



INFORMATION REGARDING NEW TERMS GOVERNING THE POOLING OF RISKS UNDER THE GENERAL PRESCRIPTION DRUG INSURANCE PLAN (GPDIP)

In the light of the results of the experience for the years 2006-2007 for the mutualization of the higher claiming of drugs, the «Société en compensation en assurance médicaments du Québec» has revised the mutualization factor for January 1st, 2008.

The threshold of mutualization corresponds to the amount of claims with beyond which the experiment of a group is no longer affected by the additional claims from the same certificate.

The following table illustrates the term :

MUTUALIZATION 2008						
Group size (num. of participants)	Pooling threshold per year	% increased of threshold	Annual participation in pooling			
			Per individual certificate	Per single parent certificate	Per family certificate	% increased
Less than 10 participants	\$2,400	14,3%	\$153.96	\$425.04	\$425.04	18,57%
10 to 24	\$3,800	15,2%	\$111.00	\$308.04	\$308.04	18,0%
25 to 49	\$9,800	15,3%	\$51.00	\$141.96	\$141.96	13,6%
50 to 124	\$19,000	11,8%	\$21.00	\$57.96	\$57.96	0%
125 to 249	\$32,000	14,3%	\$8.04	\$23.04	\$23.04	0%

For further information, contact your advisors.