

## DUAL INSURANCE COVERAGE

### What happens if you are insured under more than one group insurance plan?

The CLHIA (Canadian Life and Health Insurance Association) has set out guidelines that allow the industry to operate in a uniform manner when it comes to the coordination of benefit payments.

### Here are some rules when the claimant is:

1. A participant of one policy while at the same time an insured in another policy (e.g.: coverage under spouse's plan)
  - First payer: the policy held in the participant's own name
  - Second payer: the spouse's policy
2. The dependent child of spouses who each have their own group insurance plan
  - First payer: the policy of the parent whose date of birth falls first in the year
  - Second payer: the policy of the parent whose date of birth falls second in the year

**N.B.:** If the parents share the same birth date, the first payer is the one whose first letter of the first name comes first in the alphabet.

### Calculating benefit payments

The first payer calculates the benefit payment as though the sole payer. The second payer reimburses any surplus amount not covered by the first payer, as long as the amount does not exceed the amount that would have been paid as if the first payer, or without exceeding 100% of the incurred eligible amount claimed. In the case of overlapping insurance policies, the participant must send copies of the payment statement and any invoices to the other insurance company (second payer).

## REMARKS

The standard use of these guidelines allows fair application and in certain situations, may reduce the amount of claims made under your plan, thereby lessening the impact on rates for your group plan.

*Gilles Bourget*, ACR Chairman

## ACR DEPARTURES

It is with regret that the Advisory Committee for Retirees announces the departure of two members.

**Roger Bellavance** left during the course of his first mandate in order to be able to carry out other professional commitments for members of the AQR. In spite of his short time on the committee, the pertinence of his actions, vast experience and quality interpersonal relationships were appreciated. The committee wishes him the best of luck with his professional endeavours.

**Gérald Boulet** has left his position on the committee after more than ten years of volunteer service and involvement with the ACR. Delegated by AGESSS, our senior member will be remembered in particular for his wonderful sense of humour, wisdom and faithful attendance at meetings in spite of the distance he had to travel. He kept records of proceedings for our preparatory meetings. His ongoing involvement was a clear reflection of a very real interest in the cause of insurance for retirees.

“Gérald, thank you for all you have done for us over the years. May life reserve many more wonderful times to come. May our best wishes always be with you.”

*ACR Representatives*

## SSQ'S ANNUAL CONFERENCE AND AGM

Last April 13 and 14, SSQ Mutual Management Corporation held its AGM and annual Delegate's Conference, bringing together approximately 125 members. Four representatives from the Advisory Committee for Retirees (ACR) were present.

Members especially appreciated the presentations given by SSQ senior officers on the principal differences between cooperative and mutual organizations. The values both uphold are very similar, but mutualism has the added notion of performance and productivity to meet obligations. It was explained that getting the most out of a cooperative depends on making maximum use of services, whereas an effective mutual requires a controlled use of benefits.

It is important to insist on the mutualist values that guide SSQ in its financial choices, i.e. individual responsibility, democracy, equality, and solidarity. These same values are found throughout the cooperative movement. While co-ops prefer providing refunds to members, mutuals prefer lowering or eliminating premium payments.

The year 2006 marks the 60th anniversary of SSQ (originally *Services de Santé du Québec*). It has come along way since its modest beginnings in a working-class neighbourhood of Quebec City. In 1992, SSQ developed an interesting association with the union movement. Today, the Mutual insures 3,000 groups in Canada. With over 1,300 employees and \$3.4 billion of assets under management, SSQ Financial Group is one of Canada's leading financial institutions, with overall profitability currently at approximately 13%. Finally, SSQ is a socially conscious company that is actively involved in several foundations.

*Guy Boutin and Pierre Gadoury*, Delegates

## INTRAOCULAR LENSES

Have either you or your spouse undergone cataract surgery since January 1, 2001, and opted for soft lenses? If so, you could be eligible for a reimbursement of up to \$410 per lens. Please note that you have until June 30, 2007, to make submit your claim, with supporting documents to:

Advisory Committee for Retirees  
79 Champagnat St., Lévis QC G6V 2B3

*Have a nice summer!*

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## GOOD NEWS FROM THE ACR

Year 2, No. 4, June 2007

**Published for:** Members of the Group Insurance Plan for Retired Management Personnel of the Quebec Public and Parapublic Sectors

**Published by:** Representatives of your Advisory Committee for Retirees

## A MESSAGE FROM THE EDITOR:

### Why was the “Good News from ACR Bulletin” created?

In December 2005, the Advisory Committee for Retirees (ACR) started publishing this bulletin twice yearly – with the goal of promoting the interests of retired management personnel of the Quebec public and parapublic sectors, when it comes to their group insurance.

The insurer sends out adequate documentation and provides excellent technical support to insureds. The Treasury Board Secretariat, as policyholder of the insurance contract, ensures that the rights of the retired management personnel from its networks are respected. **However, the inherent complexity of insurance necessitates that retirees be regularly properly informed and receive support that is in their own best interest.** This bulletin presents the results of research, analysis of tables, meetings with partners, discussions and problems presented by insureds themselves. It aims to maximize information concerning possible benefits for insureds. In the last publication, our readership consisting of more than 15,000 retired insureds was informed about submitting claims for expenses incurred for intraocular lens surgery, retroactive to January 1, 2001.

So far, insureds have received information about many pertinent subjects some of which include: Travel cancellation insurance, website news, prescription drug coverage at age 65, the advantages of direct deposit benefit payments, discussions with the Treasury Board Secretariat, designating delegates to SSQ's AGM, new products offered by the insurer, the ACR's *raison d'être* and historical background, etc.

Independent in choosing its content and respectful of its partners, the ACR's Bulletin attempts to provide information that is complementary to that provided by the insurer and policyholder. It is compiled by retired managers, who try to provide clear and precise information that is easily understood.

Working in collaboration with the insurer, the Bulletin is available in both English and French, in a compact form that is easy to keep on hand and is distributed to all members of the Group Insurance Plan for Retired Management Personnel of the Quebec Public and Parapublic Sectors.

*Pierre Gadoury*, Editor

### FOR \$0.29 PER MONTH YOU GET ALL THIS...

Your insurance premium includes an amount of \$0.29 per month that is used to constitute ACR's annual budget in order to be able to provide you with the following services:

1. Promoting your interests through eight Committee members at the four annual meetings, to the Treasury Board Secretariat, to management association representatives (\$0.06/month) and, occasionally, the insurer.
2. Providing pertinent information to you through this bulletin published twice yearly (\$0.11/month).
3. Professional services to respond to telephone calls, e-mail and exchanges with the insurer (\$0.07/month).
4. Actuarial and secretarial services (\$0.03/month).
5. Location and updates to Web site and telephone connection (\$0.02/month).

You may be interested to learn that in the last 12 months (01/03/06 to 28/02/07) we received a total of 675 telephone calls, 13% of which came in on our 1-888-777-5546 number from outside Quebec. We also received 122 e-mail messages and 5,225 visits to our Web site at [www.ccr-quebec.com](http://www.ccr-quebec.com)

*Mathieu Vaillancourt*, ACR Member

### Q&A PERIOD

In order to be able to share news about issues being discussed between your representatives, the insurer and, occasionally, the policyholder, a decision was taken to introduce a Q&A column as a regular feature of this bulletin. A minimum of two questions will be answered in each bulletin.

**Q** *Can an insured aged 65 or over of the extended plan submit a claim for an "exception drug" directly to SSQ - even though registered with the RAMQ?*

**A** For all **exception drugs**, participants must first send their claims to the RAMQ; if the claim is refused, it can then be submitted to SSQ. However, please note that certain drugs not covered by the RAMQ and not considered to be exception drugs, may be covered by SSQ under the extended plan.

**Q** *How do pharmacists handle claims for participants aged 65 or over, belonging to the extended plan? Also, please explain the notion of first payer?*

**A** For participants aged 65 or over with RAMQ drug coverage, pharmacists automatically receive a "submit to provincial plan" message when submitting claims because the RAMQ is the first payer for drugs covered under the provincial drug plan.

If the drug claimed is included on SSQ's expanded list, but not on RAMQ's list, the pharmacist receives a message indicating that the drug is not covered. At this point, the participant may submit a claim to SSQ.

### EXCEPTION DRUGS

In a case where a physician prescribes an "exception drug," prior authorization is required by the insurer for reimbursement. This medication is already included in the RAMQ list and the physician is able to confirm that it is an exception drug. Follow the procedure below:

#### 1) If you have RAMQ coverage

(e.g. an insured aged 65 or over)

The treating physician must send RAMQ a form providing required information proving that the prescribed drug meets the conditions and directions for use determined by the regulations applicable to the RAMQ's Basic Prescription Drug Insurance Plan. If the RAMQ accepts the claim, it proceeds with reimbursement according to the provisions set out in the public plan. However, please note that if the RAMQ does not approve the claim, neither will SSQ.

#### 2) If you have SSQ coverage

(e.g. an insured under age 65)

In order for a claim for an exception drug to be accepted for reimbursement by SSQ, the treating physician must first send the appropriate forms for this purpose. SSQ will reimburse eligible expenses incurred if the exception drug prescribed meets the same requirements of the regulations applicable to the RAMQ.

It is wise to ask your physician if medications prescribed for you are exception drugs at the time of your consultation. In this case, proceed as indicated under step 1) or 2).

*Marcel Myre*, ACR Member

### ACR MEMBERS

Gilles Bourget (Education)

Guy Boutin (Education)

Position Vacant (Public Service)

Gilles Dufour (Public Service)

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