

**GROUP INSURANCE PLAN FOR RETIRED MANAGEMENT PERSONNEL OF THE QUEBEC PUBLIC AND PARAPUBLIC SECTORS**

New premium rates as of January 1, 2012

This document provides you with your new premium rates and information about certain changes effective as of January 1, 2012. Please store this document with your booklet for future reference.

For any questions about your group insurance plan, please contact SSQ Customer Service from 8:30 a.m. to 4:30 p.m. Monday to Friday, at 1-888-400-0023

**1. Changes made to your plan**

**1.1. List of covered drugs – basic accident and health insurance plan**

As of January 1, 2012, the list of covered drugs will be the same as the one under the Public Prescription Drug Insurance Plan and subject to the same conditions. Accordingly, the analgesics and non-sedating antihistamines that were on the list under 2.2.1 of the booklet will no longer be covered.

**1.2. Additional information under the « respirators » provision**

As January 1, 2012, expenses for the purchase of an oxygen tank filling station will be eligible for reimbursement under the **respirators provision 3.2.10**. The participant must demonstrate that the cost of purchasing the apparatus is lower than the cost of filling the oxygen tanks.

**1.3. Insulin pump**

The reimbursement parameters will increase as follows :

| <b>Expenses covered</b> | <b>Maximum reimbursement per insured</b> |
|-------------------------|--|
| Pump purchase           | 7, 500 \$ per 60-month period            |
| Accessories             | 4, 000 \$ per calendar year              |

**2. New premium rates as of January 1, 2012**

The following table presents the new premium rates that will become effective as of January 1, 2012.

Please note that a 20 % premium holiday will be granted for life insurance.

**MONTHLY PREMIUM RATES FROM JANUARY 1 TO DECEMBER 31, 2012 – CONTACT Y9999-R (Groups 19520 to 19525)**

| PLANS  | MONTHLY PREMIUM RATES            |                 |                |                                  |                 |                |                                  |                 |                |
|--|----------------------------------|-----------------|----------------|----------------------------------|-----------------|----------------|----------------------------------|-----------------|----------------|
|  | INDIVIDUAL                       |                 |                | SINGLE-PARENT                    |                 |                | FAMILY                           |                 |                |
|  | Premiums paid by the participant | Premium holiday | Total premiums | Premiums paid by the participant | Premium holiday | Total premiums | Premiums paid by the participant | Premium holiday | Total premiums |
| <b>BASIC Health Insurance</b><br>(Groups 19522, 19523 and 19524)                             |                                  |                 |                |                                  |                 |                |                                  |                 |                |
| Under age 65   | 105.97 \$                        | -               | 105.97 \$      | 136.64 \$                        | -               | 136.64 \$      | 208.61 \$                        | -               | 208.61 \$      |
| Age 65 or over   | 8.07 \$                          | -               | 8.07 \$        | 10.27 \$                         | -               | 10.27 \$       | 15.36 \$                         | -               | 15.36 \$       |
| Additional premium for participants age 65 or over <sup>(1)</sup>                            | 345.19 \$                        | -               | 345.19 \$      | 345.19 \$                        | -               | 345.19 \$      | 690.38 \$                        | -               | 690.38 \$      |
| <b>EXPANDED Health Insurance</b><br>(Groups 19520, 19521 et 19525)                           |                                  |                 |                |                                  |                 |                |                                  |                 |                |
| Under age 65   | 174.15 \$                        | -               | 174.15 \$      | 225.72 \$                        | -               | 225.72 \$      | 349.25 \$                        | -               | 349.25 \$      |
| Age 65 or over   | 35.69 \$                         | -               | 35.69 \$       | 46.43 \$                         | -               | 46.43 \$       | 69.31 \$                         | -               | 69.31 \$       |
| Additional premium for participants age 65 or over <sup>(1)</sup>                            | 345.19 \$                        | -               | 345.19 \$      | 345.19 \$                        | -               | 345.19 \$      | 690.38 \$                        | -               | 690.38 \$      |
| PLANS  | PER \$1,000 OF COVERAGE          |                 |                |                                  |                 |                |                                  |                 |                |
|  | MALE                             |                 |                | FEMALE                           |                 |                |                                  |                 |                |
| <b>Participant's Basic Life Insurance and Spouse's Optional Life Insurance<sup>(2)</sup></b> | Premiums paid by the participant | Premium holiday | Total premiums | Premiums paid by the participant | Premium holiday | Total premiums |                                  |                 |                |
| Under age 50   | 0.11 \$                          | 0.03 \$         | 0.14 \$        | 0.06 \$                          | 0.02 \$         | 0.08 \$        |                                  |                 |                |
| Age 50 to 54 ans   | 0.20 \$                          | 0.05 \$         | 0.25 \$        | 0.12 \$                          | 0.03 \$         | 0.15 \$        |                                  |                 |                |
| Age 55 to 59 ans   | 0.34 \$                          | 0.08 \$         | 0.42 \$        | 0.21 \$                          | 0.05 \$         | 0.26 \$        |                                  |                 |                |
| Age 60 to 64 ans   | 0.54 \$                          | 0.14 \$         | 0.68 \$        | 0.33 \$                          | 0.08 \$         | 0.41 \$        |                                  |                 |                |
| Age 65 to 69 ans   | 0.86 \$                          | 0.21 \$         | 1.07 \$        | 0.51 \$                          | 0.13 \$         | 0.64 \$        |                                  |                 |                |
| Age 70 to 74 ans   | 1.32 \$                          | 0.33 \$         | 1.65 \$        | 0.89 \$                          | 0.22 \$         | 1.11 \$        |                                  |                 |                |
| Age 75 to 79 ans   | 2.06 \$                          | 0.52 \$         | 2.58 \$        | 1.49 \$                          | 0.37 \$         | 1.86 \$        |                                  |                 |                |
| Age 80 to 84 ans   | 3.34 \$                          | 0.83 \$         | 4.17 \$        | 2.55 \$                          | 0.64 \$         | 3.19 \$        |                                  |                 |                |
| Age 85 or over   | 5.08 \$                          | 1.27 \$         | 6.35 \$        | 4.32 \$                          | 1.08 \$         | 5.40 \$        |                                  |                 |                |

|   |                                 |                 |                |
|---|---------------------------------|-----------------|----------------|
| <b>Spouse's and Dependent<br/>Children's Life Insurance</b> | Premium paid by the participant | Premium holiday | Total premiums |
|   | 7.41 \$                         | 1.85 \$         | 9.26 \$        |

*Premiums do not include the 9% provincial sales tax.*

<sup>(1)</sup> *Additional premium for individuals age 65 or over opting to maintain prescription drug insurance with SSQ instead of obtaining coverage under the RAMQ plan. For participants turning age 65 during the year, changes to premiums and coverage will be effective on the first date of the month coinciding with or following their 65<sup>th</sup> birthday.*

<sup>(2)</sup> *Premiums for Spouse's Optional Life insurance are based on the spouse's age and gender.*

**Note : Any change in premium rates following a change in the age group of the participant becomes effective on the first day of the month coinciding with or following the age change.**