



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

NEWSLETTER
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**AREF INSURANCE COMMITTEE
LET'S TALK ABOUT INSURANCE!**

To be honest, I did not know what title to give to this newsletter. Here is what I want to tell you: this issue aims to provide information about insurance but also to share some thoughts related to that.

First, let me wish all of you a relaxing year 2021, with a lot of optimism.

Since the beginning of the ongoing pandemic, we have received many and various requests and I take this opportunity to thank our members for their politeness and patience. The vast majority of you show respect when you contact us, and we greatly appreciate that.

However, we sometimes experience unpleasant attitudes.

Those of you who are little or not satisfied with our group insurance contract are warmly invited to attend our AGM. It is the perfect place to get involved in decision making, either by applying for a position as a committee member, or simply by expressing your opinions and suggestions to improve our contract.

All members in the Insurance Committee volunteer their time to manage our group insurance plan enthusiastically yet prudently.

We have been living with COVID-19 for a year, now. It was a shock and everyone had to adjust. The start of mass vaccination brings hope and I am confident that new projects will be possible in 2021.

During the past year, AREF Insurance Committee was forced to take decisions that did not please everyone. Restricting travel insurance to 30 days was a contested decision, yet a necessary one to maintain premiums at their current rate, for now and for future years. We checked with independent insurers and were astonished by the premiums they charge. We believe that our advantageous health insurance premium rate of \$45 per month per person is worth the compromises needed to ensure its long-term sustainability.

This is not a final decision, though. We truly hope that, thanks to vaccination, we will be able to reverse that position. For now, we are waiting for the Government of Canada to lift the global travel advisories to avoid non-essential travel and to see the benefits of vaccination through the population. Only then will we be able to revise our position.

The Committee discusses all issues by email and we do our best to respond to our members' requests as quickly as possible. We look forward to meeting physically again and to giving you good news about travel insurance.

We also made changes to the health coverage for 2021 to add a number of benefits. In doing so, we also removed two types of expenses that used to be reimbursed. Some members are happy with the changes, others are disappointed. Unfortunately, we cannot include all expenses without increasing the premiums. For example, if we added dental care and glasses, premiums would soar. That is why the Insurance Committee works with an actuary to find optimal balance between benefits and premium rates.

Please note that La Capitale's employees are still teleworking and do not have access to their offices. This means anything transiting through regular mail takes longer than usual to be processed. We therefore encourage our members to file their claims through the Client Centre for faster reimbursement.

Let me also remind you that La Capitale and SSQ Insurance have decided to combine operations. Although both insurers assure us this is for the best, possible inconveniences may arise during the merger process.

If I may finally say: better days will come.

On behalf of the Committee, I wish you all the best and may the pandemic soon be behind us.

Clermont Lavoie

For AREF's Insurance Committee