

**WELCOME TO THE NEW COORDINATOR**



**ROBERT FORTIER**  
ACR Spokesperson

Further to the announcement of Jany Turcotte's departure, the Advisory Committee for Retirees (ACR) lost no time launching its hiring process. It is therefore with pleasure that we will be welcoming as of January 1, 2015 Geneviève Simard as the new coordinator. Ms. Simard has a bachelor's degree in psychology from Université du Québec à Trois-Rivières and relevant experience in insurance, based on her previous jobs, where she assessed claims, liaised with insureds, verified analyses among other tasks. The coordinator can be reached via the ACR's website ([www.ccr-quebec.com](http://www.ccr-quebec.com)), or by telephone at 1-888-777-5546.

**IMPORTANT ANNOUNCEMENT  
ELECTRONIC ACR NEWSLETTER**

**ROBERT FORTIER**  
ACR Spokesperson



In our last newsletter, we mentioned the possibility of getting an electronic version of the ACR Newsletter. Despite many of you expressing an interest, we unfortunately cannot go ahead with the project due to the adoption of Bill C-28 this past summer, which imposes certain conditions that for the moment we cannot comply with. We therefore wish to inform you that we will be unable to go ahead with the electronic mailing of the ACR Newsletter. Rest assured that we will continue to monitor the situation.



# Newsletter

ADVISORY COMMITTEE FOR RETIREES (ACR)

Year 8 • No. 19 • January 2015

*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



Plan members can avoid premium increases by paying close attention to their usage and claims for medical fees. For more information, refer to the "Conseils utiles pour contribuer à réduire la prime que vous payez" document available on our website at [ccr-quebec.com/publications/](http://ccr-quebec.com/publications/).

**HOW DO YOU OBTAIN YOUR TAX RECEIPT FROM YOUR INSURER?**

**JANY TURCOTTE, CPA, CMA**  
ACR Coordinator

That's right! We're getting up to that time of year when we have to start gathering all the information we need to produce our income tax returns for 2014, and that includes tax receipts for medical expenses.

There are two ways to obtain the tax receipt for medical expenses from your insurer, SSQ Financial Group:

1. By internet – on the SSQ'S ACCESS|Plan Members website or
2. By telephone – at 418-651-2551 for the Quebec City area or toll-free at 1-888-400-0023

The following is a brief description of the procedure to follow online:

First, go to [ssq.ca/acces](http://ssq.ca/acces).

If it's the first time you are using the ACCESS |Plan Members online service and you don't have a username, you must first sign up under "New User" if you opt for this method.

If you already have a **username** and **password**, login to your SSQ ACCESS |Plan Members account.

Once you have accessed your file

- click on "Documents" in the menu at the top of the page
- and select "Tax Receipt"

You can now submit your request by choosing the year or period desired.

Please note that the tax receipt for medical expenses contains the total of all amounts submitted and reimbursed under the contract in question and period requested.

**PREMIUM RATES AS OF JANUARY 1, 2015**



**JANY TURCOTTE, CPA, CMA**  
ACR Coordinator

On August 28, SSQ presented representatives of the Secrétariat du Conseil du trésor (SCT), as well as active members and retirees, with the respective renewal conditions for each group's insurance contract.

Negotiations held on October 2 resulted in an agreement.

Based on the analysis by the retirees' consulting actuary and the SCT's consulting actuary, and recommendations from ACR members, the rates for 2015 have changed as follows for accident and health insurance over 2014, with the 10% premium vacation taken into consideration.

Basic plan, ages under 65:	-9.40%
Basic plan, ages 65 and over:	-23.50%
Enhanced plan, ages under 65:	-11.40%
Enhanced plan, ages 65 and over:	-5.50%
Additional premium over age 65:	-10.00%

A 20% premium vacation is also given on life insurance, resulting in a rate decrease of approximately 23% for members and their spouses, as well as 20% for dependents.

\*\* Please see the document provided by the insurer for the rates that apply to you.

Please note that premiums are based on each group's consumption. Consequently, premiums vary depending on the benefits paid out by the insurer for each age group and the plan selected.

ACR MEMBERS				
Your retiree representatives:			The partners:	
<b>Education</b>	<b>Civil Service</b>	<b>Health and Social Services</b>	<b>IPC Co-chairpersons</b>	<b>CERA Representative</b>
• Mr. André J. Boucher • Mr. Serge Levesque	• Mr. Gilles Dufour • Mr. François Dumulon	• Mr. Robert Fortier • Mr. Jean-Yves Julien • Mr. Daniel Poirier • Mr. Réjean Despins	• Ms. Francine Thibeault (SCT) • Mr. Éric Lagueux (RACAR)	• Ms. Josée Lamontagne  <b>Actuary</b> • Ms. Marie-Ève Simoneau (SCT)

A MAILING ADDRESS FOR THE ACR	ACR CONTACT INFORMATION
It is now much easier for retirees to send documents, comments or other correspondence to the Advisory Committee for Retirees, at the following mailing address: CCR Québec, C.P. 67009 Québec C.P. Orsainville, Québec (Québec) G1G 0B2	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 • Robert Fortier
	<b>NEXT EDITION: JULY 2015</b>

## CHANGES TO YOUR PLAN

JANY TURCOTTE, CPA, CMA  
ACR Coordinator

Further to our recent survey, certain changes were made to the ENHANCED health and accident plan. As described in our last newsletter, retired insureds with the enhanced plan were 68% in favour of the proposed changes.<sup>1</sup>

As a result, as of **January 1, 2015**

- Maximums for certain groups will increase as follows (in bold and underlined in the table):

Grouping	Eligible expenses per treatment	Maximum reimbursement per calendar year, per insured, per group
Audiologist, audioprothesist, occupational therapist, speech therapist and podiatrist	From \$25 to <b><u>\$30</u></b>	\$500
Psychiatrist, psychoanalyst, psychologist, social worker and family therapist	Based on normal and reasonable customary practices	From \$500 to <b><u>\$750</u></b>
Acupuncturist, chiropractor, kinesiologist, ortho-therapist, osteopath and physiotherapist	From \$25 to <b><u>\$35</u></b>	\$750
Massage therapist	From \$25 to <b><u>\$35 with medical prescription</u></b>	

- Expenses incurred for a naturopath, homeopath and phytotherapist are no longer eligible for reimbursement.
- The number of eligible foot orthoses covered will now be one pair per year.

Reference:

<sup>1</sup> Refer to the website at the following address for more information: <http://ccr-quebec.com/wp-content/uploads/2014/05/Tableau-comparatif-sondage2014.pdf>

## IS TRANSPORTATION BY AMBULANCE FREE?

JANY TURCOTTE, CPA, CMA  
ACR Coordinator

Although your basic and expanded health and accident insurance reimburses transportation by ambulance based on regular and reasonable practices, the following are a few additional elements that you should be aware of.

When a person calls 9-1-1, it triggers a response that involves a number of parties and not just ambulance services as can be seen below:



The cost of ambulance transportation in Quebec is established by the Ministère de la Santé et des Services sociaux (MSSS)<sup>1</sup>. For example, for a resident of Quebec and Canada, the basic rate if you are between 0 and 64 years old is currently \$125 plus \$1.75 per kilometre travelled from where the person is picked up to where they are dropped off (hospital); \$35 is charged for each additional patient. However, no fee is charged for the person accompanying the patient.

Normally transportation expenses are charged to the transported person regardless of where the call to 9-1-1 is made from. However, there are certain types of patients for whom the beneficiary should not have to pay for ambulance transportation.

To name a few:

1. if you are over age 65;
2. if you receive Old Age Security benefits (social assistance);
3. if you are in a motor vehicle accident, the cost is covered by the Société de l'assurance automobile du Québec (SAAQ);
4. if you are injured in a work-related accident, it is normally the Commission de la santé et de la sécurité au travail (CSST), or the employer, that covers the cost<sup>2</sup>.

Références :

- <sup>1</sup> <http://sante.gouv.qc.ca/systeme-sante-en-bref/services-ambulancier/>
- <sup>2</sup> <http://www.ctaq09.com>

## DEPARTURE OF JANY TURCOTTE



GILLES DUFOUR  
ACR Member

At our last meeting on June 9, our coordinator Jany Turcotte announced to us that she would be leaving on December 31, 2014. Her decision to leave is for professional reasons as she wants to devote herself to her company, which we can understand and respect. During her brief time with us, she made her mark with her competence, leadership, adaptability, sense of duty, team spirit, efficiency, cheerfulness, etc. ...

She has succeeded in excelling in all spheres of activity she was involved in and responsibilities assigned to her:

- coordination and follow-up of meetings
- responding to insureds
- ACR operations and procedures
- improvement and update of website
- coordination of the Newsletter

- collaboration with partners
- support to ACR members
- etc.

Being the responsible professional she is, we were given sufficient advance notice to have the time to recruit a replacement. We wish her much success and happiness with her new challenges.

Thank you Jany for everything you have been and everything you did for us!

### DID YOU KNOW?



*The ACR plays an intermediary role between the insurer and retirees, enabling them to have their say in the administration of their group insurance plan. However, it is not possible for us to advise you on the best choices to make regarding your group insurance coverage. We can only help you understand the information that is sent by the insurer. For advice on your personal situation and group insurance options, please contact a financial planner.*

## MAKE THE MOST OF YOUR WEBSITE!

JANY TURCOTTE, CPA, CMA  
ACR Coordinator

Can't find your ACR newsletter? Want an electronic copy of your insurance booklet to make it easier to look up information? How about a copy of the latest monthly rates for your group insurance premium? Or would you like a summary of the latest changes to your plan?

You can find these and other tools in the "OUR PUBLICATIONS" section of your website ([ccr-quebec.com](http://ccr-quebec.com)). Also, be sure to visit the home page for the latest memos and documents related to your insurance plan.

Make the most of your website!



## COMMUNIQUÉ REIMBURSEMENT OF HEALTH CARE BENEFITS



FRANÇOIS DUMOLON  
ACR Member

We wish to inform you that the Commission des Praticiens de Médecine Douce du Québec (CPMDQ) is an association that is no longer recognized by SSQ. As a result, being a professional member of this association does not enable the reimbursement of expenses that are covered under your plan with SSQ.

Please note that this change does not affect the recognition of other associations and professional orders already accredited by SSQ such as the Ordre des chiropraticiens, among others! This means that if you incur expenses for care dispensed by a professional who is both a member of the CPMDQ and a professional order or recognized association, they will be reimbursed as usual under the provisions of your contract.

If you have any questions, contact SSQ at 418-651-2551 in the Quebec City area, and 1-888-400-0023 for all other areas.