

## Season's greetings from the ACR team



## New rates as of January 1, 2018



**Serge Lévesque**  
ACR Member

On August 29, 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 13, 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 2018 accident and health insurance rates will differ from 2017 as follows:

• Basic plan, under age 65:	-9.6%
• Basic plan, age 65 and over:	Status quo
• Enhanced plan, under age 65	1.4%
• Enhanced plan, age 65 and over:	-6.0%
• Additional premium after age 65 and over:	Status quo

For life insurance, the total increase will be 2.2% for 2018. To find out the actual rates that apply to your situation, we suggest consulting the **NEW RATES AS OF JANUARY 1, 2018** pamphlet.

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 [ccr-quebec.com/publications/](http://ccr-quebec.com/publications/).

## Longevity of the plan



**Robert Fortier**  
Spokesperson for retirees

For more than two years now, the ACR has been trying to find a way for insureds under age 65 to have their prescription drugs covered by *Régie de l'assurance maladie du Québec* (RAMQ) as of retirement, while maintaining their group insurance plan.

We approached several associations and none of them agreed to be the policyholder for the retired management personnel of the Quebec public and parapublic sectors.

We considered creating a non-profit organization (NPO) to serve as policyholder, but this is not an easy task and the results are not guaranteed.

This is why, at the last ACR meeting held on November 1, the retired members of the ACR asked the *Secrétariat du Conseil du trésor* (SCT) to do everything in their power to find a solution to this problem.

Please consult the ACR website to stay up-to-date on the developments.

## Request for proposals – Follow-up

**Robert Fortier**  
Spokesperson for retirees

In the last newsletter, we told you that the government would be issuing a request for proposals from insurance companies.

Given the longevity issues of the plan, it was decided to postpone the request to a further date.

We will keep you abreast of all future developments.



## ACR Email Consent

The ACR would like to have the email addresses of all insured members to be able to reach everyone by email, when necessary. Between newsletters, the Committee may need to keep you up-to-date on various topics, including the future of the group insurance plan.

If you would like to receive emails from the ACR, please send your email address to [info@ccr-quebec.com](mailto:info@ccr-quebec.com), making sure to indicate that you want to receive our emails.

Please note that this service is currently at the planning stage and therefore not in operation.

Nevertheless, it is important to note that this request is different from the ACR electronic newsletter subscription and has no impact on the regular mailings of the newsletter.

## Prescription Drug Coverage Change – Enbrel and Lantus



**Daniel Poirier**  
ACR Member

This seems like as good an opportunity as any to remind you of information that SSQ Financial Group sent us last August. SSQ Financial Group decided to adopt the RAMQ's position concerning the Enbrel prescription drugs for several indications (preferring Brenzys) and Lantus (replaced by Basaglar, a biosimilar product) for reasons of sound management and longevity of the group insurance plan. Since August 18, 2017, SSQ manages the new claims for Enbrel or Lantus as follows:

- **Reimburse Brenzys only for approved claims with regard to the following conditions:**
  - Rheumatoid arthritis
  - Ankylosing spondylitis
- **Reimburse Enbrel for psoriatic arthritis, juvenile idiopathic arthritis and psoriasis;**
- **Reimburse only Basaglar for all new treatments.**

Please note that SSQ will honour the reimbursement of Enbrel and Lantus for every insured who received an authorization prior to August 18, 2017, or when changing insurer, with proof of coverage from the previous insurer.



## 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).

## Tax receipts and premium statement from SSQ

**Serge Lévesque**  
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.

# Quebec's Basic Prescription Drug Insurance Plan, Health Services Fund, Health Contribution, SSQ Group Insurance Plan. How to make sense of it all?



**Daniel Dubé**  
ACR Member

The ACR receives many comments from retirees covered by our plan on the subject of this article. Specifically, some people mention having the impression of contributing to the Basic Prescription Drug Insurance Plan (BPDIP) (through their income tax), while paying premiums for the retired managers group insurance plan at SSQ. Here is information that will hopefully clear this all up.

First off, barring exceptions, every person with a health insurance card issued by the *Régie d'assurance maladie du Québec* (RAMQ) must pay the Premium Payable under the Quebec Prescription Drug Insurance Plan, when preparing their provincial income tax statement, complete Schedule K, only if they are not covered by a group plan that includes prescription drugs. We remind you that participating in the retired managers' group insurance plan is mandatory up to age 65. If you omit to indicate that you are participating in a group insurance plan, for prescription drugs, to which you are eligible, Revenu Québec will make you pay the annual premium, without getting the benefits of the public plan (line 447 – Provincial income tax return). It is therefore important to indicate that you are covered by a group insurance plan in your provincial income tax return to avoid paying this premium.

Furthermore, please note that all Quebec taxpayers may have to pay a contribution to the Health Services Fund (line 446 - Provincial income tax return). As far as the Health Contribution is concerned, this is a vehicle used to adequately subsidize the public health care system (line 448 - Provincial income tax return). We would like to remind you that following the elimination of the Health Contribution for low- and middle-income individuals, Revenu Québec stipulates that they will make the corrections themselves to the 2016 income tax statements of those concerned and send them a new notice of assessment. The Health Contribution was eliminated for individuals whose net income (line 275 of the income tax return) does not exceed \$134,095. For those whose income is over \$134,095, the Health Contribution is equal to 4% of the amount exceeding the \$134,095. It is also important to note that the basic amount of \$175 was eliminated and that the maximum contribution remains \$1,000 ([www.revenuquebec.ca](http://www.revenuquebec.ca), March 28, 2017).

For more information, please refer to the Revenu Québec website at [www.revenuquebec.ca](http://www.revenuquebec.ca).

## New RAMQ Pricing Since July 1, 2017, for Over 65

On July 1, certain parameters of the Public Drug Insurance Plan (PDIP) were modified.

Below are the main modifications:

	July 1, 2016	July 1, 2017
Monthly deductible:	\$18.85	<b>\$19.45</b>
Monthly coinsurance: (% paid by insurer)	34.5%	<b>34.8%</b>
Maximum monthly contribution (maximum amount paid by the insured for the payment of prescription drugs)	\$87.16	<b>\$88.83</b>
Annual premium:	From \$0 to \$660	From \$0 to <b>\$667</b>

For more on the subject, please consult the RAMQ website at [www.ramq.gouv.qc.ca](http://www.ramq.gouv.qc.ca).



# ACR Appointments

## Serge Lévesque

ACR Member

Last May, the Secrétariat du Conseil du trésor (SCT) asked retired manager associations to nominate candidates to chair on the ACR, which had to be received by no later than June 2, 2017.

The SCT was tasked with naming eight representatives to chair on the ACR, four of whom would be from the health and social services sector, two from education and two from civil service. Those wanting to become representatives had to provide a resumé and a resolution of acceptance from their association's board of directors. ACR member tenures are for two years and renewable.

On July 17, the SCT made the nominations for the next two years (2017-2019) for the representatives from the different associations official.

Of the eight ACR members, three are members who were in office for several years:

- *Mr. Robert Fortier*, spokesperson for retirees and representative for the Association des cadres supérieurs de la santé et des services sociaux (ACSSSS)
- *Mr. Daniel Poirier*, representative for the Association du personnel d'encadrement retraité du Québec (APERQ)
- *Mr. Serge Lévesque*, representative for the Association des cadres des collègues du Québec (ACQ)

We would also like to announce the arrival of five new ACR members. And they are:

- *Mr. Daniel Dubé*, substitute spokesperson for retirees and representative for the Association des directions d'établissement scolaire retraitées de Montréal (ADERM);
- *Mr. Laurent Lamoureux*, Association québécoise des retraité(e)s des secteurs public et parapublic (AQR);
- *Mr. Paul-René Roy*, Association québécoise des retraité(e)s des secteurs public et parapublic (AQR);
- *Mr. Yves Bolduc*, Association des gestionnaires des établissements de santé et de services sociaux (AGESSS);
- *Ms. Micheline Chamard*, Association des gestionnaires des établissements de santé et de services sociaux (AGESSS).

## 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

EDITOR » Serge Lévesque

Finally, we would like to thank all those who decided to step down in 2017 for their contribution; namely *Mr. André J. Boucher* (ACREQ), *Mr. Gilles Dufour* (AQR), *Mr. François Dumoulon* (AQR), *Mr. Paul Désilets* (AGESSS) and *Mr. Jean-Yves Julien* (ADGSSSQ). Once again, thank you for your precious contribution to ACR.

In closing, I would like to remind you that Mr. Robert Fortier remains spokesperson for retirees.

## 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.

## Generics – Agreement on pricing and how this will affect your group insurance plan

### Robert Fortier

Spokesperson for retirees

On July 14, the Government of Quebec reached an agreement that should save Quebecers \$300 million per year in generic drug expenses, over the next five years.

In addition to lowering prices for prescription drugs purchased by the province, this agreement also managed to lower prices for drugs purchased by those insured by private plans, according to the Minister of health and social services.

On July 16, www.radio-canada.ca began reporting that “the details of the agreement (...) could not be disclosed because the Canadian Generic Pharmaceutical Association was still in negotiations with the pan-Canadian Pharmaceutical Alliance”.

The ACR will monitor the situation very closely.

## ACR members

### Your retiree representatives

Education	Civil Service	Health and Social Services
» Mr. Daniel Dubé	» Mr. Laurent Lamoureux	» Mr. Yves Bolduc
» Mr. Serge Lévesque	» Mr. Paul-René Roy	» Ms. Micheline Chamard
		» Mr. Robert Fortier
		» Mr. Daniel Poirier

### Partners

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