

# EXCERPTS FROM THE Autumn 2013

Le magazine de l'AREQ   
CSQ

# Quoi de neuf

Automne 2013



DOSSIER

## Âgisme

CONDITION DES HOMMES  
Mieux-être et mieux-vivre

SIRA  
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# SUMMARY

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A Word from the President

## ***Our Responsibilities***

**Pierre-Paul Côté**

President of AREQ

For some time now, the media and other societal forces have been regularly reminding us that we are an ageing society. It is a state of affairs that we cannot deny. Official statistics confirm this new reality, to which we must adapt.

For some interest groups, this may seem a catastrophe, a “grey tsunami”, if you will. For others, it is an opportunity to surpass themselves, to create a new environment to better challenge the situation, and to thrive in an ever-evolving society.

Today, we are experiencing a phenomenon that is the exact opposite of what we experienced in the 50s and 60s. Indeed, there were far more young people than there were seniors back then, and society did not crumble under the strain. The arrival of this new, younger generation forced Québec society to adapt by creating and implementing networks of universal public education, universal public health, and a wide range of facilities to deal with this new reality.

Just think of the sports infrastructures, the gyms, parks, swimming pools and arenas; not to mention the cultural milieu with its network of libraries, cultural and community centres, and theatres. To support economic development and tourism, the provincial road networks had to be significantly expanded and improved to allow residents to move more easily about the province. Future generations must always be reminded of our predecessors’ legacy.

While remaining realists, we must not let ourselves be demoralized by the nay-saying prophets who consider ageing a source of misfortune. Some would go so far as to present an apocalyptic vision of this natural phenomenon that is to grow old.

The first responsibility we must assume is to resist being distracted by this negativism. It is in our hearts and minds that we can and must remain young, despite the outward signs of physically slowing down.

Today, the word resilience is often used to remind us of the moral strength of an individual or of a people. We speak of the resilience of the Haitian people in the wake of the last horrible earthquake and the flooding that followed. We might want to point to the resilience the residents of Lac-Mégantic will need after having suffered such a tragic event.

But what about the resilience of seniors? In the course of a lifetime, old folk have often had to face difficult situations and experience a number of lesser bereavements: leaving the warmth of family to pursue studies or having to leave the familiarity of country to seek gainful employment abroad. Economic conditions may have forced some to reorient themselves professionally after having lost a job. In the autumn of their life, they see their own children leave the family nest to strike off on their own. One after another, older family members leave for a better world. The cycle of life presses on. And what can we say about the void left behind by the loss of close friends and acquaintances of our age group.

Are these not situations where we seniors have had to put aside this negativism and choose to live serenely on. With our life experience, we can claim to be old friends with resilience. However, to remain resilient, we must maintain a positive attitude in the face of events that come our way, avoid isolation by surrounding ourselves with pleasant company, and stay active within our limits. With our experience

and know-how, we can still be useful to society to the extent of our abilities and interests. Let us make liars of those small minds that believe seniors are a burden on society.

This autumn, the AREQ Executive Council, made up of individuals who are active, positive and generous with their time, will visit each of the 10 AREQ regions in anticipation of the 2014 Congress. Through our commitments, we seniors concern ourselves with the well-being of our fellow human beings, while also laying the groundwork for future generations of seniors.

See you soon!

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Congress

## ***On the road to the Congress!***

**Lise Legault**

General Director

The AREQ Congress 2014 will be held in Sherbrooke from June 2 to 5, 2014. Some 650 delegates will come together to determine the broad orientations of the next triennial, adopt modifications to the rules and regulations, and elect the members of the Executive Council, amongst other things.

Already the last year of the current 2011-2014 triennial! We have achieved a great deal in these past years, and this, as much in the sectors as in the regions or at the national level. Other actions are under way. Certain issues of the day will require our vigilance and intervention. You can find a list of the achievements of the second year of our action plan in the coming issue of *Quoi de neuf* magazine. The list will be presented to the National Council this fall.

As indicated by the theme of the June 2014 Congress, *From yesterday to tomorrow, AREQ always in action*, our Association is constantly on the move and must plan on remaining so. This is why, at sectorial general assemblies last spring, 650 people were nominated to form the delegation of the 2014 Congress, which – let us not forget – is the supreme authority of the Association. The role of a delegate is to represent the will of those who elected him/her. The delegate must speak in the name of the members who elected him/her and not in a personal capacity. The interest of all members must be at the heart of his/her interventions. Delegates must keep in mind the mission of AREQ and display through their attitude their commitment to the Association's core values. They must take part in the training and information activities that will be held between now and the Congress. Various platforms will be made available for delegates to present and discuss their ideas with others, beginning with the Executive Council (EC) members' tour.

The five individuals elected to the EC will travel to all regions between now and the end of November to meet and discuss with Congress delegates, and to collect their various points of view. During these meetings, the EC members will present an orientation project for the coming triennial that can be modified and validated by the sectors and regions following the EC members' tour. These discussions should ensure that the decisions taken at the Congress will better reflect what members expect of their Association. The Board of Directors (BD) will use the 2014-2017 orientations adopted in Congress to create the new action plan that will then be adopted by the National Council (NC) in the fall of 2014.

## Proposing amendments to the laws and regulations

Paragraph d) of section 4.02 *Pouvoirs et devoirs du Congrès* (powers and duties of the Congress) states that the Congress adopts laws and regulations and amends them when needed.

Part of the June Congress will be dedicated to the review of a few sections of the statutes.

Section 27.01 *Procédure d'adoption des statuts et règlements* (procedure for adopting laws and regulations) stipulates that the NC, the BD, the Regional Council (RC) and the Sectorial Councils (SC) can submit proposals to amend laws and regulations, and this, before December 31, 2013. Association members who wish to propose an amendment to the laws and regulations must first submit their request to one of the aforementioned bodies. It is best to first submit a proposed amendment to a sectorial council.

### A few pre-congress steps

Many players participate in preparing a Congress: elected delegates, the members of the working group on the content of the Congress (WGCC), and the members of the Congress Organizational Committee (COM). Schedules are strictly adhered to and the work skips along nicely. Here are a few pre-congress actions, some of which are required by law or regulation. The section number is in parentheses.

Announcement of the coming Congress to AREQ members	In the fall 2013 issue of <i>Quoi de neuf</i> magazine
Sending the proposed amendments to the laws and regulations by the NC, BD, RC and SC.	At AREQ headquarters at the latest on December 31, 2013 (sect. 27.01)
Dissemination of the proposed amendments to the laws and regulations	At the National Council's meeting in the spring of 2014 (sect. 27.01)
Dissemination of the orientations project for the 2014-2017 triennial	During the Executive Council members' tour in the fall of 2013
Sending the proposed modifications to the orientations project by the SC and RC	Before February 7, 2014
Dissemination of the modified orientations project	At the National Council's meeting in the spring of 2014
Composition of Congress delegations	At the sectorial general assemblies in the spring of 2013  Confirmation of the delegations at the sectorial general assemblies in the spring of 2014, according to the count of members at December 31, 2013 (sect. 4.01 a)
Election of the National Election Committee	Upon the recommendation of the BD at the National Council in the spring 2014 (sect. 13.01)
Electoral publicity of the candidates for election	15 days before the Congress (sect. 3.5 of regulation no 2)
Dissemination of the official candidates for election to the AREQ Executive Council positions	Immediately before opening the Congress (sect. 3.3 of regulation no 2)
Congress	From June 2 to 5, 2014

***Let's go! On the road to the Congress! From yesterday to tomorrow, AREQ always in action!***

## Rates of the RAMQ public prescription drug insurance plan as of July 1, 2013

**Johanne Freire**  
Social Security Advisor

The *Régie de l'assurance maladie du Québec (RAMQ)* announced a price freeze for the plan deductibles, the co-insurance, and the maximum monthly contribution that people covered by the public prescription drug plan must pay when they buy prescription drugs at pharmacies. However, the maximum annual premium has risen from \$579 to \$607, a \$28 increase from last year's.

The RAMQ has indicated that the freeze of the in-pharmacy contribution was implemented thanks to the application of measures announced by the Québec Government in recent months, among which were the abolition of the 15-year regulation, the 18% price reduction of generic drugs in relation to that of brand name drugs, as well as the reimbursement of a maximum payable price for proton pump inhibitor class drugs.

### The RAMQ public prescription drug insurance plan in short

The RAMQ public prescription drug insurance plan covers prescription drugs purchased from pharmacies in Québec. You can find a list of the drugs covered by the plan on the RAMQ website at [www.ramq.gouv.qc.ca](http://www.ramq.gouv.qc.ca). The financial participation of the person insured by the RAMQ public prescription drug plan takes two forms: the **premium** and the **contribution**.

### Summary of the costs

Adults from 18 to 64 years of age non admissible to a private prescription drug insurance plan		
Annual premium	Monthly deductible	Co-insurance
\$0 to \$607/year	\$16.25/month when you buy drugs	32% of the cost of the drugs
depending on your family income	<b>Maximum contribution:</b> \$82.66/month	

### Premium

This is the amount of \$0 to \$607 that insured individuals must pay, whether they buy drugs or not. The exact amount is determined according to the individual's net family income. *Revenu Québec* collects the premium each year when it processes the income tax returns of individuals who have indicated that they are not covered by a private prescription drug plan.

### Contribution

When persons insured by the public plan buy prescription drugs covered by the plan, they assume only a portion of the full price. This is called the "contribution". The rest is paid by the RAMQ. The contribution comprises the deductible and the co-insurance.

### Deductible

The deductible (\$16.25) is the monthly amount an insured person pays at the pharmacy. It is often entirely paid with the first drug purchase of the month.

### Co-insurance

The co-insurance (**32%**) is the percentage of the cost of prescription drugs that a person must assume once the deductible is paid.

There is a maximum amount the insured person can pay to obtain the prescription drugs covered by the public plan. This is called the maximum contribution. The amount of the maximum monthly contribution is \$82.66 and includes the deductible and the co-insurance\*.

Keep in mind that these rates are set on July 1 each year and remain in force a full year.

Pamphlets containing a summary table of the amounts you must pay are available in pharmacies, Services Québec offices, or from your MNA's office. For more information about the public prescription drug insurance plan, go to [www.ramq.gouv.qc.ca](http://www.ramq.gouv.qc.ca).

\* This amount varies for people 65 years or more who receive the guaranteed income supplement.

### Examples of amounts to be paid at the purchase of prescription drugs at the pharmacy

#### Example 1

<b>\$60 Prescription</b>		
<b>Monthly deductible</b>	<b>Co-insurance</b>	<b>Insured person's contribution</b>
	\$60 - \$16.25/month = \$43.75 x 32%	\$16.25 + \$14
<b>\$16.25</b>	<b>\$14</b>	<b>\$30.25</b>

Total to be paid by the insured person: **\$30.25**

#### Example 2

<b>\$450 Prescription</b>		
<b>Monthly deductible</b>	<b>Co-insurance</b>	<b>Insured person's contribution</b>
	\$450 - \$16.25/month = \$433.75 x 32%	Maximum contribution reached
<b>\$16.25</b>	<b>\$138.80</b>	<b>\$82.66</b>

Total to be paid by the insured person: **\$82.66**, because the maximum contribution has been reached.

Si non réclamé, retourner à :



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