

EXCERPTS FROM THE AUTUMN 2025

QUOI DE NEUF

DOSSIER

LOGEMENT : L'URGENCE D'UN VIRAGE SOCIAL

SERVICES AUX MEMBRES
LA REPRÉSENTATION
S'AJOUTE AUX CONSULTATIONS
JURIDIQUES

SOCIOPOLITIQUE
L'ÂGISME DANS LA CULTURE
POPULAIRE : DÉCONSTRUIRE
LES STÉRÉOTYPES
UN PROJET À LA FOIS

areq.lacsq.org • AUTOMNE 2025

AREQ
Le mouvement des personnes
retraitées CSQ

SUMMARY

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Your English excerpts of *Quoi de neuf* available by regular mail or email?

As a member of AREQ, you receive an issue of *Quoi de neuf* magazine quarterly by regular mail. Afterwards, you also receive by regular mail an English translation of selected articles of each issue (English excerpts from QdN).

In order to better suit your needs, it is now possible to get the English excerpts from *Quoi de Neuf* **by email**. Should this option be more convenient for you, simply advise AREQ by writing to quoideneuf@areq.lacsq.org providing your email address and your name. If you wish to continue to get it by regular mail, **there is no action to take**.

Please note that you will continue to get the French version of the issues by regular mail.



SOME IMPORTANT EVENTS IN 2025-2026

AREQ is increasingly called upon by media to speak out on issues involving seniors. We've gained importance and credibility through our strong communications plan. Moreover, our five-year development and recruitment plan has already enabled AREQ to become better known in CSQ circles. We have been received in a positive way that holds promise for our future. In 2026, our association, founded in 1961, will reach the venerable age of 65, making AREQ a "senior" that is still going strong. What a privilege it is for me to begin my third year as president of this major association which, like its members, is certainly aging well!

The year 2025-2026, the final one of this three-year period, will end with the congress in June 2026, during which a new Executive Board will be elected. The excitement is already building.

The 2026 congress will take place in two parts. Day one, just before the congress, will see AREQ's by-laws and regulations updated. Then, the 50th AREQ congress will get underway, during which the orientations that will govern the 2026-2029 three-year plan will be adopted.

At the national level, the working group on content and the congress organizing committee are already hard at work. As for you members, you designated your sector's provisional delegation at your annual general meeting last spring. Between now and the end of November, all the delegates will meet with the Executive Board to launch discussions. Reflection will continue in your communities to target and prioritize current issues in order to establish the draft orientations to be submitted for adoption at the congress. We are counting on your participation so that the final decisions will reflect your expectations.

In the meantime, we are still pursuing the ambitious action plan based on the orientations adopted at the 2023 congress. We're on the front line in a number of key areas where government results fall far short of our expectations: financial security in the face of rising costs of living, healthcare accessibility, home care, decent and affordable living conditions, to name just a few. Now we ask, what are the priorities we need to implement in order for Québec to become a better place for people to age well, while remaining as independent as possible for as long as possible? Let's all take advantage of the approaching provincial elections in the fall of 2026 to make our voices heard. Wishing a happy 2025-2026 to all!

► **MICHELINE GERMAIN** | AREQ President

ON THE ROAD TO AREQ'S 50th CONGRESS

► **DOMINIC PROVOST**
AREQ General Manager

In less than a year's time, some 450 delegates will be taking part in AREQ's 50th congress. Preceded by a number of milestones, this major event will provide the opportunity to adopt the Association's orientations, hold conferences and elect the new Executive Council (EC).

As you read this article, our national elected representatives are touring Québec to prepare for the congress, with an aim that is both simple and ambitious: to really listen to our members so that, at the congress, we will be able to pinpoint the issues that are a priority for the future of our association.

The orientations

Among the topics under consultation are AREQ's orientations, which of course represent the key priorities guiding our action and enabling us to carry out our mission. Until now, they were drawn up by the national office and then submitted for consultation during the Executive Board's tour, revised and finally adopted at the congress. This time around, however, we've taken a slightly different approach. We are starting with a blank slate.

During this year's tour, participants themselves will be invited to brainstorm and propose orientations based on their experience in the field. Only in December will the draft orientations be drawn up. The aim is to ensure that AREQ is truly in touch with the concerns of its members.

New practices

To go one step further, the Executive Board's tour will provide an opportunity to discuss new ways of doing things at AREQ. For this exercise, brainstorming will cover five themes: welcome strategies, types of activities to prioritize in the different sectors, how to conduct meetings, forms of involvement and communications.

The solutions that emerge from these discussions will be taken to the national council and the congress, with a view to being integrated into our next three-year plan.

By-laws and regulations

The 50th congress will be preceded the day before by an extraordinary general meeting, the 49th. The meeting will focus on the by-laws and regulations, to ensure that we deal satisfactorily with any modifications envisaged: term limits, membership fees (minimum and maximum) and electronic voting, among other things.

Sectors and regions will have until December 31, 2025 to submit their proposals regarding the above topics to the AREQ office.

A NEW CHAPTER FOR NOVUM: LEGAL REPRESENTATION ADDED TO YOUR SERVICES

► **DOMINIC PROVOST**
AREQ General Manager

Good news for AREQ members: the legal services offered in partnership with Novum have not only been renewed, but enhanced for the next two years! In addition to consultations on a wide range of subjects, our members will now benefit from representation in the event of litigation related to rental leases and identity theft or fraud.

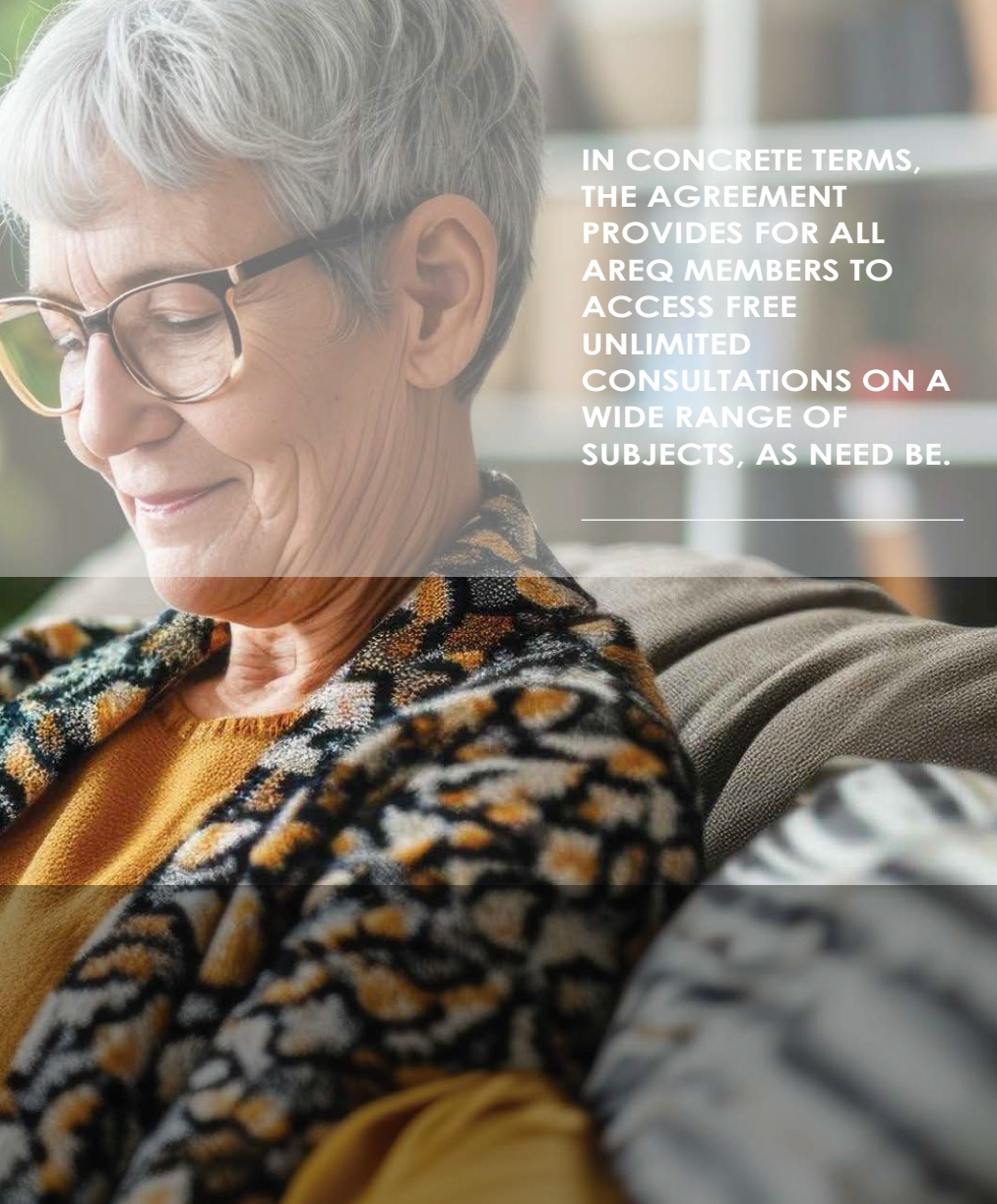
The partnership agreement with Novum, which has benefited several hundred AREQ members over the past five years, has just been renewed until July 2027. This agreement enables our members to benefit from an accessible, professional and personalized service.

In concrete terms, the agreement provides for all AREQ members to access free unlimited consultations on a wide range of subjects, as need be. Consultations cover all personal legal issues¹ such as family law (separation, divorce, child custody, etc.) and civil law (succession, legal warranties, car and home sales contracts, banking contracts, bankruptcy, residential leases, etc.).

Consultations include researching case law, analyzing documents, formulating verbal legal opinions and explaining the impact of legal action.

Representation in court for residential leases

Since July 2025, a representation component has been added to our members' legal services. You now have access to representation services in the event of a dispute related to a residential housing lease. The rental lease may, for example, be for an apartment or a private seniors' residence.



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Fraud and identity theft

In recent years, there has unfortunately been an increase in extortion attempts. Just think of telephone scams, Internet phishing, romantic scams, scams involving grandchildren in urgent need of money, investment fraud. Unfortunately, fraudsters are becoming increasingly creative, persuasive and clever!

In this context, AREQ members also have access to a representation service whereby Novum will act on your behalf as your lawyer and legal representative to recover sums of money lost as a result of fraud or identity theft.

Meeting our members' needs

Note that this agreement was reached following the work of a task force formed in 2019, bringing together elected officials and members of the AREQ team. The aim of the task force was to assess the scope and quality of services already offered to our members, and to develop new ones.

The task force based its reflections on surveys and focus groups with AREQ members, who expressed the need for access to legal information and to legal consultation and representation services.

The following services are included²:

- Drafting of formal notices;
- Negotiation with opposing party(ies) or their lawyers;
- Drafting and filing of proceedings with the Tribunal administratif du logement (TAL) or the Small Claims Division of the Court of Québec, where applicable;

- Readiness and representation of the member at hearings (book of authorities, preparation with a lawyer from the firm).

AREQ's goal is to support its members faced with excessive rent increases in private seniors' residences (RPAs), and to ensure that their rights as tenants are fully recognized.



Full details of this service to AREQ members are available at areq.lacsq.org/services-aux-membres/novum.

¹ Criminal law is excluded.

²The costs of filing proceedings, bailiffs' fees, expert appraisals and motions or costs to which members may be condemned by the Court are to be borne by the member.

RAMQ’S NEW PUBLIC PRESCRIPTION DRUG PLAN RATES AS OF JULY 1, 2025

► **JOHANNE FREIRE** | Social Security Advisor

RAMQ has adjusted public prescription drug plan rates for the period from July 1, 2025 to June 30, 2026. Here's what you need to know:

What increases?

- **Maximum annual premium:** goes from \$744 to \$766, an increase of \$22. It is calculated based on your net family income and deducted from your income tax return, whether or not you use prescription drugs.
- **Maximum monthly contribution at the pharmacy:** increases from \$99.65 to \$102.64. This is the maximum amount you pay every month for your prescription drugs and, where applicable, for certain medical supplies.

What decreases?

- **Coinsurance:** goes from 32% to 30%. This is the portion of prescription drug costs you pay after the deductible. RAMQ now reimburses 70% of the cost of prescription drugs (rather than 68%).

What does not change?

- **Monthly deductible:** remains at \$22. This fixed amount is charged on the first purchase of the month at the pharmacy.

SUMMARY OF RATES BEFORE AND AFTER JULY 1, 2025

Your financial contribution	Before July 1, 2025	As of July 1, 2025
Monthly deductible	\$22	\$22
Coinsurance	32%	30%
Maximum monthly contribution	\$99.65	\$102.64*
Annual premium	\$0 to \$744	\$0 to \$766

* For those 65 and over receiving 93% or less of the maximum GIS: \$57.29 per month.

Drugs covered by RAMQ

The public plan covers more than 8,000 drugs listed in the regularly updated *Drug Formulary*. It includes regular and exceptional drugs, as well as certain medical supplies.

To check if a drug is on the list of covered medications, use the "Find out whether a drug is covered" tool on the RAMQ website.

Drugs covered by ASSUREQ

The ASSUREQ plan, offered exclusively to AREQ members, covers eligible drugs that are not covered by RAMQ.

To check whether your drug is eligible and covered by ASSUREQ (Beneva), use the search engine for drugs covered by your insurance plan in your Beneva Customer Centre.

AREQ (CSQ)
320, rue Saint-Joseph Est, bureau 100
Québec (Québec) G1K 9E7

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