It is now much easier for retirees to send documents, comments or other correspondence to the ACR. A mailing address for the ACR is also available. It is assured however that our role and mission remain unchanged!

The Savvy Retiree newsletter has played an invaluable role in advancing the advisory committee and shaped numerous initiatives and founded the ACR newsletter, which is published twice a year for members of our group insurance plan. He has played an invaluable role in advancing the advisory committee and ensuring that retired managers receive top-notch representation when it comes to group insurance.

The medal honours volunteer work and the determination and achievements of Québécois who are not employees and who have had a positive influence on their communities or Quebec as a whole. And in this case, it is a well-deserved gesture of thanks to Mr. Gadoury, who has worked tirelessly to keep plan members abreast of their insurance contracts with SSQ and contribute to the Committee’s decision-making processes. Congratulations, Pierre!

Geneviève Simard
ACR Coordinator

On August 27, 2015, SSQ presented the renewal conditions for the insurance contracts of each group to the Secrétariat du Conseil du trésor (SCT) and employee and retiree representatives. On October 2, a negotiation meeting led to an agreement.

Based on the analysis of the retirees’ consulting actuary and the SCT actuary, as well as recommendations from ACR members, the 2016 rates for accident and health insurance will differ as follows from 2015 (rates include a 6% premium holiday):

- Basic plan, age 65 and under: + 21.3%
- Basic plan, age 65 and over: - 0.8%
- Enhanced plan, age 65 and under: + 18.4%
- Enhanced plan, age 65 and over: + 37.3%
- ***Additional premium for age 65 and over: + 20.6%

Did you know? You can access your tax receipts directly on SSQ’s ACCESS | Plan Members website at ssq.ca/access. You can also ask SSQ to send your receipts sent by mail for a $10 postage and handling fee by calling 1-888-651-8181.

A well-deserved reward

Daniel Poirier
ACR Member

On April 18, 2015, Pierre Gadoury, the ACR spokesperson from 2012 to 2014, was awarded the Lieutenant Governor’s Senior’s Medal by the honourable Pierre Dufresne. Pierre received a special mention at the public award ceremony in Laval for his nine-year tenure as a member of ACR, including two years as spokesperson, in addition to his many contributions to several organizations over the years. As a member of ACR, he helped shape numerous initiatives and founded the ACR newsletter, which is published twice a year for members of our group insurance plan. He has played an invaluable role in advancing the advisory committee and ensuring that retired managers receive top-notch representation when it comes to group insurance.

The medal honours volunteer work and the determination and achievements of Québécois who are not employees and who have had a positive influence on their communities or Quebec as a whole. And in this case, it is a well-deserved gesture of thanks to Mr. Gadoury, who has worked tirelessly to keep plan members abreast of their insurance contracts with SSQ and contribute to the Committee’s decision-making processes. Congratulations, Pierre!

Robert Fortier
ACR spokesperson

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Features include:

- Online claims
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The SSQ website and online forms

You’ve likely noticed the newsletter has a brand-new look. It will now be published in colour and with a new name: The Savvy Retiree. Rest assured however that our role and mission remain unchanged!

New in your newsletter!

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Deadline for submitting claims

Gilles Dufour
ACR Member

Did you know you have a maximum of 12 months to submit claims from the date an expense is incurred, regardless of how you submit them? This information is available in your booklet under clause 3.3.1 Exclusions. Submitting claims as you incur expenses is a good way to make sure you don’t miss anything or lose track of your receipts.

Insurance coverage

Serge Lévesque
ACR Member

Plan members often ask us for information on the benefits under our plan. We hope this article helps! Although our contract does not provide coverage for eye examinations or the purchase of eye glasses or contact lenses, it is important to note that intraocular lens implants (used in surgeries to correct cataracts) are covered under the enhanced plan. Surgical brassieres and breast prostheses are also covered under the enhanced plan.

We’ve also received numerous requests regarding vaccines used to protect against various health problems. The basic plan and enhanced plan provide reimbursement for both curative and preventive vaccines. Please note that only the cost of the vaccine is covered (not the act performed).

Claims for these expenses must be submitted to SSQ Financial Group. Reimbursements are payable according to the terms of the contract and the SSQ mobile app.

For any other questions regarding your insurance coverage, please contact our insurer, SSQ Financial Group, at 1-888-651-8181.

New: Online claims and the SSQ mobile app

André J. Boucher
ACR Member

SSQ now lets you submit claims online in just a few clicks and get reimbursed in less than 48 hours! To do so, simply go to the ACCESS | Plan Members website (ssq.ca/access) and log in using your username and password.

In the Quick Access menu, click Online Claims and select the type of claim you’d like to submit. Then follow the instructions provided.

The online claims service is available for the following claim types: acupuncture, some medical items, chiropractor, massage therapist, speech therapist, osteopath, physiotherapist, podiatrist, and counselling services.

You can also submit claims on your smartphone using the SSQ Mobile Services app. Claims for the services and items mentioned above are reimbursed in less than 48 hours if you are registered for direct deposit. To register for direct deposit, go to the ACCESS | Plan Members website and select Register for Direct Deposit from the Preferences menu.

For benefits not eligible for online claims, you can take a picture of your receipt and send it to SSQ using the app. Reimbursement for these benefits is subject to normal processing times.

You can download the SSQ Mobile Services app free of charge at ssq.ca/mobile.

No matter how you choose to submit your claims, you must keep your receipts on file for 13 months in case you are selected for an audit.

For more information, please contact SSQ’s customer service team at 1-888-651-8181.

New pharmacist services

Jean-Yves Julien, Pharmacist
ACR Member

Effective June 20, 2015, pharmacists can offer new professional services subject to certain terms and conditions. These new services are covered under Quebec’s Act Respecting Drug Insurance.

1. Extending a prescription
2. Prescribing a medication when no diagnosis is required
3. Adjusting a prescription
4. Prescribing medication for the treatment of certain minor ailments/conditions when the diagnosis and treatment are known
5. Prescribing and interpreting lab tests
6. Substituting one medication for another in the event of a disruption in supply
7. Showing patients how to administer a medication

Some of these services are subject to a fee in accordance with the Act. These services are eligible for reimbursement by private group insurance plans and RAMQ, depending on the type of plan you have for prescription drugs. Of the services listed above, the first four (in bold) are eligible for reimbursement subject to the same terms and conditions as for prescription drugs. The other services are not subject to a fee, and therefore not eligible for reimbursement.

Feeds in effect for pharmacist services

<table>
<thead>
<tr>
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Fees eligible for reimbursement under private plans will be subject to the same changes as those reimbursed by RAMQ.

Extending a prescription at the pharmacy

Réjean Despins
ACR Member

Since Bill 41 (An Act to Amend the Pharmacy Act) came into force on June 20, 2015, pharmacists are able to perform new professional services such as extending a prescription.

Extending a prescription for a limited time can help you avoid interrupting a course of treatment prescribed by your doctor. However, you will still need to see your doctor as soon as possible for a proper follow-up and to get a new prescription. Extensions are granted to ensure that a necessary course of treatment is not interrupted before your next doctor’s appointment, and that the treatment remains safe and effective until then.

Your pharmacist may extend your prescription for up to the same duration as your initial prescription, without exceeding one year. For example, if a doctor has prescribed a medication for six (6) months, your pharmacist may extend your prescription for a maximum of six (6) months. If your original prescription is for 14 months, your pharmacist can extend it for up to 12 months.

Your pharmacist will carefully assess your file and state of health to determine whether or not your prescription can be extended and, if so, for how long. If, however, your pharmacist decides that you should follow up with your doctor as soon as possible, he or she may extend your prescription for only a few days or weeks or even not at all, and refer you directly to the appropriate resource, e.g., your doctor, a walk-in clinic, or even the emergency room.

Federal laws prohibit pharmacists from extending prescriptions for certain medications such as narcotics.

For more information, please visit the Ordre des pharmaciens du Quebec website at www.opq.org (French only).
Deadline for submitting claims

Gilles Dufour
ACR Member

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New rates as of January 1, 2016

Genevieve Simard
ACR Coordinator

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- Enhanced plan, age 65 and over: + 37.3%
- ** Additional premium for age 65 and over: + 20.6%

*** Please note that the premium holiday does not apply to the additional premium.

Life insurance rates will not change due to the 19.5% premium holiday. To find out which rates apply to your personal situation, please consult the document provided by the insurer (to be mailed out in December).

It is important to understand that rates are calculated based on each group’s usage. This means that rate variations are based on the benefits paid by the insurer to insured persons in each age group, according to the chosen plan.

Change to your plan effective January 1, 2016

Genevieve Simard
ACR Coordinator

Foot care is currently covered under the enhanced plan for treatments performed by a podiatrist only. Over the years, ACR has received a number of requests to extend coverage for foot care to treatments performed by other recognized professionals.

We are pleased to announce that as of January 1, 2016, expenses for footwear consultations and treatments performed by chiroprists, podiatrists, and nurses belonging to a professional association or order will now be covered under the enhanced plan.

The following professional associations and orders are recognized by SSQ:
- Association des médecins du Québec (AAMQ)
- Association des infirmières ou infirmiers en soins des pieds du Québec (AIISPQ)
- Association des infirmières et infirmiers auxiliaires en soins des pieds (AIIASP)
- Ordre des infirmières et infirmiers auxiliaires du Québec (OIIAQ) Please note that these expenses will count toward the “Audiologist, hearing aid specialist, occupational therapist, speech therapist, podiatrist” group. The terms for reimbursement consist of a maximum amount of $30 per consultation or treatment, subject to a combined overall maximum of $500 per insured, per calendar year, for all specialists from this group.

We hope you’ll enjoy this new addition to your plan!