

Season's Greetings and a Happy New Year to All

We are pleased to be sending you the final paper edition of The Savvy Retiree Newsletter. In this, the fifteenth year of publication, the newsletter The Savvy Retiree is officially going digital.

Moving forward, the newsletter will be sent periodically by email to inform the subscribers on the mailing list of the ACR's position and opinion on certain topics. It also includes content that is of interest to retirees. This year, newsletters will be published monthly.

If you would like to receive communications from the ACR, please enter your email in the designated box on the ACR website's homepage (<https://ccr-quebec.com>) and follow the instructions.

The ACR Team



A Few Words about 2019



Daniel Dubé

Retiree Spokesperson
ADERM Representative

Last January, it was announced that your retiree representatives would be submitting a document to the Secrétariat du Conseil du trésor (SCT) so that

we could get your opinion on the sustainability of the group insurance plan. The committee members worked hard and the document was submitted. Given the privacy of personal information issues in question, it is not possible to transfer data to a survey company and therefore, the SCT representatives informed us that conducting such a survey was not possible.

Last September, a letter was sent to Reda Diouri, General Manager of the *Direction Générale des Études Actuarielles et quantitatives et des régimes collectifs au SCT*, explaining that the government has all the information needed to resolve the issue regarding plan members under age 65. We still want to know your opinion on whether or not the government should remain the policyholder of the group insurance plan for retirees. We believe that our group insurance plan is satisfactory and that there is a way to reduce costs for plan members under age 65.

SSQ insurance, in collaboration with your retiree representatives, reviewed the explanatory booklet which dated back several years. We are very happy with the results. An administrative policy was also enacted to make it easier to track any changes made subsequent contract renewals.

Last May, SSQ Insurance organized a guided tour of its Customer Service Department. It's important to acknowledge the dedication and work done by our designated team. This visit was very enlightening. I would like to thank SSQ Insurance and its personnel for their warm welcome, dedication and efforts made to provide our plan members with the best customer experience.

The new terms and conditions for plan members under age 65 and those age 65 and over have been implemented. Several participants took the opportunity to make changes to their coverage. AQDER members were also integrated into our group.

Line St-Cyr, coordinator, continued her excellent work on the website that we invite you to check out. She also helped several retirees who needed help submitting claims to the insurer. Please consult her if ever you feel that the insurer's response to a claim is unsatisfactory.

In closing, we would like to remind you that this is the last paper version of The Savvy Retiree Newsletter. Please sign up for the subscribers list to make sure you continue to receive the newsletter in digital format. That way, you will be stay abreast of the latest news concerning your group insurance plan.

I wish you a happy and healthy new year!

New Rates as of January 1, 2020



Daniel Dubé

Retiree Spokesperson / ADERM Representative

On August 16, SSQ Insurance presented the renewal conditions for the insurance contracts of each group to the Secrétariat du Conseil du trésor (SCT) and the representatives of retirees and active personnel.

Negotiation meetings were organized on October 15 and 17, and teleconferences were held on October 23 and 25 to reach an agreement on the insurance contract renewal for the Retired Management Personnel of Quebec Public and Parapublic Sectors.

Based on the analysis of the retirees' consulting actuary and the SCT actuary, as well as recommendations from ACR members, the 2020 accident and health insurance rates will differ from 2019 as follows:

Plan	Variation (excl. Leave)	Premium holiday	Variation (incl. Leave)
Basic Plan			
• Under age 65	+3.4%	-5.0%	-1.8%
• Age 65 and over	-5.0%	None	-5.0%
Expanded plan			
• Under age 65	+9.2%	-5.0%	+3.7%
• Age 65 and over	+18.2%	None	+18.2%

The additional premium for plan members age 65 and over who chose to remain insured with SSQ Insurance for prescription drugs on the RAMQ list is reduced by 5.0%.

For retired plan member's life insurance and the optional life insurance for the retired plan member's spouse, the rates will remain the same. For the retired plan member spouse's and dependent children's life insurance, the rates will also be maintained as is. To find out the actual rates that apply to your situation, we suggest consulting the YOUR PLAN AT A GLANCE AS OF JANUARY 1, 2020 new pamphlet produced by the insurer.

The pooling of prescription drug fees increases from 1.65% to 1.90% of premiums, but the annual limit is maintained at \$250,000. This increase is explained by the number of claims over \$250,000 made in the SSQ portfolio. We would like to remind you that pooling was introduced last year to protect us against the costs of expensive prescription drugs that are increasingly present on the market. The risk is now shared between the plan members and the insurer. The cost is included in the premium.

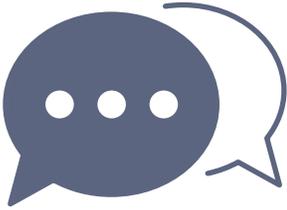
Moreover, the administrative fees were reduced from 2.25% to 2.15%. Finally, the administrative fees applicable to the settlement of benefits, expressed as a percentage of benefits incurred (4.50%), will be progressively reduced over a three-year period (4.25% in 2020, 4.00% in 2021 and 3.75% in 2022).

Last year's results were rather unfavourable and can be explained by:

- an increase in travel insurance benefits paid to the 65-and-over group (expanded plan)
- fewer plan members and an increase in benefits paid to plan members who received more than \$25,000 in the under-65 group.

As we know, the rates of plan members under age 65 is significant. To avoid a substantial increase, we decided to grant a 5.0% premium holiday for 2020. The health of the plan allowed us to do it this year.





Sign up for ACR Communications

The ACR wants to be able to reach all plan members by email, when necessary.

Please write your email address in the designated box on the ACR website's new homepage (<https://ccr-quebec.com>) and click on the "Inscrire" button. As is customary, you will have to confirm that you are not a robot. In the confirmation email, be sure to click the link provided, otherwise you won't be signed up. Once confirmed, you will receive a welcome email telling you that you have been added to the subscriber list.

NEWSLETTER • SURVEY • NEWS • USEFUL INFORMATION

Insurance glossary

Line St-Cyr

ACR Coordinator

Plan Member: Plan members participate directly in a group insurance policy as members of a specific group. Plan members with family coverage status extend their coverage to members of their immediate family (spouse and children). Family members are considered to be insured under the policy and are often referred to as dependents.

Adjudication: This administrative process is used to determine whether a benefit claim is eligible for reimbursement under a group insurance contract. For example, when an insured submits a claim for the reimbursement of a healthcare expense, SSQ Insurance must determine which terms of reimbursement apply. This is called claim adjudication. Claim adjudication also applies to claims submitted online.

Beneficiary: The person designated to receive the sum paid out under a life insurance policy when the insured dies.

Revocable Beneficiary: A revocable designation can be modified by the insured at any time.

Irrevocable Beneficiary: An irrevocable designation can be modified only with the beneficiary's signature.

Coinsurance: Percentage of the claim that is reimbursed to the plan member.

Exemption: The right to opt out of mandatory health insurance coverage by providing proof that an insured is already covered by a spouse or another employer.

Deductible: Fixed amount that the insured must pay for prescription drugs and services provided by a pharmacy.

Prior Authorization Drug: These prescription drugs are particularly expensive and used for very precise conditions. Prior authorization drugs are categorized according to the Régie de l'assurance maladie du Québec's (RAMQ) list of prescription drugs.

Generic Drug: Drug that is comparable to an innovative one in terms of therapeutic effect, but that is sold under a different trademark.

Innovative Drug: Trademarked drug sold by the original manufacturer, but for which a generic equivalent exists.

Single-Source Drug: Trademarked drug for which there is no generic equivalent.

Thank you, Mr. Lévesque



Last September, when the 2019-2021 representative mandates were up for renewal, Serge Lévesque stepped down after a five-year tenure on the Advisory Committee for Retirees (ACR).

We want to thank him for his tremendous collaboration and involvement over his two mandates, especially with respect to group insurance plan sustainability. For several years, he contributed to preparing The Savvy Retiree Newsletter, which we use to inform you about your insurance plan and various other topics of interest.

Thank you again for your availability, involvement and much appreciated collaboration.

Daniel Dubé,
Retiree Spokesperson
ADERM Representative

Are you paying an additional prescription drug premium without realizing it?



Line St-Cyr
ACR Coordinator

In the discussions concerning our renewal, the consulting actuary informed us that of the 128 participants age 65 and over paying an additional prescription drug premium, 12 are paying a monthly premium even though they haven't submitted a claim since 2018.

If you are paying this additional premium, we recommend that you check whether or not the cost associated with this premium is still the best option for you. To make the change, please contact SSQ Insurance Customer Service at 1-888-651-8181.



ACR Appointment Process

Line St-Cyr
ACR Coordinator

Last May, the Secrétariat du Conseil du trésor (SCT) asked the retired managers' associations to submit the names of potential candidates for the Advisory Committee for Retirees (ACR). They had until June 3, 2019, to do so.

The SCT must appoint eight representatives to the ACR, four from health and social services, two from education and two from public service. Please note that when the mandates were renewed, the education sector representatives decided to share the same position, choosing to alternate their presence in order to ensure continuity when handling files at the ACR.

Those interested in becoming a representative must submit their resume along with a resolution from their association's board of directors for the application to be accepted by the SCT. ACR mandates are two-year terms and are renewable.

Last October, the SCT announced the following appointments:

- Daniel Dubé (spokesperson), Association des directions d'établissement scolaire retraitées de Montréal (ADERM)
- Réjean Gauvin, Association québécoise du personnel retraité de direction des écoles (AQRPE)
- Laurent Lamoureux, Association québécoise des retraité(e)s des secteurs public et parapublic (AQRP)
- Paul-René Roy, Association québécoise des retraité(e)s des secteurs public et parapublic (AQRP)
- Yves Bolduc, Association des gestionnaires des établissements de santé et des services sociaux (AGESSS)
- Micheline Chamard, Association des gestionnaires des établissements de santé et des services sociaux (AGESSS)
- Daniel Poirier, Association du personnel d'encadrement retraité du Québec (APERQ)
- Robert Fortier, Association des cadres supérieurs de la santé et des services sociaux (ACSSSS)

A Wind of Change!



Line St-Cyr
ACR Coordinator

The new ACR website and newsletter are effective communication tools created by ACR representatives.

www.ccr-quebec.com

The new website is much more user-friendly and secure. The user experience has been optimized thanks to a wider variety of information.

The Savvy Retiree Newsletter

ACR uses the newsletter to keep plan members informed of the latest news as well as of modifications to the ACR website.

Please enter your email address in the designated box on the ACR website's new homepage (<https://ccr-quebec.com>) and follow the instructions.

A new group insurance booklet

A new explanatory booklet for the retired management personnel of Quebec's public and parapublic sectors is being prepared. SSQ Insurance will send it to you in early 2020.

Travel Insurance / The Devil is in the Details



Laurent Lamoureux
AQR Representative

Insurance companies offer a wide range of products. However, not every risk is easy to identify. On the one hand, you don't want to pay too much for something that might happen and on the other, you want to be adequately compensated when something does happen.

Preparing a comprehensive list of your needs is crucial. It's also very important to fully understand the scope of coverage (covered risks, deductibles, duration of absence, documents required, etc.).

Always ask yourself how similar or different your upcoming trip is from previous ones? The answer to this question will help you identify risks you may want to be insured for.

Your group insurance includes travel assistance services from CanAssistance, a firm specializing in travel insurance

For answers to questions about additional coverage, precautions to take before departure and what to do in case of an emergency, go to CanAssistance.com or call them at **1-800-465-2928**. They will give you all the information you need to prepare your trip. Be sure to ask all your questions, take notes and evaluate your options!

Please keep in mind:

- A claim is subject to the terms and conditions, exclusions and limitations of the insurance policy. For instance, if you have an Expanded plan with family or single-parent coverage, then your spouse and/or dependent children are covered.
- Like RAMQ, the duration of travel must be less than 183 days, for lack of a more comprehensive plan. However, there are exceptions that enable you to maintain your travel insurance for a longer period without losing your RAMQ eligibility. You must contact RAMQ to see if you are entitled to such an exception, which is authorized under specific conditions for Quebec residents. Once accepted, your travel insurance coverage will remain in effect for the same duration authorized by RAMQ.
- The insurer will reimburse accommodation expenses under certain conditions. The lesser and lessee must sign an agreement similar to Airbnb's with very clear clauses on rental price and cancellation terms and conditions prior to the trip. When in doubt, call CanAssistance before signing such a contract.
- CanAssistance offers pre-departure assistance that includes sending a medical questionnaire to your doctor to evaluate a known medical condition and determine if it satisfies the insurer's stability criteria.
- CanAssistance is the group to contact before and during your trip. In the event of a medical emergency, death or any other situation, when you are in Canada or the United States, call the toll-free assistance number on your insurance card. Everywhere else, you must call CanAssistance collect.

Death and Beneficiaries



Daniel Poirier
APERQ Representative

What you must know about SSQ Insurance's terms and conditions concerning death for retired management personnel of Quebec's public and parapublic sectors.

THE 90-DAY RULE IN THE EVENT OF DEATH

The insurer must be informed of the death of an insured named in the contract (participant, spouse and child for family and single-parent coverage) by written notice or call to Customer Service. The life insurance claim as well as all supporting documents must be sent to the insurer **no later than 90 days after the date of death**.

IMPORTANT

In the event that a claim (supporting documents and information) is submitted more than one year after the date of the event, the insurer can choose to deny the claim. This is common industry practice and ensures healthy plan management.

SURVIVING SPOUSE

Extension of coverage and conversion privilege must be submitted within 90 days of death

- If the surviving spouse is under age 65¹, accident-health coverage can be converted to individual health insurance (SSQ Privilege) without having to provide evidence of insurability as long as premium payments continue to be made. To do so, you must contact SSQ Privilege (1-866-777-9788) and be registered for RAMQ².
- If the surviving spouse is 65 and over¹, coverage can be maintained as long as premium payments continue to be made. Simply notify the insurer's Customer service by phone or in writing.
- A conversion privilege is also possible for spouse's and dependent's life insurance. Simply notify the insurer in writing or call Customer service.

¹ To be eligible for these privileges, the surviving spouse must be insured under the retiree plan at the time of the participant's death.

² Double insurance is not permitted. A person who is under age 65 who has access to a group insurance plan must enrol in it.

DEPENDENT CHILDREN

Must be submitted within 31 days of death

If a surviving spouse wants to maintain coverage for dependent children, he or she must notify the insurer's Customer service in writing.

BENEFICIARY – WHAT YOU MUST KNOW:

In a life insurance policy, the beneficiary is the person who is named to receive the sum paid out under the policy when the insured dies. The policyowner is free to designate anyone as beneficiary. This is a confidential clause and the insurer will never disclose the name of the beneficiaries.

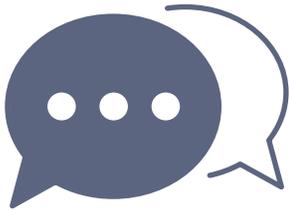
The insurer will pay the insurance amount to the beneficiary one month after receiving all supporting documents.



KEEP IN MIND

All written notices to SSQ Insurance should be sent by registered mail.

Whenever you call Customer service, always make note of the date and time, the name of the agent you spoke to and any important information discussed.



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SSQ Insurance improves its secure plan members' website



Yves Bolduc

AGESSS Representative

SSQ Insurance's Customer Centre and mobile services

On September 29, the ACCESS | Plan Members website was migrated to the **Customer Centre** to make it easier for plan members to consult their insurance coverage and improve the overall user experience.

Since then, plan members have had to create a new account using their email address as username, in a more **simplified** and **user-friendly** approach!

Please note that there is no deadline by which to create your new account – do so at leisure, no immediate action is required.

Not registered for SSQ Insurance's online services? Register today at customer-centre.ssq.ca!

Click **Register** and follow the instructions.

Here are some of the advantages of the Customer Centre:

- Submit a claim online and the reimbursement will be directly deposited in your bank account within **48 hours** (for most benefits).
- Never look for your insurance documents (statements, proof, card) again.
- Consult your claims easily.
- Always know the details of your insurance coverage.
- Access your Customer Centre from your computer, smartphone or mobile app.

With so many advantages, why not use it?

Furthermore, if ever you have problems managing your insurance file, it will be possible to designate a trustworthy person to represent you. Just remember that only you can make decisions concerning your insurance. Be sure to give the name of this trustworthy person to SSQ Insurance. Doing so will enable this person to talk to Customer service on your behalf, as long as you signed and submitted an authorization to disclose personal information.

IMPORTANT

1. After registration, keep your username and password in a safe place.
2. A *Personal Information Disclosure* Form can be found at ssq.ca/en/forms or by calling Customer Service at 1-888-651-8181. Make a photocopy of the form before sending the original to SSQ Insurance.
3. Be sure to tell your trustworthy person where you keep your username, password and insurance certificate.
4. Always send by registered mail with a signature required.

Growing old at home and being active



Paul-René Roy
AQR Representative

For the World Health Organization (WHO), active ageing is the process of optimizing opportunities for good health, participation and security in order to enhanced quality of life as people age.

Life expectancy has greatly increased in the last few decades and the number of seniors continues to grow (i.e., people no longer active in the workforce).

If you want to live a long time, you must accept the reality of ageing – the good and the bad. Although you become wiser, you must learn to live with limitations that can affect your autonomy. You must learn to adapt to these limitations so that instead of handicapping yourself, they lead you to organize your life in such a way as to continue to make the most of it.

The consensus on ageing is relatively unanimous: taking care of your health by adopting a healthy lifestyle, adapting your diet and doing some physical activity ensures a sound mind and body. The idea is not to avoid pleasure, but rather to curb our habits and splurge on occasion.

One of the best ways to remain alert and active is to get involved in the community. There are plenty of volunteering opportunities out there. The knowledge and experience that society gave us and that enabled us to become, develop into and be successful adults is what enables us to come full circle and give back. You could also consider returning to the workforce given the labour shortage.

Humans are gregarious by nature and made to live in communities, with others. This is easy to do while working but at retirement, you have to create a new network of friends to nourish yourself and ultimately, continue to contribute to society.

We worry about the environment and the future of the planet. It's a major concern for the next generation that we have to share with them. It's something that affects us all because our environment influences our health and our ability to grow old. If we want to grow old well, we have to be active.



Late-Breaking News Plan Sustainability!

This item was on the ACR's agenda at the meetings held on November 6 and 7, 2019.

In light of the solutions proposed over the past few years to reduce costs for retirees under age 65 while maintaining the advantages for those age 65 and over, a trilateral committee was formed comprised of retiree representatives, active management personnel and the Secrétariat du Conseil du trésor.

The committee will convene in January 2020 and will work on a win-win solution for all the parties involved.

The ACR Newsletter will be your source of information on the committee's work. To receive the newsletter, please enter your email in the designated box on the ACR website's homepage (<https://ccr-quebec.com>) and follow the instructions.





IMPORTANT COMMUNICATION

Plan Sustainability

Would you like to participate in a survey?

The sustainability of our insurance plan and the high cost for plan members under age 65 is something that our representatives have been working on for several years now. Since 2016, the path to making a well-informed decision based on actual plan member needs has been wrought with obstacles.

Retiree representatives agree that a comprehensive survey of the members of the group insurance plan for Retired Management Personnel of Quebec Public and Parapublic Sectors is the logical way to proceed.

However, as mentioned in the article *A Few Words About 2019* by Daniel Dubé, ACR spokesperson, what is stopping the SCT from conducting such a survey is the responsibility of keeping plan member information confidential.

In light of this, retiree representatives want to know if you would still like to participate in this survey.

Kindly complete the form on the reverse side and send it to :
Comité consultatif des retraités Québec, CP 67009 Québec, CP Orsainville, Québec (Québec) G1G 0B2.

Feel free to scan it and email it to: info@ccr-quebec.com.

Regardless of format, make sure the form is duly completed, signed and dated.

A confirmation email will be sent to you as soon as your form is received. Rest assured that you will be kept up-to-date on all developments.



Reminders

Change of Address

ACR does not have access to your file. You must inform SSQ Insurance directly of a change of address, whether via the Customer Centre or by calling 1-888-651-8181.

ACR voicemail

Call 1-888-777-5546 to leave a message. Be sure to indicate the area code and number where the coordinator can reach you.



FORM TO COMPLETE

Would you be interested in taking a survey on the sustainability of the retired management personnel of quebec public and parapublic sectors group insurance plan?

I want to receive all the information required to take the survey. Please print your full name:

If you would like to get the paper version of the survey. Please print your postal address:

If you would like to get the digital version of the survey. Please print your email address:

I disapprove of this survey.

I authorize ACR to add my name and email address to the distribution list because I want to get **all** of ACR's communications.

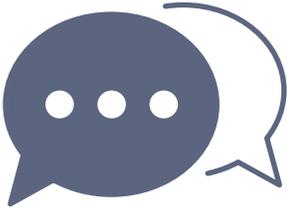
Please print your full name and email:

I understand that I must submit the duly completed survey by no later than **February 28, 2020**, whether by mail at Comité consultatif des retraités Québec, CP 67009 Québec, CP Orsainville, Québec (Québec) G1G 0B2.

Or email (electronic form) at: **info@ccr-quebec.com**.

Signature _____

Date _____



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SSQ Insurance Customer Service

Laurent Lamoureux

AQRP Representative

SSQ Insurance's Commitment

When consulting our insurer's website, you'll notice that it is committed to treating every customer fairly. In this article, I will cover the question in three parts: communications with plan members, fraud and the protection of personal information.

For SSQ Insurance, it's important that plan members understand the scope of their insurance coverage and ask questions in order to avoid confusion in the future.

In the event of a disagreement, plan members can request a review from SSQ Insurance's Complaints Officer or even from a regulatory agency. Furthermore, depending on the situation, the ACR encourages you to contact its coordinator who will be able to answer your questions concerning the group insurance plan. However, please keep in mind that the coordinator does not have access to your insurance file. You will have to provide as much information as necessary for her to assess your file.

For SSQ Insurance, it's important for everyone to report fraudulent behaviour (misrepresentation, dishonest claims, fake documents, etc.) whenever they see it, preferably by email at preoccupationssq@kpmg.ca. Doing so reduces the risk of personal loss and undue costs to the company. It's not true that the only consequence of insurance fraud is a higher premium.

Finally, SSQ Insurance works hard every day to protect our personal information, whether through material, administrative or technological means. Searching for the term 'personal information' on SSQ Insurance's website will yield a list of the possible uses for such information, and a list of the type of personal information collected.

Guided tour of SSQ Insurance's Customer Service

On May 31, 2019, ACR members were given a guided tour of the various departments that work directly with customers, whether to provide information or process claims. The supervisors took time to explain the nature of the work done by their team and answer our questions.

We quickly realized that SSQ Insurance implemented systems designed to answer as accurately as possible all of a plan member's questions and reduce on-hold time. Caller traffic is constantly being monitored such that in the event of a high-volume period, additional resources are assigned. Our tour ended with a meeting with the managers during which we reviewed how the most problematic situations are processed and ultimately, how they help improve customer service in the long term.

REMINDER / IMPORTANT NUMBERS TRAVEL INSURANCE / SSQ INSURANCE

ADVISORY COMMITTEE FOR RETIREES

To reach ACR members or the coordinator: 1-888-777-5546 (voicemail only)

YOUR INSURANCE FILE – SSQ INSURANCE

Customer Service: 1-888-651-8181

Important! The ACR Coordinator does not have access to your insurance file. You must contact SSQ Insurance for information about a claim or to make changes to your coverage.

TRAVEL INSURANCE

CanAssistance <http://canassistance.com/en/policy-holder-section/travel-advice/>

These numbers appear on your SSQ insurance card.

Canada and the U.S.: 1-800-465-2928

Elsewhere in the world, collect call: 514-286-8412

OTHER IMPORTANT NUMBERS

Alliance des cadres de l'état (ACE) : 418 681-2028

Association de cadres retraités de l'éducation du Québec (ACREQ): 418-654-0014, ext. 225

Association des cadres des collèges du Québec (ACCQ): 418-877-1500, ext. 2100

Association des cadres supérieurs de la santé et des services sociaux (ACSSSS): 450-465-0360

Association des directions d'établissement scolaire retraités de Montréal (ADERM): 514-596-5156

Association des directions générales des commissions scolaires (ADIGECS): 819-452-0922

Association des gestionnaires des établissements de santé et de services sociaux (AGESSS): 1-800-361-6526

Association du personnel d'encadrement retraité du Québec (APERQ): 819-781-0331

Association québécoise des directeurs et directrices d'établissement d'enseignement retraités (AQDER): 514-353-3254

Association québécoise des retraité(e)s des secteurs public et parapublic (AQRP): 1-800-653-2747

Association québécoise du personnel retraité de direction des écoles (AQPRDE): 418-781-0700

Coalition de l'encadrement en matière de retraite et d'assurance (CERA): 418-907-1528

Info-Santé and Info-Social: 8-1-1

Régie de l'assurance maladie (RAMQ): 1-800-561-9749

Regroupement des associations de cadres en matière d'assurance et de retraite (RACAR): 418-684-9049

Retraite Québec (anciennement CARRA): 1-800-463-5533

A mailing address for the ACR

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

ACR contact information

1-888-777-5546 · www.ccr-quebec.com · info@ccr-quebec.com

NEWSLETTER COORDINATOR: Daniel Dubé

ACR members

Your retiree representatives

Education

» Mr. Daniel Dubé
» Mr. Réjean Gauvin

Civil Service

» Mr. Laurent Lamoureux
» Mr. Paul-René Roy

Health and Social Services

» Mr. Yves Bolduc
» Ms. Micheline Chamard
» Mr. Robert Fortier
» Mr. Daniel Poirier