

## What are the symptoms?

Shortness of breath and a persistent cough are the first signs of the disease. Would you like to know more? Take the test at [www.copdsigns.ca](http://www.copdsigns.ca).

## How to prevent or slow the progression of the disease?

Aside from medication, often in the form of pumps, there are other things you can do to reduce the impact associated with the progression of the disease. Since tobacco is the leading cause of this disease, it is important to stop smoking and avoid exposure to secondhand smoke. Regular exercise (walking, swimming) and a healthy diet are also important factors that will contribute to prevent and slow the progression of COPD.

You can find up-to-date information about chronic obstructive pulmonary disease on the Public Health Agency of Canada Web site ([www.phac-aspc.gc.ca](http://www.phac-aspc.gc.ca)). Don't hesitate to read it!

### Reference:

<sup>1</sup> Familiprix, translated from "Jamais à bout de souffle!" - Available in stores only.

## THE ACR WEB SITE GETS A FACE LIFT!

JANY TURCOTTE, CPA, CMA  
ACR Coordinator

In recent months, work has begun on improving the access to information on our Web site to make it simpler and more user friendly for all.

Although the ACR essentials will remain the same, you will see an improvement in content positioning on our Web site. You will also find an interactive FAQ section, a search function and a news feed to be updated regularly. In addition, it is now possible to download the electronic version of the SSQ information booklet along with the summary table of monthly rates and more! New on the site: larger font that is easier to read.

We hope you will like these changes and look forward to your comments which you can submit via the Web form at [ccr-quebec.com](http://ccr-quebec.com) under the CONTACT US section.

Please note that other changes will be made on the site in the upcoming months, always with the aim of making access easier.

## HAVE YOU RECEIVED YOUR NEW BOOKLET?

### ACR RETIREE MEMBERS

As you've probably noticed, the information booklet explaining the group insurance plan for Retired Management Personnel of the Quebec Public and Parapublic Sectors was updated and sent to all policyholders last August. Replacing the January 1, 2006 version, it contains all the plan changes that have been made since that date. Consequently, if you have not yet received your copy, it's possible that SSQ does not have your correct mailing address. We would appreciate it if you would inform SSQ as quickly as possible to remedy the situation and avoid missing out on important insurance plan documents, although you can at any time consult the electronic copy of the booklet via your ACCESS | Plan Members account.

You can contact SSQ through your insurer's ACCESS|Plan Members Web site at [www.ssq.ca](http://www.ssq.ca) or by calling the toll-free line: 1-800-400-0023.

## DID YOU KNOW?



The CARRA<sup>1</sup> (*Commission administrative des régimes de retraite et d'assurances*) is responsible for administering pension plans entrusted to it by the Government of Quebec. It offers active personnel and retirees from the public and parapublic sectors a wide range of services from pension plan enrolment to the payment of benefits to retirees and their heirs. Consequently, when it comes to calculating your pension benefits, it is CARRA that you need to contact. It is important to mention that the Advisory Committee for Retirees (ACR) deals only with the group insurance segment for retired management staff of the Quebec public and parapublic sectors.

### Reference:

<sup>1</sup> <http://www.carra.gouv.qc.ca/index.htm>

# Newsletter

ADVISORY COMMITTEE FOR RETIREES (ACR)

Year 7 • No. 17 • January 2014

*The ACR Team  
wishes you Happy Holidays!*



### Published for:

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

## NEW PRICING FOR 2014 – OUR PLAN IS DOING WELL!



PIERRE GADOURY  
ACR Spokesperson

In August of every year, the insurer submits a new pricing proposal which will be applicable on January 1st the following year. As part of this exercise, the insurer SSQ analyzes the past experience of our group and based on it attempts to set the pricing for the following year by taking into account factors such as cost increases and joint usage for all its customers. It is then up to the Advisory Committee, together with its actuary and the policyholder, the Treasury Board Secretariat, to analyze the proposal and make recommendations based on group experience.

### The ACR has always supported certain principles:

- As this is a group plan, it is important that the group's experience is reflected in the pricing.
- The final pricing takes into account the benefits claimed and premiums paid for each plan and each age group.

Our system is doing well thanks to the efforts of everyone involved. For the past few years, we've encouraged participants to ask the pharmacist for generic drugs where appropriate, to compare the prices of a basket of drugs and reduce costs by asking the pharmacist to dispense drugs every 2 or 3 months.

The following changes in pricing will take effect as of January 1, 2014.

Basic plan, aged under 65:	-4.60%
Basic plan, aged 65 or over:	-20.00%

Enhanced plan, aged under 65:	+2.00%
Enhanced plan, aged 65 or over:	-3.00%

Additional premium, aged 65 or over: Status quo

The good news is that life insurance rates for the participant, spouse, and dependents are going down by 9%.

When you receive the new rates from the insurer, you can insert the information inside the folder on the last page of your new booklet.

## EXCEPTION DRUGS



JANY TURCOTTE, CPA, CMA  
ACR Coordinator

An exception drug is a drug reimbursed by RAMQ or by the insurer only if it is prescribed for established conditions and therapeutic indications. It should be noted that your insurer, SSQ Financial Group, has the same criteria as RAMQ for the reimbursement of exception drugs.

There are two situations possible when claiming an exception drug expense.

### 1) If you have SSQ prescription drug coverage:

You must submit your claim to the insurer using a Prior Authorization Form called *Exception Drugs or Limited Use Drugs*, which you will find on the SSQ Web site ([www.ssq.ca](http://www.ssq.ca)) under the "Forms" tab in the "Group insurance" section, or by simply contacting SSQ directly. The insured must first ask his attending physician to complete this questionnaire. The form will then be used to determine whether or not the drug respects all the criteria used to determine if it is an exception drug. If it is, the exception drug will be reimbursed in the same way as all other drugs.

Insureds who obtain prior authorization from the insurer, after examination of their file, should be aware that as of their 65th birthday, if they choose to be covered under RAMQ's drug insurance plan, they will need to submit a new application to RAMQ for their exception drug.

### 2) If you are covered under RAMQ<sup>1</sup>:

Since more than 60% of exception drugs are coded, the attending physician can simply enter a code on the prescription so that the drug can be covered automatically, without having to complete the form. The insured person will simply have to go to the pharmacy to obtain the prescribed drug. For non-coded exception drugs, the physician must request payment authorization from RAMQ. Once payment is authorized, the insured can obtain the drug at the pharmacy.

ACR MEMBERS				
Your retiree representatives:			The partners:	
<b>Education</b> • Mr. Michel Guérard • Mr. André J. Boucher	<b>Civil Service</b> • Mr. Gilles Dufour • Vacant	<b>Health and Social Services</b> • Ms. Denise Champagne • Mr. Jean-Yves Julien • Mr. Pierre Gadoury • Mr. Robert Fortier	<b>IPC Co-chairpersons</b> • Ms. Francine Thibeault (SCT) • Mr. Éric Lagueux (RACAR)	<b>CERA Representative</b> • Ms. Josée Lamontagne  <b>Actuary</b> • Ms. Marie-Ève Simoneau (SCT)

A MAILING ADDRESS FOR THE ACR	ACR CONTACT INFORMATION
From now on, it will be much easier for retirees to send documents, comments or other correspondence to the Advisory Committee for Retirees, because your representatives have decided to rent a post office box. We are pleased to give you the ACR mailing address. Mailing address: CCR Québec, C.P. 67009 Québec C.P. Orsainville, Québec (Québec) G1G 0B2 Retiree representatives	1-888-777-5546 <a href="http://www.ccr-quebec.com">www.ccr-quebec.com</a> • <a href="mailto:info@ccr-quebec.com">info@ccr-quebec.com</a> EDITOR • Michel Guérard  <b>NEXT EDITION: JULY 2014</b>

For more information about the list of exception drugs and their established indications, please consult the following document: <http://www.ramq.gouv.qc.ca/sitecollectiondocuments/professionnels/medicaments/annexe-9.pdf>

Reference:

<sup>1</sup> <http://www.ramq.gouv.qc.ca/fr/professionnels/pharmaciens/medicaments/medicaments-patient-exception/pages/medicaments-exception.aspx>

## PLANNING A TRIP?



GILLES DUFOUR  
ACR member

Most of the time, going on a trip is the fulfilment of a dream. If you don't want this dream to turn into a nightmare, there are certain precautions to be taken before departure. Your state of health must be considered as good and stable.

Our plan's information booklet stipulates that: "If the insured already has a known disease or illness before a trip, he must ensure that his health condition is good and stable, that he can carry out usual daily activities and that he is experiencing no symptoms that may reasonably suggest that any complications may arise or that medical care may be required during the trip outside the province of residence. In other words, prior to departure, the known disease or illness must be under control and must not:

- have taken a turn for the worse;
- have relapsed or recurred;
- be unstable;
- be entering a terminal phase;
- be chronic and indicate a risk of deterioration or foreseeable complications during the trip."

If any of the above criteria is applicable to your current health condition, you must contact the travel assistance firm CanAssistance several weeks before your departure, to obtain information about your coverage eligibility. By failing to take these precautions, you expose yourself to having to pay the costs that may be incurred due to an illness occurring during your trip and requiring emergency care.

Our contract stipulates that costs are eligible provided that they are paid as a result of a death, accident or a sudden and unexpected illness when you travel outside your province of residence.

To contact CanAssistance, please call one of the following:

Canada — United States 1-800-465-2928  
Elsewhere in the world (collect call) 514-286-8412  
Have a safe and healthy trip!

## WHEN THE SPOUSE REACHES AGE 65 BEFORE THE PARTICIPANT



ROBERT FORTIER  
ACR member

Since the insurer establishes plan premiums based on the **participant**, the spouse who reaches age 65 before the participant may, even if registered with RAMQ automatically, decide to maintain coverage with SSQ through the participant. Consequently, the spouse must choose from the following options:

- (1) Obtain insurance coverage from the government plan only;
- (2) Obtain insurance coverage from the government for the prescription drug coverage and maintain his private insurance for additional coverage;
- (3) Remain covered under the private plan and maintain all initial coverages based on the plan selected.

Further to the three options listed above, here is a short guide to what should be considered, although each situation is specific to each individual.

- Unless indicated otherwise, SSQ and RAMQ will both presume that the spouse who reaches age 65 is covered under the public prescription drug insurance plan.
- The spouse who decides to become insured under RAMQ for the prescription drug portion must remember that this choice is **IRREVOCABLE** and that thereafter he will not be able to get prescription drug insurance coverage under SSQ.
- In the event that the spouse decides to enrol in the RAMQ prescription drug insurance plan, the participant will have to change his plan status from family coverage to individual coverage. It will then be possible for the spouse to obtain SSQ individual health insurance coverage that is complementary to the government's prescription drug insurance coverage.
- If the spouse decides to remain with SSQ for drug insurance coverage, he will have to opt out of the public prescription drug insurance plan and the participant will have to notify SSQ of this decision. There will be no changes in the payment of premiums.
- No additional premium will be charged for the spouse aged 65 or over who remains with SSQ, given the fact that premiums are established based on the age of the participant.
- If the spouse so wishes, he can register with RAMQ at any time.

For more information or for evaluation of the costs regarding any of these options, please contact SSQ or our co-ordinator who will be pleased to assist you.

## THE RIGHT OF EXEMPTION: IT IS IMPORTANT TO USE IT WHEN NEEDED

JANY TURCOTTE, CPA, CMA  
ACR Coordinator



ANDRÉ J. BOUCHER  
ACR Member

As previously mentioned in the July 2013<sup>1</sup> newsletter, the **Act respecting prescription drug insurance** requires that if you are aged 65 or less, you must enrol in accident and health insurance coverage offered through the plan for Retired Management Personnel of the Quebec Public and Parapublic Sectors.

However, if you are able to obtain drug insurance coverage through your spouse, you may for the sake of costs, privileges or other, opt for your spouse's insurer. If this is the case, you should learn more about the right of exemption.

The purpose of the right of exemption is to allow participants to maintain their "right" to participate again in SSQ's accident and health insurance plan even if they were covered by another similar contract.

There are three specific instances in which retirees are entitled to their right of exemption:

- 1) when they participate in their spouse's group insurance plan;
- 2) when they return to the job market and have coverage through their employer's group insurance plan;
- 3) when they participate in their professional association's group insurance plan, as defined in Quebec's *Act respecting prescription drug insurance*.

Above all, it is important that participants first complete an application form indicating their choice of plan (basic or enhanced) before receiving their right of exemption.

The exemption ends when the retiree is no longer eligible for the plan that allowed him to take advantage of this right. Retirees then have 30 days following the date of termination of insurance to submit a new application to SSQ in order to recover their full coverage based on the original plan selected.

Reference:

<sup>1</sup> ACR Newsletter – July 2013, "What is article 15.1 all about?"

## THE GOVERNMENT PREFERS TO REIMBURSE GENERIC DRUGS...

JANY TURCOTTE, CPA, CMA  
ACR Coordinator

The government's announcement that it prefers to reimburse generic drugs has raised several questions.<sup>1</sup> Consequently, we wish to shed some light on the new rules set out by RAMQ.

Initially, the rule was that from the time a patented drug was registered on the list of the Régie de l'assurance maladie du Québec (RAMQ), it was reimbursed for a period of 15 years, even if the price was higher than that of a generic version also included on this list. It was only at the end of the 15-year period that RAMQ reimbursed the cheapest version of the drug, whether brand-name or generic. Consequently, the abolition of this rule since January 14, 2013, now enables RAMQ to reimburse drug expenses at the lowest generic drug price, where applicable. If the original brand-name drug does not have a substitute and is not on the RAMQ list, it will be reimbursed in accordance with the existing rules.

**Question:** Will the insurer reimburse the difference between the generic and the brand-name drug if the patient is advised by the physician to take the original brand-name drug?

**Answer:** An insured with **SSQ drug coverage\***, will not be affected by the abolition of the 15-year rule because the group insurance plan does not provide for drug expense reimbursement at the lowest price. Consequently, the insurer will reimburse the price of the drug at 80% or 75% based on the plan selected, even if the insured submits a claim for an original brand name drug for which a substitute exists.

However, an insured aged 65 or over **covered under the RAMQ prescription drug plan** who must, according to the physician's recommendations take the original brand-name drug, may submit a request to RAMQ to be recognized as an exception patient. To do so, the insured must fill out the appropriate RAMQ form. Should RAMQ refuse the application, the insured must assume the cost difference between the original brand-name drug and the generic version.

\*For insureds aged 65 or over, an additional premium is applicable.

Reference:

<sup>1</sup> <http://argent.canoe.ca/nouvelles/affaires/ramq-confirme-preference-medicament-generique-8012013>

## HEALTH CAPSULE CHRONIC OBSTRUCTIVE PULMONARY DISEASE (COPD)



DENISE CHAMPAGNE  
ACR member

**What is COPD?**

"**Chronic obstructive pulmonary disease** or COPD refers to all chronic pulmonary diseases, two of which are commonly known as chronic bronchitis and emphysema."<sup>1</sup>

**What are COPD causes?**

Cigarette smoking, including second-hand smoke, is the leading cause of COPD. Long term exposure to irritants such as air pollution and dust, repeated respiratory infections and genetics may also be contributing factors.