

Season's greetings from the ACR team



New rates as of January 1, 2016



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%

*** 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.

This year's increase can be explained by a number of factors. First, there has been a rise in the cost and use of prescription drugs and speciality drugs in particular, which can cost hundreds of thousands of dollars per insured, per year. There has also been a significant increase in travel insurance and trip cancellation claims.

Participants can do their part to keep rates down by carefully managing how they use their plan and claim medical expenses. For more information on controlling costs, please refer to the document entitled "*Conseils utiles pour contribuer à réduire la prime que vous payez*" (French only), available on our website at ccr-quebec.com/publications/.

Change to your plan effective January 1, 2016

Geneviève 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 footcare consultations and treatments performed by chiropodists, pedicurists, 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 pédicures du Québec
- Association des infirmières ou infirmiers en soins des pieds du Québec (AIISPO)
- Association des infirmières et infirmiers auxiliaires en soins des pieds (AIIASP)
- Ordre des infirmiers et infirmières du Québec (OIIQ)
- Ordre des infirmiers et infirmières 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!

Erratum: Travel insurance, July 2015 newsletter



François Dumulon
ACR Member

We wish to correct the following error that appeared in the July 2015 travel insurance column:

The article should have read

“If you’re planning to travel **outside your province of residence**...”
not

“If you’re planning to travel **outside Canada**...”

We would therefore like to remind you that when planning a trip **outside your province of residence**, you must make sure you are in good and stable health before you leave. For more information, please contact CanAssistance to confirm your eligibility for travel insurance coverage for the duration of your trip. You can reach CanAssistance at **1-800-465-2928**.

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: acupuncturist, 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**.

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 of vaccination), up to a maximum of \$200 per insured, per calendar year.

Claims for these expenses must be submitted to SSQ Financial Group. Reimbursements are payable according to the terms of the contract and reasonable and customary standards of current practice.

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



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Sign up for our electronic mailing list by completing the registration form at www.ccr-quebec.com.

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 the services are subject to a fee set 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.

Fees in effect for pharmacist services

Pharmacist service	Fee
Extending a prescription for more than 30 days	\$12.50
Prescribing a medication when no diagnosis is required	\$16
Prescribing a medication for certain minor ailments/conditions	\$16
Adjusting a prescription (to attain a therapeutic target set by your doctor)	From \$16 to \$50, depending on the service provided

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

SSQ began reimbursing these services directly at the pharmacy when the fees applicable to private plans were announced on November 12, 2015. Fees incurred for eligible services between June 20 and November 12, 2015, can be submitted to SSQ for reimbursement by mail.

It will take time to assess the impact these new services will have on benefits paid and, by extension, group insurance plan pricing.

A guide published jointly by the Collège des médecins du Québec and the Ordre des pharmaciens du Québec (<http://opq.org/fr-CA/publications/guides-d-exercice/>, click on Guide d'exercice - Les activités réservées aux pharmaciens and see page 6 [French only]) states that the regulations under the Act to Amend the Pharmacy Act (Bill 41) "**give pharmacists new tools to better exploit their skills and serve the population more efficiently.**" These new pharmacist services will improve continuity in care and allow patients to make better use of a professional they already consult on a regular basis.

Pharmacists must complete special training to offer some of these services. Therefore, all of these services may not be available at your pharmacy.

For more information, please visit the Ordre des pharmaciens du Québec website at www.opq.org (French only).



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 Québec website at www.opq.org (French only).

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 Quebecers who are or have had a positive influence on their communities or Quebec as a whole. And in this case, it's 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!



From left to right: Pierre Gadoury and the honourable Pierre Dufresne, Lieutenant Governor.

The SSQ website and online forms



Robert Fortier
ACR spokesperson

Feel comfortable surfing the web? Then you should check out SSQ's **ACCESS | Plan Members** website at ssq.ca/access! The website is accessible from your computer, tablet, and smartphone. You'll need to sign up to access all the available information.

You can use the site to register for online services and direct deposit, view information on your claims, and even get reimbursed in less than 24 hours for treatments from certain professionals (see the article "*Submitting claims online and using the mobile app*" for more information).

The site also lets you print claim forms and access information on your plan, including a list of covered expenses.

Features include:

- Online claims
- Forms
- Claim statements
- Claim simulator for calculating how much you may be reimbursed under your plan
- Change of address
- Proof of travel insurance coverage
- Tax receipts

For more information or assistance, please contact SSQ at **1-888-651-8181**.

New in your newsletter!

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!

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 (Quebec) G1G 0B2

ACR contact information

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

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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**.

ACR members

Your retiree representatives

Education	Civil Service	Health and Social Services
» Mr. André J. Boucher	» Mr. Gilles Dufour	» Mr. Robert Fortier
» Mr. Serge Lévesque	» Mr. François Dumulon	» Mr. Jean-Yves Julien
		» Mr. Daniel Poirier
		» Mr. Réjean Despins

Partners

IPC Co-chairpersons	CERA Representative	Actuary
» Ms. Francine Thibeault (SCT)	» Ms. Josée Lamontagne	» Ms. Marie-Ève Simoneau (SCT)
» Mr. Éric Lagueux (RACAR)		