

# Newsletter

ADVISORY COMMITTEE FOR RETIREES (ACR)

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*Happy Holidays  
from the entire  
ACR team!*

**Published for:**

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



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## EDUCATION

## CIVIL SERVICE



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## SSQ

Your representatives of  
the Advisory Committee  
for Retirees

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### Latest News

The ACR is pleased to announce that Ms. Caroline Gagnon has been appointed ACR Coordinator. She will begin her new duties on January 1, 2009.

## CHANGES TO COME IN 2009

In 2009, the Advisory Committee for Retirees' activities will be enhanced by several elements. First of all, a new 5-year agreement with SSQ will come into force, which will offer our insureds a quality insurance plan at the lowest possible cost without the inconvenience of having to submit a request for proposal.

We invite you to read the message co-written by Mr. Gilles Bourget (president of the ACR), Mr. Richard Léonard (co-chairman of the IPC and representative of the Secrétariat du Conseil du trésor), and Mr. Éric Lagueux (co-chairman of the IPC and members' representative.)

Retiree representatives worked very hard with all ACR members on this partnership, acting in the best interest of our insureds. Please take notice of the article on this topic providing detailed information. If you have any questions, you can contact the ACR at 1-888-777-5546.

In July, we announced the appointment of three new retiree representatives. Joining the ACR are Ms. Josée Lamontagne, as a representative of the CERA, Mr. François Blanchard, actuary and representative of the SCT, Mr. Éric Lagueux, RACAR advisor who will act as co-chairman of the IPC, replacing Ms. Nadyne Daigle, while she is on maternity leave.

Finally, for the first time, we are pleased to present the members of the ACR for the 2009 calendar year, thanks to the assistance of Ms. Nathalie Péloquin, SSQ Sales Advisor.

**PIERRE GADOURY**  
ACR member

## SSQ ANNUAL GENERAL MEETING DELEGATES

In anticipation of the SSQ Mutual Management Corporation's Annual General Meeting which will be held in Quebec City on April 24 and 25, 2009, the ACR has designated the delegates for our group. They are Ms. Denise Champagne and Messrs. Gilles Bourget, Gilles Dufour, Pierre Gadoury and Mathieu Vaillancourt, who will all act as representatives for our insured members.

In addition to their excellent knowledge of group insurance and its particularities, these individuals represent the three original sectors our insureds come from, that is: the Civil Service, Education and Health & Social Services. These designations also take into account the geographical distribution of retirees.

You can send any questions, comments or suggestions to these delegates you that you would like to be presented at the AGM.

**GILLES DUFOUR**  
ACR Member

## Health InSight Program

# Health InSight

Healthy living is something to take to heart. Eating healthy, staying active, striving for balance in your life,

and keeping your blood pressure and cholesterol in check are all good habits to develop. This can often be enough to keep your cardiovascular system healthy. For more of SSQ Financial Group's solutions and ideas to prevent health problems, go to the Health InSight Web site at:

**[www.healthinsightsolutions.ssq.ca](http://www.healthinsightsolutions.ssq.ca)**

This program was created for insureds (including retirees) and employers.

The health and well-being of insureds go hand in hand with effective management of group insurance plans. With its Health InSight program, SSQ proposes solutions for its insured groups that encourage an active lifestyle. The health promotion and prevention sections provides tools to help facilitate the promotion of better health within groups.

Here's just a taste of what you'll find on the site:

- Information related to healthy lifestyle choices.
- Tools to help in planning meals, exercising and integrating healthy choices into daily living.
- A number of Health Capsules, on subjects such as: Precautions to take when travelling abroad; Seasonal affective disorder; insomnia problems, nightmares, and the winter blues.
- A test enabling you to calculate your Body Mass Index (BMI) in just a few seconds.
- Links to assistance services (professional services) that provide you with support to resolve physical or psychological problems.

We encourage you to visit the Health InSight Web site... it is easy to consult and filled with loads of pertinent information that could help you enjoy your retirement to its fullest. In addition to all the information available on the site, you will also find links to other interesting Web sites that provide information about healthy living.

You have an appointment with Health InSight. Enjoy your visit!

**DENISE CHAMPAGNE**  
ACR Member

## DIRECT REIMBURSEMENT OF PRESCRIPTION DRUG EXPENSES

As a supplement to the information provided on this subject by the insurer, following are two examples of how new procedure that will be effective January 1, 2009.

1) A member enrolled in the basic plan with Individual coverage presents a prescription, to the pharmacist, for the first time, for a drug costing \$100. The insured must pay a \$50 deductible as well as 25% of the remaining cost of the drug (\$50), which amounts to \$12.50. The difference (\$37.50) will be paid directly to the pharmacist by SSQ. Subsequently, the insured will only pay 25% out of pocket for his future prescriptions.

2) A member enrolled in the expanded plan with Family coverage presents a prescription to the pharmacist for the first time. In this case, the member will be required to pay the first \$100 of the cost of the prescription drug. Subsequently, the member will be required to pay only 20% for future drug purchases. For insureds aged 65 or over, the RAMQ provisions that apply. Regardless of the preceding, for those who are still paying an additional premium, the provisions for reimbursement under the plan chosen with SSQ apply.

**GILLES BOURGET**  
ACR Member

## RENEWAL VS. REQUEST FOR PROPOSAL

During a meeting of the Advisory Committee for Retirees held on July 9, 2008, the retirees of the group invited their policyholder (the Secrétariat du Conseil du trésor) to take part in a request for proposal to determine the conditions of the group insurance contract for retired management personnel for the year 2010. The main reason for this brought forward by the retirees was that there has been no request for proposal in the last 14 years.

During the 2009 contract renewal process, participants at the negotiating table were invited by the insurer to study a proposal aiming to conclude a five- or seven-year agreement, rather than a one-year agreement. This proposal was accepted on the condition that the negotiations would cease if the insurer's proposal proved uninteresting.

In September, we carefully analyzed the proposal. With the support of representatives from the Secrétariat du Conseil du trésor, CERA and RACAR and from consulting actuaries, the proposal was compared with the plans of other groups in the private and public sectors. This research has gone as far as to anticipate the results of a request for proposal.

The following is based on the basic principle recognized in group insurance: **PREMIUMS = BENEFITS + FEES.**

Benefits correspond to the total amount paid out by the insurer for claims. These benefits usually increase when consumption increases, the number of insureds increases, or there is an increase in the cost of prescription drugs. The insurer has no control over this and that is why premium rates must be renegotiated each year.

Fees include, among other things, administration of benefits, general administration, ACR operations, and government taxes. These fees are negotiated by the insurer and the policyholder. **Through these negotiations, we obtained a gradual reduction in fees for the 2009-2013 period.**

We also obtained decrease in the stabilization fund. Finally, our insurer is introducing a direct reimbursement service for your prescription drug expenses (this service replaces the previous deferred payment service). You will find documents concerning the impact of this change in the documentation provided by the insurer.

Before delivering a verdict on the latest offer, we needed to know the opinion of our colleagues from the active managers group as well as the answer to the question **“WOULD IT HAVE BEEN MORE ADVANTAGEOUS TO PARTICIPATE IN A REQUEST FOR PROPOSAL?”**

In order to be able to answer this question, we have discussed the following subjects:

- The rates a new insurer would be able to offer for the same financial advantages.
- The quality of the insurer's service.
- Group members' satisfaction in terms of claim payment speed.
- Having to become familiar with new administrative procedures and reimbursement delays, if we change insurers.
- The high probability of a significant increase in rates in the following years.
- The cost of the "Request for proposal" process.

Following the negotiations related to proposal made by the insurer, **just as the CERA and RACAR representatives, we opted for a 5-year agreement with SSQ for the above-mentioned reasons.**

GILLES BOURGET • RICHARD LÉONARD • ÉRIC LAGUEUX  
ACR Members

## GASTRIC BANDING

In the last few years, obese persons have had access to a new medical approach for solving problems related to excess weight. Medical specialists from Quebec regularly use laparoscopy to place gastric banding inside the bodies of patients. In Ontario, this type of surgery is not performed on patients over age 60; however, in Quebec, this operation can be performed on patients under age 65, subject to the person's physical condition.

This surgery, which is performed in a hospital, can be costly. Based on current practices, since September 2005, SSQ has been reimbursing up to a **maximum of \$5,200** to insureds covered under the expanded plan.

If you have had this surgery and had to pay part of the costs, we would appreciate being informed of the date of the surgery, the reason for the surgery and the amount claimed. This information will remain confidential and may be useful in our dealings with the insurer. You can provide us with this information by telephone at 1-888-777-5546 or by e-mail at [info@ccr-quebec.com](mailto:info@ccr-quebec.com) or by mail at ACR, 79 rue Champagnat, Lévis QC G6V 2B3.

GILLES BOURGET  
ACR Member

## NEGOTIATE PRESCRIPTION DRUGS, WHY NOT?

As with many products and services, knowing how to negotiate is a tool that you can use to your advantage. It is important to know that the cost of a prescription drug can vary from one pharmacist to another. It may therefore be advantageous to compare prices in different pharmacies. It's not something most of us think of doing, as prescription drugs are often covered by government or private insurance plans. However, paying a few dollars less for prescription drugs can have a significant impact on the cost of your group's premium rates. Always remember that the **cost of the premium is equal to the benefits paid out to insureds plus fees.** Pharmacists are not used to this practice, but why not give it a try!

PIERRE GADOURY  
ACR member

## INCOME Tax returns AND medical expenses

Did you know that in addition to the contributions paid, you can also declare the following expenses if not fully covered when filing your tax return?

- Payments made to a dentist, nurse, to a public or private hospital approved for dental, medical or paramedical care;
- Payments for prescribed drugs;
- Deductible and coinsurance amounts paid;
- Contributions paid to the RAMQ's Basic Prescription Drug Insurance Plan;
- Payments made to an insurer or to a group insurance plan;
- Expenses paid for prescription glasses or contact lenses;
- Purchase of devices, transportation expenses, expenses for oxygen therapy sessions, etc.;
- Remuneration paid to a health care worker;
- Expenses for a full-time stay in a health care home;

We wish to pay special attention to the premiums paid to the insurer by including it in your medical expenses or any other amount paid to a private health insurance plan, if the expenses were incurred for you, your spouse or any other dependent. For all expenses, you can claim the cost incurred reduced by the amount reimbursed by the insurer. Keep a copy of all of your supporting documents. Also, by accessing your insurance file on SSQ's Access | Service for plan members Web site, you can request a receipt for tax purposes and obtain a list of all the claims you have made to SSQ and the reimbursements you received. To access the Web site or to register for Access, go to [www.ssq.ca](http://www.ssq.ca) and click on the Access | Service for plan members link in the "On-line Services" section. If you are over age 65, you are probably covered under the RAMQ plan. Visit their Web site at [www.ramq.gouv.qc.ca](http://www.ramq.gouv.qc.ca) to obtain an invoice that will indicate the amount reimbursed by the RAMQ and the portion that is deductible.

This information is taken from the provincial Guide to Income Tax Return, which you can find at the following Web site:

[www.revenu.gouv.qc.ca/eng/formulaires/tp/tp-1-v.asp](http://www.revenu.gouv.qc.ca/eng/formulaires/tp/tp-1-v.asp)

For federal taxes, the rules are identical. You can find the federal General Income Tax Benefit Guide at:

[www.cra-arc.gc.ca/E/pub/tg/5000-g/5000g-07e.pdf](http://www.cra-arc.gc.ca/E/pub/tg/5000-g/5000g-07e.pdf)

If you do not have Internet access, you can obtain a summary of these guides at your local Caisse Desjardins for provincial taxes, and at the nearest post office or appropriate government ministry for federal taxes.

## ACR MEMBERS

### EDUCATION

- Mr. Gilles Bourget
- Mr. Denis Langlois

### CIVIL SERVICE

- Mr. Gilles Michaud
- Mr. Gilles Dufour

### HEALTH AND SOCIAL SERVICES

- Ms. Denise Champagne
- Mr. Mathieu Vaillancourt
- Mr. Pierre Gadoury
- Mr. Robert Fortier

### IPC CO-CHAIRPERSONS

- Mr. Richard Léonard
- Mr. Éric Lagueux

### ACTUARIES

- Mr. François Blanchard

Next edition:  
June 2009

Don't forget to claim all medical expenses you are entitled to, and if in doubt, to consult a tax advisor.

**ROBERT FORTIER**

ACR member

## WHAT TO DO BEFORE GOING ON A TRIP

In its first edition, the ACR Newsletter mentioned the importance of validating your insurance coverage with CanAssistance before travelling following an illness. Retirees are travelling more and more and taking advantage of their Travel Insurance & Assistance and Travel Cancellation Insurance. On a regular basis, situations are brought to the attention of the ACR, where an insured or a third party has incurred travel expenses, believing that they would be automatically reimbursed upon their return. However, several provisions apply if you become ill while travelling, including that of contacting **CanAssistance** rapidly for help. CanAssistance can act as an intermediary between SSQ and the insured, when the latter is obliged to obtain "**prior authorization from the Insurer,**" as stipulated under the Travel Insurance benefit, in order for you or a person travelling with you, to be entitled to the services covered. It is extremely important to be aware of the provisions you must respect in order to be eligible for costs incurred under the expanded plan. Therefore, before leaving on any trip, please take the time to carefully read sections 3.4 to 3.7 (pp. 33 to 47) of the **booklet** issued on **January 1, 2006**.

Also, make sure you always have your **SSQ Card** with you. Inform your spouse or the person accompanying your group and provide them with your insurance information (photocopy of SSQ Card). If needed, contact CanAssistance at **1-800-465-2928** if you are calling from Canada or at **514-286-8412** if calling from the U.S. or anywhere else in the world. And have a nice trip!

**PIERRE GADOURY**

ACR member

## MOVING?



We would like to remind you of the importance of **providing your insurer with updated information if you move** or when **changes** are made to your personal information. The insurer will only be able to reach you if they have your current address.

If you have retired **recently**, you must also be careful about informing SSQ of any changes to your personal information (address, e-mail, telephone number, status, etc.) To avoid unnecessary delays when making claims, always keep your file up to date!

### Contact numbers for SSQ:

**Quebec City area: 418-651-2551**

**Other areas: 1-888-400-0023**

**DENIS LANGLOIS**

ACR Member