

## New partnership between FNEEQ and *La Capitale*

### Retirement Coaching Program

We're pleased to announce the launch of a brand new program to support the transition to retirement, designed by *La Capitale* specifically for FNEEQ members.

#### Program details:

- Three newsletters a year on specific topics (physical, psychological and financial health);
- Custom-designed retirement planning webinars;
- Ability to make an appointment at any time for personalized advice from a financial security advisor trained in the specifics of FNEEQ's pension plan and group plans;
- Access to a website with regularly updated content through which you can sign up for webinars or contact an advisor.

For more information: [lacapitale.com/my-retirement-fneeq](https://lacapitale.com/my-retirement-fneeq)

#### How to sign up

All interested FNEEQ members can register now [by clicking here](https://lacapitale.com/my-retirement-fneeq).

Note that members age 45+ who use *La Capitale's* **Client Centre** are automatically registered.

**Sign up now! It's never too late to plan for your retirement.**

English: [lacapitale.com/my-retirement-fneeq](https://lacapitale.com/my-retirement-fneeq)

French: [lacapitale.com/ma-retraite-fneeq](https://lacapitale.com/ma-retraite-fneeq)

## Who do I contact? – *La Capitale* or my union?

The Comité fédéral des assurances et des régimes de retraite (CFARR) would like to remind you of the steps to follow if you have an issue with your group insurance. You should always contact *La Capitale's* [Customer Service](#) first. If, after speaking with our insurer, you believe you have a special situation that needs to be looked at by CFARR, contact your union to follow up. Do not contact FNEEQ directly. FNEEQ responds to specific cases referred by the unions and is not able to answer a large number of policy-related questions. For all insurance questions, please go to the [FNEEQ website](#) or [La Capitale's website](#).

## Important information from *La Capitale*

Here's a reminder for FNEEQ's insured members from CFARR of some of the information available on *La Capitale's* website:

- [Frequently Asked Questions – COVID-19](#), including:
  - access to a new psychological assistance service;
  - travel insurance;
  - expenses associated with mandatory quarantine while travelling or on returning to the country;
- [New professional services performed by pharmacists](#);
- [Removal of massage therapy provider - French only](#);
- [You could win \\$5,000 if you sign up for the Client Centre](#).

## Changes to reimbursement of devices for diabetics

- “Insulin pump” coverage with maximum reimbursement of \$6,000 per 60 months;
- “Insulin pump devices” coverage with maximum eligible of \$2,500 per calendar year; this new coverage will make it possible to monitor how fees connected with insulin pump devices evolve;

- “Continuous glucose monitoring device” coverage with maximum eligible of \$5,000 per calendar year.

To ensure that insured members aren’t penalized, the insurer suggested that CFARR apply these reimbursements as of January 1, 2021 and CFARR has agreed. The changes have no impact on the current rates. With three separate categories, it will also be possible to have a picture of the experience with each one. The RSA (Réunion des syndicats adhérant à la police d’assurance collective 1008-1010) will, however, have to ratify the changes to the policy at its September meeting.

## Reminder – Important information for future retirees

To be eligible for the group insurance policy, retirees **must be members of the Association des retraitées et retraités de l’enseignement de la FNEEQ (AREF)**. Coverage includes health insurance (except for prescription drugs on the Régie de l’assurance maladie du Québec (RAMQ) list), travel insurance and life insurance (see the Schedule of coverage below);

**Prescription drugs on the RAMQ list are no longer covered** by the group insurance plan. Therefore, all retirees residing in Quebec **must register for the RAMQ public plan** to have their drug costs reimbursed, unless they are under 65 and eligible under another group insurance plan (such as their spouse's plan), in which case, they must enrol in that plan. Retirees who live in another province must enrol in their province's plan, if applicable.

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

- [Schedule of coverage and rates – English](#)
- [Enrolment Form – in English](#)
- [AREF Membership Application](#)
- [AREF website](#)

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## Conclusion

If you are retiring and **wish to enroll** in the new Policy 1011, you must do the following **as soon as your retirement date is known or within 30 days following your date of retirement**:

- 1 - Complete the AREF membership form;
- 2 - Complete the Policy 1011 enrolment form;
- 3 - Send both documents to AREF at the address shown on the forms.

If you are retiring and **do not wish to enrol** in the new Policy 1011, no action is required on your part.

If you wish to become a member of AREF **without enrolling** in the new Policy 1011, you may of course do so.

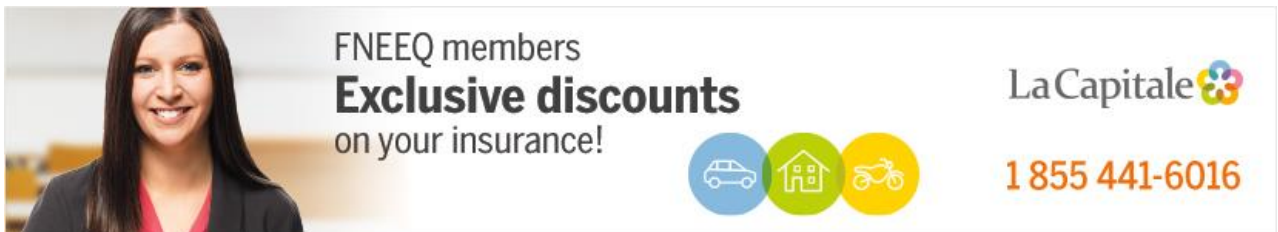
## Reminder – Exemption from long-term disability insurance

Remember that all employees can exercise their entitlement to exemption from long-term disability insurance within two years prior to the date they become eligible for their full retirement pension. All you need to do is fill out the [appropriate modification form](#).


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**LUC VANDAL**

For CFARR



FNEEQ members  
**Exclusive discounts**  
on your insurance!

LaCapitale 

1 855 441-6016

