



2026 RENEWAL

People insured under the FNEEQ's policy 1008-1010 can now request changes to their health or dental insurance coverage, to take effect on January 1, 2026. For details, please see [Info Assurance No. 41](#), published on October 22, 2025. The [coverage summary](#) and the [2026 insurance premium calculator](#) are also available. Among the major changes that will take effect on January 1, we would like to highlight the fact that it will be possible to add or increase health and dental insurance coverage at any time, and it will also be possible to decrease one's coverage after being enrolled for a minimum of 36 months.

CONCRETE ACTION TO LIMIT THE INCREASE IN OUR PLAN'S COST

The FNEEQ, the CSN and Beneva have worked together over the past year to limit the increase in the cost of our group insurance plan.

The FNEEQ wrote to Health Minister Christian Dubé about the excessive fees that pharmacists charge private insurance plans. Click on [this link](#) to read the letter.

Meanwhile, Beneva complained to the federal Competition Bureau about the fact that certain specialty drugs are distributed exclusively by six independent pharmacies that belong to the Regroupement des pharmacies de médicaments de spécialité du Québec (RPMSQ). Read [Beneva's explanation of the problem](#).

Also, Beneva CEO Jean-François Chalifoux met with Québec Premier François Legault on October 20 to explain some of the insurance industry's concerns. The topics discussed included the steady rise in group insurance costs, which directly affects workers' purchasing power, and possible solutions.

UNDERSTANDING COORDINATION OF BENEFITS

Beneva has put up a [webpage](#) explaining how to proceed when you are covered by more than one group insurance plan.

REMINDERS

Pay less for your medications

The FNEEQ-CSN insurance and pensions committee (CFARR) would like to remind you to use generic drugs to save money. When a generic drug becomes available, it is up to you to request it from your pharmacist. If you notice that your medication is being reimbursed at a lower rate than usual, it may be because a new generic is now available. Your plan will cover only the cost of the least expensive generic, when one is available. Check the bill carefully when you pick up your medication at the pharmacy so that you can request the generic version as soon as it comes on the market.



Another way to reduce your bill is asking for your prescriptions to be renewed for three months. That way, your pharmacist should not charge you the monthly fee three times.

We also encourage you to use the drug coverage tool, which you will find in the "Group Insurance" section of Beneva's Client Centre, to compare drug prices at different pharmacies in your neighbourhood.

The article [Comparer le prix des médicaments: un sujet délicat](#) in the October issue of *Protégez-vous* magazine is worth reading.

Picard & Desjardins pharmacy is an excellent option

The September 2024 meeting of the unions enrolled in group insurance policy 1008-1010 (the RSA) heard a presentation on Picard & Desjardins, a Québec pharmacy that shares our union values. It offers online services that allow customers to purchase medications every three months, medical condition permitting. Its rates are competitive with those of the RAMQ, even for customers covered by a group insurance plan. (At conventional pharmacies, people with group insurance pay an average of 18% more for the same drug than people covered by RAMQ.) Plus, delivery is free everywhere in Québec.

For more information, visit the [Picard & Desjardins](#) website.

FNEEQ / Beneva partnership

Retirement coaching program

We would like to remind you that it is not too late to register for Beneva's retirement coaching program, designed specifically for FNEEQ members.

The program in a nutshell

- Three newsletters per year on specific topics (physical, psychological and financial health)
- Customized pre-retirement webinars. The next one will be on Thursday, November 27, 2025, from 7:00 to 9:30 p.m.
- Members can make an appointment at any time to consult a financial security advisor trained in the specifics of the FNEEQ's pension plan and group insurance plans
- Resource site with regularly updated content where members can also register for webinars or contact an advisor

More information: <https://lp.beneva.ca/my-retirement-fneeq>

Note that members aged 45 or over who have registered on Beneva's Client Centre are automatically enrolled in the program.



Beneva also offers legal access insurance. See the [details](#).

As well, since last year, Beneva has been publishing its *Connecting the Dots* report on health trends and insights—and their implications for group insurance. Read the [2025 edition](#).

See also Beneva's [2025 Bulletin on Quebec Social Legislation](#).

Remedial teachers who are not ADOQ members

Our group insurance contract provides that treatment or consultation fees paid to remedial teachers are reimbursed only under certain conditions. Among other things, the teacher must be a member of the professional association recognized by the insurer, i.e. the Association des orthopédagogues du Québec (ADOQ). However, it has been brought to the attention of the RSA that in some parts of Québec it is very difficult, if not impossible, to find an available remedial teacher who is an ADOQ member.

At its September 2023 meeting, CFARR informed the members that it had agreed, with the insurer's consent, to treat claims for payments made to non-ADOQ remedial teachers as special cases, given the exceptional circumstances.

Insured members can submit a claim for reimbursement to CFARR through their union and it will be processed on a case-by-case basis. The following information must be provided:

- confirmation of the service provider's training (most commonly a diploma in special education or at least a teaching diploma)
- the reasons for choosing this person (no ADOQ member available, geographic proximity, waiting time, etc.)
- receipts for expenses incurred
- information about the insured for purposes of reimbursement (last name, first name, date of birth, Beneva ID number)

LUC VANDAL
For CFARR

