



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

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, 2011**.

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.

In 2011, the Quebec Drug Insurance Pooling Corporation will extend the mutualisation of benefits for groups with up to 1,499 certificates.

New pooling terms for January 2011:

Group size	Threshold		Annual participation in pooling			
	2010	2011	2010		2011	
			Individual	Single parent & Family	Individual	Single parent & Family
0 to 24	\$4,800	\$5,000	\$128.04	\$354.04	\$135.96	\$374.04
25 to 49	\$12,400	\$13,000	\$60.00	\$163.08	\$63.00	\$174.96
50 to 124	\$23,000	\$24,000	\$23.04	\$63.00	\$24.00	\$66.00
125 to 249	\$37,000	\$39,000	\$9.96	\$27.00	\$9.00	\$26.04
250 to 499	\$48,000	\$60,000	\$4.68	\$14.16	\$3.96	\$11.04
500 to 999	-	\$80,000	-	-	\$2.04	\$5.52
1000 to 1499	-	\$100,000	-	-	\$0.72	\$2.28

For further information, please contact your advisor.



groupe
Censeo

Firm in group insurance and group annuity

Consulting and Brokerage Services

December 2010