

EXCERPTS FROM THE WINTER 2017



LE MAGAZINE DE L'ASSOCIATION DES RETRAITÉES ET RETRAITÉS DE L'ÉDUCATION ET DES AUTRES SERVICES PUBLICS DU QUÉBEC

QUOI *de neuf*

DOSSIER

DES «CONTINENTS DE PLASTIQUE» DANS NOS OCÉANS

⊕ CONSEIL NATIONAL DE L'AREQ
Centré sur la mission

⊕ RÉFLEXION
Énergie Est : faire tomber
des masques

⊕ ACTION SOCIOPOLITIQUE
Amour, sexualité et vieux placards

⊕ CONDITION DES FEMMES
Conditions de vie des femmes
ainées : vers l'égalité?

HIVER 2017

AREQ
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Your English excerpts of *Quoi de neuf*: by regular mail or email?

As a member of AREQ, you receive an issue of *Quoi de neuf* magazine quarterly by regular mail delivered to your home. Afterwards, you also receive by regular mail a translation of selected articles of each issue (English excerpts from QdN).

To better answer your needs, would you please tell us how you would prefer receiving the **Excerpts**? We will continue to send you the French version of the issues by regular mail. You can receive the excerpts by:

- 1) **regular mail;**
- or
- 2) **by Email to:** _____

To advise us of your preference, you can send us your answer in an email (indicating a return email address if you choose Option 2 to quoideneuf@areq.lacsq.org, or you can return the present questionnaire by regular mail to AREQ offices, care of Ms. Martine Faguy, at the following address:

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A WORD FROM THE PRESIDENT

Pierre-Paul Côté
President

A Trusted Association

Taking full advantage of a beautiful autumn high in colour, members of the AREQ Executive Council travelled across Quebec and met with the people who will represent you at the next AREQ Congress. It was hoped that this pre-congress tour would be the perfect opportunity to exchange and to see if the orientations adopted at the 2014 Congress were still pertinent.

With the results of the scientific CROP survey commissioned in the spring of 2016 in support, my Executive Council colleagues brilliantly presented a serious analysis of the survey results. Our members' appreciation of the services offered by the Association and their view of AREQ orientations and priorities were two key elements of this exercise.

Massive support from our members

The survey revealed that the vast majority (92%) of our members believes that AREQ defends their interests either well or very well. The level of confidence in the Association is very high (95%) and thus connects with an element of our statement of values, that is to say, recognition. AREQ offers many services at the sectoral, regional, and national levels. Almost all our members recognize this fact, and 94% deem themselves satisfied with said services.

For an association like ours, the orientations adopted by a body as important as the Congress must be reviewed and properly evaluated. The CROP survey revealed that all statements about AREQ orientations were considered important and pertinent by 95% of members.

Over the past few years, AREQ has intervened in various societal issues in line with our mission. Whether it regards health, the well-fare of seniors, their financial security or the fight against misconceptions and prejudice, a high proportion (98%) of our members believes we should continue in this vein.

Taking a public stance

In addition, as for the question of whether AREQ should take a more public stance on major social, economic, and environmental issues, the vast majority (93%) of our members answered favourably.

All these positive results could not be made possible without the volunteer work performed by so many of our members within the organization. Moreover, the survey showed that many of these people had a propensity for performing volunteer work in the community. Further, more than half of AREQ members volunteer time in community involvement. The value of these many hours represents an equivalent of millions of dollars invested in service to society. We are proud of this achievement, and we salute with admiration all the people who so selflessly give of themselves to help others.

In view of the facts stated above, all AREQ team members feel appreciated as a person, as well as for the work they perform. This adrenalin rush will help us to accomplish our mandate and support us in the ongoing fight to protect the rights of seniors.

Happy 2017!

In the name of all Board of Director members and staff, we wish you all happy holidays with your loved ones.

May you be of sound health throughout 2017.

IN THE PUBLIC EYE

Dominic Provost
Communications Advisor

Your association takes action, speaks its mind and makes demands. Here is a summary of AREQ's main public initiatives since the last issue of *Quoi de neuf*.

OCTOBER 26, 2016

ECONOMIC UPDATE: FINALLY, SOME RESPITE ON THE HEALTH FRONT

AREQ welcomed the abolition of the health tax and the reinvestment of funds into homecare and the CHSLD health network, as announced in the Minister of Finance's economic update tabled in October. However, AREQ doubts the reinvestment will sufficiently compensate for the numerous budgetary cuts to the health network of recent years.

"With the investments announced in the economic update, we are, at best, back to square one. However, they are far from sufficient to answer the needs in matters of homecare and improvements to the health network, which have been significantly degraded in recent years. Along with having to endure decreased services and higher fees, many seniors still do not have a family doctor. It is time to put aside lovely speeches and take action," stated AREQ president, Pierre-Paul Côté.

OCTOBER 1, 2016

AREQ MARKS INTERNATIONAL SENIORS' DAY

"Seniors are increasingly active and healthy, even when well on in years. They continue to pay taxes, perform volunteer work in hundreds of organizations, and become informal caregivers to those in need. Far from being a burden on society, seniors are a source of richness and strength."

It is in these terms that the president of AREQ, Pierre-Paul Côté, expressed himself on International Seniors' Day. Mr. Côté was referring to the theme proposed by the *Conférence des tables régionales de concertation des personnes âgées pour 2016*, that is to say, Seniors...a wealth in our society. The theme connects with the AREQ slogan, A Force for society.

Once again this year, AREQ took the opportunity of International Seniors' Day to organize activities in 10 regions and 88 of its sectors: prizes for distinguished volunteers, octogenarians' birthdays, tributes, etc. These initiatives aim to acknowledge and recognize the contributions to society of members of the Association.

Let us recall that International Seniors' Day was launched by the United Nations (UN) in 1990. That year, the UN proposed that we fight discrimination against seniors by denouncing stereotypes and misconceptions regarding seniors and ageing.

"The reality of most seniors is light-years away from what is at times circulated in the media. We saw proof of this during the Executive Council's tour of the regions. We met hundreds of members who are active within the organization and within their own community. They are the ones we think of when we mention International Seniors' Day," concluded the AREQ president.

SEPTEMBRE 14, 2016

AREQ WELCOMES THE ABOLITION OF AUXILIARY FEES

AREQ welcomed the announcement by the minister of Health, Mr. Gaétan Barrette, of the abolition of ancillary fees in medical clinics. AREQ, however, remained cautious in regard to the scope of the proposed regulation coming into effect in January 2017,

which may contain exceptions. “These past two years, we have repeatedly called on the Minister to forbid doctors from over-billing in medical clinics. The message has finally been heard! Many groups like AREQ that pressured the government to act are happy with the decision. It is a victory for access to our public health system, but even more so, it is a victory for the most vulnerable members of our society, especially seniors,” declared Mr. Côté.

SEPTEMBER 6, 2016

AREQ LAUNCHES A PETITION

AREQ launched an electronic petition asking the Quebec Government to ban the use of single-use plastic shopping bags in businesses throughout the province. The petition was posted on the Internet site of the National Assembly by MNA for Sainte-Marie–Saint-Jacques, Ms. Manon Massé. Citizens had up to November 29, 2016, to sign it.

“With this petition, we hope to send a strong message to law-makers that we can do without single-use plastic shopping bags. We lived without them in the past and we can do so today,” stated Mr. Côté.

CONGRESS

Dominic Provost
Communications Advisor

A visual of AREQ's 46th Congress

As tradition dictates, AREQ attaches a specific image to its upcoming Congress. This latest was unveiled at AREQ's 2016 National Council.

As a priority, the visual puts the onus on the theme of the Congress, which is **conviction**, **involvement**, and **cohesion**. The colours it presents have been closely associated with AREQ for years, that is to say, red and green. A bit of blue was added for balance and harmony.

The presence of triangles serves many purposes. They are ten in number, as are the regions. They are of various sizes, like the regions. Of course, triangles have three faces, much like the Association's structure: sectoral, regional, national. The orientations and shape of the triangles also inspire **conviction**, **involvement**, and **cohesion**.

The information about this important get-together, the location and dates, completes the visual elements. The Association's logo adds the final touch.

We hope this visual pleases you. In the coming weeks, it will be used with various Association communication tools, such as documents, banners, audio-visual presentations, promotional articles, etc.



See the color version in the French winter 2017 QDN issue.

YEAR 2 TRIENNIAL BALANCE SHEET

Lise Legault
Director General

True to the call!

Balance sheet of year two of the 2014-2017 triennial

In the fall issue of *Quoi de neuf* magazine, I said I would report on the actions taken by AREQ in 2015-2016. And so, as promised...

Here then is a non-comprehensive list of the actions taken on the national level within the framework of the action plan. To all these actions can be added those taken by the sectors and regions. The presentation is in the form of a chart using telegraphic style. For more detail, you can visit our various communication tools: *Quoi de neuf* magazine, *Le Focus* newsletter, as well as the Association's Facebook page. You will find the two memoirs tabled before parliamentary commissions and the 22 press releases dealing with a variety of social, economic, and environmental issues on the AREQ Internet site at areq.lacsq.org.

Before listing the actions we were able to realize (see following pages), let me just make a pause to explain that AREQ is an organization active in the defence of its members and increasingly recognized as such publicly. A CROP survey of 1,000 AREQ members, conducted between February 15 and March 2, 2016, indicates that the vast majority (92%) of AREQ members believe the organization defends the interests of its members "well" or "very well" (dixit CROP).

This recognition of a job well done is owed to the many volunteers, elected committee members or persons at all levels of the Association, as much sectoral as regional or national, not forgetting my colleagues on the staff. All of these people share an unswerving commitment to the AREQ mission and its common values. They are convinced, involved, and coherent in their actions¹.

¹ In reference to the theme of the 46th Congress of AREQ: Conviction, Involvement, Cohesion

Axis – The rights and interests of our members and of seniors at the heart of our preoccupations

Orientation To ensure the respect and dignity of our members and seniors

Actions:

- Participation in the governmental consultations on sexual aggression: presentation of a memoir on the Report on the implementation of the Government Action Plan 2008-2013 on matters of sexual aggression – Sept. 2015
- Presentation of a memoir on Bill 492 modifying the Civil Code to protect the rights of senior tenants before the *Commission de l'aménagement du territoire* – Sept. 2015
- Analysis and draft of the comments on the *Règlement sur la certification des résidences privées pour aînés* (regulation on the certification of private care homes) project – Nov. 2015
- Drafting a memoir tabled before the *Secrétariat des aînés* (seniors'secretariat) within the framework of the consultation in view of developing a government action plan to fight the ill-treatment of seniors 2017-2022 – May 2016
- Conference-workshop on ageism and stereotypes about older women by the *Fédération des femmes du Québec* (Quebec women's federation), held during the meeting of sectoral officials for the status of women – Feb. 2016
- Conferences *Les impacts de l'austérité budgétaire sur le système de santé et de services sociaux du Québec* (impact of the austerity budget on the health and social services in Quebec), as well as the *Act respecting end of life care*, held during the meeting of sectoral officials for socio-political action – Nov. 2015
- Conference *Des conditions pour une retraite épanouie chez les hommes*, held during the meeting of sectoral officials for the status of men – April 2016

Regional conferences:

- Health and social services reform – Nov. 2015
- *Act respecting end of life care* – Nov. 2015

In Quoi de neuf:

- Sexual aggression of elderly women: Really? – Winter 2016
- What type of masculinity describes the man I should be? – Winter 2016

In Le Focus:

- CHSLD: required improvements – June 2016
- Protection of senior tenants' rights – June 2016
- Consultation and action plan on abuse – May 2016
- Private care homes: about the new regulations – Dec. 2015
- Twelve days of action against violence towards women -- Nov. 2015

Orientation To see to the financial security of our members and seniors**Actions:**

- Participation in the discussions of retiree organizations with the Treasury Board – Jan. 2016
- Participation in five meetings of the *Observatoire de la retraite (OR)* (retirement observatory) as well as in the seminar on improving public retirement plans organized by the OR.
- Conferences on the RREGOP, taxation and retirement, held during the meeting of sectoral officials for retirement – Nov. 2015
- Analysis of the 2016-2017 provincial budget – Mar. 2016
- Denouncing ancillary fees in the healthcare system on more than eight occasions, either in press releases, public pronouncements, or during press conferences. Despite their eventual abolition, announced in a proposed settlement, we are keeping an eye on this project because new fees appear in this same settlement, to wit, the transportation of biological samples.
- Creation of Web information capsules about the Insured/Access site of the SSQ for ASSUREQ members.

In Quoi de neuf:

- Favourable outcome for people who retired in 2010, subject to CARRA pension review – Autumn 2015
- Results of pension negotiations -- Spring 2016
- Important changes for recipients of a Quebec Government pension (CARRA) – Spring 2016
- *Parlons retraite* (let's talk retirement) – Summer 2016

In Le Focus :

- Guaranteed income supplement: automatic registration – June 2016

Axis – Associative life**Orientation** To ensure we provide quality service**Actions:**

- Conferences titled "ASSUREQ, from 1997 to today" and "The new services offered by pharmacists" presented at the meeting of sectoral officials for insurance – Feb. 2016

Regional training sessions:

- on the new AREQ sectoral Internet sites
- on insurance
- on the Treasury Board
- on office skills

In Quoi de neuf :

- The new fees for the 2015-2016 public prescription drug plan of the RAMQ – Autumn 2015
- Better understanding your ASSUREQ group insurance plan – Autumn 2015
- The new services offered by pharmacists – Spring 2016
-

Orientation To develop and reinforce a feeling of belonging
Actions: <ul style="list-style-type: none"> • Conference on renewing the AREQ volunteer pool and workshop on the same subject held during the National Council – April 2016 • Posting the activities organized by members on the AREQ website relative to the files on the status of women, the status of men, and the environment and sustainable development.
Orientation To consolidate the membership
Action: <ul style="list-style-type: none"> • Holding 11 preparatory sessions for retirement throughout the province with the participation of 1,165 individuals.

Axis – Participation and involvement in the well-being of the community

Orientation Recognizing and praising the contribution of our members in society
Actions: <ul style="list-style-type: none"> • Conference in the regions on tax havens – Feb. 2016 • National Council conference on austerity and taxation – Oct. 2015 • National Council conference on the Trans-Pacific Accord – April 2016 • Conference on the over-consumption of plastic held during the meeting of regional officials for the environment and sustainable development – Nov. 2015 • Conference on the banning of single-use plastic bags in Quebec, held during the meeting of regional officials for the environment and sustainable development – Mar. 2016 • Conference on the over-consumption of plastic – April 2016 • Dissemination of information stemming from the Paris Conference (COP21) on the AREQ website – Dec. 2015 • Production of a poster and promotion of the International Men’s Day – Nov. 2015 In <i>Quoi de neuf</i> : <ul style="list-style-type: none"> • Eco-citizenry – Autumn 2015 • Resilience, a concept and practice coming to the rescue of sustainable development – Winter 2016 • The over-consumption of plastic – Newslines of a pending catastrophe – Summer 2016
Orientation Promoting involvement and citizen action of our members and the development of a more democratic society
Actions: <ul style="list-style-type: none"> • Conference-workshop on ballot box reform held during the meeting of regional officials for socio-political action – Mar. 2016 • Interactive training on the distribution of wealth and taxation held during the meeting of regional officials for socio-political action – Mar. 2016 In <i>Le Focus</i>: <ul style="list-style-type: none"> • Federal elections: comparative chart of commitments – Oct. 2015

NATIONAL COUNCIL

Renaud Turcotte

National Committee for *Quoi de neuf* Magazine and Communications

Centered on the mission

In Rimouski, last October 24 to 28, our sectoral and regional presidents met for the autumn National Council. The dreariness, cold weather, and strong winds did not affect the ambiance of the get-togethers. Interested and dynamic, our representatives were keen to decide the actions to be taken to complete the last year of the 2014-2017 triennial.

A word from the president

Mr. Pierre-Paul Côté, president of AREQ, greeted the crowd and thanked those present for their participation. He revealed the results of the CROP survey commissioned by AREQ. The satisfaction of members with the Association is unequivocal: the actions taken within the framework of our mission obtained a 98% approval rating from respondents. The President encouraged all invitees to double their efforts in the pursuit of realizing their mandates.

Word of welcome

Ms. Monique Blais, presidente of region 01 (*Bas-Saint-Laurent – Gaspésie – Les Îles-Côte-Nord*) welcomed everyone. Mr. Hermel L'Italien, First Regional Vice President, humorously introduced the 11 sectoral presidents. For the occasion, each wore a garment or accessory representative of their home sector. We were struck by the great beauty and vastness of the region.

Every day without my plastic bag

Mr. Tommy Bureau-Boulé, adviser on environmental matters, mentioned that the month of November has been chosen as the Month of mobilization in the fight against the use of plastic bags. He invited all in attendance to visit the seven information capsules on the AREQ Internet site at <http://areq.lacsq.org/dossiers/journee-sans-mon-sac-de-plastique/>. He also reported on a few negative reactions to the initiative to ban plastic bags. To date, Loblaws, the *Association canadienne des sacs de plastique*, the *Conseil canadien du commerce de détail*, and a few producers of plastic have initiated measures to make their opposition heard. Each of you is invited to inform yourself on the subject, to reject using single-usage plastic bags, and to ask municipal and provincial governments to ban them on their respective territories. The present issue of *Quoi de neuf* contains some additional information regarding the need for action.

Socio-political issues

Ms. Ginette Plamondon, Advisor for socio-political action, highlighted a bit of good news after two years of budgetary austerity:

- the automatic registration of recipients for guaranteed income supplement (GIS) at 65
- protection against eviction of elderly tenants
- the reimbursement by the RAMQ of fees for ultrasounds in private clinics
- the abolition of ancillary fees as of 2017
- the injection of an additional 60M\$ for home care

However, she also reminded invitees that there have been 242M\$ of cuts to the budget for home care and the implementation of fees for the transportation of biological samples. In addition, Ms.

Plamondon summarized the annual report of the *Protecteur du citoyen* (citizens' ombudsman), which can be viewed at:

http://protecteurducitoyen.qc.ca/sites/default/files/pdf/rapports_annuels/rapport-annuel-2015-2016-protecteur.pdf

The councillor for analysis and financial planning, Mr. Doris Dumais, and the AREQ treasurer, Ms. Nicole Patry-Lisée, presented the Association's budgetary forecast for 2016-2017 (see text, p. 5), which were all adopted a couple of days later. Moreover, the director general, Ms. Lise Legault, presented the year-two balance sheet of the 2014-2017 triennial (see text, p. 9-10-11).

Statutes and regulations

Mr. Claire Bélanger, 2nd Vice President, and Ms. Annie Brochu, Assistant Director, presented the modifications to the statutes and regulations to be submitted for approval at the Congress in June 2017. The modifications deal with the electoral processes at the regional and sectoral levels. Moreover, the proposed candidate nomination ballot, candidacy receipt, certificate of conformity, and waiver form would be the same for all three organizational levels, national, regional, and sectoral. Between now and December 31, further amendments to the statutes and regulations can be submitted, but only by the Board of Directors or Regional Council.

Communications

Having revealed the visual for the 46th Congress (May 29 to June 1, 2017) under the theme, Conviction, Involvement, Cohesion, Mr. Dominic Provost, Communications Advisor, and Ms. Nicole Gagnon, Secretary of the Board of Directors, each spoke on the following subjects:

- a) **Regional and sectoral bulletins** Each sector must respect the right of members to receive information. Information is sent to members by mail or by email. Members who want to receive the information electronically must advise the sector of their preference.
- b) **Website** The website does not replace the bulletin. However, it does allow for updating the information on sectoral activities and life in a more timely manner.
- c) **Press releases** Press releases are a good way to occupy a space in the media. Also, personally calling together journalists for occasions that merit their presence allows for greater visibility and a better dissemination of information.

Myths and realities about ageing

Ms. Ginette Plamondon presented 10 myths and realities about ageing taken from an article by Ms. Danielle Beaudoin published September 23, 2016, on **ICI Radio-Canada.ca**. The information conveyed in the form of affirmations allowed participants to interact and discuss. Here are a few examples:

1. **Seniors hinder the career advancement of younger people. False.** There are a lot of old folks. They contribute to the economy, thereby creating jobs for younger people.
2. **A high proportion of seniors are not autonomous. False.** Only 5% to 7% of seniors between the ages of 65 to 74 are in care.
3. **Old people cannot improve their autonomy. False.** A good diet and physical activity can increase one's quality and expectancy of life even after 75.
4. **Seniors live off of society and are expensive to maintain. False.** Seniors of 65 to 69 have never been as active in the workforce. In addition, the volunteer work they do represents substantial savings for society. Which is costly for our system is the technology, salaries, inflation, and prescription drugs.
5. **Care at home is normally provided by family members. True.** Only 5% to 15% of home care is provided by the State.

For more detailed answers and information, go to **ICI Radio-Canada.ca**. You will be better armed to fight these prejudices and misconceptions.

Financing health care activities

Ms. Lise Goulet, CSQ Health and Social Services Advisor, explained the preoccupations of the union, which are shared by AREQ, regarding the financing of health care activities. Last February, Minister Barette announced the launch of a pilot project for comparing the costs of surgery and scanning procedures in the public network and three private clinics. The aim was to determine the reference point and then adjust the costs in the public network accordingly. Here are two of the shortcomings of this procedure:

- The project evaluated in the three private clinics does not faithfully reflect the reality of the public network.
- Uniform pricing in the health facilities is not realistic.

The method used gives rise to certain worries:

- Will the determined average price be imposed everywhere?
- Will it introduce competitiveness between establishments to the detriment of patients' welfare?
- Will it concentrate the activities in certain establishments to the detriment of the regions?

The CSQ and AREQ will be vigilant and will denounce any government orientation that could negatively impact the accessibility and quality of the services offered in the regions by the public health and social services network. For more on the subject, go to **cmalade.org**.

Social acceptability of the *Projet Énergie Est*

Mr. Yann Fournis, Researcher at the *Université du Québec à Rimouski*, explained the results of the research on the social acceptability of projects like that of the *Énergie Est* pipeline by TransCanada.

It is a rather recent notion because, before the year 2000, companies needed only to deal directly with the government to get the projects going. Opposition to the projects was normally marginal. Today, businesses must take public opinion into account. And so it was with the wind turbines (2008-2009), the one for shale gas (2011-2013), and those for hydrocarbons (2014-2016).

In the case of the *Énergie Est* Project (a pipeline running from Alberta to New Brunswick), TransCanada limited its efforts, dealing first with the federal government only. In Quebec, the pipeline would cross 860 waterways, including the St. Lawrence River, and 75% of its expected trajectory is over agricultural lands. The affected municipalities and the provincial government were not going to take this lying down.

The Quebec Government, along with the BAPE (bureau des audiences publiques sur l'environnement – office of public hearings on the environment), laid down seven strict conditions for the project in 2014. In February 2015, 75 municipalities voiced their concerns and opposition.

Even though the company has rectified its approach and tries to win public support, the advantages seem to be somewhat deficient. The payback for Quebec would be of the following order:

- 2.12\$ billion over 29 years;
- 3,168 jobs during the construction (9 years);
- 33 jobs during its projected use (20 years).

However, the answers provided regarding the anticipated risks remain unconvincing, and the project in direct contradiction to the fight against climate change. The file has moved back to the federal scene where tensions between the elected officials of various provinces will run high.

From now on, all projects will have to take social acceptability into account. For more information on this notion, go to areq.lacsq.org.

Closing speech

AREQ president, Pierre-Paul Côté, thanked the host region for its welcome. He stated that he was happy with the visibility of AREQ at this National Congress: televised reports on *ICI Radio-Canada* and *V télé*, two interviews on the radio and an article in the local paper. The President also praised the work and efficiency of the technical team, the resource persons, and the secretarial staff members. He reiterated the invitation of Ms. Mireille Ménard, president of Region 10 (*Laval–Laurentides–Lanaudière*), for everyone to participate in the upcoming National Congress of spring 2017.

Members of AREQ National Council adopted two proposals regarding issues of the day:

Énergie Est

A first motion was submitted by the Estrie Region. It was unanimously adopted. It reads as follows:

“That AREQ [at the national level] publicly denounces the *Énergie Est* Project, so as to protect our agricultural lands, waterways, the sources of drinkable water for the vast majority of Quebecers, and the health of its population.”

Free Trade Agreement Canada-European Union

A second motion was adopted, this time coming from the Regional Council of the *Coeur et Centre-du-Québec*. It reads as follows:

“That the National Council states its opposition to the Canada-European Union Free Trade Agreement that threatens not only our power to legislate our respective affairs, but also the very essence of our democracy.”

FINANCIAL AFFAIRS

Doris Dumais

Financial Analysis and Planning Advisor

Budgetary Projections 2016-2017

AREQ presented the budgetary projections of 2016-2017 to the members of the National Council last October. It is a budget that continues in the orientations and decisions taken at the last AREQ congress.

On a total budget of \$5,557,916, 49% is returned directly to the regions and sectors. The remaining 51% is allocated to national activities as follows:

NATIONAL		
Governing bodies and activities	\$879,400	15.82%
Services and orientations	\$1,340,450	24.12%
Administration	\$604,500	10.88%
Transfer of funds	\$30,000	0.54%
REGION AND SECTORS		
Governing bodies and activities	\$2,374,675	42.73%
Services and orientations	\$328,891	5.91%
TOTAL	\$5,557,916	100%

INSURANCE

Johanne Freire
Social Security Advisor

Renewal of the Assureq Group Insurance Plan on January 1, 2017

Improving the life insurance plan without increasing the premiums and getting a \$3 monthly premium offset carried over to the health insurance plan of 2017 are some of the results obtained following our discussions with the insurer regarding the ASSUREQ renewal.

In autumn of 2016 meetings were held to discuss renewing the ASSUREQ group insurance plan, which, to this day, covers almost 50,000 members. The aim of these meetings was to set the premiums for 2017 taking into account, as much as possible, the reality of the present situation. Like in past years, a consulting actuary from the firm Malette accompanied the resource persons throughout the negotiation process.

HEALTH INSURANCE PLAN (Plan A)

To adjust the premiums for health insurance, the actuaries use a method that takes into account the history of the group, inflation, the present economic and social context, as well as administrative costs and taxes. Calculations based on these factors showed that the premiums required an increase this year. Considering the sound financial health of the overall plan, the premium adjustment for health insurance in 2017 amounted to an increase that varied between \$1.22 and \$3.68 as compared to the premiums in 2016. The amounts presented in the following chart include the \$3 monthly offset.

PLAN A – HEALTH INSURANCE

HEALTH INSURANCE PLAN	STATUS OF COVERAGE		
	INDIVIDUAL	SINGLE-PARENT	FAMILY
HEALTH	\$22.62	\$27.32	\$43.54
HEALTH PLUS	\$39.59	\$47.41	\$74.36

Note: A 9% provincial sales tax must be added to these amounts.

RIGHT TO ADVANCED PAYMENT

When the life expectancy of the insured person is less than 12 months, he or she can receive a maximum of the lesser of either \$20,000 or 50% of the coverage he/she holds, if so requested in writing to SSQ. SSQ establishes the amount of the coverage by immediately applying, if such is the case, any reduction of coverage as stipulated in the contract and set to occur in the 24-month period following the date of the insured person's request.

If the insured person wishes to exercise this right, he or she must provide proof to SSQ's satisfaction that a) their life expectancy is less than 12 months from the date of the request, and b) the acceptance of the beneficiary if he/she is an irrevocable beneficiary.

At the time of death of the insured, the amount otherwise payable to the beneficiary by SSQ will be reduced by the amount already paid as a disability benefit to the insured by virtue of the present right with interest compounded.

If SSQ is no longer the insurer of the present plan at the time of death, the then insurer at said date will be responsible for paying 100% of the benefit, which implies an eventual payback of the amount already advanced by SSQ with accumulated interest.

LIFE INSURANCE PLAN (Plan B)

The life insurance plan offers two types of coverage: the life insurance of the subscriber (adherent) and the life insurance of dependants (spouse and children, if such is the case).

Evaluating the conditions for renewal for these two types of coverage is done according to economic factors and the group's history over the past seven years, that is to say, from 2009 to 2015 for the present renewal.

LIFE INSURANCE OF THE SUBSCRIBER

As of 2009, an annual surcharge was added to the life insurance premium of the subscriber to compensate for a hefty future increase in life insurance and to ensure the sustainability of the plan. Indeed, this surcharge was implemented in the wake of an actuarial study by Malette, which clearly showed that, with a closed life insurance plan like the ASSUREQ plan, that is to say, whose benefits are sure to be paid out, a significant increase of premiums was foreseen in view of the increasing number benefits paid. To avoid a sudden premium increase, a surcharge was gradually added as of 2009 to attain a payable rate of 175% of the 2008 rate. This objective having been reached in 2013, the amount of the surcharge has been decreasing since 2014 and will continue to do so until it disappears.

For the 2017 renewal, a premium increase would have been required; however, it was agreed to offset this increase with the surcharge paid into the plan. Therefore, the 2017 life insurance premium of the subscriber remains the same as in 2016.

CONTRACT MODIFICATION

As of January 1, 2017, a new guaranty in the subscriber's life insurance policy will come into effect: the right to an advanced payment. This addition does not affect the amount of the premium.

LIFE INSURANCE FOR DEPENDENTS

The life insurance of dependants provides for the payment of \$5,000 to the subscriber upon the death of his/her spouse or dependent children. No amount is added to the premium for this coverage. The cost of the premium is unchanged from 2016.

LIFE INSURANCE FOR DEPENDENTS (FAMILY)	
PERSON COVERED	AMOUNT OF COVERAGE IN CASE OF DEATH
SPOUSE	\$5,000
DEPENDANT CHILD (at least 24 hours old)	\$5,000

In conclusion, the analysis of the group's history combined with the plan's sound financial health allowed us to not increase the amount of the premium for ASSUREQ life insurance in 2017. Thus, the subscriber will pay the same amount as in 2016.

PLAN B – LIFE INSURANCE	
CHOICE 1	
Individual	\$17.40
Family	\$25.87
CHOICE 2	
Individual	\$34.80
Family	\$43.27
CHOICE 3	
Individual	\$52.20
Family	\$60.67

You will find a copy of the leaflet *Votre régime d'assurance collective en un coup d'oeil 2017* (your group insurance plan 2017 at a glance) in the centre pages of the present magazine. It consists of a summary of the coverage and premiums for health and life insurances in effect as of January 1, 2017.

To be admissible for reimbursement, the costs incurred for necessary treatment, care, medical supplies or equipment must be consistent with reasonable standards of practice of the health professions in question. **We suggest you contact the insurer before incurring major medical expenses** so that you can get an estimate of the possible reimbursement and be advised of the steps to take in particular situations.

For detailed information on the terms of the ASSUREQ contract, you should consult the brochure, which is available on the *Accès/assurés* site at **ssq.ca** or on the extranet AREQ website at **areq.lacsq.org**

Si non réclamé, retourner à :



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