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 Expanded Plan.
As of January 1, 2026, you will be able to make a request to decrease your coverage for the Intermediate Plan **at any time**. However, please note that although your plan allows you to decrease your Accident and Health Insurance coverage at any time (e.g., from the Expanded Plan to the Intermediate or Basic Plan), the contractual rules do not allow you to increase your coverage, except once within 30 days of your 65th birthday, with no limit on the level of increase.
If you wish to maintain the Expanded Plan, you do not need to do anything.

How to request a change

To decrease your coverage to the Intermediate Plan, you can complete the attached **simplified change form** and send it to Beneva. The *Application or Request for change form* is also available at any time on the Client Centre.

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