

**RECEIVE REIMBURSEMENTS FASTER
WITH DIRECT DEPOSIT AND
ACCESS | SERVICE FOR PLAN
MEMBERS**

Have you registered?

SSQ's on-line **Access | Service for plan members** lets you access information pertaining to your group insurance plan easily and securely, and offers much more. You can:

- Register for **Direct Deposit** of your Health Insurance benefits
- Consult your **electronic claim statements**
- Request **tax receipts**
- Consult **coverage** details and total reimbursements received for each type of coverage
- update your **address**
- print a **temporary SSQ Card**
- Verify and update your **life insurance beneficiary**

How to register

Visit www.ssq.ca and click on the **Access | Service for plan members** icon in the Group Insurance section. When registering, make sure to have your group insurance certificate number on hand.

Why register for Direct Deposit?

When you register for **Access | Service for plan members**, you can also opt for **Direct Deposit** of your Health Insurance benefits. To register, have your banking information on hand. All the information required can be found on a cheque for the account you would like to have your benefits deposited in.

Why register?

Our handy Direct Deposit service eliminates postal delays and means that your claims are processed more efficiently.

In addition, prescription drug claims that are submitted electronically benefit from shorter processing times.

When you sign up for Direct Deposit, you also can automatically register to receive **electronic claim statements**. With this service, an e-mail is sent to notify you each time a benefit claim is processed. You can consult the detailed statements related to these e-mail notifications at SSQ's **Access | Service for plan members** Web site.

SSQ offers all of these services to you free of charge. Visit www.ssq.ca for details.

INSULIN PUMP COVERAGE

Effective January 1, 2007, insulin pumps, which were previously covered under the Therapeutic devices clause, will be covered under a specific clause, as follows:

- Pump purchase: \$6,000 maximum per 60-month period
- Maintenance costs: \$2,400 per calendar year (tubes and catheters)

To be entitled to this reimbursement, insureds must meet the selection criteria for this equipment to be prescribed.

Mathieu Vaillancourt, ACR Member

HOW WELL DO YOU KNOW THE CCR?

The Advisory Committee for Retirees (ACR) was created by the AQPP (*Association québécoise des pharmaciens propriétaires*) **in 1992**. The ACR was part of the Intersectoral Parity Committee (IPCP) and the Treasury Board Secretariat, but did not have voting rights at that time. **In 1999**, pursuant to TB 193269, section 7, the ACR was recognized and its president was granted the right to sit on the CPI, which has sole responsibility for deciding on proposals that concern retired insureds. By virtue of a decision by the Treasury Board on **October 7, 2003**, eight representatives sit on the ACR, two of whom represent Education, two Public Service and four Health and Social Services. Their management association submits their nominations to the Treasury Board which names them for a period of two years. Starting this year, the president

participates in tripartite meetings concerned with disputes involving insureds.

Always proactive, the ACR listens to what its insured members have to say. Further to several surveys, **in 1997**, retired personnel won the opportunity to choose between the Basic and Expanded plans. **In 2002**, our retirees voiced their opinions on the subjects of the operating costs of the ACR, changes to the deductible and coinsurance for the Basic plan, eliminating coverage for hospital expenses (76% voted no) and changes to Travel Insurance and Travel Cancellation Insurance.

2006 marked the launch of a toll-free number **1 800-777-5546**, a Web site (www.ccr-quebec.com) and an e-mail address (info@ccr-quebec.com). In partnership with SSQ Financial Group, the ACR publishes a biannual newsletter entitled **GOOD NEWS FROM THE ACR**. These communication methods provide retired management personnel with a better understanding of their group insurance plan.

Gérald Boulet, ACR Member

**NEXT PUBLICATION DATE:
JUNE 2007**

Happy Holidays!

**GOOD NEWS FROM
THE ACR**

Volume 1, No. 2, December 2006

Published for:

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

By your Advisory Committee for Retirees representatives

**A MESSAGE FROM THE PRESIDENT
TO MAKE AN ENLIGHTENED
DECISION**

Each year, approximately 600 participants register for the Basic and Extended Health Insurance plans. Prior to their 65th birthday, they must either choose to register for the *Régime général des médicaments* (RAMQ) plan **or** to maintain coverage under the SSQ drug plan.

At that time, individuals may choose to continue with the Extended plan, to downgrade from the Extended to the Basic plan, or to cease participation in either plan, effective on their 65th birthday.

Participants who choose the latter option terminate ties with the insurer and are required by law to register for the RAMQ plan.

Participants who elect to maintain ties with SSQ must consider whether they wish to register with the RAMQ for the prescription drug option.

If they do, no steps need be taken with the RAMQ, as they will be automatically registered with the provincial plan. At that time, SSQ will consider that a choice has been made and will adjust the monthly premium accordingly. **However, participants who have chosen the Extended plan will continue to receive reimbursements from SSQ for drugs that are not included on the RAMQ list.**

If they do not, participants must inform both the RAMQ and SSQ of their choice. In this case, all prescription drugs will continue to be reimbursed by the insurer even after the participants' 65th birthday. Insureds must assume the amount of the **additional premium in this case, in addition to their regular premiums.**

This additional premium paid to SSQ is necessarily higher than that charged by the RAMQ.

Why? Because the RAMQ is **highly subsidized** by the government owing to the repeated deficits posted each year since the plan was implemented, witness the fact that taxpayers' annual contributions have increased from \$175 to \$538. Despite this 300% increase, the plan still has a deficit experience rating.

On the other hand, the rates set by the insurer are intended to be self-financing for all group plans. However, the additional premium set for contributors is insufficient, despite increases in recent years. The gap between benefits and contributions will continue to be shouldered by the other contributors aged 65 or over.

Given the elevated, and justified, cost of the additional premium, your ACR representatives recommend that you register with the RAMQ. In addition, for several years they have been trying to have all of the costs of this benefit assumed by the contributors paying the additional premium, given that this coverage is optional and that participants may register with the RAMQ at any time.

To further substantiate our position, we have developed a number of comparative cost tables based on different examples. We will be pleased to send you the tables in question upon request.

Before making your choice, please feel free to call us with any questions or comments at **1 888-777-5546**, or to send us an e-mail at **info@ccr-quebec.com**.

Gilles Bourget, ACR President

DELEGATE SELECTION CRITERIA FOR THE SSQ ANNUAL GENERAL MEETING

Upon request by SSQ Mutual Management Corporation, on October 19, the Advisory Committee for Retirees (ACR) designated delegates for the SSQ Annual General Meeting. In 2006, we sent 20 delegates to the meeting. However, in 2007, pursuant to SSQ's regulation 1A, we will be limited to four (4) delegates. The Advisory Committee for Retirees (ACR) has established the following selection criteria:

- 1) Those selected must show a marked interest, sustained involvement with the ACR and solid knowledge of group insurance.
- 2) The selected delegates must represent different regions of the province.
- 3) These delegates must represent the three sectors from which our insureds come: Education, Health and Social Services and Public Service.

Pursuant to the SSQ regulation, the ACR has designated four delegates: Gilles Bourget, Guy Boutin, Gilles Dufour and Pierre Gadoury.

Marcel Myre, ACR Member

GOOD NEWS ABOUT INTRAOCULAR LENSES

When cataract surgery is performed in a hospital environment, the RAMQ reimburses the cost of rigid intraocular lenses. Another, more expensive, type of intraocular lenses exists: **soft lenses**. The smaller incision required for soft lenses is less painful for patients and reduces the time required for convalescence. Insureds who opt for soft-lens surgery must pay the hospital or private clinic the cost difference between the two types of surgery.

Further to our first newsletter, we are pleased to announce that SSQ will pay claims for soft lenses up to an eligible maximum of \$410 per lens, for surgeries performed after January 1, 2001.

Although benefit claims received more than 12 months after the date treatment was provided are normally denied, in this case claims will be accepted until June 30, 2007. Please send any such claims to the following address, accompanied by the appropriate supporting documents:

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

Guy Boutin, ACR Member

MEMBERS OF THE ACR

Gilles Bourget (Education)
Guy Boutin (Education)
Roger Bellavance (Public Service)
Gilles Dufour (Public Service)
Gérald Boulet (Health & Social Services)
Pierre Gadoury (Health & Social Services)
Marcel Myre (Health & Social Services)
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