

MEN'S HEALTH



DENISE CHAMPAGNE
ACR member

For my last column, I thought of men for whom 57% of our insurance certificates are issued.

I consulted the Canadian Institute of Actuaries (CIA)¹ website to learn that in August 2013 the life expectancy of a 60-year-old Canadian male increased by 2.9 years, meaning that life expectancy for men went up from 84.4 years to 87.3 years.

I then checked the Quebec Ministry of Health (MSSS)² website to find the main causes of death. Tumours are the leading cause of death, followed closely by circulatory disease.

I also wondered about other male health problems which our retired insureds may experience. Once again it's the PSST! (Plan to Stay in Shape Today) program published by Familiprix³ in collaboration with TEVA that answered my questions.

I'll sum up the contents for you. Problems discussed in this publication include: andropose, erectile dysfunction, prostate cancer, benign prostate hyperplasia, hair loss and mental health, with a section on depression and generalized anxiety.

For each of these conditions, you'll find a description of symptoms, risk factors, advice on prevention and, in some cases, suggested treatment.

Men's health is important! When it comes to your health gentlemen, educate yourselves and be proactive.

References:

- ¹ www.cqff.com
- ² www.msss.gouv.qc.ca
- ³ <http://www.familiprix.com/EspaceSante/fichePSST/guide-sante-masculine>

THE WEBSITE IS THERE FOR YOU TO USE!

JANY TURCOTTE, CPA, CMA
ACR Co-ordinator

It has almost been a year since the ACR website had its facelift. On the homepage you'll find important information as well as the latest news about your accident and health insurance plan. We've also set up an interactive section of frequently asked questions (FAQ) that cover the main concerns raised by insureds. Our goal is to renew this section on an ongoing basis so that you can find answers to your questions easily. Please don't hesitate to consult the site regularly. To obtain the full answer, simply click on the question.

If you have an idea for a topic that may be of interest, let us know by using the online form under the "CONTACT US" section.

DID YOU KNOW THAT...



The ACR does not maintain a database of contact information for the retired insureds under the group insurance plan. It is your insurer, SSQ Financial Group, that takes care of sending you any documentation regarding your insurance plan either by email or regular mail. It is important therefore to notify the insurer about any address changes and not the ACR. It's easy to get in touch with the insurer via SSQ's ACCESS | Plan member website at www.ssq.ca, or by calling the toll-free number: 1-888-400-0023.

Newsletter

ADVISORY COMMITTEE FOR RETIREES (ACR)

Year 7 • No. 18 • July 2014

*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



YOUR NEWSLETTER IS GOING "GREEN"



JANY TURCOTTE, CPA, CMA
ACR Co-ordinator

In our 2014 spring survey, insureds were consulted on whether or not they agreed to receive the ACR bi-annual newsletter electronically in the future.

Following an affirmative response of 84%, the retiree representatives have decided to implement a strategy to gradually phase in the "green" newsletter. The cost of production and mailing of the paper version of our newsletter has continued to increase, and that's not counting the many postal returns.

Consequently, in order to introduce this new concept, we will go ahead with a hybrid ACR newsletter starting with the January 2015 edition.

This means that:

- (1) All insureds registered on the SSQ Financial Group's ACCESS | Plan members website will receive an electronic version of the next ACR newsletter.
- (2) Other members who have not yet registered for SSQ Financial Group's online service will receive the paper version of the newsletter.

Please note that you may still view or download ALL past ACR newsletters on the ACR website at <http://ccr-quebec.com>.

Thank you for thinking "green"!



ACR MEMBERS				
Your retiree representatives:			The partners:	
Education	Civil Service	Health and Social Services	IPC Co-chairpersons	CERA Representative
<ul style="list-style-type: none"> • Mr. André J. Boucher • Mr. Serge Levesque 	<ul style="list-style-type: none"> • Mr. Gilles Dufour • Mr. François Dumulon 	<ul style="list-style-type: none"> • Mr. Robert Fortier • Mr. Jean-Yves Julien • Mr. Daniel Poirier • Mr. Réjean Despins 	<ul style="list-style-type: none"> • Ms. Francine Thibeault (SCT) • Mr. Éric Lagueux (RACAR) 	<ul style="list-style-type: none"> • Ms. Josée Lamontagne <p>Actuary</p> <ul style="list-style-type: none"> • 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 www.ccr-quebec.com • info@ccr-quebec.com EDITOR • Michel Guérard	
			<div style="border: 2px solid blue; border-radius: 50%; padding: 10px; display: inline-block;"> NEXT EDITION: JANUARY 2015 </div>	

ACR RENEWALS AND ACKNOWLEDGEMENTS

PIERRE GADOURY
Outgoing ACR
spokesperson



GILLES DUFOUR
ACR Member



The ACR's mission is to look out for the group insurance interests of its insureds. Consequently, retiree representatives are reappointed every two years after consultation with the relevant associations. It is therefore in this context that we present your eight representatives in office since May 20, 2014, for the 2014-2016 period:

Education

Mr. André J. Boucher (ACREQ) – in office since 2012
Mr. Serge Levesque (ACCQ) – new member

Civil Service

Mr. Gilles Dufour (AQRP) – in office since 2006
Mr. François Dumulon (AQRP) – new member

Health and Social Services

Mr. Robert Fortier (ACSSS) – in office since 2006
Mr. Jean-Yves Julien (ADGSSSQ) – in office since 2012
Mr. Daniel Poirier (APER) – new member
Mr. Réjean Despins (AGESSS) – new member

It should be noted that ACR members are volunteers who perform their duties with sustained commitment and with the same professionalism they demonstrated all through their professional careers. They are called upon to assess the sometimes complex situations in group insurance, to give their opinion and make decisions regarding the ACR's orientations, in collaboration with the policyholder, the Treasury Board Secretariat, as well as active representatives. They are assisted by a part-time co-ordinator who reports to the spokesperson.

These reappointments unfortunately also coincide with the announcement of departures. For this reason we want to pay a brief but sincere tribute to three of our collaborators who left us last May.

Denise Champagne is a devoted, competent and very generous person. At a time when we had no co-ordinator and had to take turns preparing the minutes of our preliminary meetings, she offered without hesitation to perform this task. In recent months, she contributed her talents and expertise as an archivist to the development of an ACR document retention strategy.

Pierre Gadoury, the youngest yet the one with the most seniority among us, has been on board since the beginning. He quickly understood what the ACR should be about and spared no effort to ensure that the needs and interests of the insureds were better

met. We cannot list all of his many contributions, but here are a few that were close to his heart: the ACR Newsletter, procedure manual, recent survey, among others. Mr. Gadoury has always been very respectful and never missed an opportunity to make his collaborators feel appreciated.

Michel Guérard, with his perpetually pleasant disposition will also be leaving the ACR to ensure the equitable participation of members of the management associations from the educational sector. This, however, does not keep us from feeling sorry to see him leave so soon. He has been very efficient since his arrival and with his extensive management experience he was able to assume greater responsibilities on our committee. In addition to taking an active part in discussions at our meetings, he made a significant contribution to the production of our information newsletter.

A big thanks to all three of you for your invaluable contribution.

2014 SURVEY RESULTS

PIERRE GADOURY
Outgoing ACR spokesperson

JANY TURCOTTE, CPA, CMA
ACR Co-ordinator

Last March, the Léger marketing firm polled over 14,000 retired managers insured under the accident and health insurance plan for Retired Management Personnel of the Quebec Public and Parapublic Sectors. Out of a possible 19,458 retirees, 5,312 retirees responded to the call, for a nearly 30% participation rate, which allows for very reliable results.

The main objective of the survey was to know your opinion about certain changes to benefits under the Enhanced accident and health insurance plan. We also took this opportunity to analyze the insureds' level of satisfaction with the services provided by the insurer, SSQ Financial Group, as well as the degree of appreciation for our bi-annual newsletter and the ACR website.

Here is a brief description of the major conclusions:

- 1) 68% of insureds under the Enhanced plan agree with the suggested changes (option 2)*, versus 32% who prefer the status quo (option 1). The provisions in option 2 can be summed up (but not explicitly) by: an increase in certain eligible expenses for the group including physiotherapists and podiatrists, as well as the removal of reimbursable expenses in homeopathy, naturopathy and phytotherapy. A medical prescription would be required for massage therapy expenses.
- 2) 91% of insureds say they are satisfied with the services provided by the insurer. Please note that the survey focused on the quality of customer service, response time, turnaround time for claim payment, accessibility by telephone and ACCESS services.
- 3) Although still relatively underused (only 24% of insureds), the ACR website is satisfactory to the vast majority (89%) of retirees who have browsed the website.

- 4) With regard to the bi-annual newsletter, out of 86% of insureds who consult it, 87% of them are satisfied with the newsletter contents.
- 5) In the same vein, the ACR took the opportunity to survey your opinion about sending out its bi-annual newsletter electronically. Of those who read the newsletter, 84% agree with this new procedure.

Members of the Advisory Committee for Retirees (ACR) wish to thank all the insureds who took the time to take the survey and share their comments. We also wish to acknowledge the excellent co-operation of the Treasury Board, IPC members and the Léger marketing firm who shared their expertise with us.

*For more information on option 2, visit our website at <http://ccr-quebec.com>

BETTER TRAVEL INSURANCE BENEFITS



FRANÇOIS DUMULON
ACR member

Our insurer, SSQ Financial Group, recently informed the ACR that our travel insurance provider, CanAssistance, is offering improved travel insurance coverage.

Here is a list of the improvements:

- The maximum expense for the return of the insured's personal vehicle will increase from \$1,000 to \$2,000
- The maximum expense for the preparation of the remains will increase from \$5,000 to \$10,000
- The maximum daily living expenses incurred by the insured person (accommodation and meals) will increase from \$200 to \$300 and the maximum incurred amount per stay will increase from \$1,600 to \$2,400
- The maximum daily living expenses incurred for a close relative (accommodation and meals) will increase from \$200 to \$300, and the maximum incurred amount per stay will increase from \$1,600 to \$2,400

The improved benefits came into effect on February 1, 2014, and are offered by our insurer, SSQ Financial Group, with no adjustment to our group insurance premiums.

If any of our travellers need more information about these new benefits, they may contact CanAssistance directly at 1-800-465-2928.

DID YOU KNOW THAT...



If your doctor changes your medication a few weeks before your trip, you must absolutely notify CanAssistance and check with them what you should do to make sure that you are covered under your travel insurance.

PREVENT WASTE OF PRESCRIPTION DRUGS: MULTIPLE ISSUES AND SHARED RESPONSIBILITY



JEAN-YVES JULIEN, PHARMACIST
ACR member

Waste can be defined as improper or inappropriate use of a resource. In contrast, in the case of drugs, we talk about promoting optimal or rational use.

A health issue: Irrational use of a drug generates waste, and in particular represents a risk because the patient does not obtain the effects necessary to improve his state of health.

An economic issue: The choice and prescribed quantity of drugs obviously influence how much you pay, and by that we mean your premium. It is important to ask: Is a generic drug available and appropriate? What is the drug's ideal dosage or prescription duration?

An environmental issue: Any surplus drugs must be safely destroyed. You can talk to your pharmacist about this.

A social issue: Several studies have shown the dangers of drug trafficking. Surplus prescription drugs not destroyed in a safe manner often resurface in this illegal industry.

EXCERPT FROM THE DRUG POLICY:

"The primary responsibility for the optimal use of prescription drugs is based on the patient, prescriber and pharmacist trio. Other professionals, academia, professional associations and orders, drug manufacturers, insurers, the network of health and social services, as well as the media should also promote, encourage, facilitate and support optimal drug use." [courtesy translation as original policy exists in French only]

References:

- ¹ <http://publications.msss.gouv.qc.ca/acrobat/f/documentation/2006/06-728-01.pdf> (in French only)
La Politique du Médicament, MSSS, ISBN 978-2-550-48975-7, p.45-51

