



2017:

A WATERSHED YEAR FOR THE RETIREE INSURANCE PLAN

▪ News from RAMQ

After a long and arduous process carried out jointly with the *Association des retraitées et retraités de la FNEEQ* (AREF), we are pleased to announce that RAMQ has approved our petition to allow the AREF to offer education-sector retirees, **regardless of age**, a health insurance policy that **excludes** the prescription drugs normally covered by RAMQ (like the one for CSQ retirees enrolled in ASSUREQ). While this will have little effect for retirees 65 years of age and over, it will mean significant savings for their colleagues under age 65. AREF's insurance committee, with FNEEQ's *Comité fédéral des assurances et des régimes de retraite* (CFARR), are now working with the Insurer on the transition from the former policy to the new one, which **will take effect May 1, 2017**.

For more information on the insurance plan and rate structure:

https://www.lacapitale.com/files/live/sites/lacapitale/files/contributed/collectif/en/pdf/Leaflet_001011_rates_2017.pdf

▪ What happens if you are retiring between now and May 1, 2017?

1. The current retiree insurance plan will end April 30, 2017, without any increases;
2. The new retiree insurance policy, which comes into effect May 1, 2017, will no longer cover RAMQ-insured prescription drugs;
3. The principal condition for enrolling in this new plan is to be an AREF member;
4. FNEEQ, AREF and the Insurer will advise you of the steps you need to take to be covered under this new plan, without interruption of service;
5. Important information will be sent to employers and newly-insured retirees in early March outlining the steps to follow.

▪ What happens if you are retiring after May 1, 2017?

Keep an eye out for upcoming editions of Info Insurance and information from the employer on the subject.