

# EXCERPTS FROM THE Winter 2016



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

## QUOI de *neuf*

### DOSSIER

CONSERVER LA MÉMOIRE ET L'INTELLIGENCE



#### LE CONSEIL NATIONAL

Manifestation, conférences  
et décisions : un menu varié  
pour les élus de l'AREQ à Saguenay



#### ASSURANCES

Le régime d'assurance  
collective ASSUREQ  
au 1<sup>er</sup> janvier 2016



#### RETRAITE

Un colloque sur l'amélioration  
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Les agressions sexuelles chez  
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## **A WORD FROM THE PRESIDENT**

**Pierre-Paul Côté**  
President

### **Ageing: between the myths and the kind words, reality**

We live in a time where we must find a culprit for every situation or event. More often than we seniors are targeted in news stories about the impacts of ageing population on society.

#### **Interpreting the numbers**

Recently, we were told that the over-65 age group had surpassed in numbers that of the under-14. This statistic alone sufficed to bolster the position of those opinion-makers who suggest that an ageing population is responsible for the explosive rise in the costs of healthcare. This could be further from the truth! Many serious studies have shown that an ageing population is responsible for only 1.4% of healthcare cost in Quebec. The salary increases of the young, however, are no stranger to the situation.

As for the young/old proportion, we must look to recent history to see that the dependency ratio was the opposite of what it is today. Indeed, in the 1970-80s, the dependency ratio showed that the proportion of young people was far superior to that of the 65-and-over. Despite this situation, society adapted as best it could and did not crumble.

#### **The gap between policies and reality**

Since the early 2000s, government authorities have elaborated many policies on ageing. The latest is from 2012 and titled, "Growing older together at home in our community in Quebec." We know that seniors want to stay at home as long as possible. However, sometime home services and care become necessary. In addition, adapting the home environment becomes an important element in the pursuit of this objective. These modifications are an important means of preventing falls whose consequences can lead to the degradation of seniors' autonomy.

Between the spirit of the underlying policy and the reality on the ground, past experience reveals a forever widening chasm. Indeed, at the time the policy was announced, important cuts were made to the budget of the home modification and adaptation program. Two- to three-year delays have become the norm in this program, and during this time, the autonomy of program beneficiaries deteriorates.

#### **The accounting dimension alone**

And what can we say about the delivery of home care for which the budgets have shrunk while the needs have increased? Where are the savings when it has been demonstrated that it costs the State less to have seniors stay home than it does to have them in care facilities?

The cuts in manpower in this sector of activity doubled by the application of the "lean" method, which monitors each action as on an assembly line, runs counter to the good intentions enunciated in the policy. Let us, however, applaud the good work of the personnel of the health care and social services networks who, despite the constraints, strive to provide the best services to seniors.

### **The contribution of seniors**

It is important to remember that seniors participate in the economic life of the communities in which they live. They pay income and sales taxes, and create jobs in the services they require. And let us not forget the volunteer work performed by seniors, which represents millions of dollars.

Meanwhile, services are privatized and user fees are applied like the extra-billing of medical services. As a result, we return to those years when the thickness of your wallet dictated the quality of care you received, and again, it is the more vulnerable who must pay the price.

### **Happy Holidays!**

Despite the hard times, let's enjoy this holiday season and offer ourselves tender moments with those who are dear to us. May good health be with you throughout 2016!

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## **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 6, 2015**

#### **No to relaxing the rules governing the certification of care homes**

AREQ greeted with concern the government's announced intention of relaxing the rules governing the certification of private care homes. AREQ called for the maintenance of strict criteria along with support for the smaller care homes looking to abide by the rules. "Two years ago, the government set high standards to ensure the safety of seniors in private care homes. Since then, the Minister of Health has announced deferments and the relaxation of his own rules. We are giving in to the blackmail of care home owners who threaten to renounce their certification to sidestep their obligations. It's unacceptable!" decried the president of AREQ, Pierre-Paul Côté.

Let us not forget that, in 2011, the National Assembly held hearings regarding Bill 16 on tightening the process of certification of private care homes for seniors. AREQ supported the bill, especially as regards the measures for training personnel and the mandatory number of employees. In 2013, a new regulation emerged from this bill. In 2014, the owners of care homes obtained an additional one-year delay to conform to the new regulations. Yet, last October 6, we learned that care homes with less than 50 units would be exempt from the requirement of having qualified personnel in service at all times to deal with any emergencies. This responsibility is to be assumed by a resident or volunteer having received only 16 hours of training in rescue and resuscitation procedures.

"To oversee a home of some 30 to 40 rooms, for example, is too much to ask of a designated resident. It is simply not true that the owner cannot afford qualified personnel! By exempting hundreds of care homes, we are putting thousands of vulnerable individuals at risk for financial

considerations. This makes no sense at all! Too many dramas have occurred over the past few years. There should be no compromises over safety,” explained the AREQ president.

### **October 1, 2015**

#### **Seniors: an asset for society**

As part of the International Day of Older Persons, held October 1<sup>st</sup>, AREQ reminded everyone that seniors are a major asset in Quebec society. “At AREQ, we well know that older persons are a force for society. Many older persons do volunteer work, others help family members, or join causes dear to their heart. Each contributes to the well-being of society in its own way, and we want to thank them,” announced the AREQ president, Pierre-Paul Côté.

Once again this year, AREQ has multiplied the activities in its 10 regions and 88 sectors: remitting prizes to emeritus volunteers, organizing celebrations for octogenarians and conferences, etc. These initiatives are all part of the Association’s broad orientations, one of which consists in recognizing and highlighting the contributions of members to society.

Remember that the United Nations (UN) designated October 1<sup>st</sup> the International Day of Older Persons in 1990. The theme determined by the UN for 2015 was “Sustainability and Age Inclusiveness in the Urban Environment.”

### **September 25, 2015**

#### **Ancillary fees: there must be a public debate**

AREQ was disappointed and angered by the declaration of the Minister of Health, Gaétan Barrette, whereby he claims he will legalize the ancillary fees billed in medical clinics by means of a regulation. Our Association has asked for a public debate on the matter to prevent the question being settled behind closed doors.

“There has been no consultation, no debate surrounding the issue of legalizing ancillary fees. The Minister of Health and the *Fédération des médecins spécialistes* (federation of medical specialists) seem to want to settle this matter behind closed doors, in secret. This is entirely unacceptable. Citizens must be able to express themselves on the growing practices that threaten the very foundations of our public health system,” declared the AREQ president.

AREQ considers urgent and vital that a public debate be held while there is a growing chorus of opposition to these ancillary fees. On September 14, 2015, many organizations, including AREQ, came together to declare their opposition to the normalization of ancillary fees. This public pronouncement brought together doctors from the public sector, nurses and employees of the health network, seniors and users, as well as community organizations.

“Minister Barrette keeps saying that we must control and so legalize ancillary fees, claiming that it is common practice and accepted by patients. This is entirely false. There is no social acceptance for extra-billing. The seniors we represent are against these fees, which compromise accessibility and lead to the privatization of the health care system,” decried the AREQ president.

### **September 22, 2015**

#### **AREQ defends the rights of senior tenants**

AREQ declared its support for Bill 492, *An Act to amend the Civil Code to protect seniors’ rights as lessees*, within the framework of the consultations at the National Assembly. However, AREQ put forward six recommendations to ensure the legislators’ intention be put into practice in a concrete manner for all vulnerable seniors throughout the province. “To force a senior in failing health to leave his or her apartment, neighborhood, community where he or she has lived for years is often equivalent to uprooting that individual. The impact of this uprooting can be

catastrophic. We therefore welcome Bill 492, as it ensures an important protection of vulnerable seniors,” stated President Pierre-Paul Côté.

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## NATIONAL COUNCIL

**Lise Legault**  
General Director

### **Taking Stock of Achievements Year One of the 2014-2017 Triennial**

During the AREQ national council held in Saguenay, Pierre-Paul Côté and I presented the main realizations of the 2014-2015 national action plan. Here are a few of those realizations:

#### ➔ **Seeing to the respect and dignity of its members and seniors**

Many conferences were held during the meetings of AREQ file managers and authorities. Here are some of the subjects discussed:

- ✓ The health and well-being of men in Quebec and **the realities** of retired men and seniors;
- ✓ Senior women and ageing in a **preventive approach**;
- ✓ The **ill-treatment and abuse** of seniors;
- ✓ Presentation of the *Centre d'assistance et d'accompagnement aux plaintes et de l'Appui pour les proches aidants* (organization of support for caregivers).

In March 2015, AREQ presented a memo to the traveling commission on **sexual aggressions of senior women** in which we recommended documenting situations and confronting the taboo of these types of aggressions by way of an information and awareness campaign for seniors.

AREQ denounced a **sexist and ageist advertisement** in *Le Bel Âge* magazine and the advertiser, the makers of Depends (adult diapers or nappy-pants). This particular advertisement never appeared again in the magazine.

#### ➔ **Seeing to the financial security of its members and seniors**

We also intervened with the CARRA and were successful on behalf of people who retired in 2010 and faced a revision and reduction of their **pension**. (See the article in the winter 2015 issue of the *Quoi de neuf* magazine titled “AREQ wins its case for hundreds of its members.”)

AREQ negotiated a partnership agreement with the *Observatoire de la Retraite (OR)*, whose mission is to support and conduct research on the retirement system and the security of retirement income in Quebec, in order to facilitate interventions seeking to improve the coverage and quality of **pension plans** in Quebec ([observatoireretraite.ca/accueil](http://observatoireretraite.ca/accueil)).

In February 2015, a meeting was held with Mr. Martin Coiteux, President of the Treasury Board, during which AREQ asked for the creation of a permanent forum of exchange on the **protection of the purchasing power** of retirees. In July 2015, we received an invitation from the Treasury Board to participate in a forum (yet to come) comprising government representatives and retirees to share viewpoints regarding public and para-public pension plans.

In May 2015, AREQ participated in the **Parliamentary Commission** on Bill 38, which would see the creation of the **CDPQ Infra** (*Caisse de dépôt et placement du Québec Infra*), where we pressed for commitments regarding independence and transparency from the *Caisse de dépôt*.

We submitted a notice to the **Commission for the Review of Taxation**, in which we point out the risks of impoverishing seniors and of reducing services to the general population.

Several communiqués, public outings, and joint press conferences on **ancillary fees** took place on November 2014 and in June 2015. Moreover, medical extra-billing was the subject of a special file in the spring issue of the *Quoi de neuf* magazine in 2015. This file is still current and we are keeping a watchful eye on its progress.

## ➔ **Ensuring quality services**

The further development of the **Avantages et rabais** (advantages and discounts) program allowed for improved offers for hotel accommodations, most notably from the Fairmont Group as well as from the Quality and Comfort Inns.

The media fall-out resulting from our 30-odd press communiqués as well as the Association's representations to socio-political players have made of AREQ an organization active in the defense of the rights of its members and increasingly recognized as such publicly. To these actions can be added those of the regions and sectors that make of AREQ a force for society.

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### **NATIONAL COUNCIL**

**Denise Lachance**

National Committee for *Quoi de neuf* Magazine  
and communications

## **Demonstrations, conferences and decisions: a varied menu for AREQ elected officials in Saguenay**

From October 25 to 29, 2015, the Chicoutimi arrondissement of Saguenay–Lac-Saint-Jean region welcomed AREQ presidents from the 10 regions of Quebec. The president of the host region, Ms. Francine Tremblay, first presented her region so rich in natural resources, industrial and touristic infrastructures, in institutions, as well as means of transportation and communications. This region offers a diverse cultural and entertainment milieu. Its main attractions are La Véloroute des Bleuets (the blueberry cycling path), the historical village of Val-Jalbert, the Saint-Félicien Zoo, the Odysée des Bâisseurs, Cépâl, the Petite Maison Blanche (the little white house), the port area, the fjord, and its port of call for cruise passengers.

On October 25, 2015, before the start of the national council, the regional and sectoral presidents joined a demonstration by the teachers, support and child-care staff of the Félix-Antoine-Savard School, who warmly received their backing on the picket line. It was indeed a fine demonstration of inter-generational solidarity.

At the start of the meeting, AREQ president, Pierre-Paul Côté, warmly welcomed participants to this third national council of the 2014-2017 triennial. He declared himself proud of the work of AREQ volunteers, elected officials, and staff since the beginning of the triennial.

He mentioned that, in the past few months, seniors had to be continually watchful in order to denounce situations of injustice. Indeed, ageing is not a catastrophe. He related that, in the 70s and 80s, the dependency ratio indicated that the proportion of young people was far greater than that of the over-64s, according to the *Institut de la statistique du Québec*. Despite this situation, society did not fall apart; it adapted. This is still the case in 2015; society will adapt.

### **Conference on the environment**

The conference speaker, Mr. Karel Mayrand, presented in a clear, simple, and stimulating fashion his ideas on climate change and *Énergie Est*. We retained what we can predict will happen in the not too distant future. By acting quickly, using solar and wind energies, we can stop global warming of more than two degrees Celsius. The people, the financial and technological sectors must all three put pressure on the Canadian and Quebec governments to change the political will and do what must be done to reduce the use of hydrocarbons. It is vital that everyone get into “save the planet” mode.

You can find more about the challenges we face at [elanglobal.org](http://elanglobal.org) and [davidsuzuki.org/fr](http://davidsuzuki.org/fr).

### **Socio-political action**

Nicole Gagnon and Ginette Plamondon, managers of the socio-political file, were actively and continuously involved in rethinking the health system, Bill 10, ancillary fees, the eviction of vulnerable seniors, and the certification of private care homes. AREQ informed its members about the decisions and actions that affected retirees and seniors.

### **Conference on end of life care**

Monique Richard, a dynamic and dedicated person, participated in the special commission on the law regarding end of life care. She explained to members this law, which seeks to ensure respectful and dignified care for persons who are at the end of life. The law would offer accompaniment adapted to the situation of those at end of life, most notably to prevent and alleviate their suffering. Ms. Richard stressed the importance of recognizing the difference between assisted suicide and euthanasia.

The law’s underlying principles promote a balanced and responsible approach, which makes for better ends of life, with less suffering and more in line with the wishes and aspirations of the individual. The law also buttresses the commitment of solidarity with the sufferers, their loved ones, and caregivers. It is in fact an exceptional option to address exceptional suffering. Medical assistance to die constitutes a new option altogether in the continuum of care in Quebec, created to address situations of unacceptable suffering. For more information, go to [soinsdefindevie.gouv.qc.ca/soins-de-fin-de-vie](http://soinsdefindevie.gouv.qc.ca/soins-de-fin-de-vie).

### **Communications**

Lise Legault and Dominic Provost gave us an update on AREQ communications. Ms. Legault listed the actions AREQ has taken to date. She mentioned that working in collaboration with other members of the Communications team makes things easier for everyone.

Dominic Provost seeks out points that might interest AREQ members. Press communiqués are often posted on the AREQ website. AREQ's Facebook page and info-letter are communication tools used to inform our members. The Association enjoys an increasingly high profile and its reputation grows with every public outing. Indeed, the sectors are encouraged to share the communiqués with the local media.

Dominic Provost, in collaboration with the CSQ, has developed a simple and user-friendly website plan. Five sectors received training sessions that will allow them to create a site that answers their needs; five others will soon receive the training. Mr. Provost will develop a tutorial on Facebook to help support the sectors with their programming. He advised that he is always available to answer questions.

The winter issue of the *Quoi de Neuf* magazine will display a new graphic design and a new cover page. It will also so be made entirely of recycled and recyclable paper. The councillor invited members in the regions to use the *Échos de nos régions* section.

He also pointed out that the sectoral bulletins were of good quality and their content interesting. He made a few suggestions regarding presentation:

- ✓ the AREQ dossiers must be present;
- ✓ the AREQ logo must appear on the cover page;
- ✓ the summary must feature prominently on one of the two first pages.

Please note that a model is available on the extranet. A reminder will be published in the coming months.

Tommy Bureau and Claire Bélanger reported on the Paris Conference. There will be negotiations for an agreement on how to maintain the warming at less than two degrees Celsius. AREQ will follow the proceedings and keep members informed of their progress. To find out more, go to [cop21paris.org/fr](http://cop21paris.org/fr).

### **Retirement**

The file managers, Pierre-Paul Côté, Michel A. Gagnon and Johanne Freire, informed members of the national council about the major points of AREQ's participation in the retirement files:

- ✓ the government working group in which AREQ is actively involved;
- ✓ the symposium of the *Régime de rentes du Québec* (Quebec pension plan (QPP)) and financial security in retirement: issues and perspectives.
- ✓ the *Observatoire de la retraite* (the retirement observatory) whose objective is to promote interventions that can improve Quebec pension plans, and of which AREQ is a member;
- ✓ the creation of *Retraite Québec*: the merger of the CARRA and the QPP.

### **Training the sectoral retirement managers**

Requests for retirement have multiplied since the announcement of eight rather than five best years for calculating pensions. The RREGOP pension plan is in sound financial health.

### **Financial affairs**

Members of the NC adopted the Association's budgetary estimates for 2015-2016.

## **Conference**

The representative of the *Collectif pour un Québec sans pauvreté* (collective for a poverty-free Quebec), Serge Petitclerc, presented the various components of taxation (income tax, sales tax, etc), which constitute something of a "common basket" to which everyone contributes, as well as its use and evolution over time. He also described the impacts of government austerity measures and belt-tightening that accentuate the growing spread between rich and poor and create social inequalities.

Remember that, since its creation, the Collective has operated on the basis of three broad principles:

1. the war on poverty must remain a priority until such time as there is no longer any poverty in Quebec;
2. the improvement of the revenues of the poorest fifth of the population must take precedence over improving the revenues of the richest fifth;
3. the poor and their associations must participate in the development, implementation, and evaluation of the measures that concern them.

During the AREQ national council, members adopted two resolutions dealing with the labour dispute about renewing the government employees' collective agreement and the improvement of their working conditions.

## **Proposal to support strikers**

A proposal was unanimously adopted supporting teachers and their demands to the government. By the same token, we also denounced the government with all its budget cuts attacking the principle according to which "education is the basic instrument for economic growth and social mobility".

## **Recognition of grandparents**

NC members adopted a resolution highlighting the contribution of grandparents to the movement of rotating strikes in the field of education. Indeed, many grandparents take care of their grandchildren on strike days, which represents precious support for their children and, by the same token, for school employees.

## **Conclusion**

The national council received special mention for having been conducted harmoniously, with discipline and good nature. National president, Pierre-Paul Côté, thanked and congratulated the personnel for its collaboration in making this council a great success. He also thanked the host region, the Saguenay–Lac-Saint-Jean, for its warm welcome.

## INSURANCE

### Johanne Freire

Social Security Advisor

## The ASSUREQ Group Insurance Plan on January 1, 2016

Good news! Premiums for the ASSUREQ group health and group life insurance plans for 2016 will remain the same as in 2015.

Last autumn, meetings were held with our insurer, SSQ, to discuss the renewal conditions for the ASSUREQ group health and group life insurance plans for 2016. The status quo as regards the price of premiums for our group health and group life insurance plans is the happy result of those discussions.

### HEALTH INSURANCE PLAN (PLAN A)

At the policy renewal in 2015, the board of directors of ASSUREQ proposed and adopted modifications regarding the payment of claims for certain professional health services covered by the Santé Plus plan. The objective was to answer the needs of members while ensuring the financial health of the plan. That is the reason the various coverages were grouped together under a ceiling amount allowing for a more advantageous claims process for insured individuals.

It was difficult to foresee the true impact of this modification at that time. However, 12 months later, we can now see that the adjustments made last year were quite sufficient. The renewal of the plans at the same rate as last year is proof of that. Again this year, the premiums include a \$3 monthly reduction for each insured individual.

## Evolution of the cost of premiums for health insurance from 2012 to 2016

The health insurance premiums have seen a single increase since 2012

	2012	2013	2014	2015	2016
Santé - Individual	\$19.76	\$19.76	\$19.76	\$21.40	<b>\$21.40</b>
Santé - Single parent	\$23.96	\$23.96	\$23.96	\$25.88	<b>\$25.88</b>
Santé - Family	\$38.34	\$38.34	\$38.34	\$41.32	<b>\$41.32</b>
Santé Plus - Individual	\$33.38	\$33.38	\$33.38	\$37.56	<b>\$37.56</b>
Santé Plus - Single parent	\$40.06	\$40.06	\$40.06	\$45.01	<b>\$45.01</b>
Santé Plus - Family	\$63.09	\$63.09	\$63.09	\$70.68	<b>\$70.68</b>

\* The provincial sales tax of 9% must be added to these amounts.

### LIFE INSURANCE PLAN (PLAN B)

In fact, a premium increase should have been applied for individual life insurance coverage by reason of the group's experience. However, the surcharge added to the life insurance premiums in 2009 allowed the insurer to off-set the increase again this year.

The cost of the life insurance for the insured person (individual coverage) and for dependants (family coverage) is therefore maintained at the same rate as in 2015.

### Evolution of the cost of premiums for life insurance from 2012 to 2016

	2012	2013	2014	2015	2016
Choice 1 Individual	\$15.72	\$17.40	\$17.40	\$17.40	<b>\$17.40</b>
Choice 1 Family	\$22.74	\$25.04	\$25.04	\$25.87	<b>\$25.87</b>
Choice 2 Individual	\$31.44	\$34.80	\$34.80	\$34.80	<b>\$34.80</b>
Choice 2 Family	\$38.46	\$42.44	\$42.44	\$43.27	<b>\$43.27</b>
Choice 3 Individual	\$47.16	\$52.20	\$52.20	\$52.20	<b>\$52.20</b>
Choice 3 Family	\$54.18	\$59.84	\$59.84	\$60.67	<b>\$60.67</b>

\* The provincial sales tax of 9% must be added to these amounts.

### Life Insurance Coverage

Age at death	BENEFIT PAYABLE		
	Choice 1	Choice 2	Choice 3
Less than 60	\$20,000	\$40,000	\$60,000
From 60 to 64	\$15,000	\$30,000	\$45,000
Over 65	\$10,000	\$20,000	\$30,000

### ASSUREQ AND INCOME TAX

When you file your income tax return, you can get relief in the form of a tax credit for medical expenses.

As a ASSUREQ group insurance policy holder, you can include in your medical expenses the premiums paid for health insurance (premium statement) as well as the amount of expenses claimed but not paid by ASSUREQ (benefit statement).

#### PREMIUM STATEMENT

For those whose insurance premiums are deducted from their CARRA pension:

- ✓ Attach to your tax return the document "Statement of Deposits" issued by the CARRA in January of each year. The amount of admissible premiums is indicated on this document.

OR

- ✓ Attach to your tax return the T4 slip issued by the CARRA on which is indicated the amount of admissible premiums.

Those who pay their premiums by individual billing or with pre-authorized payments will automatically receive a tax receipt.

**BENEFITS STATEMENT**

Persons registered for the automated services of the SSQ can obtain a benefits statement free of charge by way of the Access/Insured section of the SSQ website. Persons not registered for this service can write or call the SSQ and ask for a copy. The SSQ will manually prepare a copy at a cost of \$10 for administration and handling.

To see the price list of the products and services admissible as medical expenses, go to the Canada Revenue Agency or Revenu Québec websites.



Si non réclamé, retourner à :



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