

INFORMATION CAPSULE

Did you know that...

RETIREMENT - ASSUREQ Group Insurance Plan

Anyone who is a member of a union affiliated to the CSQ at the time of retirement and who becomes a member of the Association des retraitées et retraités de l'éducation et des autres services publics du Québec (AREQ-CSQ), can choose to partake of ASSUREQ group insurance coverage.

ASSUREQ is a **supplementary** private group insurance plan. In order to be covered by a prescription drug insurance plan, as required by the Act respecting prescription drug insurance in Québec, the AREQ and ASSUREQ member must also register with the public prescription drug insurance plan of the RAMQ, unless the member is eligible for another private insurance plan covering basic drug benefits.

Membership in ASSUREQ is optional.

The date of eligibility for ASSUREQ is the day after the date of termination of employment. The eligible person must complete an application for membership for themselves and their dependents, if applicable, within 90 days of the date of their eligibility.

Health Insurance (Plan A)

Eligible people may choose to participate in one of the following plans:

- Health
- Health Plus

To learn about the differences between the two plans, take a look at the pamphlet "Your Group Insurance Plan at a Glance" on the AREQ website: <http://areq.lacsq.org/services/assurance-collective-assureq/>

Life Insurance (Plan B)

Life insurance is only accessible if the person is participating in health insurance (Plan A) or is exempt.

Exemption: a person may refuse to participate in or terminate their participation in health insurance (Plan A), as long as they can prove they are insured under a group insurance plan that provides similar coverage.

The Disabled Person

A disabled person who is receiving SSQ disability benefits becomes eligible when their premium exonerations expire, provided they no longer qualify for the employee health insurance plan and become a member of the AREQ (CSQ) and ASSUREQ.

Premiums

To learn about premiums and available coverage, take a look at the pamphlet “Your Group Insurance Plan at a Glance” on the AREQ website: <http://areq.lacsq.org/services/assurance-collective-assureq/>

If are thinking about retiring, consult your Union.

THE INFORMATION IN THIS CAPSULE IS TAKEN FROM THE AREQ WEBSITE.