

EXCERPTS FROM THE Winter 2015

Le magazine de l'AREQ 
CSQ

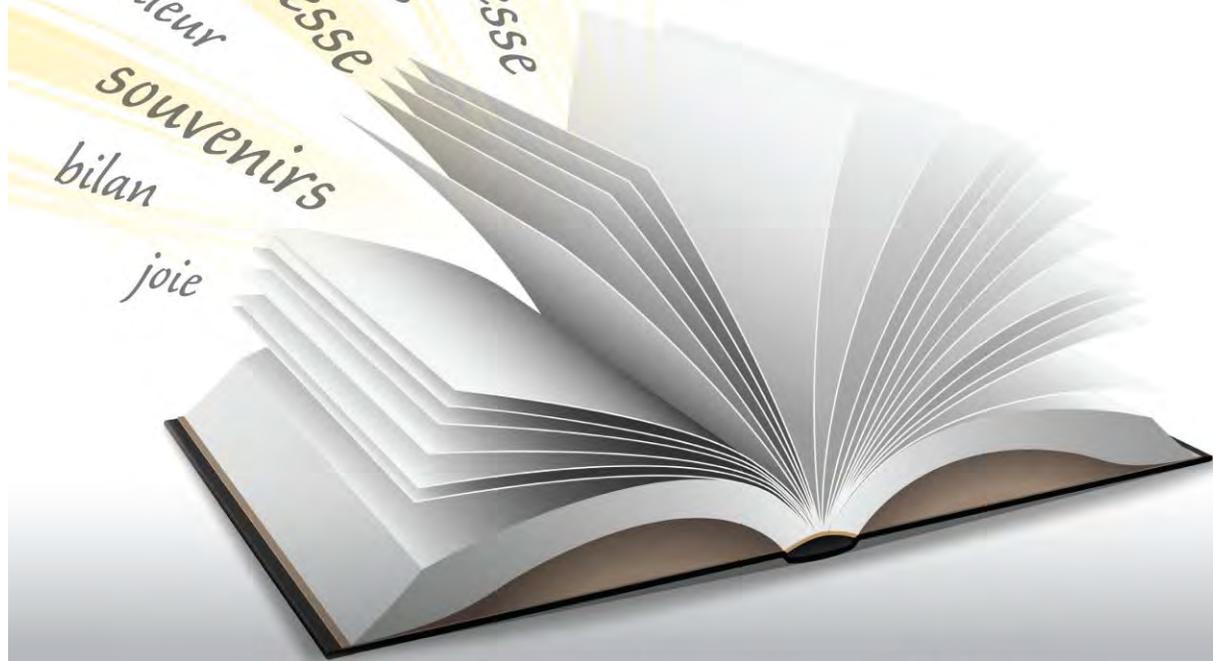
Quoi de neuf

Hiver 2015

DOSSIER

Relire sa vie pour mieux
la reprendre **en main**

échecs *réussites* *tristesse*
regrets *richesse*
douleur
souvenirs
bilan
joie



CONSEIL NATIONAL
La table est mise pour le nouveau triennat

RETRAITE
L'AREQ obtient gain de cause
pour plusieurs centaines de ses membres

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A WORD FROM THE PRESIDENT

Pierre-Paul Côté
President of AREQ

Let's be watchful!

Since the last congress, those elected to the various Association posts got busy and are now helping to make AREQ more influential and dynamic. In the regions and sectors, along with the many social and cultural activities, other events are planned to inform members about subjects that affect them to varying degrees. We encourage you to all enthusiastically participate; in this way, you will help to break the isolation that threatens many of our colleagues.

At the end of October, your National Council representatives adopted an ambitious action plan that reflects the orientations adopted at the 45th Congress. On the national and regional levels, as well as on the sectoral one, we must all put our shoulders to the wheel and implement the proposed actions to make AREQ shine in our respective milieus.

At the national level, we are ever watchful as regards the seniors file. If autumn is the season of falling leaves, our government has been busy shaking the tree that is the social safety net that Quebec gifted itself since the Quiet Revolution. What will remain of it after the study of the review programs and those dealing with taxation? Will society's seniors and poor be protected or will they become our elected representatives' room to manoeuvre?

When we look at the test balloons launched by various departments, it is worrisome to see what we can expect of the near future. Do we have before us a government with an overall vision focused as much on revenues as on expenses, knowing full well that cuts will directly affect society's most vulnerable?

In the debates surrounding pension plans, it would be indecent to set against other citizens those persons who accepted to live on a lesser salary in order to grant themselves a decent pension at retirement.

During last autumn, AREQ resources and elected officials took every opportunity to denounce the abuses, incoherence, and subtle attacks on vulnerable individuals, amongst which we find seniors. Whether in meetings with responsible individuals, through press communiqués or interviews, we defended, rigorously and with conviction, the orientations adopted at the AREQ Congress of last June.

Despite an autumn darkened by a narrative of austerity that targets most of us, we can still wish each other a festive and joyous holiday season. Let us take full advantage of this time of rejoicing, share with our loved ones, and be generous towards those less fortunate. May you have health and happiness throughout 2015.

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*.

September 23, 2014

Quality of Generic Drugs

AREQ demanded that the federal government intervene vigorously to guarantee the quality of all generic drugs sold in Canada. The Association was reacting to an article published in the September 19, 2014 issue of *La Presse*, according to which pharmaceutical giants such as Apotex continue to sell drugs in Canada that are banned in the United States. The article also indicated there was a culture of silence surrounding the source of these drugs and the conditions under which they are manufactured.

"The government must take the necessary steps to ensure the safety and health of the population. It must rigorously apply the law and, if the law is not sufficiently strict, modify it. But it must act with force and not give in to the pressure or blackmail of the pharmaceutical companies," stated the president of AREQ, Mr. Pierre-Paul Côté.

AREQ officials were surprised by the silence of the *Régie de l'assurance-maladie du Québec* (RAMQ) on this matter. Indeed, the RAMQ actively promotes the use of these generic drugs. "We ask that Minister Barrette intervene with his federal counterpart so that the manufacture and sale of generic drugs in Canada be more closely monitored. Our members would like to see measures implemented to limit the costs of public prescription drug insurance, but never to the detriment of public health. If the government fails to move on this issue, we will have to study all options open to us and, if need be, outright consider manufacturing our own drugs," concluded the AREQ president.

September 26, 2014

Reaction to Bill 10

AREQ officials admit to being puzzled by the new structural reforms of the healthcare system announced within the framework of Bill 10. "Once again, they are shuffling the deck. There is talk of mergers and governance. We are promised savings and less bureaucracy, but what of the services to the population in all this? How many more people will have access to a family doctor? How many more seniors will have access to home care? Bill 10 answers none of these questions," Pierre-Paul Côté pointed out.

In this regard, AREQ reminds us that the Commissioner for Health and Well-being made public a report that indicated that 60% of emergency room visits could be avoided if people had access to better primary care.

Moreover, AREQ is worried about the abusive centralization Bill 10 could bring about. "We adhere to the principle of accountability, but simultaneously we recognize that there is a risk of abuse of power or even of politicization of the healthcare system," added Mr. Côté.

October 1, 2014

International Day of Older Persons

AREQ paid tribute to the men and women who built Quebec. "At AREQ, we recognize that seniors are a driving force in society. Whether they are 70 or 90 years old, these people still have a lot to say

and a lot to offer, as much to family as to the community. Many do volunteer work, others help loved-ones, or are involved in personal projects or community action. Each contributes in his or her own way to the improvement of society,” the AREQ president pointed out.

Moreover, the AREQ president reminded us that, when we are dealing with recognition, every gesture, big or small, counts. “Although it is important to dedicate a day each year to pay tribute to seniors, we can also do so all year long: a call, a visit, a simple ‘thank you’. The best way to recognize seniors’ contribution is to care for them,” declared Mr. Côté.

October 3, 2014

Ageism, a form of intimidation

Within the framework of the *Forum sur la lutte contre l’intimidation* (forum on the fight against intimidation), which brought together 200 representatives from civil society organizations, the AREQ president invited the government to look at all forms of intimidation that seniors are subjected to, especially abuse, but also ageism.

“One of the hidden faces of intimidation that victimizes seniors is ageism. It is a subtle and insidious form of intimidation found throughout society that creates unnecessary intergenerational tensions,” stated Mr. Côté.

Amongst examples of ageism, let us mention statement to the effect that an ageing population is the main cause for the rise of healthcare costs in Quebec. And yet, many studies have shown that others factors play a predominant role, beginning with the rising costs of drugs, doctors’ salaries, new technologies, and investments in fixed assets. An ageing population stands fifth amongst these factors. “We would like the government to decry loudly and clearly the alarmist fallacy associated with ageing,” continued Mr. Côté.

AREQ would also like to see the action plan resulting from this forum take into account the particularities related to the intimidation of seniors. Indeed, this intimidation takes on various forms and faces. In care homes, it is sometimes coupled with the increasing stress felt by healthcare workers by reasons of budgetary restrictions and reduced staffing. Sadly, it can also come from family members. “Intimidation can be hard to pinpoint and, unfortunately, it is rarely denounced by its victims. We do not believe that a publicity campaign and a hotline, as helpful as they can be, are sufficient to deal with this matter. We must not only ensure that acts of intimidation and abuse are denounced, but also offer seniors a living environment where they are respected and treated with care to avoid situations of potential intimidation or abuse,” concluded the AREQ president.

NATIONAL COUNCIL

Renaud Turcotte

Quoi de neuf Magazine and Communications Committee

The table is set for the new triennial

Last October 27 to 30, our presidents met in Quebec City to participate in the first national council of the new 2014-2017 triennial. Surprise! More than half of them are entering their first term as council members. This renewal bears witness to the interest of our members in keeping the Association dynamic and thriving.

In his opening speech, our president, Mr Pierre-Paul Côté, with his habitual enthusiasm, took time to clearly identify the objectives of this get-together as they relate to the 2014-2017 triennial. The main objective of this national council (NC) is to discuss the action plan recommended by the board of directors following the many orientations adopted by the Congress in the spring of 2014. This action plan will guide the projects and realizations of the three coming years. “In this regard, it is vital that the element of ‘shared responsibility’ be taken into account in our decision-making process. Indeed, the actions put forward in the action plan must be reflected in the will and responsibility of applying them in their own milieu,” stated Mr. Côté. Moreover, he expressed his concerns about the government’s austerity program. He invited those present to view the AREQ Internet site and info-letter to better understand the Association’s interventions and positions to denounce abuses and incoherence, amongst others.

Conference

Ms. Marie Beaulieu, Ph.D. in applied human sciences at the *Université de Sherbrooke*, spoke about the abuse of seniors. In Quebec, 17% of the population is over 65 years of age and, it is predicted that by 2031, the percentage will rise to 26%. Therefore, the abuse of members of this group could become problematic. She defined abuse in the following terms, “There is abuse when a singular or repeated act, or absence of an appropriate action, occurs in a relationship where there should be trust, and result in harm or distress to the senior.”

She reminded participants that abuse can take on various forms:

- physical violence
- sexual violence
- psychological or emotional violence
- material or financial violence
- negligence
- violation or infringement of human rights

All of the above can have serious consequences for the victims. Dr. Beaulieu went on to list the factors that can make a person more vulnerable to abuse:

- loss of cognitive autonomy
- loss of functional autonomy
- symptoms of depression
- social isolation
- past experience with violence or negligence

According to Dr. Beaulieu, volunteerism with seniors is one way to counter abuse. The informal character of the accompaniment promotes the development of a relation of trust. This benevolence off-sets a particular lack of service and reaches individuals who may not be inclined to receive formal intervention. She added that the fight against abuse is a collective responsibility. Everyone has a role to play in the importance of recognizing and reacting to abuse.

National Action Plan Project 2014-2017

Ms. Lise Legault, Director General of AREQ, read the broad orientations of the proposed project as well as the fields of interventions and the possible actions to be put forward. This 14-page document reveals our Association’s will to act for the well-being of its members and the community. Afterwards, she invited participants to work together in workshops to discuss and propose amendments. The

amended 2014-2017 Action Plan was then adopted. The regions and sectors will now have to develop their own action plans in accordance to this one.

Areas of AREQ Representations

Ms. Legault drafted an exhaustive list of the areas where AREQ is involved. The Association maintains an active presence with various bodies of the *Conseil des Syndicats Nationaux* (CSQ). At the government level, the President participates in the *Groupe d'associations d'aînés, de retraités et de dispensateurs de services aux aînés* (G-15). He sits on the *Comité des partenaires nationaux non gouvernementaux* and is a member of the *Comité Entraide – secteurs public et parapublic*. Because of its commitment and its frequent public pronouncements, our Association is often consulted by decisional bodies. Its credibility is accepted and its reputation progresses.

Publipostage

Mr. Doris Dumais, an AREQ advisor, offered suggestions to reduce the cost of sending sectoral newsletters. This evolving dossier will be on the agenda at the next national council.

Current Files

Commission for the Study of Quebec Taxation

Ms. Ginette Plamondon, an AREQ advisor, presented our Association's comments to the Commission created in June 2014, which will table its final report in December 2014.

Here are a few of those comments:

- The review of taxation must be closely associated with social programs and public services.
- Taxation is an important tool for the redistribution of wealth.
- The fiscal burden citizens are willing to bear is narrowly linked to the services offered.
- Seniors like the Quebec model, its social programs, and public services.

In closing, AREQ believes that the review of the Quebec taxation model must not lead to a greater income gap between rich and poor. It is vital that access to public services must not be determined by income levels.

Bill No. 10: An Act to modify the organization and governance of the health and social services network

Here are a few questions and concerns as voiced by Ms. Ginette Plamondon, on behalf of AREQ, regarding this proposed legislation:

- In what way does this legislation address the broader problem of the health services network, namely, accessibility?
- Will services be centralized in major cities to the detriment of more remote locations?
- Can a single person deal with thousands of people in such a big structure?
- The Minister of Health and Social Services is taken on a great deal of power; is there not a danger of politicization, favoritism, and arbitrariness?

For more information on the AREQ position on these two files, visit the AREQ website at www.areq.qc.net.

National Finances Committee and National Committee for Statutes and Regulations

These are the only two committees whose members are nominated by the National Council (NC); the Board of Directors nominates the other committees' members. André Neault (01), Benoit Gauthier (02), Robert Paradis (03), Gérard Messier (05) and Robert Després (07) sit on the Finances Committee.

Nicole Pelletier (01), Suzanne Fleury (02), Claire Guay (03), Marcel Leroux (08) and Pierrette Gratton (10) are the members of the Committee on Statutes and Regulations.

Beyond its general mandate, this last committee also has the specific mandate of "proceeding to the harmonization of the electoral processes at the regional and sectoral levels as provided for in the statutes and regulations of AREQ".

Communication

Mr. Dominic Provost, an advisor to AREQ, presented the models for press releases and press conference notices. You can view these documents on the extranet of the AREQ Internet site. For greater credibility, he insisted on the importance of sending the press releases drafted at the sectoral levels to the local media. He reminded us of the essential elements of a sectoral newsletter:

- AREQ logo
- complete name of the sector
- press release heading
- date of publication
- table of content
- name and coordinates of the newsletter team
- word from the sectoral president

Those responsible for the newsletters were invited to make known their design and drafting needs. Mr. Dominic Provost stated that he was available to those who needed assistance. He even offered to travel to regions to give training. Following this expose, the glowing comments of participants reflected their high level of satisfaction.

Next National Council

Ms. Mariette Gélinas, President of Region 04, and her sectoral presidents invited those present to the spring NC in Victoriaville in a most original fashion.

Closing Word

President Côté encouraged the audience to follow-up on the action plan and to pass on to sectoral members the information received during the NC. He thanked the AREQ staff for its efficiency, as well as the presidents for their hard work, their active listening and participation.

FINANCIAL AFFAIRS

Doris Dumais

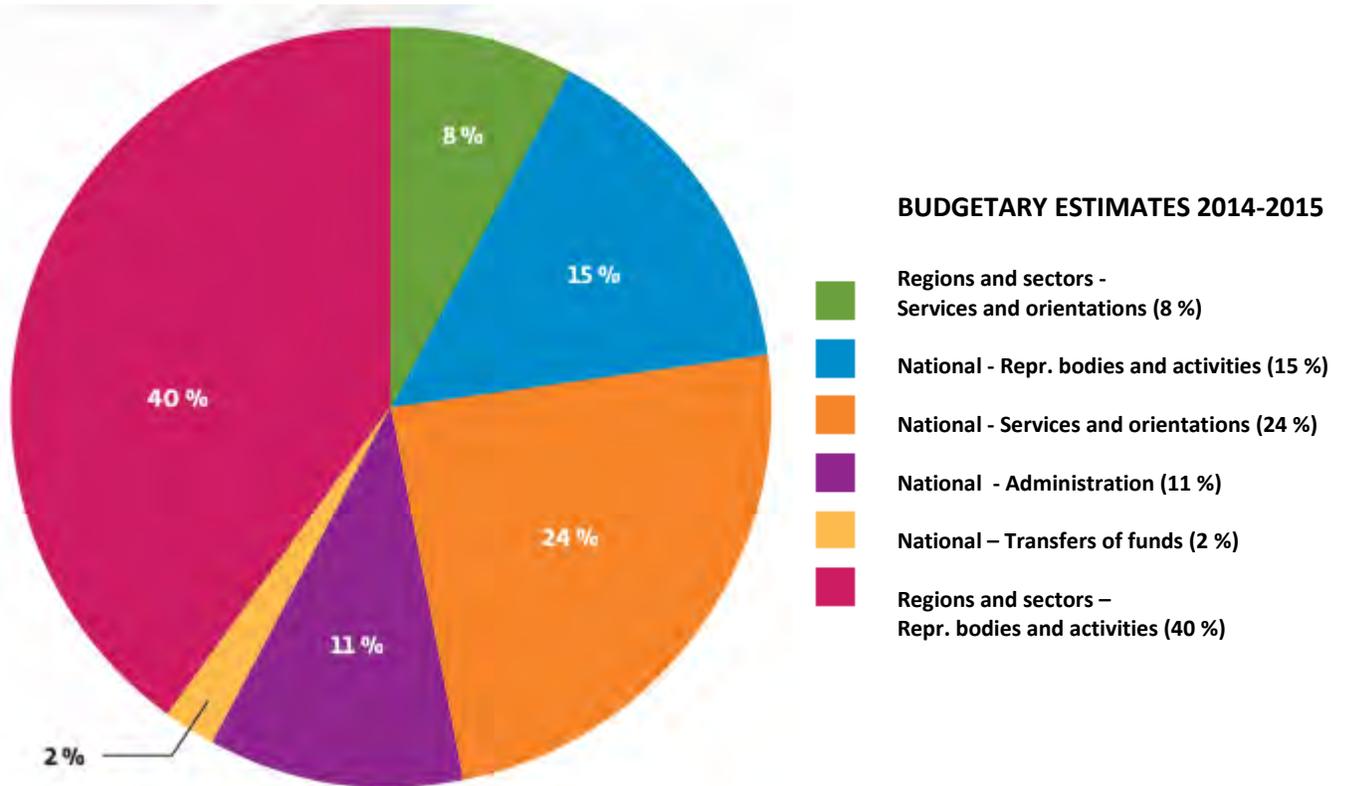
Financial planning and analysis advisor

Adoption of the Budgetary Estimates

Last October, AREQ presented to the members of the National Council its first financial report for the 2014-2017 triennial. The 2014-2015 budgetary estimates were prepared according to the orientations and decisions adopted at the congress of June 2014. It is, in fact, a budget that pursues the mission of the Association, namely, that of promoting and defending the interests of its members and of seniors.

Of a budget of \$5,462,001, 48% is returned directly to the regions and sectors to help them realize the national action plan, and 52% is allocated to activities on the national level, that is to say, bodies and activities 15%, services and orientations 24%, administration 11%, and funds transfers 2%.

See the chart for the overall budgetary allocation for 2014-2015.



INSURANCE

Johanne Freire

Social Security Advisor

Renewing the ASSUREQ group insurance plan – January 1, 2015

The evolution of the group insurance plan for AREQ (ASSUREQ) retirees is monitored closely to ensure it addresses members' needs. This scrutiny is especially sharp since the implementation of the new ASSUREQ health plan in 2012 with the creation of the *Health* and *Health Plus* plans as well as the addition of new coverage and the enhancement of existing coverage.

Over the past year, members' suggestions and comments about their group insurance plan were carefully noted. They constitute a useful directory in the meetings with our insurer, *SSQ Groupe financier*, to renew the conditions of the ASSUREQ group insurance plan for the coming year. These meetings take place once a year, in the fall, and serve to set the premiums with a view to addressing the real needs but also to ensure the sound financial health of the plan. The support of our consulting actuary is vital in this exercise. The conditions for renewal are then adopted by the members of the ASSUREQ Board of Directors.

Keep in mind that the ASSUREQ group insurance plan is a complementary plan comprising health and life insurance. ASSUREQ and the *Centrale des syndicats du Québec (CSQ)* are joint underwriters.

Health Insurance

In order to address the expectations and repeated requests of many insured members, the ASSUREQ Board of Directors retained two modifications that will be made to the health insurance plan as of January 1, 2015.

MODIFICATION 1 - Increase of the maximum allowable amount for the *Convalescence home coverage* from \$60 to \$75 (*Health* and *Health Plus*).

The maximum allowable amount was \$60 in 2014, 80% of which was reimbursed by the plan, that is to say, \$48 per day. The increase from \$60 to \$75 in 2015 will see a maximum reimbursement of \$60 per day (80% of \$75).

The *Health* and *Health Plus* plans will be affected by this modification, as the *Maison de convalescence* coverage is present in both plans.

MODIFICATION 2 - Increase of the maximum allowable amount for certain health professionals (*Expenses for medical care coverage*) (*Health Plus*)

The maximum allowable amount for certain health professionals, found under the *Frais pour soins médicaux* coverage, has been increased while still limiting the maximum amount reimbursed for all these professionals at \$750 annually.

This modification will impact only the cost of the *Health Plus* plan, as *Expenses for medical care* coverage is only present in this plan.

The following chart illustrates the maximum allowable amounts for the health professionals in question.

Professional	Allowable amount per treatment* (2014)	Allowable amount per treatment * (2015)	Maximum annual reimbursement
Acupuncturist	\$45	\$55	} \$750
Chiropractor	\$35	\$45	
Dietician	\$35	\$50	
Homeopath	\$35	\$55	
MKO	\$35	\$55	
Naturopath	\$35	\$55	
Osteopath	\$45	\$70	
Physiotherapist	\$45	\$60	
Chiropodist/Podiatrist	\$45	\$55	

*Allowable amounts are reimbursed at a rate of 80% as stipulated in the contract.

The following chart shows the monthly rates of the ASSUREQ health insurance plan as of January 1, 2015.

Plan	Status	Premium 2015
Health	Individual	\$21.40
	Single parent	\$25.88
	Family	\$41.32
Health Plus	Individual	\$37.56
	Single parent	\$45.01
	Family	\$70.68

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

Life Insurance

In 2015, the rates for the life insurance plan must be adjusted. However, the required increase in the life insurance premium being directly compensated by a decrease of the additional premium by an equivalent amount, there will be no change to the premiums in 2015 for persons with individual coverage.

As for the life insurance premium for the spouse and dependants (family coverage), a monthly increase of \$0.83 will be applied in 2015.

The following charts show the monthly cost of the ASSUREQ life insurance plan as of January 1, 2015, as well as the details about the benefits.

Options	Status	Premium
Option 1	Individual	\$17.40
	Family	\$25.87
Option 2	Individual	\$34.80
	Family	\$43.27
Option 3	Individual	\$52.20
	Family	\$60.67

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

Details of the available amounts of Life Insurance

Age at time of death	Benefits to be paid (Option 1)	Benefits to be paid (Option 2)	Benefits to be paid (Option 3)
Less than 60	\$20,000	\$40,000	\$60,000
From 60 to 64	\$15,000	\$30,000	\$45,000
65 or more	\$10,000	\$20,000	\$30,000

Additional Premium

Bear in mind that the additional premium implemented in 2009 and applied to the life insurance premium of the insured individual (individual coverage) foresees a surcharge increasing the premium by a \$1 a year, and this, until a rate equivalent to 175% of the 2008 rate is attained. Having been attained in 2013, this objective allowed for the decrease of the additional premium to begin in 2014 and continue in 2015. As estimated earlier, this surcharge will decrease gradually over the years until it disappears.

Specifically, the life insurance additional premium to be paid by the participant is used to offset a pricing increase required in the future.

CURRENT AFFAIRS

Ginette Plamondon

Advisor on the condition of women and socio-political action

AREQ offers its point of view to the *Commission d'examen sur la fiscalité québécoise*

To begin with, we should mention that the Commission's mandate comprises many aspects. Specifically, it will:

- examine all taxation measures, their pertinence and efficiency, in order to identify those measures that best allow for the reduction of overall fiscal expenses and respect the targets set in budget 2014-2015;
- examine the possibility of reviewing the balance between the various means of taxation or "tax-mix";
- evaluate the possibility of taxing certain charges taking into account the public service users' ability to pay, while simultaneously taking into account the impacts on implicit marginal tax rates.

Directed by Mr. Luc Godbout, from the *Chaire de recherche en fiscalité et en finances publiques* (research on taxation and public finances), this commission is composed of eight economists and advisors mainly from the taxation and banking milieus. Last autumn, the Commission held private meetings with various stakeholders as well as public hearings.

Taxation to redistribute wealth

Taxation is a tool that society gives itself to ensure a more equitable distribution of wealth. It would be a tool for social solidarity whose purpose is to strive for a better distribution of wealth between all members of society by way of social politics, government programs, and public services. Seniors hold dear the social politics Quebec has gifted itself. Throughout their active lives, they contributed to making Quebec a place of solidarity between the various economic classes and where social politics contribute to giving greater equality a chance. Seniors can be proud of the legacy they leave to Quebec society.

Still, not a day goes by without the ageing population being mentioned to explain the government's budgetary situation, which is deemed difficult. We oppose this analysis that we judge discriminatory to seniors. We believe it to be a form of intimidation and ageism that seeks to make seniors feel guilty and to deflect attention away from the true factors that would explained the current budgetary problems.

AREQ did some work that shows that it is wrong to state that seniors are responsible for the rising costs of health care. Various studies have shown that the real sources of this increase are the rising costs of drugs, doctors' salaries, fixed assets and technological developments. To these elements can be added the greater use of medical services by all age groups and, finally, the growing Quebec population.

Last June, the minister of finance, Mr. Carlos Leitao, announced the creation of the *Commission d'examen sur la fiscalité québécoise*. AREQ decided to give voice to its members and shared its comments with the Commission. Remember that our Association adopted a major orientation to protect the financial security of its members and seniors. Therefore, a revision as important as the one the government is leading presents high risks. For AREQ, protecting purchasing power is a priority.

Public services pricing

AREQ has denounced to the Commission the increasing pricing of public services. You need only mention the implementation of a health tax, the increased premiums for prescription drug insurance, and the rise in the cost of electricity. This charge amputates our purchasing power, especially that of a great many of our members and seniors whose income is only partially indexed to the cost of living.

AREQ considers unacceptable charging for public services, especially for seniors. Throughout their lives, these persons contributed to the construction of a modern Quebec and participated in implementing politics and public programs that brought about greater equality for all. Still today, seniors pay taxes according to their revenue, like all other citizens. We believe that the taxation of the public services that seniors helped put in place is an action that will create inequity within the population and reduce its accessibility.

In addition, the government's budgetary notices demanding of the various branches of the healthcare network to significantly reduce their budgets have raised the concerns of our members and seniors in general. In fact, hardly a day goes by without hearing of the elimination of some positions in healthcare services. Beyond the administrative personnel, the jobs of nurses, attendants, and technical staff are abolished, and beds are closed in hospitals. The situation remains quite worrisome.

Retirement Income Splitting

At the tabling of the budgetary allocations 2014-2015, an important modification regarding retirement income splitting was announced: income splitting between spouses will be available for 2014 only for those 65 years or over. Presently, there is no age restriction.

This measure, affecting 85,000 households and 10,000 members of AREQ, will bring about an important loss of purchasing power to those affected by reason of the additional taxes they will have to pay. We have called upon the members of the Commission to review this decision.

Tax Credit for Experienced Workers

Over the past few years, the government has tried, by way of a tax credit, to encourage workers of 65 and over to stay or return to the job market. Through the various changes of government, the credit has been at times increased, reduced, or outright cancelled. We also expressed our desire to see it remain, possibly increased.

1. Commission d'examen sur la fiscalité, www.examenfiscalite.gouv.qc.ca/mandat/

RETIREMENT

Johanne Freire
Social Security Advisor

AREQ wins one for hundreds of its members

Working with the CSQ, AREQ recently obtained the annulment of CARRA's financial claims towards some AREQ members following a revision and correction process of pensions undertaken by that organization: a fine example of the defense of our members' rights.

At the onset of summer 2013, members of AREQ advised our Association that the CARRA was claiming amounts of money from them following a revision of their pension benefits. Indeed, at that period, the CARRA launched an operation to revise downward an important number of pensions of persons having retired in 2010 along with demanding that they repay the overpayments. The CARRA

was unable to perform this revision sooner because of important delays linked to the implementation of its computer systems.

The *Centrale des syndicats de Québec* (CSQ) and AREQ intervene quickly because it appeared that the delay to revise and correct pension had not been respected in many of the cases.

We also launched a major operation with some 1,700 AREQ members potentially affected by the financial claims, advising them of the possibility of contesting the CARRA decision by way of a request for reconsideration.

In the spring of 2014, following the re-evaluation of the application of the legal delay to revise a pension, the CARRA realized that it could not revise the pension in certain cases because it had exceeded the delay. Therefore, the CARRA cancelled the financial claims as well as the downward revision of the pension of almost a third of the cases targeted in this revision process.

AREQ is pleased with the outcome for its members who could benefit from this cancellation of the downward revision and continues to work for the members who await a decision by the re-examination committee.

In the meantime, we are monitoring the work of the RREGOP committee on a project of debt forgiveness that may soon see the light of day. Legislative modifications are required before we can move forward. A bill is under study at the National Assembly. We will keep you abreast of any developments in our next issue.

Let us take note of the stipulations that govern the revision of pensions by the CARRA in the *Loi sur le RREGOP* and its relevant regulations.

Act, sect. 147.0.1

The Commission can revise downward a pension amount that was paid to correct a calculation error or to take into account corrections to the data used to calculate it, if such errors or corrections are identified or received at the latest date as prescribed by regulation. The downward adjustment can be done within the 12 months following that date.

After this delay, a pension amount can no longer be revised downwards by reason of a miscalculation or correction to the data used to calculate it.

Regulation, sect. 35.1.0.1

For the purposes of the first subparagraph of section 147.0.1 of the Act, the Commission can revise downward the amount of a pension that was paid to correct a calculation error or to take into account corrections of the data used to calculate it, if such errors or corrections are identified or received at the latest of the following dates:

- ✓ the date 24 months after having stopped participating in the pension plan;
- ✓ the date 6 months after the pension began to be paid out.

Si non réclamé, retourner à :



AREQ

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