Reference: Contract No J9999-4175698

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Subject: Age 65 - Health insurance plan waiver

Dear Madam or Sir:

When you reached the age of 65, you had to deregister of the RAMQ since the participation in the health insurance plan of the CSQ group insurance contract was compulsory.

The purpose of this letter is to inform you of a modification to your group insurance contract with the Centrale des syndicats du Québec **that will take efect on September 1, 2020.** As of this date, one of two options is available to you:

1)