

Group insurance plan for retired management personnel of the Quebec public and parapublic sectors

Contract Y9999-R

New rates and contract changes effective January 1, 2026

Significant changes have been made to the Accident and Health Insurance's Basic and Expanded Plans. In addition to these changes, we would like to highlight **the addition of a new Intermediate Plan** that will offer you greater flexibility.

These changes, implemented by the Advisory Committee for Retirees (ACR), are intended to better meet the needs expressed by members during last summer's consultation while ensuring the plan's sustainability for years to come.

Details can be found in the attached document, **At a Glance**.

Our records indicate that you currently have the Basic Plan.

As an exception, you have the option of increasing your coverage to the Intermediate Plan.

To do so, you must complete and submit the change form – special campaign to Beneva **before March 31, 2026**.

After this date, the usual contractual rules will apply. Among other things, the contract stipulates that it will no longer be possible to increase your Accident and Health Insurance coverage, except once, within 30 days of your 65th birthday, with no limit on the level of increase. Decrease in coverage changes are allowed at any time.

If you wish to maintain the Basic Plan, you do not need to do anything.

How to request a change

To increase your coverage to the Intermediate Plan, you must complete the attached **change form – special campaign** and send it to Beneva **by March 31, 2026**.

The plan change will take effect **on the first day of the month following Beneva's receipt of your request**.

If you have any questions, please contact our customer service at 1 888 651-8181.

We also invite you to visit the ACR website <https://ccr-quebec.com/site1/home> for additional information about the plan.

Thank you for your attention.
Beneva