

## AREF Objectives

Mission: In the spirit of solidarity, to unite retirees with common interests.

- A.** Promote, defend and safeguard the interests of the association members as the policyholder of a group insurance contract, including disability insurance.
- B.** Promote its members' economic, cultural and social interests to social and political decision-makers.
- C.** Contribute to public discussions in collaboration with associations or groups in the fields of education and social, economic and cultural development.
- D.** Develop, with the help of other organizations, programs and services catering to the needs of retirees.
- E.** Contribute to individual or group social, cultural or intellectual projects initiated across Quebec.
- F.** Inform and communicate with members of the Association, the FNEEQ and other groups with common interests, using appropriate methods.



Join  
your association

By phone:  
**1 888 513-2494**

By email:  
**secretariat@aref-neq.ca**

Our website:  
**www.aref-neq.ca**

By mail:  
**AREF  
Secretariat  
PO Box 34009  
Quebec QC  
G1G 6P2**

## Welcome!

*Association des  
retraitées et retraités  
de l'enseignement  
de la FNEEQ*



17-2803

[www.aref-neq.ca](http://www.aref-neq.ca)  
[secretariat@aref-neq.ca](mailto:secretariat@aref-neq.ca)



The AREF is an association made up primarily of retirees who worked in higher education institutions affiliated to the FNEEQ.

It aims to improve its members' quality of life and protects their rights and interests.



## Group insurance contract

Available to AREF members and their dependents and managed by the AREF Insurance Committee.

### Life insurance and Extended coverage

- Available to AREF members and their dependents
- Coverage for certain drugs not covered by the RAMQ
- Long-term Travel insurance (182 days) with coverage of two million dollars
- Trip Cancellation insurance
- Extended Care insurance (including home care)
- Life insurance

## The economic and associative benefits of AREF

### Significant reductions on personal insurance:

- An exclusive discount of up to 29% on home, auto and leisure vehicle insurance

## Other benefits

- Financial contributions from AREF to help fund social aid projects (See the terms and conditions at [www.eref-neq.ca](http://www.eref-neq.ca))
- A FREE subscription to AREF's newspaper
- Privileged access to the AREF Insurance Committee counselling services

## At the Annual General Meeting

- The right to speak and vote
- The opportunity to be part of the decision making process and stand for elected positions
- Meet and exchange with members
- Participation fees partially covered by the AREF

