

### Why are brand-name drugs more expensive?

The main reason for the cost difference between brand-name and generic drugs is that manufacturers of generic drugs have to spend much less time and money on research and development. This is because the patents protecting new and innovative pharmaceutical drugs are granted only if the patentholder renders public any critical information concerning the new drug... making it available to other drug manufacturers. And when the patent expires, other manufacturers can use the same "recipe." Marketing new drug products is also a costly activity. Therefore, the fact that generic drugs are generally less expensive doesn't mean that their quality or scientific standards are lower... it is more a case of the brand-name drug having had to assume higher production costs.

### Which should I choose?

A medication is made up of two kinds of ingredients:

- One or more active ingredients consisting of a certain quantity of products having a demonstrated pharmacological effect and a demonstrated therapeutic action (also known as active molecule).
- One or more pharmacologically inert substances (also known as excipients or carriers). Among other things, they convey the active ingredient in a pre-determined form that distinguishes it from other medications, to modulate the rate at which it is released into the body, etc.

The active ingredient in a generic drug is identical to the active ingredient in a brand-name drug. Only the excipient is different.

Generic drugs produce exactly the same effect as the original brand-name drugs. Nevertheless, doctors do sometimes recommend not substituting a generic drug for a brand-name drug. More often than not the reason for this is because the patient is allergic to or intolerant to the excipient, or again, if the shape or colour of the generic drug could lead the patient to confuse it with another drug.

Unless the prescribing physician stipulates no substitution, pharmacists can suggest a generic equivalent. Whether you're covered by a group insurance plan with SSQ or under Quebec's Public Prescription Drug Plan, it's worthwhile knowing that you can often pay less for medications that provide exactly the same quality.

### References:

Patented Medicine Prices Review Board, *The Scope of the PMPRB's Jurisdiction: When Does a Patent Pertain to a Medicine?* (document consulted on April 8, 2010) [on line]. URL address:

<http://www.pmprb-cepmb.gc.ca/CMFiles/scopeofjurisdiction-f38MMC-8182006-8952.pdf>

Conseil du médicament, *Foire aux questions – Médicaments génériques*, (page consulted on April 8, 2010) [on line]. URL address :

<http://www.cdm.gouv.qc.ca/site/index.php?aid=1773>

## HEALTH CAPSULE HIGH BLOOD PRESSURE



By DENISE CHAMPAGNE  
ACR Member

In terms of cost for our insurer, conversion enzyme inhibitors are number two on the list of drugs insurers receive claims for most often. They are used to treat high blood pressure (hypertension) as well as chronic cardiac insufficiency. However, despite the widespread availability of this type of medication, 42% of Canadians with high blood pressure are unaware that they are suffering from the condition. This is why prevention is so essential.

According to the Quebec Heart Disease Foundation (FMCO), high blood pressure wreaks "silent havoc" because often there are no accompanying symptoms. The body can be affected in various ways. Because the heart has to work harder, it gets bigger and thus becomes less efficient. Another related effect is hardening of the arteries, which in turn can cause problems with the brain, heart, kidneys and eyes. Circulatory diseases, which are often caused by high blood pressure, are one of the leading causes of death in Canada. High blood pressure also contributes to heart attacks and most strokes and is one of the key factors in dementia.

High blood pressure cannot be cured—but it can be controlled by making lifestyle changes and taking medication if needed. In more than 90% of cases, the causes are unknown.

### Preventive measures

- Maintain a healthy weight
- Reduce salt intake
- Drink alcohol in moderation
- Quit smoking
- Exercise at least three times a week

In addition to recommending a healthy lifestyle, medical experts prescribe medications for individuals whose blood pressure is very high. However, these medications will only work effectively if taken properly and as prescribed. So be sure to check your blood pressure regularly!

### References:

Fondation des maladies du cœur du Québec, *L'hypertension artérielle*, (page consulted on April 21, 2010) [online]. URL address:

<http://www.fmcoeur.qc.ca>

Quebec Portal, *Hypertension*, (page consulted on April 21, 2010), [online]. URL address:

<http://www.guidesante.gouv.qc.ca/fr/fiche/8011-01.shtml>

Servicevie.com, *Hypertension artérielle*, (page consulted on April 21, 2010) [online]. URL address:

<http://www.servicevie.com/sante/guide-des-maladies/coeur-et-vasseaux/hypertension-arterielle/a/1685>

### ACR CONTACT INFORMATION

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EDITOR • Pierre Gadoury

# Newsletter

ADVISORY COMMITTEE FOR RETIREES (ACR)

Year 5 • No. 10 • July 2010

The ACR Team wishes you  
a great summer!

### Published for:

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

### A TRIBUTE TO MR. GILLES BOURGET



By PIERRE GADOURY  
ACR Deputy Spokesperson

On January 7, 2010, Mr. Gilles Bourget submitted his resignation as Spokesperson of the Advisory Committee for Retirees (ACR) and as a member of the Quebec Association of Retired Education Officials (*Association de cadres retraités de l'éducation du Québec/ACREQ*), which he had faithfully represented since the ACR was first established in 1999. When the position of Deputy Spokesperson of the ACR was created in February 2005, Mr. Bourget agreed to take on those duties, and in November 2005, he was appointed Spokesperson of the ACR.

During his term of office, Mr. Bourget moved forward on a number of issues involving retired management personnel of the Quebec public and parapublic sectors. In particular, he oversaw the implementation of a telephone line for policyholders seeking clarification of matters regarding their group insurance plan. He also served for three years as ACR Coordinator on a volunteer basis; that experience led to the creation of a permanent position aimed at better meeting policyholders' needs. In addition, he played an active role in developing the ACR's

Web site and promoted the creation of a twice-yearly newsletter, which is now distributed to all plan members.

We would like to express our gratitude and pay tribute to Mr. Bourget for his dedication to the ACR over the years. He consistently demonstrated a deep commitment and a rigorous sense of professionalism with respect to his duties. His personality, experience and knowledge of the group insurance field ensured that policyholders derived the



Mr. Gilles Bourget

maximum benefits from their coverage. He also fostered a climate of dialogue and respect among the various partners within the ACR.

We are sad to see Mr. Bourget go, but he may rest assured that his contributions have marked an important chapter in the ACR's history.

Goodbye Gilles! Best wishes for your future success.

### APPOINTMENTS TO THE ADVISORY COMMITTEE FOR RETIREES (ACR)

#### By PIERRE GADOURY

ACR Deputy Spokesperson

The Advisory Committee for Retirees (ACR) is pleased to announce the appointment of the retirees' representatives for the three different sectors. For the education sector, Denis Langlois and Michel Guérard were designated by the five associations consulted. The civil service sector appointed Gilles Michaud and Gilles Dufour, and, finally, the health and social services sector designated Denise Champagne, Mathieu Vaillancourt, Pierre Gadoury and Robert Fortier. These individuals are responsible for representing the interests of retirees who are members of the group insurance plan. They are appointed to the ACR for a two-year term.

The retirees' representatives unanimously elected Mathieu Vaillancourt as Spokesperson and Pierre Gadoury as Deputy Spokesperson.

### NEW REGULATIONS FOR INDIVIDUALS TRAVELLING TO CUBA



By CAROLINE GAGNON  
ACR Coordinator

On May 1, 2010, the Cuban government adopted new regulations under which travellers, foreign nationals or Cubans living outside Cuba entering the country are required to present valid proof of travel insurance covering medical costs for the entire length of their stay.

Please be advised that the travel insurance coverage offered in the expanded plan meets these new regulations.

### ACR MEMBERS

#### EDUCATION

- Mr. Michel Guérard
- Mr. Denis Langlois

#### CIVIL SERVICE

- Mr. Gilles Michaud
- Mr. Gilles Dufour

#### HEALTH AND SOCIAL SERVICES

- Ms. Denise Champagne
- Mr. Mathieu Vaillancourt
- Mr. Pierre Gadoury
- Mr. Robert Fortier

#### IPC CO-CHAIRPERSONS

- Ms. Francine Thibeault (SCT)
- Mr. Éric Lagueux (RACAR)

#### ACTUARIES

- Mr. François Blanchard

#### CERA REPRESENTATIVE

- Ms. Josée Lamontagne

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Travellers who are stopped at a control will be required to present an insurance certificate that is valid for the duration of their stay in Cuba. If you have dependents whose names do not appear on the insurance certificate you should contact SSQ Customer Service or CanAssistance directly to obtain a letter of confirmation of their travel insurance coverage.

For more information, please consult the SSQ press release available on our Web site at the following address: <http://ccr-quebec.com/fr/publications.php> or contact SSQ's customer service department at 1-888-400-0023.

## THE HEALTH INSURANCE ACT: SERVICES COVERED OUTSIDE QUEBEC



By **ROBERT FORTIER**  
ACR Member

### Quebec's Public Health Insurance Plan

Under Quebec's public health insurance plan administered by the RAMQ, Quebec residents with a valid Health Insurance Card may be able to be reimbursed for services covered under the public plan when travelling or when temporarily staying outside the province.

In order for expenses to be covered, however, individuals must not spend a total of more than 183 days (consecutively or not) outside Quebec during a calendar year (from Jan. 1 to Dec. 31) and must be able to provide proof thereof. Stays of 21 consecutive days or less are not considered when calculating the 183-day limit.

Hospital services are covered Canada-wide under interprovincial agreements. Expenses paid for professional services provided by a doctor, dentist or optometrist, are also reimbursable as long as the services are covered in Quebec; reimbursement is based on the rates in effect in Quebec. In the event that a medical professional outside Quebec does not accept the Quebec Health Insurance Card, expenses incurred may be reimbursed by submitting the proper claim form within one year following provision of the service(s). In the case of hospital services received, claims must be filed within a maximum of three years.

For individuals on a temporary stay outside of Canada, expenses for the above-mentioned professional services are reimbursed up to a maximum of the applicable rates in force in Quebec. For emergency hospital services only, RAMQ will reimburse up to \$100 per day for hospitalization (including day surgery); a maximum of \$50 per day for medical care provided in an outpatient or emergency unit if hospitalization is not required; and a maximum of \$220 per haemodialysis treatment (including any required medications).

Please be advised that RAMQ may not provide full reimbursement of expenses incurred and that the cost of health services is often higher outside Quebec. Therefore, it is essential to take out private travel insurance to cover some or all of the difference.

### Private Travel Insurance

The Expanded Plan under your group insurance plan provides you with Travel Insurance including coverage for travel assistance and trip cancellation. Travel assistance services will help ensure that you receive the best possible care when outside the province. This coverage complements that provided under Quebec's Public Health Insurance Plan.

For more information, please consult your group insurance booklet (pp. 32-46) and the Government of Quebec's Web site at the following address: [http://www.formulaire.gouv.qc.ca/cgi/affiche\\_doc.cgi?dossier=315& sujet=43](http://www.formulaire.gouv.qc.ca/cgi/affiche_doc.cgi?dossier=315& sujet=43)

### Reference:

Services Québec, *Services de santé couverts à l'extérieur du Québec par la Régie de l'assurance maladie du Québec*, (Web page consulted on April 21, 2010) [on line]. URL address: [http://www.formulaire.gouv.qc.ca/cgi/affiche\\_doc.cgi?dossier=315& sujet=43](http://www.formulaire.gouv.qc.ca/cgi/affiche_doc.cgi?dossier=315& sujet=43)

### DID YOU KNOW THAT...



For Accident and Health Insurance Plan, that there are 1,636 insurance certificates under the Basic Insurance Plan and 14,446 insurance certificates under the Expanded Insurance Plan, for a total of 16,082 insured certificates as at December 31, 2009?

## TRAVEL CAPSULE TRAVEL HEALTHY

By **CAROLINE GAGNON**  
ACR Coordinator

When planning a trip, we have to consider where we might like to go and what we might like to do when we get there – but we also have to pay special attention to our health.

In this regard, it's a good idea to schedule a visit to a travel health clinic, which can provide you with up-to-date information on current epidemics, recommended vaccines (depending on your destination) and preventive measures. If you minimize the risk of illness during your trip, you're sure to have a better time!

A number of highly interesting sources of information are available for consultation, including *Well on Your Way: A Canadian's Guide to Healthy Travel Abroad* published by the Public Health Agency of Canada. This brochure contains essential information on health risks when travelling; preventive measures before, during and after your trip; coping with a health emergency while far away from home; and accessing consular services in the event of a health emergency. This brochure is available, free of charge, by contacting Foreign Affairs and International Trade Canada's Enquiries Service at the following address:

Enquiries Service  
Foreign Affairs and International Trade Canada  
125 Sussex Drive  
Ottawa ON K1A 0G2  
Phone: 1-800-267-8376 (in Canada) or 613-944-4000

E-mail: [enqserv@international.gc.ca](mailto:enqserv@international.gc.ca)

The Web site for the magazine *Bel âge* (French only) also contains a wealth of information on how to put together a first-aid travel kit. Indeed, it would be a good idea to prepare two lightweight, compact and waterproof travel kits (one for medications and one for first-aid items). The kit containing prescription medications should be placed in your carry-on baggage in case your checked luggage is lost or stolen. The first-aid kit should be appropriate for the type of trip you're taking. For more information and a handy list of first-aid items that are wise to take along, visit the Web site at the following address: [http://www.lebelage.ca/voyages\\_et\\_loisirs/conseils\\_aux\\_voyageurs/la\\_trousse\\_du\\_voyageur\\_averti.php](http://www.lebelage.ca/voyages_et_loisirs/conseils_aux_voyageurs/la_trousse_du_voyageur_averti.php) Finally, if you have any doubts about eligibility for coverage while travelling for a pre-existing medical condition, make sure you contact SSQ's travel service at 1-800-465-2928.

Policyholders travelling to destinations other than the U.S. and Western Europe are also advised to contact CanAssistance to obtain up-to-date health information prior to departure.



## Have a safe and healthy trip!

### References:

Public Health Agency of Canada, *Well on Your Way: A Canadian's Guide to Healthy Travel Abroad*, (Web page consulted on April 21, 2010) [on line]. URL address [http://www.phac-aspc.gc.ca/tmp-pmv/well-way\\_bon-depart-fra.php](http://www.phac-aspc.gc.ca/tmp-pmv/well-way_bon-depart-fra.php)

SIMONEAU, Jacqueline, *La trousse du voyageur averti*, (Web page consulted on April 21, 2010) [on line]. URL address: [http://www.lebelage.ca/voyages\\_et\\_loisirs/conseils\\_aux\\_voyageurs/la\\_trousse\\_du\\_voyageur\\_averti.php](http://www.lebelage.ca/voyages_et_loisirs/conseils_aux_voyageurs/la_trousse_du_voyageur_averti.php)

### DID YOU KNOW THAT...



As at December 31, 2009, we had 569 new certificates covered in life insurance compared with as at December 31 2008? A total of 11,421 plan members have life insurance coverage.

## YOUR PLAN REDUCED LIFE INSURANCE COVERAGE AT 75 AND 80

By **CAROLINE GAGNON**  
ACR Coordinator

Members of the Group Insurance Plan for Retired Management Personnel of the Quebec Public and Parapublic Sectors may see reductions in the amount of their life insurance coverage when they turn age 75 and/or 80.

As of the first day of the month coinciding with or following a member's 75th birthday, the amount of life insurance coverage cannot exceed 75% of the salary earned immediately prior to retirement. For example, consider a member about to retire who opts for life insurance coverage corresponding to 150 % of his/her salary. If the member dies before reaching age 75, the amount paid to the beneficiaries will be 150% of the member's pre-retirement salary. If the member dies between the ages of 75 and 79, the amount will be limited to 75% of the pre-retirement salary, i.e. the maximum contractual amount. As of the first day of the month coinciding with or following a member's 80th birthday, the amount of life insurance coverage cannot exceed 50% of the pre-retirement salary.

The increased cost of life insurance coverage is one of the reasons justifying this reduction in coverage. Moreover, some retirees may elect to reduce their coverage prior to turning 75. Please note that the rates per \$1,000 of insurance coverage go up in five-year age increments. Therefore, a 70-year-old will pay less than a 75-year-old for \$100,000 in coverage.

In addition, life insurance coverage is often taken out to financially protect any dependents if the policyholder dies. For example, financial obligations toward children usually decline as they become financially independent.

It is also worth noting that the life insurance coverage available through a group insurance plan is usually less expensive than life insurance taken out on an individual basis.

### DID YOU KNOW THAT...



The average volume per certificate in life insurance (i.e. the amount of proceeds paid out upon a plan member's death) was slightly more than \$50,000 as at December 31, 2009?

## YOUR PLAN MAXIMUM AMOUNT OF ELIGIBLE EXPENSES



By **MATHIEU VAILLANCOURT**  
ACR Spokesperson

A number of plan members have inquired as to why the maximum amount of eligible expenses reimbursed by the insurer for services provided by health care professionals has not gone up, even though the costs billed for these services have increased.

As part of a survey conducted by Léger Marketing in May 2008 (the survey results were presented in our July 2008 Newsletter, which is still available on our Web site), the ACR asked expanded plan members whether they wanted increased coverage in this regard.

The majority of respondents indicated being not in favour of raising the maximum for eligible expenses if doing so would result in an increase in premiums. Therefore, as ACR members are responsible for representing the interests of all of retirees who participate in the group insurance plan, they felt that they did not have a mandate to request such a change.

### DID YOU KNOW THAT...



The health care professionals having the largest number of claims are chiropractors, with a total of 19,705 claims in 2009?

## PHARMACEUTICAL CAPSULE BRAND-NAME DRUGS



By **GILLES DUFOUR**  
ACR Member

### What are brand-name drugs?

A brand-name drug is a drug that was developed for the first time ever by a pharmaceutical company. The pharmaceutical company is therefore the patent holder and enjoys exclusive production and marketing rights for the drug for a 20-year period. In most industrial sectors, patented inventions are usually marketed two years following the issuance of the patent. The patentholder then enjoys 18 years of commercial exclusivity. However, all new molecules for which a patent is pending, are then still subject to research, refinements and trial testing for a period that can last up to 10 years.