

EXCERPTS FROM THE WINTER 2026

QUOI DE NEUF

DOSSIER

**REGARD SUR LA
GRAND-PARENTALITÉ
AU QUÉBEC : ENTRE
DIVERSITÉ ET INÉGALITÉS**



ASSURANCES

**ASSUREQ : CAMPAGNE SPÉCIALE
D'ADHÉSION ET BONIFICATION
DE VOS PROTECTIONS POUR 2026**

ACTION SOCIOPOLITIQUE

**HUIT CINÉASTES POUR
BRISER LES CLICHÉS
SUR LE VIEILLISSEMENT**

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AREQ
Le mouvement des personnes
retraitées CSQ



GROWING TOGETHER, FROM ONE GENERATION TO THE NEXT

The grandparenting theme of this edition of *What's New* stirs up some powerful emotions in me. Many of our AREQ members have had the privilege of welcoming grandchildren. What a rich relationship, different from the one we shared with our children, that our precious little ones have given us!

Two AREQ committees, one for men and the other for women, examined the special relationship between grandparents and grandchildren, and share the main findings of their work in this issue. Please take a look at their conclusions, which I hope will spark your interest.

December is already upon us, with the year drawing to a close and the Congress just around the corner. At your annual general meeting last spring, you elected the provisional delegation that will represent your sector at our association's most important decision-making gathering. While the Congress is an event with an enjoyable social aspect, it is also, first and foremost, a pivotal moment when a range of decisions are adopted, that will lead to the guidelines that will govern us for the next three years. That explains why preparing for the Congress is so important.

That is, in fact, the very purpose of the Executive Board's regional tour: to identify, with those delegated in each region, the priorities that should guide AREQ's next major orientations. You will be asked to reflect and expand upon the priorities in your regions, with the view of having them become concrete proposals to be submitted at the Congress. It's up to you to influence the orientations that will steer our future actions.

Significant challenges remain. Population aging is a reality that can be felt right within our own ranks, particularly in terms of membership composition, with serious age gaps. The expectations and needs of new members are not the same as those of members over age 80. It's not always a matter of age, we may think, but the fact remains that there are some serious coexistence issues. How can we continue to offer older members an AREQ that reflects their personality and in which they enjoy meeting, while at the same time catering to the interests of new members? In my opinion, these challenges present a wonderful opportunity to reinvent our association, relying on the richness of our differences and building together an inclusive, dynamic and forward-looking AREQ.

In closing, I would like to remind you that in addition to adopting AREQ's 2026-2029 orientations, it is the responsibility of the Congress to fill the five positions on the Executive Committee (EC). EC members are elected for a three-year term, which ends at the following convention. A member may run for a second term, but, since the position becomes vacant, there may be other candidates running for election. It is our members who must then choose the person to whom they wish to entrust these roles.

Together, we will continue to help AREQ grow and expand its influence.

► MICHELINE GERMAIN | AREQ President

ASSUREQ HEALTH INSURANCE PLAN RENEWAL: ENHANCED COVERAGE IN 2026

► JOHANNE FREIRE | Social Security Advisor



THIS YEAR'S ASSUREQ GROUP HEALTH INSURANCE PLAN RENEWAL INCLUDES:

- lower life insurance premiums;
- a slight adjustment in health insurance premiums;
- enhancements to the Health and Health Plus insurance plans;
- premium holidays.

In the fall of 2025, discussions were held with the insurer to establish the terms for renewing the ASSUREQ health insurance plan for the period from January 1 to December 31, 2026. Following the discussions, the terms laid out below were approved by the Board of Directors of AREQ and CSQ, co-policyholders of the ASSUREQ contract.

Health insurance plan

When calculating the premium, actuaries take into account various factors such as the group's experience, inflation, the economic context and administration costs. Analysis of the situation shows that the pricing adjustments made to the plan last year were justified, since only a slight premium adjustment was needed for 2026.

Enhancements to the health insurance plan

New enhancements were added to the Health and Health Plus plans:

BENEFITS	IN 2025	AS OF JANUARY 1, 2026
Hearing aids	Max. \$750 / 48 months	Max. \$1,500 / 48 months
Transportation and accommodation for consultation with a medical specialist in Québec	Max. \$1,000 / year	Max. \$2,500 / year
Eye examination (Health Plus only)	Not covered	80% reimbursement / 24 months

For more details on the reimbursement terms of these benefits, please refer to the 2026 ASSUREQ *At a Glance* brochure.



Premium holiday

Normally, these enhancements would result in a rate increase. However, by applying a monthly premium holiday of \$8.31 per member, the increase is fully absorbed, enabling the enhancements to be offered at no additional cost to our insured members.

Following analysis of the plan and negotiations with the insurer, the adjustment to the health insurance premium varies between -\$0.61 and +\$3.97, depending on coverage.

Life insurance plan

Analysis of the life insurance plan suggested that there would be a significant increase in premiums. However, by applying a monthly premium holiday of \$14.46 per member on the first \$5,000 of the benefit,

not only was the rate increase avoided, but rates are now lower than last year. The reductions in premiums range from \$0.42 to \$6.12, depending on coverage.

HEALTH INSURANCE PLAN		
Status of coverage	2025	2026
HEALTH		
Individual	\$29.68	\$29.07
Single-parent	\$36.24	\$35.94
Family	\$58.81	\$59.58
HEALTH PLUS		
Individual	\$57.18	\$58.33
Single-parent	\$68.78	\$70.56
Family	\$108.77	\$112.74

Note: The 9% provincial tax must be added to these premium rates.

LIFE INSURANCE PLAN		
Status of coverage	2025	2026
OPTION 1		
Individual	\$20.58	\$14.46
Family	\$33.51	\$28.41
OPTION 2		
Individual	\$47.16	\$43.38
Family	\$60.09	\$57.33
OPTION 3		
Individual	\$73.74	\$72.30
Family	\$86.67	\$86.25

Note: The 9% provincial tax must be added to these premium rates.

If you have any questions, please contact Beneva directly at 1-888-833-6962.

This document is provided for information purposes only. In the event of any discrepancy between the content of these pages and the provisions of the group insurance contract, the contract shall prevail.

A UNIQUE OPPORTUNITY TO JOIN AREQ AND ASSUREQ HEALTH INSURANCE!

► **JOHANNE FREIRE**
Social Security Advisor

Do you know anyone who is jealous of your group insurance plan, its exclusive benefits and the unbeatable rates? Now's the perfect time to tell them about AREQ's new enrolment campaign and the possibility of joining the ASSUREQ Health or Health Plus insurance plan.



Who can join?

Any pensioners who were once members of a union affiliated with the Centrale des syndicats du Québec (CSQ) during their career are eligible.

This includes people who worked in teaching, school support, health care, the community or early childhood.

A unique, time-limited opportunity

As part of its special membership campaign, running from **January 1 to May 31, 2026**, AREQ is offering an exceptional opportunity for non-members to join the Association and gain access to its Health Plus insurance plan.

This unique offer enables those who were unable to join AREQ at the time of their retirement to do so now, and take full advantage of all the benefits reserved for members, including the ASSUREQ plan, offered in two formulas: Health and Health Plus.

5 good reasons to join ASSUREQ's health insurance plan

- 1 No age-related premium increases.** Unlike most other insurance plans, your premiums don't vary with your age. The premium is the same for everyone.
- 2 Coverage for life.** You're covered for as long as you want.
- 3 Comprehensive, long-term travel insurance.** Coverage for up to 6 consecutive months, regardless of age.
- 4 Continuous spousal coverage.** In the event of death, coverage continues for the spouse (if family coverage was in effect).
- 5 Easy enrolment without proof of health.** No medical declaration is required.

Below you will find an overview of the premiums of the ASSUREQ health insurance plan compared to a competing insurance plan offered to public-sector pensioners, as shown in the tables on the following page.

COMPARISON OF MONTHLY PREMIUMS IN 2026

ASSUREQ HEALTH INSURANCE (AREQ)

HEALTH INSURANCE PLAN			
Health Insurance Plan	COVERAGE STATUS		
	Individual	Single-parent	Family
Health	\$29.07	\$35.94	\$59.58
Health Plus	\$58.33	\$70.56	\$112.74

HEALTH INSURANCE FROM ANOTHER PENSION ASSOCIATION

		COVERAGE STATUS		
AGE		Individual	Single-parent	Family
Minimum	Under age 60	\$30.46	\$45.44	\$64.50
	Age 60 to 64	\$39.62	\$58.58	\$78.90
	Age 65 and over	\$51.03	\$74.88	\$98.84
Median	Under age 60	\$55.56	\$83.31	\$121.78
	Age 60 to 64	\$72.33	\$107.43	\$147.49
	Age 65 and over	\$95.28	\$141.42	\$186.29
Optimum	Under age 60	\$72.67	\$108.92	\$159.29
	Age 60 to 64	\$94.61	\$140.52	\$192.93
	Age 65 and over	\$125.69	\$187.06	\$246.63

Find out more

For information on the membership campaign, tell your eligible friends and acquaintances to contact AREQ at

1 800 663-2408.

Details of the membership campaign and ASSUREQ health insurance are available on the AREQ website at www.areq.lacsq.org.

We're counting on you to tell your friends and family about this great opportunity!

DISCOVER AREQ... AND ENJOY!

Every time someone you refer to us becomes a regular member, you'll receive a \$25 gift card to Ben & Florentine.

And there's no limit: the more people you refer, the more meals out you can enjoy!

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