

For members

Message from the FNEEQ Insurance and Pension Committee (CFARR)

New change-of-coverage rules effective January 1, 2026

Starting January 1, 2026, you will be able to increase your health or dental care coverage at any time. However, you will only be able to decrease your coverage once you have completed the minimum 36-month participation period or are within 30 days of one of the following life events: permanent employee status, marriage, divorce/separation, death of a spouse or child or birth/adoption of a first child.

As a result, the annual enrolment period in November will be abolished.

The table below summarizes the new rules for changes to health and dental care coverage options.

Change	Rule
Increasing health or dental care coverage	Anytime
Enrolling in dental care coverage	Anytime
Decreasing health or dental care coverage	After at least 36 months of participation at the current level or within 30 days of an eligible life event
Cancelling dental care coverage	After at least 36 months of participation

How to make a change of coverage

Complete the designated form and submit it to your group insurance administrator.

When do the changes take effect?

- All requests received by Beneva before December 31, 2025, will take effect on January 1, 2026.
- Starting January 1, 2026, changes will take effect on the date they are received by Beneva.

As usual, any changes requested within 30 days of a life event will take effect on the date of that event.

We hope this added flexibility better meets your needs. If you have any questions, consult the schedule of coverage or contact Beneva Customer Service.

FNEEQ Insurance and Pension Committee members