



NEW TERMS GOVERNING THE RISK POOLING UNDER THE GENERAL PRESCRIPTION DRUG INSURANCE PLAN (GPDIP)

IMPORTANT MODIFICATION FOR THE 1 TO 9 ADHERENTS GROUPS

In light of the experience results of the last year as to the risk pooling of high drug claims, the Quebec Drug Insurance Pooling Corporation has revised the pooling parameters for **January 1st, 2009**.

The pooling threshold corresponds to the amount of claims beyond which a group experience is no longer affected by the additional claims from the same certificate. The following table illustrates the new pooling terms. The threshold is determined by the group size and is applied on each participant. During the analysis of the experience, the corresponding pooling fees are calculated according to each participant's status.

New pooling terms for January 2009:

Group size	Threshold		Annual participation in pooling			
	2008	2009	2008		2009	
			Individual	Single parent & Family	Individual	Single parent & Family
* 1 to 9	\$2 400	\$4 400	\$153,96	\$425,04	\$126,96	\$350,04
* 10 to 24	\$3 800	\$4 400	\$111,00	\$308,04	\$126,96	\$350,04
25 to 49	\$9 800	\$11 300	\$51,00	\$141,96	\$60,00	\$165,00
50 to 124	\$19 000	\$21 000	\$21,00	\$57,96	\$23,04	\$63,96
125 to 249	\$32 000	\$37 000	\$8,04	\$23,04	\$6,96	\$18,96

* The first two levels (1 to 9 and 10 to 24) are now merged.

From now on, all the groups which have 1 to 24 participants will have the same pooling conditions. For further information, please contact your advisor.

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