

## Season's greetings from the ACR team



## New rates as of January 1, 2017



**Geneviève Simard**  
ACR Coordinator

**\*\*\* Please note that the new accident and health insurance rates applicable as of January 1, 2017, will not apply to retired judges. Retired judges will have separate rates as of this date.**

On August 29, 2016, SSQ presented the renewal conditions for the insurance contracts of each group to the *Secrétariat du Conseil du trésor* (SCT) as well as to employee and retiree representatives.

On October 7, 2016, an agreement was reached.

Based on the analysis of the retirees' consulting actuary and the SCT actuary, as well as recommendations from ACR members, the 2017 accident and health insurance rates will differ from 2016 as follows:

### Retired managers:

• Basic Plan, age 65 and under:	+0.8%
• Basic Plan, age 65 and over:	+21.6%
• Expanded Plan, age 65 and under:	+2.5%
• Expanded Plan, age 65 and over:	+6.6%
• Additional premium for age 65 or over:	unchanged

### Retired judges:

• Basic Plan, age 65 and under:	+7.0%
• Basic Plan, age 65 and over:	+29.1%
• Expanded Plan, age 65 and under:	+6.8%
• Expanded Plan, age 65 and over:	+11.0%
• Additional premium for age 65 or over:	+4.3%

As for life insurance, rates have also increased and the premium holiday will be 10%. To find out the actual rates that apply to your situation, we suggest consulting the NEW RATES AS OF JANUARY 1, 2017 pamphlet produced by the insurer.

It is important to understand that premiums are established based on each group's usage, and the change in premiums is essentially 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. Mainly, it is due to an increase in prescription drug use. There has also been a significant increase in travel insurance and trip cancellation claims. Luckily, the modifications that will take effect on January 1, 2017, have allowed us to limit the increase in accident and health insurance rates.

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

## Changes to your plan effective January 1, 2017

**Geneviève Simard**  
ACR Coordinator

**\*\*\* Please note that the new accident and health insurance rates applicable as of January 1, 2017, will not apply to retired judges.**

As indicated in the July 2016 newsletter, modifications will be made to the reimbursement of prescription drug expenses in the accident and health insurance plan for Retired Management Personnel of the Quebec Public and Parapublic Sectors.

The objective of these changes is to limit the increase in premiums for retired management personnel participating in the group insurance plan.

Here is a brief summary of the new rules that will take effect on January 1, 2017.

### Mandatory generic substitution

As of January 1, 2017, a plan member who opts for a brand-name drug, for which there is a generic equivalent, will only be reimbursed an amount equal to the generic equivalent, which means that they will have to pay the difference between the brand-name and generic drug out of pocket. For more information, please consult our website: [www.ccr-quebec.com/publications](http://www.ccr-quebec.com/publications) (French only).

### Changes made to eligible drugs under the Expanded Plan

As of January 1, 2017, the definition of prescription drugs eligible for reimbursement will be modified to cover prescription-only drugs.

### Changes made to maximum annual reimbursements

Starting January 1, 2017, the amount at which prescription drug expenses are reimbursed at 100% (currently \$3,000 for the Expanded Plan and

\$2,700 for the Basic Plan) will change. The reimbursement limit will no longer be calculated based on the eligible expenses submitted, but rather on the amounts paid by the plan member. As of January 1, this amount will be \$1,046, per insurance certificate, per calendar year. This amount will be adjusted every January 1 and will be revised in accordance with the amount set by RAMQ's Basic Prescription Drug Insurance Plan on July 1 of the previous year.

For more information, refer to SSQ'S NEW RATES AS OF JANUARY 1, 2017 pamphlet as well as the notice sent by the insurer a few weeks ago. You may also contact SSQ directly at **1-888-651-8181**.

Please make sure to append this pamphlet to your 2013 insurance booklet so that the information will be as up-to-date as possible. If you no longer have previous insurance pamphlets (2014, 2015 and 2016), you can get them in PDF format from our website at [www.ccr-quebec.com/publications](http://www.ccr-quebec.com/publications) or from the ACCESS | Plan Members website at [www.ssq.ca/ACCESS](http://www.ssq.ca/ACCESS).

## Progress report – sustainability of plan

**Robert Fortier**  
ACR spokesperson



In recent months ACR members have been concerned about the increasing costs of the retirees' accident health insurance plan and the growing dissatisfaction of retirees in this regard.

In the July newsletter we told you about the work that is underway and measures in place to control the rise in costs. This issue has been the topic of numerous discussions with the ACR. A working committee was set up and meetings were held with all the parties concerned including the actuaries and employee representatives as well as a lawyer specialized in the field.

We are continuing our analysis and research to find the best solution. Among other things, we considered terminating the current group insurance plan and replacing it with a plan that does not cover drugs. While very expensive for those under age 65, whose drugs are not covered by RAMQ, our group insurance plan becomes very advantageous for those age 65 and over, which complicates things.

We continue to study the situation and hope to come up with a solution that will be acceptable to everyone.

## Transfer of counters with plan change (employee to retiree)

**Geneviève Simard**  
ACR Coordinator

When you transfer from the employee group insurance plan to the retiree insurance plan, all the information in your file is transferred to your new file under the retiree insurance plan. Documents already provided to SSQ, such as the declaration of school attendance for your dependent children or the form for exception drugs, if applicable, will not need to be submitted again.

Also, SSQ keeps track of the reimbursement of expenses covered under the health insurance benefit, which means that the amounts you have incurred since January 1 of this year will be included under your new plan. In addition to the transfer of information, the benefits paid by SSQ for each type of treatment are also transferred and added to your new plan. However, for a given type of treatment, it is possible to ask SSQ to reset the counters back to zero. Thus, you will be entitled to the maximum provided for under the retiree insurance plan for the year during which you enrol in the plan. For more information, call 1-888-651-8181.

*(Summary of text taken from SSQ insurance booklet, Contract Y9999-R - January 2013)*

## RAMQ 1<sup>st</sup> payer – insureds age 65 and over covered under the Expanded plan

**Serge Lévesque**  
ACR Member



Some insureds have pointed out to us that when they transferred to RAMQ after turning 65, their pharmacist cancelled the group insurance coverage they had with SSQ.

If you are age 65 or over, registered with RAMQ and covered under SSQ's Expanded coverage, please note that although some drugs may be refused by RAMQ, they may be accepted by your group insurance plan as second payer.

If you have Expanded coverage, it is very important when you reach age 65 and are enrolled in RAMQ for your drugs to inform your pharmacist that you still have group insurance that covers certain drugs that are eligible but not reimbursed by RAMQ. Your pharmacist must keep the information on your SSQ coverage on file so that a claim refused by RAMQ can be automatically transferred to SSQ for assessment.

# Tax receipts and premium statement from SSQ



**François Dumulon**  
ACR Member

Income tax time is fast approaching. We wish to remind you that all taxpayers are entitled to deduct their medical expenses according to the criteria established by the provincial and federal governments. There are two ways to get your receipts from SSQ:

## 1-Online – no fees

Go to [www.ssq.ca/access](http://www.ssq.ca/access). Log in using your username and password.

You will have access to your file.

Click DOCUMENTS and select “Income Tax Statement”. Select the period or the year, then click “View detailed statement” and print your receipts. It’s that easy!

## 2-By mail – \$10 fee

Request a statement for medical expenses for income tax purposes.

This request may be made in writing and sent with a cheque for \$10 made out to SSQ Financial Group and mailed to: 2525 Laurier Blvd, P.O. Box 10500, Stn Sainte-Foy, Quebec City QC G1V 4H6.

On receipt of your payment, your statement will be mailed to you.

## Premium statement

If you pay your premiums by an invoice or pre-authorized debit payment, your statement of paid premiums will be automatically sent to you around mid-January by mail, at no cost. If your premiums are deducted from your QPP pension, your paid premiums are available on your Retraite Québec statement. The premium statements are also available on the ACCESS | Plan Members website in the section “Income Tax Statement” as indicated above.

# Useful documents in case of death



**Gilles Dufour**  
ACR Member

None of us have the gift of eternal life. We all know that. Most of us, however, do want to delay the inevitable as long as possible and often hope and believe that we have enough time to prepare.

While we can’t foretell the future, there is nothing to prevent us from thinking ahead to make things easier for those who will be in charge of our estate by preparing a list of the different life insurance products

we have. For information on the coverage you have with SSQ, refer to the insurance certificate issued by the insurer when you enrolled in the plan, go to the ACCESS | Plan Members website at [www.ssq.ca/access](http://www.ssq.ca/access), or call the insurer directly at 1-888-651-8181. You can do the same with the other insurance contracts you have, if any.

We recommend you keep a copy of the list in a safe place and notify someone you trust of the document’s existence.

A guide to the coverage offered under our plan and the things that must be done in the event of death is available on our website at [www.ccr-quebec.com](http://www.ccr-quebec.com). I also recommend that you visit the Portail Québec (Services Québec) ([www.gouv.qc.ca](http://www.gouv.qc.ca)) and Service Canada ([www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)) websites. You will find a range of useful information available for your estate executor.

## Precision – Important changes to your accident and health insurance plan as of January 1, 2017

Please note that with regard to the article appearing in the July 2016 newsletter, if you are a retired judge these changes do not apply to you.

# The ACR website is there for you!



**Daniel Poirier**  
ACR Member

Perhaps you are familiar with the Web. It is a tool that has become essential to being well informed, provided it is consulted on a regular basis. The ACR has a website for you to access up-to-date information on group insurance for retired managers. You can read the newsletters as many times you like, consult the insurance booklet, view the annual premium rates and any changes made to the insurance plan. One click takes you there.

Moreover, you can sign up for the online newsletter, view the procedure for signing up for SSQ Financial Group's ACCESS|Plan Members website or consult the contact information for RAMQ, CanAssistance or certain associations and groups for managers. You may also consult the FAQ (french only) for answers to key questions asked about your group insurance plan.

This is all possible through your website, which is also a good place to contact us. For comments or questions regarding your SSQ group insurance plan, contact us via the [www.ccr-quebec.com](http://www.ccr-quebec.com) website because your opinion matters. You may also contact us if you aren't satisfied with the reply you get from the insurer.

Add our website to your bookmarks for quick and easy access: [www.ccr-quebec.com](http://www.ccr-quebec.com)

## DID YOU KNOW THAT...



**Paul Désilets**  
ACR Member

The ACR can give you information about the choices to be made with regard to our insurance plans, but cannot advise you on the best choices to make for a specific situation. If you have questions regarding your situation or file, we invite you to contact the insurer. Experience has demonstrated that, by doing so, you have specific advice at your disposal that reflects your circumstances and health. You can reach SSQ at 1-888-651-8181.



## Change of address

Are you planning to move? Remember to notify your insurer of your address change, either via the ACCESS website or by calling 1-888-651-8181. Please note that ACR does not keep any nominal data.



## Receive your next ACR Newsletter by email

Sign up for our electronic mailing list by completing the registration form at [www.ccr-quebec.com](http://www.ccr-quebec.com).

### 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](http://www.ccr-quebec.com) · [info@ccr-quebec.com](mailto:info@ccr-quebec.com)

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### Next edition

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#### 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. Paul Désilets

#### Partners

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