ENSEMBLE

Association professionnelle du personnel administratif (CSN)

appa.qc.ca

December 2016 Vol. 16, No. 6

Season's Greetings!

The season is upon us where we take stock of our past year and look forward to the upcoming new year!

I would like to take this opportunity to bid "au revoir" to my APPA neighbor, colleague, mentor and friend, Linda, for a time, while she works toward increasing the Montreal population, in the month of January. Take care, my friend, and remember, I am always available to babysit! We will keep you all posted when the joyful event arrives! By the same token, let me welcome Paul Robichaud into the fold! Paul will be replacing me in my dossiers, while I replace Linda in hers. Welcome, my friend, don't worry…I bark a lot but don't usually bite!

Finally, let us, your APPA Executive Committee, wish you all a very healthy, happy & peaceful holiday season!

Picture of the Christmas tree made up of previous collective agreements, is courtesy of the H. R. support staff team

It is tenderness for the past, courage for the present, hope for the future. It is a fervent wish that every cup may overflow with blessings rich and eternal, and that every path may lead to peace.

Am I Paid for the December / January Holidays?

Regular employees and those temporary employees, who have work 10 days since being hired and before the break, are entitled to ten paid days during the Holiday break. Holidays this year extend from December 23rd to January 8th.

Temporary employees who have worked less than 10 days (full time) since being hired, before the break are entitled to two paid days; this according to the Quebec Labor Standards Law.

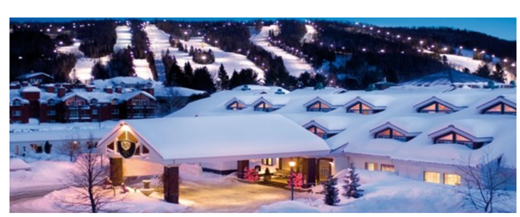
Temporary employees who have worked less than 10 days (part time) since being hired, and before the break are entitled to be paid according to the Quebec Labor Standards Law. (if you fall in this category please contact Human Resources as a manual calculation of your pay, using a Labor Standards formula, must be used).

Employees working 15 hours or less per week are not entitled to any paid holidays. These employees already receive an additional 19% of their salary on each pay-check (8% for vacation pay and 11% to cover all other benefits).

APPA Convention

We are pleased to announce that the 19th edition of the APPA convention will be held at Manoir St. Sauveur on:

March 30th & 31st, 2017	General administrative & technical sector
April 1st, 2017	Daycare sector



We have a wonderful line up of guest speakers, whose conferences will certainly serve you well in your work day. Full information, including details regarding registration will be available in the near future. Hope to see you there in great numbers!

SSQ Insurance Premiums

You will find below the SSQ pamphlet “Your group insurance plan at a glance” along with the corresponding insurance premiums effective January 1, 2017.

Health insurance plan

To help you determine the category of prescription drugs, the terms “innovative drug”, “generic drug” and “single-source drug” are defined as follows:

Innovative drug Original version of a patented drug when it is placed on the market for which at least one generic version is offered on the market.

Generic drug Copy of an original drug whose patent has expired.

Single-source drug Innovative drug for which no generic version is offered on the market.

An **innovative drug** can be reimbursed with the same reimbursement percentage as the **generic drug** if there are medical reasons that are accepted by SSQ. The participant must obtain the appropriate form from SSQ or on the ACCESS | Plan Members Web site, have it completed by the attending physician and send it to SSQ for approval.

Changing from one Health Plan to another

Increase in coverage: After a minimum of **12 months** of participation in the same plan, you can have your coverage changed for the next more generous plan.

Decrease in coverage: After a minimum of **24 months** of participation in the same plan, you can have your coverage changed for the next less generous plan.

The effective date of any of the above changes is the first day of the pay period that coincides with or follows the **first day of January** following the date the employer receives your request.

Prescription Drugs — Health I

Deductible of $5 per purchase / Eligible expenses reimbursed at 75% (68% for innovative drugs) up to an amount equal to the maximum annual contribution stipulated by RAMQ on July 1 of each year per calendar year, per certificate. Reimbursement at 100% afterwards.

- Prescription drugs **covered under the RAMQ list**
- Sclerosing injections (maximum of $20 in eligible expenses / treatment)
- Intrauterine device (IUD)

Prescription Drugs — Health II

Deductible of $60 per calendar year per insurance certificate / Eligible expenses reimbursed at 80% (68% for innovative drugs and 90% for generic drugs) up to an amount equal to the maximum annual contribution stipulated by RAMQ on July 1 of each year per calendar year, per certificate. Reimbursement at 100% afterwards.

- Medications **available only on prescription from a physician**
- Sclerosing injections (maximum of $20 in eligible expenses / treatment)
- Intrauterine device (IUD)

Prescription Drugs — Health III

Deductible of $36 per calendar year per insurance certificate / Eligible expenses reimbursed at 80% (68% for innovative drugs) and 90% for generic drugs until expenses paid by the insured total $750 per calendar year, per insurance certificate, after which eligible expenses are reimbursed at 100%.

- Medications **available only on prescription from a physician**
- Sclerosing injections (maximum of $20 in eligible expenses / treatment)
- Intrauterine device (IUD)

DENTAL CARE INSURANCE PLAN

Participation is compulsory for employees if the certification unit votes in favour, unless exempted from coverage

Routine Dental Care

- Diagnostic services (80%)
- Preventive services and space maintainers (80%)
- Minor restorative services (80%)
- Periodontal treatments (80%)
- Oral surgery (80%)

Major Restorative Dental Care

Maximum reimbursement of $500 per insured for the calendar year underway at the time plan comes into force, $750 for the following calendar year and $1,000 per calendar year thereafter.[1]

- Major restoration and fixed prosthetics (60%)
- Endodontics (60%)
- Removable dentures (60%)
- Bridges and fixed prosthodontics (60%)
- Rebase, reline, adjustment and repair of removable dentures (60%)
- General services (60%)

[1] **The maximum reimbursement per calendar year for major restorative dental care is the same for all insureds belonging to the same group.**

Premium rates as of January 1, 2017, per 14-day period *

Individual: $16.88 Single-Parent: $23.98 Family: $45.24

* 9% provincial sales tax has not been included in premium rates.

LONG TERM DISABILITY INSURANCE PLAN

Optional Participation

Monthly benefits

- 65% of insurable salary used to calculate the 104th week of disability insurance benefits from the employer

Elimination period

- 104 weeks following the start of the disability

Maximum duration of benefits

- Until age 65

Indexation

- QPP index minus 3%, up to a maximum benefit indexation of 5%.

Premium rates as of January 1, 2017, per 14-day period *

- 1.528% of insurable salary

* 9% provincial sales tax has not been included in premium rates.

LIFE INSURANCE PLAN

Optional Participation

Participant's Basic Life Insurance
1 x the insurable annual salary

Participant's AD&D (Accidental Death & Dismemberment)
1 x the insurable annual salary

Participant's Optional Life Insurance
1, 2 or 3 x the insurable annual salary

Dependents' Life Insurance
Spouse: $4,000 / Children: $2,000

Spouse's Optional Life Insurance
1 to 5 units of $10,000

Premium rates as of January 1, 2017, per 14-day period*

Participant's Basic Life Insurance:
$0.111 / $1,000 of insurance or 0.290% of insurable salary

AD&D: $0.015 / $1,000 of insurance or 0.039% of insurable salary

Dependent's Life Insurance: Single-Parent: $0.15 Family: $0.44

Participant's and Spouse's Optional Life Insurance
Premium rates based on age, gender and smoking habits*

Age of participant**	Rates per $1,000 of coverage				Rates in % of insurable salary (for 1 times insurable salary)			
	Non-smoker		Smoker		Non-smoker		Smoker	
	Male	Female	Male	Female	Male	Female	Male	Female
Under age 30	$0.027	$0.026	$0.043	$0.027	0.070%	0.068%	0.112%	0.070%
Age 30 to 34	$0.027	$0.026	$0.050	$0.034	0.070%	0.068%	0.130%	0.089%
Age 35 to 39	$0.034	$0.027	$0.059	$0.043	0.089%	0.070%	0.154%	0.112%
Age 40 to 44	$0.050	$0.034	$0.100	$0.068	0.130%	0.089%	0.261%	0.177%
Age 45 to 49	$0.100	$0.059	$0.170	$0.120	0.261%	0.154%	0.444%	0.313%
Age 50 to 54	$0.160	$0.120	$0.288	$0.186	0.417%	0.313%	0.751%	0.485%
Age 55 to 59	$0.271	$0.186	$0.457	$0.288	0.707%	0.485%	1.192%	0.751%
Age 60 to 64	$0.389	$0.303	$0.685	$0.429	1.015%	0.791%	1.787%	1.119%

* 9% provincial sales tax has not been included in premium rates.
** The change in age group and corresponding premiums occurs on the first day of January following the participant's birthday.

Health Insurance Plan

Participation in one of the 3 health plans offered is compulsory, unless exempted.

Benefits	Health I	Health II	Health III
Prescription drugs (See left panel for details)	•	•	•
Emergency medical care			
Travel Insurance and Assistance (100%, maximum reimbursement of $5,000,000 / trip)	•	•	•
Trip Cancellation Insurance (100%, maximum reimbursement of $5,000 / trip)	•	•	•
Semi-private hospital room (100%)	•	•	•
Ambulance, including transportation by air or train (80%)	•	•	•
Medical expenses			
Lab tests (80%)	•	•	•
Respirators (80%)	•	•	•
Orthoses (80%)	•	•	•
Therapeutic devices (80%, maximum lifetime reimbursement of $10,000)	•	•	•
Ostomy appliances (80%)	•	•	•
Support stockings (80%, maximum of 3 pairs / calendar year)	•	•	•
Orthopaedic shoes and deep shoes (80%)	•	•	•
Cosmetic surgery required following an accident (80%, maximum reimbursement of $5,000 / accident, within 36 months)	•	•	•
Wheelchair and walker (80%)	•	•	•
Nursing care (80%, maximum reimbursement of $160 / day and $4,000 / calendar year)	•	•	•
Intraocular lenses (80%)	•	•	•
Hospital bed (80%)	•	•	•
Transcutaneous electrical nerve stimulator (TENS) (80%, maximum reimbursement of $800 / 60 months)	•	•	•
Foot orthoses (80%)	•	•	•
Insulin pump (80%, maximum reimbursement of $7,500 / 60 months)	•	•	•
Insulin pump accessories (80%, no maximum)	•	•	•
External prostheses and artificial limbs (80%)	•	•	•
Breast prostheses (80%)	•	•	•
Post-surgical brassiere (80%, maximum lifetime reimbursement of $200)	•	•	•
Dental care following accidental injury to natural teeth (80%, provided treatment rendered within 12 months following the accident)	•	•	•
Psychoanalyst, psychiatrist, psychologist, psychotherapist, social worker (50%, maximum reimbursement of $700 / calendar year)		•	•
Physiotherapist and physical rehabilitation therapist (50%, maximum reimbursement of $700 / calendar year)		•	
Physiotherapist and physical rehabilitation therapist (80%, maximum reimbursement of $700 / calendar year)			•
Elective care (combined maximum of $500 / calendar year / insured)			
Acupuncturist, chiropractor and X-rays, dietitian, kinesitherapist, massage therapist, naturopath, orthotherapist, osteopath, podiatrist (50%)		•	
Optometrist or ophthalmologist (50%)		•	
Eyeglasses (100%, maximum reimbursement of $125 / 24 months)		•	
Contact lenses (100%, maximum reimbursement of $125 / 24 months)		•	
Elective care (combined maximum of $1,000 / calendar year / insured)			
Acupuncturist, chiropractor and X-rays, dietitian, kinesitherapist, massage therapist, naturopath, orthotherapist, osteopath, podiatrist (80%)			•
Optometrist or ophthalmologist (80%)			•
Eyeglasses (100%, maximum reimbursement of $300 / 24 months)			•
Contact lenses (100%, maximum reimbursement of $300 / 24 months)			•
Premium rates as of January 1, 2017, per 14-day period*:			
Individual	$46.32	$61.71	$72.91
Single-Parent	$58.33	$77.80	$92.04
Family	$94.34	$126.06	$149.49

* **The amount the participant pays is equal to the premium indicated less the employer's contribution, as stipulated under clause 5-3.25 of the collective agreement, plus 9% sales tax. An additional premium applies to employees aged 65 and over who opt out of RAMQ's Basic Prescription Drug Insurance Plan, choosing instead to maintain their drug coverage under the group plan.**

Additional premium: Individual $134.48 / Single-Parent $148.95 / Family $277.15. **The additional premium applies on the first premium period following the 65th participant's birthday.**

You can find all the information necessary pertaining to the SSQ/Privilege insurance coverage for retirees (65+) at the following link:
https://ssq.ca/individuals/insurance/group-insurance/retirement-end-employment

←←←←←←←←←←←**SSQ Insurance for retirees (65+)**

APPA Status of Women Committee

(by Evelyne Guitta, Member of the APPA Union Council)

The Status of Women Committee launched an activity where members were invited to participate in a self defense initiation session. The first session, which was held December 7th had 22 registered participants and received very positive feedback. During this initiation session, there was a raffle, whereby the committee gave away three 2017 calendars; giving the winners an opportunity to win prizes each month. The winners are: Hassina Mesbah, Joanne Bottone and Fouzia Ramla. The second session was held at the APPA on December 14th.

Ladies, we count on your support to make this second session a success as well!

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