



The entire ACR team wants to wish you a happy new year!

We are pleased to send you the paper version of The Savvy Retiree newsletter, which is now published annually. It details the progress and positioning of the Advisory Committee for Retirees (ACR) on various matters. The newsletter contains a reminder of important information that could come in handy during the year. Please note that the ACR website ([www.ccr-quebec.com](http://www.ccr-quebec.com)) will be updated regularly with information on the latest developments.

## 2018 in a few words



### Daniel Dubé

Retiree Spokesperson  
ADERM Representative

2018 was a year of change with Advisory Committee for Retirees (ACR) members. We welcomed a new coordinator, Ms. Line St-Cyr.

We would like to thank her for all the support she gave us in the various files that we handled since her arrival last year. Her collaboration and availability are very much appreciated.

Ms. Francine Thibeault, co-chair of the Intersectoral Parity Committee (IPC), retired last March. Since 2008, Ms. Thibeault has worked with your representatives to make sure our plan meets our needs. On my behalf and yours, I would like to wish her an excellent retirement and plenty of projects for years to come. As a result of this departure, Ms. Marie-Ève Simoneau, Director of Actuarial Analysis and Insurance of the Secrétariat du Conseil du trésor (SCT), is now co-chair of the IPC.

Mr. Robert Fortier left his position as spokesperson for retirees, but continues to be an ACR member. Having joined the committee a few months ago myself, I'm relieved that Mr. Fortier decided to stay on and serve as a contact person. This is making my transition much easier. I want to thank him for all his years of tireless dedication to promoting the interests of all plan members in our group insurance plan. We hope to bring to fruition the work begun by Mr. Fortier.

In late May, your representatives made the decision to go ahead with plans for an eventual consultation, given that the longevity of the plan has been a recurring topic of discussion for several years now. A small committee made up of Mr. Yves Bolduc, Mr. Robert Fortier, Mr. Serge Lévesque, Ms. Line St-Cyr and me prepared and presented a spec sheet to the SCT to be used by the survey firm that will be selected. If you are contacted, we urge you to take the survey so that we may better know your position on what to do next.

With the arrival of very expensive exception drugs, the SCT suggested that we should consider mutualizing (pooling) our assets to mitigate the increase in costs that using these prescription drugs could lead to. We thought it wise to accept this proposal. This participation is included in our 2019 premium.

Thanks to last year's positive results, we were able to slightly decrease our premiums, despite the mutualization for 2019. Prudence is key and we hope that the situation will repeat itself this year.

We learned that as of January 1, 2019, a new group of retirees will be joining us. In fact, the under-65 members of the Association québécoise des directeurs et directrices d'établissement d'enseignement retraités (AQDER) will join SSQ Insurance along with all future FQDE retirees. We would like to take this opportunity to inform them that we are closely monitoring the steps taken by SSQ Insurance to ensure a smooth transition.

Please sign up for the e-newsletter, because it keeps our costs down. Moreover, since we will be publishing a paper version of The Savvy Retiree only once a year, rest assured that we will be regularly updating on our website ([ccr-quebec.com](http://ccr-quebec.com)) with the latest on a variety of subjects. In collaboration with our coordinator, the content of the site will enable you to find pertinent information throughout the year.

As far as I'm concerned, I'm very proud to be a part of this group and I intend to continue the work that began before me as well as find solutions with our SCT partners and SSQ Insurance to make sure our plan meets the needs of all its members for the best price.

**I wish you all health and prosperity for the New Year!**

# New pricing starting January 1, 2019



## Daniel Dubé

Retiree Spokesperson / ADERM Representative

On August 30, SSQ Insurance 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 16, 2018, a negotiation meeting was held and an agreement was reached on November 1.

Based on the analysis of the retirees' consulting actuary and the SCT actuary, as well as recommendations from Advisory Committee for Retirees (ACR) members, the 2019 accident and health insurance rates will differ from 2018 as follows:

Basic plan, under 65:	-8,3%
Basic plan, 65 and over:	-4,0%
Enhanced plan, under 65:	-3,1%
Enhanced plan, 65 and over:	-4,0%
Additional premium for 65 and over:	-4,0%

For plan member life insurance and optional life insurance for spouses, the pricing will remain unchanged for retired plan members. For the life insurance of spouses and dependents, the pricing will increase by 5% in 2019 for retired plan members. To find out the actual rates that apply to your situation, we suggest consulting the **NEW RATES AS OF JANUARY 1, 2019** pamphlet produced by the insurer.

In addition to the pricing, two other elements were discussed during the mutualization (pooling) meeting (see the article on mutualization) and the option for plan members to change plans on their 65th anniversary.

### Mutualization

Adding mutualization or pooling [financial measure that limits the impact that a major claim will have on the premium] to our group insurance plan will protect us from expensive prescriptions drugs on the market. The risk is now shared between the plan members and the insurer. The cost is included in the 2019 premium.

### Plan change

Upon retirement, we must decide which plan to take: basic or enhanced. In the past, choosing the basic plan was irrevocable. The insurer has agreed to revise this provision. Today, retirees who are under 65 can choose the basic plan and on their 65th anniversary [life event], change to the enhanced plan, if they want to. Remember that 65 is the age at which you register for RAMQ. We think this is a very good news for plan members.

Furthermore, it was accepted that current retirees who are over 65 who opted for the basic plan will also be able to switch to the enhanced plan in 2019. Rest assured that you will be given enough time to make your decision. Nevertheless, keep an eye out for all SSQ Insurance information. We will post this information on the ACR website as soon as we receive it.

# Risk mutualization (pooling)

## Daniel Dubé

Retiree Spokesperson / ADERM Representative

For a few years now, we have seen prescription drug costs skyrocket in Quebec. We have also seen the arrival of very expensive prescription drugs for specific illnesses. By mutualizing (pooling) risks associated with prescription drugs, we are able to ensure the viability of private plans. Since this was never necessary in the past, the notion of mutualization was never discussed. Unfortunately, the situation is changing and plan members are being prescribed very expensive prescription drugs. In order to ensure the viability of our plan and protect all plan members from an unaffordable premium hike, we are recommending mutualization. Mutualization will have a minimal effect on the total cost of the 2019 premium.

## Retirees and prescription drug insurance

The coverage for retired judges differs slightly from that for retired management personnel. Please refer to your booklet.

### Daniel Poirier

ACR Member / APERQ Representative

Prescription drug insurance is different for retirees who are under 65 and those who are 65 and over.

#### For the under 65:

The Act Respecting Prescription Drug Insurance states that anyone who is eligible for a private plan (offered through their employer, union, association or spouse) must register for it.

At age 65, everyone is automatically registered for the public prescription drug insurance plan whether they are retired or not. If the spouse is under 65, he or she must register for the public option if they are not eligible for a private plan.

#### For the 65 and over:

The enhanced plan only covers prescription drugs. For those 65 and over, the public option covers most of these drugs. This means that only the prescription drugs not covered by the public option will be reimbursed by SSQ Insurance. The basic plan covers the same drugs that are covered by the public option.

Prescription drugs are reimbursed according to the copay stated in the contract (80% in the enhanced plan and 75% in the basic plan) until the maximum annual payout per calendar year per certificate is reached, and at 100% thereafter. However, if a plan member opts for an eligible innovative drug for which there is a generic equivalent, the

reimbursement will be calculated based on the least expensive option. An innovative drug will be reimbursed when generic substitution is not possible for medical reasons, upon presentation of the appropriate form duly completed by the attending physician and as long as the lack of substitution is approved by SSQ Insurance.

If you opted for the enhanced plan, be sure that when you turn 65 and register for the public plan to **tell your pharmacist that you are now covered by the public plan and that you continue to be insured with SSQ Insurance for certain prescription drugs not reimbursed by the public plan.** The prescription drugs not reimbursed by the public plan must be submitted by your pharmacist to SSQ Insurance to check their eligibility.

#### When travelling

Plan members who must purchase a prescription drug outside Quebec, to replace one that was prescribed in Quebec before leaving or to purchase a new prescription drug for an infection or other health issue while travelling, are asked to submit the claim as usual to SSQ Insurance. These expenses are covered up to the amount that is reimbursed by SSQ Insurance in Quebec.

It's important to append a detailed description of the purchase made outside Quebec to the claim as well as the certificate number.



# Accident-health insurance plan statistics



**Serge Lévesque**  
ACR Member / ACCQ Representative

Distribution of certificates according to age group, plan and coverage over the last four years

Plan and Coverage	Basic				Enhanced				Total Basic/Enhanced
	Individual	Familial	Single-parent	Total	Individual	Familial	Single-parent	Total	
<b>Under age 65</b>									
As at 30/06/2015	626	1,022	26	1,674	1,870	2,698	74	4,642	<b>6,316</b>
As at 30/06/2016	698	1,094	29	1,821	1,796	2,511	72	4,379	<b>6,200</b>
As at 30/06/2017	779	1,228	29	2,036	1,729	2,302	71	4,102	<b>6,138</b>
As at 30/06/2018	772	1,270	41	2,083	1,618	2,070	77	3,765	<b>5,848</b>
<b>65 and over</b>									
As at 30/06/2015	527	694	5	1,226	6,000	6,775	31	12,806	<b>14,032</b>
As at 30/06/2016	592	763	7	1,362	6,331	7,090	34	13,455	<b>14,817</b>
As at 30/06/2017	668	835	8	1,511	6,666	7,372	38	14,076	<b>15,587</b>
As at 30/06/2018	775	924	9	1,708	6,961	7,585	41	14,587	<b>16,295</b>
<b>Additional premium (RAMQ non-registered)</b>									
As at 30/06/2015	1	2	0	3	97	61	2	160	<b>163</b>
As at 30/06/2016	1	2	0	3	96	59	2	157	<b>160</b>
As at 30/06/2017	1	3	0	4	93	54	3	150	<b>154</b>
As at 30/06/2018	2	1	0	3	82	43	2	127	<b>130</b>
<b>Total number of plan members for these years</b>									
As at 30/06/2015	<b>20,511</b>			<p>We observe an increase in the number of certificates every year since 2015. However, we also see a major drop in the number of under 65 who opt for the enhanced plan. This drop is likely the result of the high premium for those under 65.</p>					
As at 30/06/2016	<b>21,177</b>								
As at 30/06/2017	<b>21,879</b>								
As at 30/06/2018	<b>22,273</b>								

Source: The data in this table were taken from documents prepared by Carole Giroux, consulting actuary, during the group insurance plan renewal.

## Update - Plan viability



### Robert Fortier

ACR Member / ACSSTS Representative

It's been more than two years! The Advisory Committee for Retirees (ACR) has been evaluating the plan's viability and the high cost of the plan for those under 65. Work is ongoing. Following an option proposed by the ACR, the Secrétariat du Conseil du trésor (SCT) asked for a demonstration as plan members are in favour of this option. We are preparing a consultation and considering hiring the services of a specialized firm. The results could validate the orientations to give the plan. Everything is going smoothly.

## Promoting your health and doing your part!

### Line St-Cyr

ACR Coordinator



People are leading healthier lives and challenging themselves to find ways to improve their general health. Health is considered a resource for everyday living. Focusing on your health and adopting a healthy lifestyle means giving yourself what's best!

Your group insurance plan offers a range of coverage and protects your financial security by helping you face the unexpected.

Through solidarity, every plan member does his or her part to maintain the coverage and conserve low premiums. Remember that your premiums are calculated based on the consumption of your entire group. Consequently, all reimbursements made by the insurer are taken exclusively from the premiums you pay, and directly influence your future premiums for years to come.

Promoting your health and doing your part means giving yourself what's best!

## Halting insurance premium increases



### Paul-René Roy

ACR Member / AQR Representative

Since the turn of the century, the cost of prescription drug insurance has grown much faster than inflation. According to certain studies, the price of premiums have skyrocketed by 8% since 2009 and we expect this to continue. This is leading insurance companies as well as employees to find ways to reduce plan coverage or limit certain reimbursements.

The Advisory Committee for Retirees (ACR) estimates that one way to mitigate this situation is to encourage plan members to use generic drugs whenever possible. Generics are less expensive because they require much less research than brand name drugs whose patent is up.

Those who think generics don't contain the same active ingredients needn't worry. That's not the case. Generics contain the same quality, the same molecule and the same efficiency as brand names.

In 2017, the Quebec Government reached an agreement with the Canadian Generic Pharmaceutical Association (CGPA) resulting in substantial savings for the health-care system: nearly 70% of prescribed medication, representing more than 50% of the market, is now offered at a discount ranging from 82% to 90% with respect to its brand name equivalent.

Using a generic drug is therefore a great healthcare cost-controlling measure and individually we win by paying less for health insurance.



## Reminders

**Change of address:** The ACR does not have access to your plan member file. Make your change of address directly with SSQ Insurance at the ACCESS | Plan Members website or at 1-877-651-8080.

**ACR Voice Message Box:** Call 1-888-777-5546 to leave us a message. Be sure to give your phone number and area code where our coordinator can reach you.

# Obituary: Death of Pierre Gadoury



## Daniel Poirier

ACR Member / APERQ Representative

Sadly, we learned that our colleague, **Pierre Gadoury**, died on April 7, 2018, following radiotherapy treatments for cancer. He left in peace and serenity knowing that he had a good and fulfilling life, surrounded by his children and loving partner.

Pierre was a pillar of the APERSS, having sat on the board of directors since the beginning. His last assignment was as head of the Services sociaux à l'hôpital Maisonneuve-Rosemont de Montréal. Retired, he remained active and became an advocate for retirees by playing an important role in the Advisory Committee for Retirees (ACR). Pierre made us proud. His achievements were justly acknowledged, receiving the Lieutenant Governor's Medal for seniors from the Honourable Pierre Duchesne. Pierre received a special mention at the public award ceremony in Laval for his nine-year tenure as a member of the ACR, including two years as spokesperson, in addition to his many contributions to a number of organizations over the years. 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. A well-deserved award!

Pierre was a model of professionalism and dedication for all of us. A true force of nature!



From left to right: Mr. Pierre Gadoury and the Honourable Pierre Duchesne, Lieutenant Governor of Québec.

## The ACR, its role, its budget



### Laurent Lamoureux

ACR Member / AQRQ Representative

The Advisory Committee for Retirees (ACR) was created in 1999 by the Quebec Government and reports to the Intersectorial Parity Committee (IPC).

The latter manages the group insurance plan of Retired Management Personnel of the Quebec Public and Parapublic Sectors. The Secrétariat du Conseil du trésor (SCT) operates on behalf of the government as policyholder.

The purpose of the ACR is to make IPC members aware of its preferred orientations. The ACR is present in files concerning retirees' insurance. It can also issue statements on policy renewal, pricing, coverage level and scope as well as on results analysis.

Of the 12 ACR members, eight represent the retired plan members, two represent the government and two represent active management personnel. The eight members represent retirees in the fields of education (2 reps), health and social services (4 reps) and civil service (2 reps). These members serve two-year mandates after consultation with various associations.

To ensure the committee's operation and provide information to plan members, the CCR calls on the services of a coordinator, Ms. Line St-Cyr. She also handles the administrative tasks for the committee meetings (three times a year), updates the website and prepares the newsletter.

The ACR has an annual budget of approximately \$160,000, which is financed by the premiums paid by the insured retirees. This budget is administered by the SCT and is used to pay the coordinator's salary, reimburse the travel expenses of committee members, prepare the newsletter and pay professional fees.

## Important – Online claim audits



### Line St-Cyr

ACR Coordinator

SSQ Insurance randomly selects online claims and audits them.

As a result, SSQ Insurance could ask the plan member to send them the original receipts in the

30 days after submitting the claim. **Be sure to respect this deadline.**

This email reminder will clearly indicate that failing to comply will result in the plan member's online claiming privilege being revoked. Plan members who fail to respond to this message could lose their online claiming privileges indefinitely.

Remember that plan members will be able to incur eligible expenses under their contract provided they submit their original receipts by mail to SSQ Insurance for a reimbursement.

Please contact SSQ Insurance's Customer Service at 1-877-651-8080 for more information on submitting claims online.

If you have a complaint, email it to the ACR Coordinator at [info@ccr-quebec.com](mailto:info@ccr-quebec.com) or leave her a message at **1-888-777-5546**.

# REMINDER

## Important numbers / Travel insurance / SSQ Insurance

**Line St-Cyr**

ACR Coordinator

### ADVISORY COMMITTEE FOR RETIREES (ACR)

To reach the ACR or its coordinator: 1-888-777-5546 (voice message only)

### SSQ INSURANCE PLAN MEMBER FILE SECTION



**Customer Service: 1-877-651-8080**

**Important:** Please note that the ACR coordinator does not have access to plan member files. You must contact SSQ Insurance for claims information or to make changes to your file.

**ACCESS | Plan Members:** to easily manage your group insurance file

- See what fees are covered by your group insurance.
- Submit claims online for health insurance expenses and get reimbursed in 48 hours.
- Sign up for direct deposit and the e-statement.
- Make your change of address.
- Access the SSQ Mobile Services app.
- Get your income tax slips.
- Print another SSQ insurance card in case of loss.

**TRAVEL SECTION - CanAssistance - [www.canassistance.com/en/policy-holder-section/travel-advice/](http://www.canassistance.com/en/policy-holder-section/travel-advice/)**

**This number appears on your SSQ insurance card.**

**24/7 Travel assistance:** From Canada and the United States: 1-800-465-2928  
Elsewhere (collect call): 1-514-286-8412

### ADVICES

- ✓ Before leaving, print or take a picture of your SSQ card as a back-up in case of loss.
- ✓ Consult the Travel Advice and Advisories page of the Government of Canada website. <https://travel.gc.ca/travelling/advisories>
- ✓ Check your insurance coverage for exclusions and to make sure it covers your entire trip.
- ✓ Before booking, make sure that your accommodations (condo, cabin or home rental, etc.) were contracted through an accredited travel agency or specialist in which is mentioned all non-reimbursable amounts in case of cancellation.
- ✓ Be sure to inform CanAssistance if your health condition changes or if you changed medication, were hospitalized, expecting test results, etc. You can also contact CanAssistance for useful health advice before you leave.
- ✓ If you would like to take out complementary insurance, call your insurer to make sure you get the coverage you need.
- ✓ Bring all the medication you will need with you in pillboxes with the prescription, if any.
- ✓ Quickly tell your travel agency and your insurer when you experience an event that could lead to you cancelling your trip.
- ✓ Contact CanAssistance before paying for any medical services abroad.

# REMINDER (continued)

## Important numbers / Travel insurance / SSQ Insurance

### Line St-Cyr

ACR Coordinator

#### PHONE DIRECTORY / OTHER IMPORTANT NUMBERS

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

Association des cadres des collèges du Québec (ACCQ) 418-653-1500, 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 (AQRDE) 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

RAMQ: 1-800-561-9749

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

Retraite Québec (formerly CARRA) 1-800-463-5533



## Reminder 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 (Québec) 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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» Mr. Serge Lévesque

###### Civil Service

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

###### Health and Social Services

» Mr. Yves Bolduc  
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» Mr. Daniel Poirier