

2. Beneficiary

Participants may designate one or more beneficiaries or change existing beneficiary designations by means of a written statement filed at the head office of the Insurer. The Insurer is not liable for the validity of any change of beneficiary, subject to any applicable legislation.

The rights of any beneficiary who dies before the participant revert to the participant. If at the time of the participant's death the participant has not designated a beneficiary in writing, the amount of insurance becomes part of the participant's estate.

3. Claims procedure

The beneficiary must contact the Insurer to obtain all required claim forms and submit a claim for the insured amount.

Monthly premiums as of January 1, 2026

Life and Accidental Death Insurance	Monthly rates
Option 1	\$12.42
Option 2	\$24.83
Option 3	\$37.25
Dependents' Life Insurance	\$10.98

9% sales tax must be added to these premium rates.

Any questions?

Access your Client Centre at any time. It is a great resource for coverage and claims information.

Beneva Customer Service

For opening hours, please visit beneva.ca

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Fédération autonome de l'enseignement (FAE)

Retiree's Life Insurance

Contract 009995

Effective January 1, 2026

This document summarizes the coverage offered to retirees insured under the Fédération autonome de l'enseignement (FAE) group insurance plan.

It was designed to make it easier for you to make your coverage selections on enrolment.

Coverage offered at retirement

All participants who retire are eligible for the group life and health insurance plans for retirees as of their effective retirement date provided that they are members of the *Association de personnes retraitées de la FAE* (APRFAE). To maintain their eligibility for insurance, they must remain APRFAE members.

All applications must be submitted before expiry of a 90-day period following the retirement date.

Participant's life and accidental death insurance plan

Option 1: Participant is eligible if he or she was not covered by the life insurance plan as an employee.

Options 2 and 3: Participant is eligible if he or she held an equivalent or greater amount of insurance in the life insurance plan for employees prior to retirement.

	Age at the time of death		
	Under age 60	60 – 64	Age 65 and over
Option 1	\$20,000	\$15,000	\$10,000
Option 2	\$40,000	\$30,000	\$20,000
Option 3	\$60,000	\$45,000	\$30,000

Dependents' life insurance plan

This coverage is available only if it was held prior to retirement.

Spouse: \$5,000

Dependent child (from birth): \$5,000

In the case of Single-Parent coverage status, the insured amount payable for a dependent child is increased by an amount of \$5,000 divided by the number of dependent children in the family.

General information

1. Definitions

“Retiree”: A person who retired while considered an employee under this contract or a previous contract.

“Dependent”: The spouse or dependent child of a participant as defined below.

Spouse: The man or the woman who, on the date of the event giving entitlement to benefits:

- i) is married or civilly united to the participant; or,
- ii) has been cohabiting in a conjugal relationship with the participant for at least one year, or for less than one year if he or she is the father or mother of a child of the participant; or
- iii) is cohabiting in a conjugal relationship with the participant and had previously cohabited with the participant for an entire period of at least one year.

Note that the status of spouse is forfeited by the occurrence of any of the following events:

- In the case of a marriage, a judgment of divorce between the participant and the spouse.
- In the case of a common-law union, de facto separation for at least 90 days.
- In the case of a civil union, dissolution of the union by a notarized act or court decision.

If the participant has a spouse meeting the definition in i) and another spouse meeting the definition in ii) or iii), the Insurer recognizes as the spouse the person designated by the participant as his or her spouse by written notice to the Insurer.

The spouse must remain the same person for all the benefits under the contract.

Dependent child: The expression “dependent child” designates any of the following individuals:

- i) A person under age 18 for whom the participant or spouse exercises parental authority.
- ii) A person age 25 or under, who has no spouse and is attending a recognized educational institution as a duly registered full-time student, and for whom the participant or spouse would exercise parental authority if a minor.

Furthermore, a dependent child on sabbatical leave from school may maintain the status of dependent child, provided the participant meets the following requirements:

- A request must be submitted in writing and approved by the Insurer before the start of the leave.
- The request must indicate the start date of the sabbatical leave.

Sabbatical leave is only approved once per lifetime for each dependent child.

The sabbatical leave may not exceed 12 months, subject to eligibility for Régie de l'assurance maladie du Québec coverage, and must end at the beginning of a school year or semester (September or January).

- iii) A person who has reached the age of majority, who has no spouse and is living at the participant's home, for whom the participant or spouse would exercise parental authority if a minor, and who is afflicted with a total disability or functional impairment, as defined in applicable legislation, that occurred while the person met any of the conditions indicated above, and has remained totally and continuously disabled since that date.

The concept of parental authority for a person other than a child of the participant or the participant's spouse must be confirmed by a court judgment or by a valid will of the father or mother or by a statement made by them to such effect transmitted to the public curator.