

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

**YZ** retirees

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**NEW PREMIUM RATES AND CHANGES MADE TO YOUR BOOKLET  
AS OF JANUARY 1, 2017**

This document provides you with your new premium rates and information about certain changes effective as of January 1, 2017. 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 1-888-651-8181.



*Values in the right place*

# 1. Changes made to your plan as of January 1, 2017

## Important

Changes described in item 1 do not apply to retired judges.

### 1.1. BASIC ACCIDENT AND HEALTH INSURANCE PLAN

The table “**Basic Accident and Health Insurance Plan**” of your booklet is modified as follows (p. i of your booklet):

- On the line “Prescription drugs” (changed to “Prescription drugs and eligible pharmaceutical services” in 2015), the information concerning the “Reimbursement limitations” is replaced with the following:

“Available only by prescription, in accordance with the RAMQ list  
Mandatory generic substitution”

- The percentage of reimbursement applicable to all benefits, except for “Hospital expenses in Quebec”, is replaced with the following:

“75% until the out-of-pocket maximum of \$1,046 (revised annually) per certificate per calendar year is reached, and 100% thereafter.”

Section 2 entitled **2. BASIC ACCIDENT AND HEALTH INSURANCE PLAN** is modified as follows (p. 16 of your booklet):

- The “Coinsurance” paragraph under subsection **2.2 PRESCRIPTION DRUGS AND PARAMEDICAL EXPENSES (reimbursed at 75% or 100%, as applicable)** is replaced with the following:

#### “ Coinsurance ”

Subject to Quebec’s health insurance Act and the Act respecting prescription drug insurance, a participant who incurs, either personally or for an insured dependent, expenses following an accident, illness, pregnancy or serious complications arising from pregnancy (excluding Hospital Room coverage) is entitled to a reimbursement of 75% of the eligible expenses up to the out-of-pocket maximum and 100% thereafter per calendar year per certificate. The out-of-pocket maximum is revised on January 1<sup>st</sup> of each year and represents the annual maximum provided for under the Quebec Basic Prescription Drug Insurance Plan (BPDIP) determined on July 1<sup>st</sup> of the previous year. “

- The following “Mandatory generic substitution” paragraph is added immediately after the “Coinsurance” paragraph under subsection **2.2 PRESCRIPTION DRUGS AND PARAMEDICAL EXPENSES (reimbursed at 75% or 100%, as applicable)**:

#### “ Mandatory generic substitution ”

If an innovative drug is purchased instead of any existing generic equivalent, the amount of reimbursement will be determined in accordance with its lowest cost generic equivalent. However, it is possible to obtain a reimbursement based on the cost of the innovative drug that cannot be substituted for medical reasons, by

submitting the appropriate form, duly completed by the attending physician, and provided the request is approved by SSQ.”

## 1.2 EXPANDED ACCIDENT AND HEALTH INSURANCE PLAN

The table “**Expanded Accident and Health Insurance Plan**” of your booklet is modified as follows (p. ii of your booklet):

- On the line “Prescription drugs” (changed to “Prescription drugs and eligible pharmaceutical services” in 2015), the information concerning the “Reimbursement limitations” is replaced with the following:

“Available only by prescription  
Mandatory generic substitution”

- The percentage of reimbursement applicable to all benefits, except for “Travel insurance with assistance”, “Trip Cancellation Insurance” and “Hospital expenses in Quebec”, is replaced with the following:

“80% until the out-of-pocket maximum of \$1,046 (revised annually) per certificate per calendar year is reached, and 100% thereafter.”

Section 3 entitled **3. EXPANDED ACCIDENT AND HEALTH INSURANCE PLAN** is modified as follows (p. 20 of your booklet):

- The “Coinsurance” paragraph under subsection **3.2 PRESCRIPTION DRUGS AND PARAMEDICAL EXPENSES (reimbursed at 80% or 100%, as applicable)** is replaced with the following:

“ Coinsurance

Subject to Quebec’s health insurance Act and the Act respecting prescription drug insurance, a participant who incurs, either personally or for an insured dependent, expenses following an accident, illness, pregnancy or serious complications arising from pregnancy (excluding Hospital Room coverage) is entitled to a reimbursement of 80% of the eligible expenses up to the out-of-pocket maximum and 100% thereafter per calendar year per certificate. The out-of-pocket maximum is revised on January 1<sup>st</sup> of each year and represents the annual maximum provided for under the Quebec Basic Prescription Drug Insurance Plan (BPDIP) determined on July 1<sup>st</sup> of the previous year. ”

- The following “Mandatory generic substitution” paragraph is added immediately after the “Coinsurance” paragraph under subsection **3.2 PRESCRIPTION DRUGS AND PARAMEDICAL EXPENSES (reimbursed at 80% or 100%, as applicable)**:

“Mandatory generic substitution

If an innovative drug is purchased instead of any existing generic equivalent, the amount of reimbursement will be determined in accordance with its lowest cost generic equivalent. However, it is possible to obtain a reimbursement based on the cost of the innovative drug that cannot be substituted for medical reasons, by submitting the appropriate form, duly completed by the attending physician,

and provided the request is approved by SSQ.”

- The first paragraph of the clause 3.2.1 under subsection **3.2 PRESCRIPTION DRUGS AND PARAMEDICAL EXPENSES** is replaced with the following:

“ **Expenses for drugs** bearing a valid DIN (Drug Identification Number) issued by the Federal government, available only on prescription from a health care professional legally authorized to prescribe them, available only in pharmacies and sold by a pharmacist or a health professional in accordance with Section 37 of the Pharmacy Act, upon submission of suitably itemized and duly paid receipts.”

SOME DEFINITIONS		
Generic Drug	Innovative Drug	Single-Source Drug
Copy of an original drug whose patent has expired and which contains the same active molecules as the innovative/original drug.	Patented drug for which at least one generic version is offered on the market.	Patented drug for which no generic version is offered on the market.

## 2. New premium rates as of January 1, 2017

The table on the next page shows the new premium rates that will become effective as of January 1, 2017.

Please note that the following premium holidays will be granted:

- Retired Participant’s Life Insurance and Spouse’s Optional Life Insurance: a 10% premium holiday;
- Spouse’s and Dependent Children’s Life Insurance: a 10% premium holiday.

# access

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**MONTHLY PREMIUM RATES FROM JANUARY 1 TO DECEMBER 31, 2017 - CONTRACT Y9999-R (Groups 19520 to 19525, 19541 to 19546)**

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
<b>RETIRED MANAGEMENT PERSONNEL</b>								
<b>BASIC Health Insurance</b>								
(Groups 19522, 19523 and 19524)								
Under age 65	\$115.57	–	\$115.57	\$149.01	–	\$149.01	\$227.50	–
Age 65 or over	\$5.07	–	\$5.07	\$6.46	–	\$6.46	\$9.66	–
Additional premium for participants age 65 or over <sup>(1)</sup>	\$374.53	–	\$374.53	\$374.53	–	\$374.53	\$749.06	–
<b>EXPANDED Health Insurance</b>								
(Groups 19520, 19521 and 19525)								
Under age 65	\$209.66	–	\$209.66	\$271.76	–	\$271.76	\$420.50	–
Age 65 or over	\$49.70	–	\$49.70	\$64.63	–	\$64.63	\$96.48	–
Additional premium for participants age 65 or over <sup>(1)</sup>	\$374.53	–	\$374.53	\$374.53	–	\$374.53	\$749.06	–
<b>RETIRED JUDGES</b>								
<b>BASIC Health Insurance</b>								
(Groups 19542, 19543 and 19544)								
Under age 65	\$122.68	–	\$122.68	\$158.18	–	\$158.18	\$241.49	–
Age 65 or over	\$5.38	–	\$5.38	\$6.86	–	\$6.86	\$10.25	–
Additional premium for participants age 65 or over <sup>(1)</sup>	\$390.63	–	\$390.63	\$390.63	–	\$390.63	\$781.26	–
<b>EXPANDED Health Insurance</b>								
(Groups 19541, 19545 and 19546)								
Under age 65	\$218.46	–	\$218.46	\$283.16	–	\$283.16	\$438.14	–
Age 65 or over	\$51.75	–	\$51.75	\$67.30	–	\$67.30	\$100.47	–
Additional premium for participants age 65 or over <sup>(1)</sup>	\$390.63	–	\$390.63	\$390.63	–	\$390.63	\$781.26	–

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 day of the month coinciding with or following their 65<sup>th</sup> birthday.

**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.**

# MONTHLY PREMIUM RATES FROM JANUARY 1 TO DECEMBER 31, 2017 - CONTRACT Y9999-R (Groups 19520 to 19525, 19541 to 19546)

PLANS		PER \$1,000 OF COVERAGE					
		MALE			FEMALE		
Participant's Basic Life Insurance and Spouse's Optional Life Insurance <sup>(2)</sup>		Premiums paid by the participant	Premium holiday	Total Premiums	Premiums paid by the participant	Premium holiday	Total Premiums
		\$0.11	\$0.01	\$0.12	\$0.06	\$0.01	\$0.07
		\$0.20	\$0.02	\$0.22	\$0.12	\$0.01	\$0.13
		\$0.33	\$0.04	\$0.37	\$0.21	\$0.02	\$0.23
		\$0.55	\$0.06	\$0.61	\$0.33	\$0.04	\$0.37
		\$0.84	\$0.09	\$0.93	\$0.51	\$0.06	\$0.57
		\$1.31	\$0.14	\$1.45	\$0.88	\$0.10	\$0.98
		\$2.06	\$0.23	\$2.29	\$1.48	\$0.16	\$1.64
		\$3.31	\$0.37	\$3.68	\$2.52	\$0.28	\$2.80
		\$5.04	\$0.56	\$5.60	\$4.28	\$0.48	\$4.76
Spouse's and Dependent Children's Life Insurance	Premiums paid by the participant:	Premium holiday :			Total Premiums :		
		\$ 7.70	\$0.86			\$8.56	

Premiums do not include the 9% provincial sales tax.

<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.**