

This document summarizes the coverage offered under the Association des retraitées et retraités de l'enseignement de la FNEEQ (AREF) group insurance plan.

It was designed to make it easier for you to make your coverage selections on enrolment and includes the information most often accessed by insureds.

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effective January 1, 2024

Contract 001011



Eligibility

To be eligible for insurance, retirees must join the AREF and maintain their membership .

All dependents of a participant are eligible for insurance as of the same date as the participant if they are already a dependent, or as of the date on which they subsequently become dependents.

Enrolment

Enrolment in the Life and Health insurance ¹ benefits is optional.

All applications must be submitted within 30 days following the date the retiree becomes eligible. The decision to not enrol is irrevocable.

The 30-day deadline also applies to retirees who are insured under another group health insurance plan when they retire and who wish to enrol in the AREF's health insurance plan on account of the termination of their coverage under the other plan. Joining the AREF remains mandatory.

On the death of the participant, dependents may remain insured if the spouse becomes a member of

This table provides a brief description of the coverage included under your health insurance benefit. For a full description of the health insurance benefit and for information on the applicable exclusions and reductions, please refer to the contract, which has been posted on the Beneva website.

Eligible expenses are those reasonably incurred and justified by the seriousness of the case as well as by current medical practice and the customary and reasonable charges in force in the area.

Health insurance

Care, service or supply expenses followed by an asterisk (*) require a medical prescription.

Unless otherwise indicated, the amount shown, if any, is the maximum amount that can be reimbursed per insured person.

Annual deductible	None	
Expenses reimbursed at 100%		
Hospitalization	Semi-private room	
Extended care	Semi-private room, maximum of 180 days per calendar year	
Travel insurance	60-Day Option 60 days of coverage (first 60 days of a trip) This decision is irrevocable	182-Day Option 182 days of coverage provided the person is covered under the RAMQ
	Lifetime maximum: \$2,000,000	
Trip cancellation insurance	Maximum per trip: \$5,000	

Expenses are reimbursed according to the reimbursement percentage specified by the Régime général d'assurance médicaments du Québec (RGAM)

Prescription drugs	Prescription drugs and pharmaceutical services that can be obtained only by prescription from a healthcare professional legally authorized to prescribe such drugs. Also eligible for reimbursement are drugs obtained on prescription with directions for use specifically related to treatment of the following pathological conditions: cardiac





Premium rates

Health insurance – Québec residents ²

Monthly premium rates in force from June 1, 2023 to December 31, 2024 including a premium holiday

	60-Day Option	182-day option
Individual coverage	\$.	

Claims

Prescription Drugs – Direct Automated Payment service

When making eligible prescription drug purchases, ³ simply present your service card to the pharmacist. Beneva will automatically issue payment for the insured portion of prescription drug expenses.

Healthcare Claims

You can submit your health insurance claims directly from the Beneva Client Centre.

- Healthcare professionals: You enter all the required information (type of professional, amount claimed, name of professional, etc.).

It's fast and easy! The reimbursement is deposited in your account in the next 24 to 48 hours. ⁴

- Other expenses: You can submit your claims, attaching photos of your receipts. The current processing times apply to all such expenses.

Receipts must be kept for 12 months, in case of an audit.

Download the Client Centre mobile app from the App Store or Google Play.