



August 3, 2020

JOHN SAMPLE
123 MELROSE ST
MONTREAL (QC) A1A 2B2

Reference: Contract No J9999-4175698

Subject: Age 65 - Health insurance plan waiver

Dear Madam or Sir:

When you reached the age of 65, you had to deregister of the RAMQ since the participation in the health insurance plan of the CSQ group insurance contract was compulsory.

The purpose of this letter is to inform you of a modification **to your group insurance contract with the Centrale des syndicats du Québec that will take effect on September 1, 2020**. As of this date, one of two options is available to you:

- 1) **Maintain your participation in your group health insurance plan with the Centrale des syndicats du Québec**, including *prescription drugs*, without paying an additional premium.
- 2) **Opt out of your group health insurance plan* with the Centrale des syndicats du Québec**, and enrol in the public prescription drug insurance plan (PDIP). If you want option 2, please call RAMQ at 1-888-435-7999.

* **The other expenses** covered by your group health insurance plan with the Centrale des syndicats du Québec, such as travel insurance, paramedical expenses and certain prescription drugs, **will no longer be reimbursed**. Ask your pharmacist about the impacts of this option.

If you want option 1, nothing is required of you. It will be applied automatically. **If you want to opt out of your group health insurance plan with the Centrale des syndicats du Québec, you must fill out the “Health Insurance Plan waiver” form, which is available with your plan administrator. This option is irrevocable.** The modification will take effect in the pay period following the date on which SSQ receives your form.

How do I submit health insurance claims after age 65?

- **If you choose to be insured by RAMQ**, prescription drug insurance claims eligible under the public prescription drug insurance plan* for you and your dependents will be submitted directly to RAMQ when presenting your Quebec health insurance card to your pharmacist. You will only have to pay the uninsured portion of the cost of your prescription drugs.

* **The other expenses** covered by your group health insurance plan with the Centrale des syndicats du Québec, such as travel insurance, paramedical expenses and certain prescription drugs, **will no longer be reimbursed**. Ask your pharmacist about the impacts of this option.
- **If you choose to maintain your SSQ health insurance coverage**, your claims for prescription drugs will continue to be sent to SSQ as they are now and will be reimbursed in accordance with the conditions stipulated in your insurance contract.

For more information, please contact us at **1-877-6518080**.

Sincerely,

Customer Service