
COMPULSORY LONG-TERM DISABILITY INSURANCE

Back in November, we sent the unions the terms and conditions of long-term disability insurance coverage for tenured employees who did not enrol in 2001.

After we sent out the information, a number of unions contacted us to report errors in member registration for long-term disability coverage, because there were people who should have been automatically covered as of the date they acquired tenure. Some unions also told us that the same problem had occurred with untenured teachers who were given a fourth full-time contract and who should also have been automatically enrolled.

CFARR believes that errors may have occurred locally: some members may wrongly believe they are covered for long-term disability, although they are not paying premiums. Since these errors could have unfortunate consequences, we suggest that tenured members and those who have earned a fourth full-time contract should check their pay slip and then speak with their employer if they are in doubt. If you notice any irregularities, please report them to your union so it can follow up and notify us.

INSURANCE INFORMATION SESSIONS

As you may know, FNEEQ's Comité fédéral des assurances et des régimes de retraite (CFARR) can go to educational institutions to deliver insurance information sessions directly to members. The Association des retraitées et retraités de l'enseignement de la FNEEQ (AREF) also offers this service to unions and local pensioners' associations, where applicable. Contact your executive committee if you would like to arrange an information session.

REMINDER – RETIRING WHILE ON DISABILITY

Augustin Verstraelen, a former member of the Comité fédéral des assurances et des régimes de retraite (CFARR), is continuing to head up the work initiated in 2004 to assist people on disability who are eligible for retirement.

Our insurance policy states that individuals who are recognized as having a permanent disability can collect pension benefits while still receiving a portion of their disability benefits. On the one hand, this increases the pensioner's income and clarifies their situation once and for all. Furthermore, every early retirement taken this way releases a significant amount of money that until then had been kept on reserve by the Insurer. This benefits everyone covered by the disability insurance policy. Lastly, we should keep in mind that every retirement generally means a position is opened up that may have been blocked for a number of years.

This is a win-win service offered by FNEEQ on a case-by-case basis to those on disability and there is no program like it in other workplaces. If your union has individuals who have been recognized as having a permanent disability and are aged 55 or over, please contact your advisor to look into Augustin's services.

REMINDER – IMPORTANT INFORMATION FOR FUTURE RETIREES

Two important changes were made to the group insurance policy for FNEEQ pensioners on May 1, 2017:

- To be eligible for the insurance policy, a pensioner **must now be a member of the Association des retraitées et retraités de l'enseignement de la FNEEQ (AREF)**. The coverage includes health insurance (except for prescription drugs on the Régie de l'assurance maladie du Québec (RAMQ) list) and life insurance (see the *Coverage Summary* below);
- **Prescription drugs on the RAMQ list are not 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. Pensioners who live in another province must enrol in their province's plan, if applicable.

To make an informed decision, you are encouraged to review the following documents for future retirees:

- [Coverage Summary – in English](#)
- [Enrolment Form – in English](#)
- [Current Rates – in English](#)
- [AREF Membership Application](#)
- [AREF pamphlet](#)

IN CONCLUSION

If you are retiring and **wish to enrol in** Policy 1011, **you must do the following within 30 days after 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.

LUC VANDAL
For CFARR