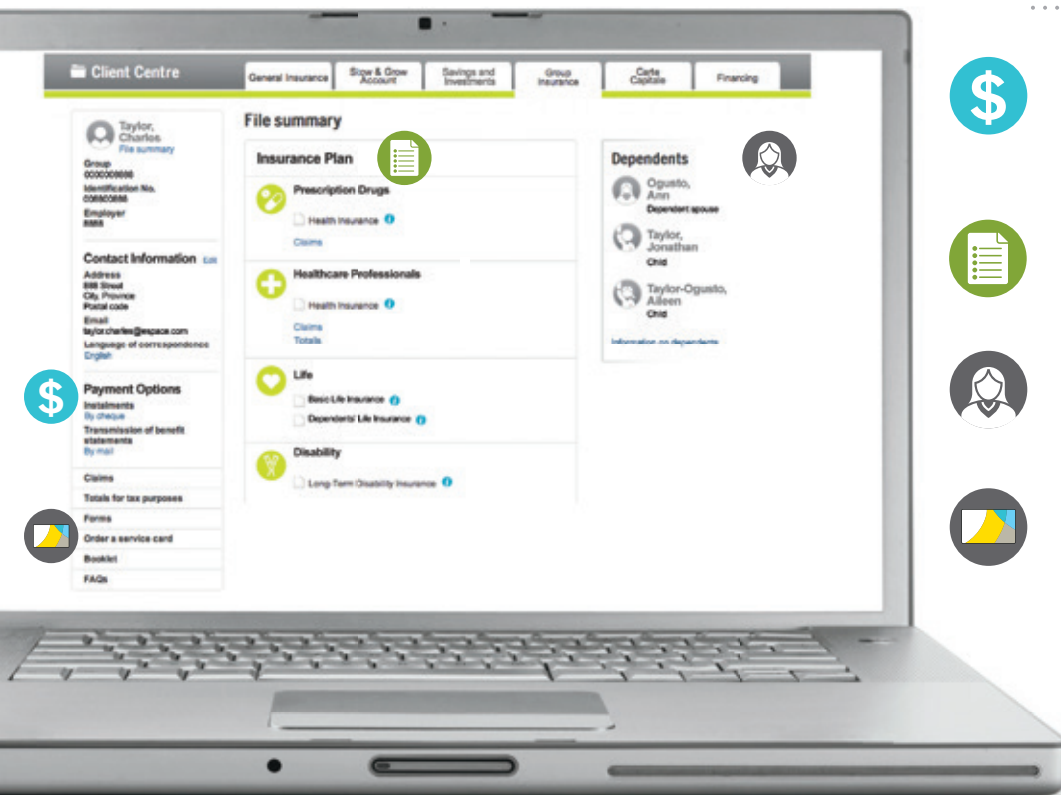

La Capitale
Insurance and
Financial Services

Activate your group insurance file to immediately have access to...

- Claim information
- Your insurance plan and insured amounts
- Your cumulative amounts for tax purposes or various forms
- Your group insurance information (booklet or contract)
- Your service card
- Your online payment statements

HERE'S HOW:

1. Register at lacapitale.com/clientcentre
2. Then, sign up for online group insurance services under the **Group insurance** tab



Payment options

To select the methods for **Payment of benefits** and **Transmission of statements**.



Insurance plan

Provides details on all coverage under your insurance.



Dependents

Shows a list of dependents and allows for the necessary changes to be made.



Service card

To view or print your service card.