

The insurer's data, research, considerations and responses obtained from the various stakeholders led ACR retiree representatives to abandon this initiative. The following reasons are included in the resolution approved unanimously by ACR members.

- The lack of similar groups of insureds makes it hard to develop rates that are fair to all insureds.
- The new rates would lead to a substantial accelerated increase for smokers.

- Costs to update the files would be charged to the group.
- The ACR members' desire to avoid over-multiplication and segmentation of the groups.
- Keeping rates stable for insureds.
- Presumed negative impact, disappointment and considerable concerns felt by a portion of the insureds.

GILLES MICHAUD
ACR member

SSQ AGM AND DELEGATES' CONFERENCE

On April 18 and 19, five ACR delegates attended the SSQ Mutual Management Corporation's 2008 Annual General Meeting on behalf of over 16,000 members. As in previous years, the AGM was preceded by a conference enabling delegates to familiarize themselves with the different aspects of insurance management.

After welcoming everyone, Chairman of the Board Pierre Genest briefly explained the difference between mutualism and cooperation. He then described some of the milestones in SSQ's history in becoming what it is today, a mutual company that manages services such as group insurance, investment and retirement, general insurance and real estate.

After rearticulating its mission and values, Chief Executive Officer Richard Bell explained how SSQ drew up a strategic plan with objectives to meet by 2012 in each of its business lines. These objectives include sustained growth, profitability, client diversification of all areas. Mr. Bell concluded by saying that SSQ remained an employer of choice. SSQ Financial Group is one of Canada's leading insurance companies with over one million clients, 1,300 employees, \$4 billion in assets under management and an annual volume of \$1.7 billion in premiums.

The conference ended with a presentation promoting physical exercise and healthy eating by health and wellness advisor Brigitte Marcoux.

GILLES DUFOUR
ACR member

ACR REPRESENTATIVES IN TRAINING

On March 26, 2008, members of the Advisory Committee for Retirees (ACR) had the opportunity to get together for a day of training in collaboration with the Secrétariat du Conseil du trésor (provincial treasury board), members of the Comité paritaire intersectoriel and SSQ Financial Group. The objective was to gain an up-to-date, mutual understanding of insurance.

SSQ's Nathalie Péloquin began with an introduction to group insurance looking at the business line's vision and key insurance plans in force. SSQ's François Boisjoli followed with a summary of public

plans as they relate to group insurance, and Stéphane Gamache of the SCT explained the content of the various financial reports used by the ACR. Finally, Jacques Hébert of Groupe-conseil Aon gave a presentation on financial agreements and one on calls for tender. The five presentations given that day shed some light on a number of important topics and gave ACR members a clearer grasp of the issues to better address future decisions.

PIERRE GADOURY
ACR member

ACR MEMBERS

EDUCATION

- Gilles Bourget
- Denis Langlois

CPI CO-PRESIDENT

- Richard Léonard
- Nadyne Daigle

PUBLIC SERVICE

- Gilles Michaud
- Gilles Dufour

ACTUARY

- François Blanchard

HEALTH AND SOCIAL SERVICES

- Denise Champagne
- Mathieu Vaillancourt
- Pierre Gadoury
- Robert Fortier

NEXT ISSUE
December 2008

DV4117A (2008-07)

Newsletter

ADVISORY COMMITTEE FOR RETIREES (ACR)

Third year • No. 6 • July 2008

Published for:

**"Members of the Group Insurance Plan
for Retired Management Personnel
of the Quebec Public and Parapublic Sectors"**



**The Summer Holidays
Are Here !**

**Your Advisory
Committee for Retiree
Representatives**

CONTACT THE ACR
1 888 777-5546

www.ccr-quebec.com
info@ccr-quebec.com

EDITOR:
Pierre Gadoury

AFTER SIX YEARS, WHY POLL RATHER THAN CONSULT?

After six years, your ACR representatives wanted to conduct a written consultation in May 2008 with all members of the Group Insurance Plan for Retired Management Personnel of the Quebec Public and Parapublic Sectors. We began by looking at the questions to be asked on the questionnaire and evaluated the cost.

Initially we wanted to suggest changes to the deductible and co-insurance for Expanded Plan members over age 65, introduce a third group plan, add two new benefits, and increase eligible expenses for several health professionals.

Further to consultations with the insurer and the policyholder (Secrétariat du Conseil du trésor), the initiative could not be pursued due to legal objections, confirmed by our own advisors. In addition, the cost for the consultation was \$50,000, whereas a survey by a specialized firm enabled the same objectives to be reached at one quarter of the cost. Persons who were consulted and specialists in the field confirmed that a random sample survey was more credible and reliable than a general consultation, provided there were 750 respondents to maintain a reliability rate of approximately 3%. Léger Marketing was the firm selected to conduct the survey.

GILLES BOURGET
ACR President

QUESTIONS SELECTED BY THE ACR

By opting for the survey, the ACR wanted to reflect concerns raised on a regular basis by insureds, while aiming to better meet their expectations as well as evaluate their degree of satisfaction with the insurer and the bi-annual newsletter. The ACR selected four components:

- The first component addressed the degree of satisfaction insureds had with the insurer's services, in objective terms.
- The second component addressed appreciation for the bi-annual newsletter.
- The purpose of the third component was to ensure that retired managers will be in agreement with the creation of a coordinator position, including operating costs, subject to approval by the policyholder (Secrétariat du Conseil du trésor).
- The fourth component was intended to reflect the repeated requests over recent years for the addition of homeopathic products, an increase in eligible expenses for treatment by professionals, and the addition of a benefit for foot care nurses.

It was also very important for the committee that insureds who took part in the survey were informed of the costs involved in the addition of each of these benefits.

DENISE CHAMPAGNE
ACR member

SURVEY 2008

In May 2008, at the request of the ACR some 750 members of group life and health insurance plans took part in a survey conducted by Léger Marketing. We would like to share some of the survey's key components and comments made by the overseeing committee.

Having collected information from four groups of respondents, the firm compiled statistics and presented them along with comments. The first questionnaire addressed participants of the "Basic" plan, the second addressed contributing participants of the life insurance plan, a third was prepared for members with a temporary exemption and, finally, the fourth group was made up of Expanded Plan participants. Below is a summary of the results obtained for each question and relevant comments.

- **Question 1 – Satisfaction with insurer's services**
For reliability of information, quality of customer service, and wait times for reimbursements and documentation, respondents said they were **87%** satisfied. Degree of satisfaction with telephone access was 77%.
- **Question 2 – Satisfaction with bi-annual newsletter**
The newsletter was deemed satisfactory by **71%** of respondents and 23% were unable to say. The positive outcome of this question was that it demonstrated the need for a newsletter and encouraged the representatives to continue in this vein.
- **Question 3 – Agreement with an adjustment to cover ACR operating expenses**
With the implementation of services for plan members (Web site, hotline, e-mail, newsletter), and the development of new projects,

it became essential to create a new part-time coordinator position. The survey revealed that **54% of respondents support** the recommendation, which included a maximum increase of \$0.55 per month per member to cover these expenses. Your representatives thank you for the confidence you have placed in them and are committed to the new projects underway.

- **Question 4 – Expanded Plan members' interest in certain changes being made to their insurance plan**
 - A. Interest in an increase in eligible expenses (from \$25 to \$35) to cover reimbursements for health professionals, excluding support professionals, with a corresponding increase in rates**
Note that a higher rate of respondents **are opposed**. Therefore, the ACR will not be changing the parameters for this benefit in 2009.
 - B. Would you agree to the same coverage as podiatrists for foot care nurses, with a monthly rate increase?**
No majority of respondents agreed or disagreed. The results we obtained do not enable us to change this benefit.
 - C. Would you agree to the addition of the "homeopathic products" benefit subject to eligible expenses being included with homeopathy, with a monthly rate increase?**
For this one, **75.5% of respondents disagreed**.

• Question 5 – Do you have an electronic address (e-mail)?

To this question, 71% of respondents said they had an electronic address. Among Expanded Plan members under age 65, 88% said they did. Eventually, the ACR would like to have access to these addresses to offer better service.

In conclusion, the survey committee would like to thank all those who agreed to take part in the 2008 survey by devoting a few minutes of their time to answer the pollsters' questions.

DENISE CHAMPAGNE
PIERRE GADOURY
GILLES BOURGET
ACR Members

A COORDINATOR FOR SERVICES TO RETIREES

It has been almost three years now since your ACR representatives for group insurance set up a Web site, an e-mail reply service, a hotline and a newsletter - all for the purpose of providing information to members and answering their questions. On a trial basis, Gilles Bourget has been the contact person since 2006. The Secrétariat du Conseil du trésor has agreed to create this position on an experimental basis for a year.

Given the popularity of these services and the growing number of members (12,000 in 2005 compared with 16,000 in 2008 and over 21,000 forecasted for 2011), your representatives, with the agreement of retirees polled last May, decided to create a part-time coordinator position. The function aims to make it easier to manage all the activities of the advisory committee for retirees, ensure continuous service to members, and look after communications, documentation needs and representation activities, under the direction of the ACR member retirees.

MATHIEU VAILLANCOURT
ACR member

WHEN TO TRAVEL AFTER AN ILLNESS?

In 2007 there were 1,780 claims in travel insurance with assistance or cancellation. This number represents \$2 million in benefits paid by SSQ.



When an insured, a spouse or any dependent wishes to travel following an illness, it is important to check the validity of the insurer's coverage with CanAssistance. Certain health problems require several months before receiving authorization to

travel to maintain coverage. This rule may also apply when a change is made to the medication taken.

The telephone to reach CanAssistance is **1 800 465-2928** for Canada and the United States and **514 286-8412** elsewhere in the world.

PIERRE GADOURY
ACR member

CHANGES TO ACR REPRESENTATIVES

Under ACR nomination regulations, members are elected for a two-year mandate. Thus, in February 2008, the mandates of the following people were renewed:

- Education
Gilles Bourget and recently joining the committee: **Denis Langlois**.
- Health and Social Services
Denise Champagne • Pierre Gadoury • Mathieu Vaillancourt and recently joining the committee: **Robert Fortier**.
- Public Service
Gilles Michaud • Gilles Dufour.

ACR Departures
– After five years of loyal service and availability, **Marcel Myre** has resigned. Areas of particular interest to him were exception drugs.
– Also retiring, after two years as education representative, is **Guy Boutin**. He was committee spokesperson at SSQ's annual meetings.

Our thanks to these two colleagues. We wish them many more successful endeavours.

PIERRE GADOURY
ACR member

RATES FOR SMOKERS AND NON-SMOKERS

In recent months, ACR members considered making a distinction between "smoker" and "non-smoker" categories in group insurance. This consideration was further to the concern of a certain number of active managers, close to retirement, and the impact of these rates and distinction.

Since these statuses are not defined in any of our insurer's (SSQ) group of retirees, the ACR had to use existing data for active members. The claims experience provided by the insurer indicates that 15% are smokers and 85% are non-smokers. The rate hypotheses submitted by SSQ generates a rate increase of \$7 for smokers and savings of barely \$1 for non-smokers provided that at least 10% are smokers.