

WHY DOES MY GROUP INSURANCE PLAN COST MORE THAN YOURS?

By **CAROLINE GAGNON**
ACR Coordinator

It's always tempting to compare ourselves to others... and many of us do just that. For example, a number of people have informed us that their group insurance plan is more or less expensive than their friend's, cousin's, brother's, etc. However, comparing the cost of our plan with another one is a difficult thing to do as rates are determined on the basis of several factors. For instance: Are the two plans identical? Are the same things covered? Do both plans have the same number of members? Is the average age of plan members the same in both cases? Is the group experience the same (i.e. the amount of premiums collected vs. the amount of benefits paid out)? All of these important factors come into play when calculating group insurance premium rates.

Other factors to keep in mind include basic accident and health insurance coverage, the list of eligible prescription drugs (RAMQ list, restrictive or broad-based), professional services (physiotherapists, dietitians, chiropractors, etc.) and other eligible health care services (nurses, ambulances, orthotic devices, etc.), travel insurance (assistance, cancellation), the insurer's reimbursement rate, the maximum eligible, the annual deductible, etc. All of these factors vary from plan to plan and end up affecting the rates.

In actual fact, it would be quite surprising to have two identical plans and two comparable insured groups, which means that comparing two different plans in any meaningful way is hard to do properly.

In conclusion, upon each renewal, ACR ensures that the insurer sets fair and equitable rates. Despite these efforts to set rates that are as fair as possible, there may be a surplus at the financial year-end. In that case, plan members are entitled to a refund in the form of a premium holiday.

PHARMACEUTICAL CAPSULE: ALTACE VS. RAMIPRIL

By **GILLES BOURGET**
President, ACR

In the past few months as well as in the coming months, some of the world's most widely prescribed drugs have been or will be copied by pharmaceutical companies because the exclusivity agreement for the original product has expired or will be expiring shortly. For some time now, copies of the original drug "Altace" have been available on the market, including Ratio-Ramipril, Apo-Ramipril, Co-Ramipril and Ramipril. This product is normally used to address cardiovascular problems (including high blood pressure) or to treat individuals who recently had a heart attack or who have a high risk of cardiovascular events.

Generics can result in savings of up to 40% over the cost of the original drug. Given the potential number of users in our group, there is an opportunity for significant cost savings. This is a good example of a step we can all take to reduce the costs of our group insurance plan.

Do you take this medication? Talk to your pharmacist who can address any concerns you may have about the composition of these generic drugs.

HEALTH CAPSULE - HEALTHY EATING HABITS FOR RETIREES



By **DENISE CHAMPAGNE**
ACR member

In this issue, I will be discussing healthy eating habits for retirees. As part of my research for this column, I decided to check the on-line frequency of the terms "healthy eating" and "retirees". I came up with 268,000 hits in only 14 seconds!

As I browsed from site to site, I learned that retirees in Canada are among the healthiest in the world. I also came across several definitions of healthy eating. The following definition by Dr. Elodie Hiregoyen, a dietician, comes directly from the Web site temps-libre.info:

"Healthy eating means balance in terms of the types of foods and the quantities consumed. It also means following a few simple tips: eat a variety of different foods, preferably sitting down at a table. Take your time and eat meals on a regular schedule. Don't skip meals. And most importantly, enjoy the pleasures of simpler foods. These are the things we tend to forget to do as we get older."

I also came across the following expert recommendations on the Web site yourhealthyweight.ca that I would like to share with you:

- Think health rather than thinness.
- Have breakfast: it's a priority!
- Snack healthy: a healthy snack doesn't just alleviate your hunger between meals. It also helps replenish your energy level and gives you much-needed nutrients. No more fatigue, irritability or headaches that often accompany drops in energy! And as an added bonus, healthy snacks help you to maintain a healthy weight – being less hungry will mean less food on your fork at mealtime.

I finished up my research on SSQ's Health *InSight* Web site (www.ssq.ca/healthinsightsolutions), where I looked for some more interesting material on the topic. I read the 10 articles listed under the **Nutrition** section, all of which are equally recommendable. To pique your curiosity, here are the titles of the Health Capsules available there:

- Food Safety: Declare War on Bacteria!
- Water... The Miraculous Liquid We Can't Live Without
- Omega-3 Fatty Acids
- Warming up to Winter
- Cancer-Fighting Foods
- Sugar, the Devil in Disguise
- Salt Stands Accused
- Eat the Right Foods for Iron-Clad Health
- Proper Food Hygiene... It's Essential
- Nutritional Labelling is Your Best Friend!

If you don't have Internet access, simply refer to the above list and ask your ACR coordinator for a paper copy of the ones that interest you.

So be sure to check out SSQ's Health *InSight* Web site!

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- Mr. Denis Langlois

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- Mr. Gilles Michaud
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COORDINATOR POSITION



By **PIERRE GADOURY**
Editor

In our last newsletter (December 2008), we announced that a coordinator had recently been hired for the Advisory Committee for Retirees (ACR). This decision stemmed from our May 2008 survey of 750 plan members, who supported the idea of creating a permanent coordinator position. The number of retirees has been steadily increasing in recent years and we decided we had to ensure continuity in the management of ACR's activities. This decision was made in collaboration with the Intersectoral Parity Committee; the Secrétariat du Conseil du trésor (provincial treasury board) was also involved in the process.



Ms. Caroline Gagnon,
ACR coordinator

On January 20, Caroline Gagnon joined us as the ACR's new coordinator. Ms. Gagnon is a certified group insurance plan advisor with a bachelor's degree in public communications from Laval University. She has held positions at insurance companies such as AGA Financial Group and Optimum Consultants and Actuaries, as well as at Desjardins Financial Security in Lévis. Her duties have included contract administration and customer service, as well as the analysis of quotations and group insurance contract renewals.

In addition to coordinating the ACR's activities, Ms. Gagnon provides assistance to retirees and oversees communications between ACR members, the provincial treasury board and other stakeholders. She also coordinates the publication of our bi-annual newsletter, carries out documentary research as required, compiles data and conducts analyses required for the organization's proper functioning. In addition, she participates in all relevant committees.

Ever since Ms. Gagnon took up her position, ACR members have appreciated her professional and personal qualities. Thanks to her dynamic personality, creativity, versatility, knowledge of the group insurance field and organizational and management skills, ACR is well-positioned to carry out its role even more effectively alongside the members of the Group Insurance Plan for Retired Management Personnel of the Quebec Public and Parapublic Sectors. The ACR extends an enthusiastic welcome to Ms. Gagnon and assures her of its full cooperation.

Ms. Gagnon can be reached by telephone at 1-888-777-5546 or by e-mail at info@ccr-quebec.com.

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The ACR Team wishes you
a great summer!

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ACR'S WEB SITE



By **DENIS LANGLOIS**
ACR member

Over the past few years, your ACR group insurance representatives have set up a **Web site** aimed at providing plan members with relevant high-quality information. The site also includes information about ACR's organizational structure, meetings, useful hyperlinks, etc.

We have noticed that the number of visitors to the site began to drop off at the beginning of 2009. We would like to remind you of the importance of this communications tool and we encourage you to use it whenever you need information (which is updated regularly). You'll also find new items of interest in the **Quoi de neuf** section.

Please feel free to contact Caroline Gagnon, ACR Coordinator, with any questions you may have. She will be pleased to address your concerns in a timely manner.

THIS IS YOUR WEB SITE SO PLEASE FEEL FREE TO USE IT!

Web site: www.ccr-quebec.com • E-mail: info@ccr-quebec.com

HEARING AIDS AND DEVICES



By **GILLES MICHAUD**
ACR member

Perhaps you recently realized that you have a hearing problem, or as is often the case, perhaps your friends or family mentioned it to you. Don't be surprised! Hearing impairment and arthritis are the most common health problems among seniors. Statistics show that 40% of individuals over age 75 have serious hearing problems, compared with 10% for all age groups. As the population continues to age, the proportion of people with hearing problems will keep on rising.

In the past, little attention was paid to such difficulties. But the new generation of retirees is more active and is increasingly focused on hearing problems. Since it directly affects behaviour, personality and social opportunities, hearing loss has a major impact on an individual's quality of life and on his or her circle of friends and family. Consequently, you should never ignore the symptoms of hearing loss and consult a specialist without delay.

Nor should the cost of hearing aids ever stop you from taking action. The government health insurance plan administered by the RAMQ **covers the cost of purchasing, replacing and repairing hearing aids** (both analogue and digital). In some cases, RAMQ also covers **certain devices** that compensate for hearing loss (e.g. teleprompters, telephones, amplifiers, etc.). Eligibility is subject to certain conditions. Among other things, you will be required to submit:

- A medical certificate issued by an ear, nose and throat (ENT) specialist confirming the presence of permanent hearing loss;
- An evaluation of the degree of hearing loss, conducted by an ENT specialist or an audiologist.

In some cases, RAMQ may also reimburse individuals for a second hearing aid, depending on the circumstances. If you have questions concerning your personal situation, be sure to speak with your doctor and to contact RAMQ for further information. You can also verify your insurance brochure or contact SSQ Customer Service since the group insurance plan for retirees may reimburse you for a portion of the cost of purchasing and repairing a hearing aid (if not covered by RAMQ) subject to certain conditions.

WELCOME TO NEW RETIREES!



By **CAROLINE GAGNON**
On behalf of all ACR members

Summer is a very popular time to begin retirement. Over the years, the ACR has noticed that there is a much larger than usual increase in the number of plan members who retire with the yearly return of the warm weather. So you made the right choice by deciding to begin your new "life after work" in the summer!

On behalf of all of the ACR members, I would like to wish you a warm welcome. Why not get off on the right foot in this new stage of your life by starting in on all those projects you've been putting off for so long?

THANK YOU TO GILLES BOURGET

By **PIERRE GADOURY**

On behalf of all ACR members

The decision to create a full-time ACR coordinator position was carefully considered and researched. For some time, the need to offer direct assistance to retirees had become evident from all the correspondence and comments we received. Three years ago, current ACR President Gilles Bourget volunteered to act as part-time coordinator in order to test and validate this service for plan members. After thousands of phone calls, e-mails and letters, it became clear that providing this service was essential.

By laying the groundwork, Gilles legitimized the creation of the coordinator position. Taking great interest in the process and backed by solid statistics, he demonstrated the necessity of moving forward and illustrated the importance of the position. Although his task was not an easy one, he showed great professionalism in spearheading this initiative. In the three years he served as part-time coordinator, he never even calculated the overtime hours he put in to do so!

We would like to express our thanks and appreciation to Gilles. He sold the idea to our stakeholders and promoted efforts to serve management personnel retirees from all three sectors, now and in the future. All ACR members salute his vision, energy and convictions and owe him their gratitude.

GENERIC DRUGS



By **GILLES DUFOUR**
ACR member

Generic drugs contain the same active ingredients as the original drugs. They are also just as safe. As part of Health Canada's generic drug approval process, pharmaceutical companies are required to submit generic drug products for testing in various clinical studies to ensure that the copies are just as effective as the original medication.

However, generic drugs are usually cheaper than brand-name medications because there are no research or development costs, and as a result the consumer actually only has to pay for the manufacturing costs. However, generics can only be marketed after the patent on the original drug has expired.

Generic drugs are covered by our insurer, **SSQ Financial Group**. It is in everyone's interest to use them whenever possible to reduce the overall costs related to our plan to keep premium rates as low as possible.

LATE BREAKING NEWS



Mr. Richard Léonard,
IPC co-chairperson

Mr. Richard Léonard, co-chairperson of the Intersectorial Parity Committee and representative of the Treasury Board Secretariat, is retiring. Devoted as he was to the development of the ACR, we would like to extend our heartfelt thanks for the dedication and professionalism he brought to his work throughout the last four years.

RETIREES WHO RETURN TO WORK

What is happening? Which plan should they be insured under?



By **GILLES BOURGET**
President, ACR

Some management personnel retirees are planning to return to work; others have already done so, often performing identical duties to those they performed before they retired. Such cases have given rise to various interpretations, particularly with regard to the choice of which group insurance plans to apply to. For example, should employers enroll retirees in their former group insurance plan for management personnel or should the retirees continue to be covered under the group insurance plan for management personnel retirees?

To clear up the confusion surrounding this issue, representatives of management associations and the provincial treasury board are currently negotiating modifications to the working conditions of management personnel. These modifications stipulate that an individual appointed to a management position or who temporarily occupies such a position while participating in a group insurance plan for retirees or receiving a retirement pension administered by the CARRA (the provincial insurance and pension plan administrator) cannot participate in the group insurance plan for active management employees.

Consequently, management personnel retirees who return to work will be required to participate in the group insurance plan for retired management personnel.

FREQUENTLY ASKED QUESTIONS

By **CAROLINE GAGNON**

ACR Coordinator

I'm turning 65 soon. Should I obtain my prescription drug insurance under the provincial plan (RAMQ) or from SSQ Financial Group?

When you turn 65, you have the option of obtaining coverage under the Public Prescription Drug Insurance Plan for the reimbursement of your prescription drug costs or with **SSQ Financial Group**. The following three options are available to you.

Option 1: Take out prescription drug coverage under the Public Plan administered by the RAMQ) and coverage for your other health care needs with SSQ Financial Group.

Under this option, you pay the premium set by RAMQ and your prescription drug costs are reimbursed in accordance with government regulations. If you are covered under the enhanced plan, all drugs that are not on the RAMQ list but that are included on the list of the Quebec Association of Owner Pharmacists (AQPP) will be reimbursed in accordance with the provisions of your group insurance plan. The monthly premium payable to SSQ will be the premium for persons 65 or older in accordance with the plan you

THE ECONOMIC CRISIS AND SSQ

By **GILLES BOURGET**

President, ACR

Over the past nine months, the financial crisis that began in the United States has developed into a worldwide economic downturn. Certain regions, however, have been harder hit due to local economic factors. Numerous specialists from the financial sector and the print or electronic media have identified various causes for the crisis and pointed to various consequences. SSQ Financial Group's Annual General Meeting and related conferences (April 24-25) shed some light on this situation. SSQ Board Chairman Pierre Genest gave a very interesting presentation entitled "2008 Financial Crisis and 2008-2009-2010 Economic Crisis".

Mr. Genest noted that SSQ's management style is very reassuring to plan members. He also provided examples demonstrating that the assets it manages for our group are in very good hands.

SSQ is in a solid financial position, primarily for the following reasons:

- No asset-backed commercial paper investments
- No subprime mortgages
- Sufficient liquidity
- Low proportion of equity assets
- Adequate capitalization ratio

Despite the economic turmoil in the second half of 2008, the return on assets for last year was 11.3%, which is a good result in the current context.

In addition, the following statistics taken from various reports presented at the Annual General Meeting give an indication of the intense level of activity at SSQ:

- Over 10 million prescription drug benefit claims were processed by the group insurance division;
- Over 2,500 trips were reimbursed following a family death or illness;
- Over 600,000 phone calls and 15,000 e-mails were handled by the group insurance division's customer service representatives.

selected (basic or enhanced). The premiums are indicated in the brochure sent out every December.

Option 2: You maintain all of your health insurance coverage with SSQ Financial Group.

Under this option, your coverage will remain unchanged. However, the applicable monthly premium will be the premium for persons 65 or older, plus an extra premium for persons 65 or older, as indicated in the brochure update sent out each December. Obviously, this option is more expensive.

Option 3: You terminate your health insurance coverage with SSQ Financial Group and take out prescription drug coverage under the Public Plan.

Under this option, all you pay is the premium set by RAMQ and your prescription drug costs are reimbursed in accordance with the provisions of the public plan. But be careful: choosing to terminate your group insurance coverage with SSQ is irrevocable.

For more information, please consult the **Quoi de neuf** section of our Web site at www.ccr-quebec.com and click on the "Quoi de neuf" tab.