

MONTHLY PREMIUM RATES FROM JANUARY 1 TO DECEMBER 31, 2016 - CONTRACT 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
BASIC Health Insurance (Groups 19522, 19523 and 19524) Under age 65 Age 65 or over Additional premium for participants age 65 or over ⁽¹⁾	\$107.77	\$6.88	\$114.65	\$138.96	\$8.87	\$147.83	\$212.15	\$13.54
	\$3.92	\$0.25	\$4.17	\$4.99	\$0.32	\$5.31	\$7.46	\$0.48
	\$374.53	\$ -	\$374.53	\$374.53	\$ -	\$374.53	\$749.06	\$ -
EXPANDED Health Insurance (Groups 19520, 19521 and 19525) Under age 65 Age 65 or over Additional premium for participants age 65 or over ⁽¹⁾	\$192.28	\$12.27	\$204.55	\$249.22	\$15.91	\$265.13	\$385.63	\$24.61
	\$43.82	\$2.80	\$46.62	\$56.99	\$3.64	\$60.63	\$85.08	\$5.43
	\$374.53	\$ -	\$374.53	\$374.53	\$ -	\$374.53	\$749.06	\$ -
PLANS	PER \$1,000 OF COVERAGE							
	MALE			FEMALE				
Participant's Basic Life Insurance and Spouse's Optional Life Insurance ⁽²⁾ Under age 50 Age 50 to 54 Age 55 to 59 Age 60 to 64 Age 65 to 69 Age 70 to 74 Age 75 to 79 Age 80 to 84 Age 85 or over	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
	\$0.10	\$0.02	\$0.12	\$0.06	\$0.01	\$0.07	\$0.06	\$0.01
	\$0.18	\$0.04	\$0.22	\$0.10	\$0.03	\$0.13	\$0.10	\$0.03
	\$0.29	\$0.07	\$0.36	\$0.18	\$0.05	\$0.23	\$0.18	\$0.05
	\$0.48	\$0.12	\$0.60	\$0.29	\$0.07	\$0.36	\$0.29	\$0.07
	\$0.74	\$0.18	\$0.92	\$0.45	\$0.11	\$0.56	\$0.45	\$0.11
	\$1.15	\$0.28	\$1.43	\$0.78	\$0.18	\$0.96	\$0.78	\$0.18
	\$1.81	\$0.44	\$2.25	\$1.30	\$0.31	\$1.61	\$1.30	\$0.31
	\$2.91	\$0.71	\$3.62	\$2.22	\$0.54	\$2.76	\$2.22	\$0.54
	\$4.44	\$1.07	\$5.51	\$3.77	\$0.91	\$4.68	\$3.77	\$0.91
Spouse's and Dependent Children's Life Insurance	Premiums paid by the participant	Premium holiday	Total Premiums	Total premiums				
	\$6.74	\$1.69	\$8.43	\$8.43				

⁽¹⁾ Premiums do not include the 9% provincial sales tax.

⁽²⁾ 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, charges to premiums and coverage will be effective on the first day of the month coinciding with or following their 65th birthday.

⁽³⁾ 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.

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

YZ retirees

NEW PREMIUM RATES AS OF JANUARY 1, 2016

This document provides you with your new premium rates and information about certain changes effective as of January 1, 2016. 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.

SSQ Financial Group

Values in the right place

1. Information regarding new pharmacist services

Effective June 20, 2015, pharmacists can offer new professional services subject to certain terms and conditions. These new services are covered under Quebec's Act Respecting Drug Insurance.

1. **Extending a prescription (\$12.50)**
2. **Prescribing a medication when no diagnosis is required (\$16)**
3. **Adjusting a prescription (from \$16 to \$50)**
4. **Prescribing medication for the treatment of certain minor ailments/ conditions when the diagnosis and treatment are known (\$16)**
5. Prescribing and interpreting lab tests
6. Substituting one medication for another in the event of a disruption in supply
7. Showing patients how to administer a medication

Some of the services are subject to a fee set in accordance with the Act. These services are eligible for reimbursement by private group insurance plans and RAMQ, depending on the type of plan you have for prescription drugs. Of the services listed above, the first four (in bold) are eligible for reimbursement subject to the same terms and conditions as for prescription drugs. The other services are not subject to a fee, and therefore not eligible for reimbursement.

SSQ began reimbursing these services directly at the pharmacy when the fees applicable to private plans were announced on November 12, 2015. Fees incurred for eligible services between June 20 and November 12, 2015, can be submitted to SSQ for reimbursement by mail.

Fees eligible for reimbursement under private plans will be subject to the same changes as those reimbursed by RAMQ.

2. Changes made to your plan as of January 1, 2016

2.1 Basic Accident and Health Insurance Plan

The table "Basic Accident and Health Insurance Plan" of your booklet is modified as follows:

- "Prescription drugs" (p. i of your booklet): the name of this benefit is changed to "Prescription drugs and eligible pharmaceutical services".

2.2 Expanded Accident and Health Insurance Plan

The table "Basic Accident and Health Insurance Plan" of your booklet is modified as follows:

- "Prescription drugs" (p. ii of your booklet): the name of this benefit is changed to "Prescription drugs and eligible pharmaceutical services".
- Grouping of professional fees for an **audiologist**, a **hearing aid specialist**, an **occupational therapist**, a **speech therapist** and a **podiatrist** (p. vi of your booklet): fees for a **chiroprapist** are added to this grouping. Costs of consultation

and treatment for foot care services provided by a chiroprapist, a foot care attendant or a nurse are now eligible under this coverage.

The amount of eligible expenses per treatment and the maximum reimbursement per calendar year for this grouping remain the same.

Moreover, retroactively to **January 1, 2015**, the expenses listed hereunder are added to the table. These expenses are reimbursed in compliance with customary and reasonable standards of current practices, and a prescription is required. The percentage of reimbursement is 80% up to the combined maximum of \$3,000, and 100% thereafter.

- Purchase of **intraocular lens implants**, required to correct the symptoms of eye disease in cases where contact lenses or eyeglasses cannot be used to correct such symptoms.
- Purchase of **breast prostheses** following a mastectomy.
- Purchase of **surgical brassieres** following a mastectomy or breast reduction.

Please contact SSQ Customer Service if you wish to learn more about applicable customary and reasonable standards of current practices.

3. New premium rates as of January 1, 2016

The table on the next page shows the new premium rates that will become effective as of January 1, 2016.

Please note that the following premium holidays will be granted:

- Health Insurance: a 6% premium holiday.
- Retired Participant's Life Insurance and Spouse's Optional Life Insurance: a 19.5% premium holiday.
- Spouse's and Dependent Children's Life Insurance: a 20% premium holiday.

access

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