



The RSA, the meeting of participating unions, was held on April 28-29, 2016. Here is some important information stemming from that meeting.

Pharmacists' professional acts

Since June 20, 2015, pharmacists have been authorized to offer new professional services to the general public. The majority of these were previously reserved acts for physicians, but they are now part of coverage under the basic prescription drug insurance plan (the RGAM, for "régime général d'assurance médicaments").

It was not, however, until November 10, 2015 that the Ministry of Health and Social Services (MSSS) confirmed that rates for pharmaceutical services billed to the private sector cannot exceed the rates confirmed for the public plan, except for filling or renewing a prescription. That decision clarified the ambiguity that had prevented billing these services since the new rules came into force on June 20, 2015.

There are only four services that can be billed:

- 1 - Assessing need and prescribing medication when no diagnosis is required (\$16);
- 2 - Assessing need and prescribing medication for a minor condition when the diagnosis is known (\$16);
- 3 - Assessing need and extending a prescription (30 days or less: \$0; more than 30 days: \$12.50);
- 4 - Dosage adjustment to achieve therapeutic targets (depending on the therapeutic area).

La Capitale now reimburses these four new billable services on the basis of the percentage of co-insurance for prescription drugs listed in your group insurance plan, including claims received back to June 20, 2015.



If you have kept receipts for these services, you have one year from the date of billing to submit them:

- by mail;
- using the <https://www.lacapitale.com/en/individuals/insurances/group-insurance/claim> form;
- or using *La Capitale's* mobile application.

If you have already sent in claims to *La Capitale*, they will be processed without you having to send them in again.

For further information, visit <https://www.lacapitale.com/pharmacist-services> (New professional services performed by pharmacists).

Health care provided by a family member

As of July 1, 2016, care provided by a close relative will no longer be covered by the group insurance plan (this is in fact the case for most insurance policies). "Close relative" means the insured person's spouse, child, father, mother, stepfather, stepmother, brother, sister, father-in-law, mother-in-law, brother-in-law, sister-in-law, son-in-law, daughter-in-law, grandparent or grandchild.

Group insurance plan and summary of coverage

La Capitale has produced a new document presenting a summary of coverage under your group insurance plan, including the latest changes made to it. Designed for insured members, print and electronic versions of the document will soon be available in both French and English. Your union will receive copies for all members. The summary of coverage will replace the explanatory booklet and be easier to use. You will, of course, still have access to the Group insurance plan:

https://www.lacapitale.com/files/live/sites/lacapitale/files/contributed/collectif/en/pdf/001008_001010_contract_september_1_2015.pdf.



Life insurance rebates

The FNEEQ-CSN has decided to return approximately \$2,975,000 to its members. This amount comes from a life insurance coverage surplus for the period ending December 31, 2015 for life insurance coverage.

Your group insurance works on the principle of participatory premiums, and any surplus resulting from your premiums minus benefits and administrative costs belongs to you. The decision on how to use such surpluses is made by all the unions participating in the group insurance plans offered by the FNEEQ-CSN and *La Capitale*.

If you were enrolled in the life insurance policy in 2014, your union will send you a cheque for your share of this surplus before the summer holiday season. This share will be prorated to your participation in 2014. The minimum threshold to be entitled to this rebate is \$25.