

EXCERPTS FROM THE

Spring 2016



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

QUOI de neuf

DOSSIER

LES BIENFAITS DU CHANT CHORAL CHEZ LES ÂÎNÉS



RETRAITE

Le résultat de la négociation avec le Front commun



FINANCES

Crédits d'impôt au provincial



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NUTRITION

Quand saine alimentation rime avec espérance de vie

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A WORD FROM THE PRESIDENT

Pierre-Paul Côté

President

The Joy of Giving

At AREQ, we experience the joy of giving daily at all levels of the organization. Last autumn, we held three meetings of our sectoral leads bringing together over 300 people. The environment, sustainable development, socio-political matters, and retirement were at the heart of our discussions during these three days. Under the responsibility of the national committees and the Executive Council, extraordinary work was accomplished with the help of the Association's resource people.

These resourcing sessions allow sectoral and regional leads to share their concerns and develop activities for the members of their region or sector. The sectoral and regional councils were picked to co-ordinate these packages of activities.

GOOD TEAMWORK

The level of participant satisfaction was high and the quality of our speakers no stranger to the proceedings. For those responsible, it is always gratifying to find that teamwork yields such great results. This confirms that together we can go further, but alone, we either tread water or fall behind.

We are presently preparing a repeat performance in February with the leads on the status of women, of men, and of insurance. Let us hope that the success of this second wave will meet our expectations.

Mid-way through the 2014-2017 triennial, AREQ is keeping pace with the action plan adopted by the National Council in accordance with the orientations set at the last congress. Moreover, the December issue of *Quoi de Neuf* magazine presented an exhaustive list of our achievements since June 2014.

PRATICING ACTIVE AGEING

Spring being the period of many sectoral meetings culminating in the regional assemblies of May, I would encourage you to take part in great numbers. During these meetings, there will be positions to fill as some mandates have expired or because of persons having had to leave their positions for various reasons. I would like to thank these people for the work they accomplished within their sectors and for helping to make our Association more dynamic and credible.

I would invite you all to adopt the practice of "active ageing" by giving a few hours of your time in service to our Association. Do not doubt your abilities, and tell yourselves that, with teamwork, the complementarity of talents is multiplied in unsuspected ways.

We must take advantage of the forums we are offered to present the viewpoint of seniors, come to their defense when need be, and, by extension, help the less fortunate in our society.

THE SALARIES OF OUR VOLUNTEERS

Let's take advantage of National Volunteer Week in April to express our solidarity with our own volunteers and salute the volunteers around us. As we like to say in our milieu, our thanks are their salary.

Let's continue to make AREQ an association of importance.

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*.

January 14, 2016

SENIORS AGAINST HEALTH CARE ANCILLARY FEES

Associations representing over half a million people denounced the Liberal government's decision to legitimize ancillary fees in the Quebec health care network. These associations believe the government should make a u-turn on this decision mainly because Quebec seniors are directly targeted by this "health tax on seniors," a veritable breach in the accessibility to health care.

AREQ President, Pierre-Paul Côté, pointed out that the remuneration of doctors rose by over \$300 million last year alone, without taking into account the \$800 million in over-payments since 2010. "How can the Quebec government give the green light to a \$50 million yearly tax by allowing doctors to charge ancillary fees, while it has lost control of the remuneration of these professionals? It's indecent!" declared Mr. Côté.

The eight associations representing the half million seniors denouncing ancillary fees are the *Association québécoise des retraité(e) s des secteurs public et parapublic du Québec (AQRP)*, the *Réseau FADOQ*, the *Association des retraitées et retraités de l'éducation et des autres services publics du Québec (AREQ)*, the *Association québécoise de défense des droits des personnes retraitées et préretraitées (AQDR)*, the *Alliance des associations de retraités (AAR)*, the *Association québécoise des centres communautaires pour aînés (AQCCA)*, the *Regroupement des popotes roulantes et autres services alimentaires bénévoles (PRASAB)*, and the *Regroupement interprofessionnel des intervenants retraités des services de santé (RIIRS)*.

December 10, 2015

AREQ IS PLEASED TO SEE THE LAW ON END-OF-LIFE CARE ENACTED

Our Association was pleased to see the end-of-life law come into effect, despite the threat of judiciary intervention. "Adopting the *Law on End-of-life Care*, some year and a half ago, constitutes the logical outcome of a thoroughly and thoughtfully considered undertaking. The provisions surrounding medically-assisted end-of-life were clearly defined and framed, much as the advance medical directives. The majority of people favour this approach. It is time to move forward with the implementation of this law," declared AREQ president, Pierre-Paul Côté.

AREQ was therefore relieved the see the suspension of the law lifted. The delay in applying certain provisions might have needlessly created confusion in the population.

"To our eyes, it is not up to the Courts to dictate what road to take in this dossier. It is first and foremost a political and social matter. It is therefore up to the people and their elected officials to decide. We also ask the federal government to respect the Quebec consensus within the framework of its own consideration of the question," added the AREQ president.

November 19, 2015

AREQ MARKS INTERNATIONAL MEN'S DAY 2015

On November 19, 2015, AREQ marked International Men's Day, under the theme *Growing Together*. "This year, we would like to highlight those men who offer or accept support and who, in turn, help their loved-ones in a spirit of mutual assistance and generosity. To thank them, we can simply spend a bit of quality time with a friend, a father or grandfather, because it is often in small gestures that we better express our ability to grow together," remarked AREQ President, Pierre-Paul Côté.

For a fourth consecutive year, AREQ selected a theme and created a special poster for the occasion. Also, the Association organized and supported, in many regions, special activities or conferences dedicated to this special day.

Let us remember that International Men's Day was inaugurated in Trinidad-Tobago in 1999 and received United Nations support. Celebrated in over 50 countries, it is intended to promote men's and boys' health, to support the equality of the sexes and improve the relationship of men and women, and to create positive models for young boys.

November 5, 2015

THE FEDERAL GOVERNMENT CALLED OUT ON THE QUESTION OF HEALTH CARE ANCILLARY FEES

A grouping of organizations, including AREQ, called on the new Minister of Health, the Honourable Jane Philpot, to intervene in the ancillary fees dossier. The appointment of Ms. Philpot coincided with her provincial counterpart, Mr. Gaetan Barette, preparing to adopt Bill 20, authorizing the billing of certain health care fees, commonly called ancillary fees. However, such fees are illegal under the *Canada Health Act*.

REVIEW OF ASSUREQ REGULATIONS

As stated at the last annual ASSUREQ general assembly, modifications to the present regulations will be submitted for adoption at the next ASSUREQ general assembly on October 24, 2016, in Rimouski. The review of the regulations is therefore under way.

The modifications proposed by the ASSUREQ Board of Directors will be available online in the extranet on the AREQ Internet website at areq.lacsq.org as of April 18, 2016. If you cannot access the information, please contact AREQ.

RULES AND REGULATIONS

Lise Legault

General Director

First Vice-Presidential Election to the Executive Council during the Spring National Council

With the departure of Michel A. Gagnon last November, members of the Board of Directors nominated Ms. Lise Lapointe to the position of acting 1st vice-president to the Executive Council. Pursuant to section 10.02, of the AREQ Rules and Regulations, *Vacancy on the Executive Council*, when a position on the Executive Council becomes vacant, the National Council must elect a new member at the meeting immediately following the position becoming vacant.

The National Council of spring will be held at the *Centre des Congrès* in Lévis, April 4 to 7, 2016. The election of the 1st vice-president will take place on Tuesday April 5. Any regular member in good standing can submit his or her candidacy to the position using the candidate submission form available in Annex 1 of the Rules and Regulations.

To facilitate consultation, the Rules and Regulations can be viewed on the AREQ website under the heading "Publications". The form must be sent by registered mail or delivered in person to the selection committee on or before April 5, 2016. If necessary, the election will be held late in the day, April 5, 2016.

RETIREMENT

Johanne Freire

Social Security Advisor

Important Modifications to the Benefits of Individual Receiving a Pension from Retraite Québec (CARRA)

On November 3, 2015, the government tabled Bill 73 dealing mainly with the implementation of the recommendations of the retirement committee of certain public sector pension plans.

The law came about as a result of various requests by associations of retirees, unions, management associations and others. It introduces major modifications to the pension plans of *Retraite Québec* (formerly, the CARRA)*.

AREQ is particularly pleased with one of these modifications as it is because of the incalculable initiatives it launched and energy it expended in collaboration with the *Centrale des syndicats du Québec* (CSQ) that work was conducted by concerned retirement committees. Indeed, it is the modification of the criteria allowing for the deferral of debt.

MODIFICATION REGARDING THE DEFERRAL OF DEBT

As of November 3, 2015, if *Retraite Québec* finds that, in the course of a review compliant with the provisions regarding CARRA review time frames, sums were overpaid, the pension amount will then be adjusted downwards in the future. However, it will not be allowed to demand the reimbursement of the past overpayment, unless the overpayment results from an error the person (payee) should have reasonably recognized, and this, no matter of the time delay of the review.

The RREGOP, RRE, RRCE, RRF, and the RRPE are affected by this modification.

Remember that before the passing of this law, the CARRA was allowed to demand repayment of any overpayment resulting from a pension review performed within the legislated time delays, no matter the nature of the error. This practice could have devastating consequences on the financial situation of certain beneficiaries.

**Reminder: Provisions defining the CARRA review delays in the
Loi sur le RREGOP and its pertinent application rules.**

147.0.1. The Commission can revise downwards a pension amount that has already been paid out to correct a calculation error or to take into account corrections brought to the data having served for its calculation if such errors and corrections are recognized or received, at the latest, by the date set out in the regulations. The downward revision can be established within the 12 months following that date. After this delay, a pension amount cannot be revised downwards by reason of a calculation error or corrections brought to the data having served for its calculations.

35.1.0.1. For the purposes of subparagraph 147.0.1 of the Act, the Commission can revise downwards the amount of a pension that has already been paid out to correct a calculation error or to take into account corrections brought to the data having served for its calculation if such errors and corrections are recognized or received, at the latest, by the later of the following dates:

1. The day marking the end of the 24 months following the end of participation in the pension plan;
2. The day after the sixth months the person began to be paid.

* On January 1, 2016, *Retraite Québec* was created in the wake of the merger of Commission administrative des régimes de retraite et d'assurance (CARRA) and the Québec Pension Plan (QPP).

RETIREMENT

Johanne Freire

Social Security Advisor

The Outcome of Negotiations Regarding Retirement

On December 17, 2015, an agreement was reached with the cross-union Common Front and the Treasury Board, which was then ratified after lengthy negotiations lasting over a year. The negotiations dealt with collective agreements in the public and para-public sectors, which had expired on March 31, 2015.

Keep in mind that it was on December 15, 2014, that the government presented its offers in regard to various points, such as salaries, parental rights, pension plans, etc. By invoking the “sustainability of the government and public employees retirement plan (French acronym, RREGOP),” the government proposed a series of measures for the pension plan. Armed with important facts and figures, the Common Front succeeded in making the government back down on many of its original proposals. Nonetheless, two major modifications to the RREGOP were retained in the final agreement.

THE AGE OF RETIREMENT AND THE ACTUARIAL PENALTY

In its original offer, the government proposed pushing back the age of retirement to 62 instead of the current 60 and to increase the actuarial penalty from 4% to 7.2% beginning January 1, 2017. The agreement calls for changing the age of retirement without actuarial penalty to 61 years of age as of July 1, 2019. It also calls for the implementation of new criteria for retirement without penalty with factor 90 (minimum 60 years of age) at the same date. Thus, someone obtaining the factor of 90 by adding their years of accumulated service to their age would be admissible for retirement without actuarial penalty. It is interesting to note that the number of employees having accumulated 35 years of service or having attained factor 90 represent some 70 to 75% of employees currently with the RREGOP.

Therefore, as of July 1, 2019, there will three criteria for retirement without actuarial penalty, that is to say, 61 years of age, 35 years of service, or factor 90 (60 years of age minimum).

The agreement also stipulates that, as of July 1, 2020, the actuarial penalty for early retirement will be 6%.

NO CHANGE REGARDING PENSION INDEXATION

Two other proposals in the government’s initial offer had surprised AREQ, specifically, one dealing with the conditional indexation of pensions. Indeed, the proposal would have seen exchanges and discussions in 2017 on the eventual introduction of pension indexation conditional on the financial health of the plan. AREQ strongly opposed this measure, which would have had disastrous consequences on the financial health of present and future seniors, as well as on their purchasing power already diminished by partial indexation introduced by decree in 1982.

Fortunately, the government reversed its position and the measure was dropped from the tentative agreement.

Also not included in the agreement was a government-proposed measure to implement a mechanism that would automatically adjust the age of eligibility for retirement without actuarial penalty according to the evolution of life expectancy. Here too, the government backed down.

The five-year collective agreement will run from April 1, 2015, to March 31, 2020.

AREQ is pleased with the outcome of the negotiations as regards the preservation of pension indexation, which was under discussion. However, the Association has not lost sight of its demands and will continue to fight for the protection of retirees' purchasing power. AREQ will not give up and will continue to use every public platform to put forward its positions.

Before	Government Proposals December 15, 2014	Outcome of the Negotiations
Age of retirement without actuarial penalty: 60 years of age or 35 years of accumulated service	Age of retirement without actuarial penalty: 62 years of age or 35 years of accumulated service (as of January 1, 2017)	Age of retirement without actuarial penalty: 61 years of age or 35 years of accumulated service or factor 90 with a 60 years of age minimum (as of July 1, 2019)
Actuarial Penalty: 4%/year	Actuarial Penalty: 7.2%/year (as of January 1, 2017)	Actuarial Penalty: 6%/year (as of January 1, 2020)
Pension calculation based on 5 best years	Pension calculation based on 8 best years	Government reversal (status quo)
	Automatic adjustment of the retirement age according to the evolution of life expectancy	Government reversal (status quo)
	Indexation of pension conditional on financial health of the plan	Government reversal (status quo)

Regional General Assemblies

Message to our members

Pursuant to section 14.04 of the Rules and Regulation, the president of your region summons you to the regional general assembly to be held at the noted times and places.

<p>Bas-Saint-Laurent–Gaspésie– Les-Îles–Côte-Nord Region 01 Date: May 25, 2016 Time: 9:00 a.m. Location: Hôtel Le Manoir de Baie-Comeau 8 av. Chabot Baie Comeau (Québec) G4Z 1L8 Tel.: 418 296-3391 1 800 463-8567</p>	<p>Île-de-Montréal Region 06 Date: June 2, 2016 Time: 9:15 a.m. Location: Centre d'événements Le Carlton 8860, boulevard Langelier Montréal (Quebec) H1P 3C8 Tel.: 514 323-5445</p>
<p>Saguenay–Lac-Saint-Jean Region 02 Date: May 25, 2016 Time : 10:00 a.m. Hôtel Delta Saguenay 2675, boulevard du Royaume Saguenay (Quebec) G7S 4S9 Tel.: 418 548-3124</p>	<p>Outaouais Region 07 Date: May 25, 2016 Time: 9:30 a.m. Location: RA Centre – Recreation Association of the Public Service of Canada (RA) 2451, Riverside Dr Ottawa (Ontario) K1H 7X7 Tel.: 613 733-5100</p>
<p>Québec–Chaudières-Appalaches Region 03 Date: June 2, 2016 Time: 9:00 a.m. Location: Centre récréatif de Saint-Henri-de- Lévis 120, rue Belleau Saint-Henri-de-Lévis (Quebec) G0R 3E0 Tel.: 418 882-2114</p>	<p>Abitibi-Témiscamingue Region 08 Date: May 17, 2016 Time: 9:30 a.m. Location: Complexe Hôtelier Amosphère 1031, route 111 Est Amos (Quebec) J9T 1N2 Tel.: 819 732-7777 / 1 800 567-7777</p>
<p>Coeur et Centre-du-Québec Region 04 Date: June 2, 2016 Time: 8:45 a.m. Location: Auberge Gouverneur Shawinigan 1100, promenade du Saint-Maurice Shawinigan (Québec) G9N 1L8 Tel.: 819 537-6000</p>	<p>Montérégie Region 09 Date: May 25, 2016 Time: 9:30 a.m. Location: Salle Desaulniers 1023, boulevard Taschereau Longueuil (Québec) Tel.: 450 646-5632</p>
<p>Estrie Region 05 Date: May 24, 2016 Time: 9:00 a.m. Location: Hôtel Le Président 3535, rue King Ouest Sherbrooke (Quebec) J1L 1P8 Tel.: 819 563-2941</p>	<p>Laval–Laurentides–Lanaudière Region 10 Date: May 26, 2016 Time: 9:00 a.m. Location: Hôtel Days Inn 1136, boul. Labelle Blainville (Quebec) J7C 3J4 Tel.: 450 430-8950</p>

INSURANCE

Johanne Freire

Social Security Advisor

New Services Offered by Pharmacists

It is on June 20, 2015, that the *Act Amending the Pharmacy Act* came into effect (Act No.41) with the passage of Bill 28 by the Quebec government, last spring. This Act allows pharmacists to exercise certain professional activities, which, until then, had been strictly reserved for medical doctors. The broadening of the field of activity of pharmacists is a global trend that Quebec has long followed in collaboration with the *Collège des médecins du Québec* and the *Ordre des pharmaciens du Québec (OPQ)*.

HISTORY

It all began in 2011 when the OPQ requested legislative changes that would broaden the range of professional activities pharmacists could offer the population at large with an aim to improving access to first line medical care. This initiative led to the passage, in December of that year, of Bill 41. Implementing the provisions of the Act was initially set for September 3, 2013. However, because of the inability of the Quebec government and the *Association québécoise des pharmaciens propriétaires* (association of Quebec pharmacist-owners) to reach an agreement over the question of pricing for these new services, the implementation was delayed until the matter was settled in June 2015.

SEVEN NEW SERVICES OFFERED

Here are the seven professional services pharmacists can offer as of June 2015:

1. To substitute a prescribed drug for another in cases of supply shortage;
2. To order and interpret lab analyses;
3. To administer a drug in order to demonstrate its proper use;
4. To extend a doctor's prescription;
5. To adjust a doctor's prescription;
6. To prescribe a drug for which no diagnosis is required;
7. To prescribe a drug to treat certain minor conditions when the diagnosis is known.

The pharmacist can only bill you for the last four listed services. The pharmacist cannot charge you for the first three listed services because they are already paid for by the government of Quebec (RAMQ).

Some of these services require mandatory training. It is therefore possible that your pharmacist will not be able to offer you all the new services.

WHO IS THIS FOR AND HOW MUCH WILL IT COST?

These new services are offered to all Quebec citizens. For the last four listed services, fees may vary from \$12.50 to \$16.00.

If you are covered by the *Régime public d'assurance médicaments* (prescription drug insurance plan) of the RAMQ, the fees will be reimbursed by the RAMQ according to existing terms and conditions, that is to say, after applying the deductible and the co-insurance, if so required. Your financial contribution for benefiting from the professional services of a pharmacist will go to your monthly maximum contribution limit of \$85.75.

- **If you are covered by the *Régime public d'assurance médicaments* (prescription drug insurance plan) of the RAMQ and the drug in question is covered by the health care plan of ASSUREQ** (based on the *Garantie Médicaments Admissibles* Plan for drugs not covered by RGAM), the applicable charges must nonetheless be submitted to the RAMQ because the pharmacist's actions come under the responsibility of the public health insurance plan.
- **If you are covered by a private plan**, contact your insurance provider to find out about the procedures for refund.

Therefore, the implementation of the *Act Amending the Pharmacy Act* has no impact on your ASSUREQ Health Insurance Plan premiums.

The pharmacist cannot force these services upon you. If he or she offers these services to you, do not hesitate to inquire about the cost. You will then be in a better position to make an enlightened decision.

PHARMACISTS: EXPERTS ON MEDICATION, BUT NOT DOCTORS

Pharmacists are experts on medication. They are an excellent source for managing your medication between medical appointments, but they should never perform activities of a diagnostic nature. Consulting with your pharmacists is no substitute for a medical follow-up, which is vital.

FINANCE

Doris Dumais

Financial Planning and Analysis Advisor

Budgetary Forecast 2015-2016

AREQ presented the 2015-2016 budgetary forecast to members of the last October National Council. This budget is the continuance of the orientations and decisions taken at the last AREQ Congress.

Of a total budget of \$5,517,378, 49% of all monies are returned to the sectors and regions. Also, 51% of all monies were allocated to national activities, that is to say:

- Regions and sectors - Bodies and activities (39%)**
- Regions and sectors - Services and orientations (10%)**
- National - Bodies and activities (15%)**
- National - Services and orientations (24%)**
- National - Administration (11%)**
- National - Transfer of funds (1%)**

Financial Statements of August 31, 2015

Please note that the members of the April 2016 National Council will receive the AREQ financial statements for fiscal year-end August 31, 2015, audited by Raymond Chabot Grant Thornton. The independent auditor's report confirms that the financial statements present, in all significant aspects, a true reflection of the financial situation of AREQ. Moreover, they are also compliant with the budgetary revisions adopted at the National Council of spring 2015.

Si non réclamé, retourner à :



AREQ
320, rue Saint-Joseph Est, bureau 100
Québec (Québec) G1K 9E7

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