



**APER**

SUPPORTING MANAGERS



# HAPPY HOLIDAYS

**JOYEUSES FÊTES**

**MIIYUU UKSHACHICHISHIKINTAA**

## SUMMARY

WORD OF THE PRESIDENT	2
GENERAL MANAGER'S EDITORIAL	3
GROUP INSURANCE NEW RATES FOR 2026	4
PAY EQUITY MAINTENANCE COMMITTEE	5
RESULTS OF STAFF PENSION	6
LUNCHTIME TRAINING SESSIONS WINTER 2026	7
CONTEST AND BENVA DISCOUNT	8
DISCOUNT	9

## INFO-CADRE

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DECEMBRE 2025

An association close to you and there for you throughout your career and especially during the creation of Santé Québec.

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**JOE VIEIRA**  
President

## A word from the president

SANTÉ QUÉBEC IS NOW ONE YEAR OLD!

This time last year, Santé Québec legally took shape, and we had all (or almost all) merged into this new organization. We wondered what results and changes this new reform would bring to improve our network. The start was painful, with over \$1.5 billion to recover...it was certain that managers would bear the brunt of it, and that's exactly what happened.

Indeed, and unfortunately, the biggest impact we've seen since December 1st, 2024, is the budget cuts, which are causing additional stress for managers affected by the cuts, as well as for those who have to implement them. The further this reform progresses, the more it becomes clear that its ultimate goal is not to improve access to care, as Mr. Dubé claimed, but rather to implement optimization and pooling of resources—the two buzzwords of the moment. I would venture to say that these two words are a convenient way of talking about budget cuts, job losses, and the demotivation of our teams.

On a more positive note, in addition to the salary increase, we have finally received (or will receive by December 25th) our retro pay. Our permanent staff is currently working diligently to verify that the calculations are correct and that you are receiving all the money you are owed.

After several months of «negotiation» and demands to the government regarding our salaries and working conditions, and after several months of waiting for our pay increases, we can finally turn the page on this chapter until the next «negotiation» period, which will begin in 2028 for union members and probably around 2029/2030 for us!

The coming year will likely be full of surprises, especially concerning the future of Santé Québec, since it will be an election year with all the issues that such a period entails...how many promises will we be subjected to?

We will have the opportunity to meet with the health and social services representatives of each party at the beginning of 2026 to better understand their position on the future of Santé Québec, and we will keep you informed.

**But in the meantime, enjoy your (well-deserved) money to treat yourselves and your loved ones. Let's take advantage of this lull to have a wonderful holiday season!**



## GENERAL MANAGER'S EDITORIAL

WHAT A YEAR!

**PATRICK ECCLES**

GENERAL MANAGER

The year is already drawing to a close, but it's been quite a year! Between negotiations, salary increases, the payment of long-overdue retroactive salaries, budget cuts, negotiations with the FMOQ and FMSQ, and the first anniversary of the creation of Santé Québec, a lot has happened!

APER is no exception. In fact, things are also happening on the permanent staff side. We are pleased to announce the hiring of our new Director of Professional Services, Ms. Dominique Fortier, who began her duties on December 8, 2025. Dominique brings a diverse background in the health and social services network, the college network, and the private sector. The entire permanent staff team is thrilled to welcome her to our wonderful team, and we are confident you will love her!

On another note, at our Annual General Assembly held on October 23, we elected the new APER Board of Directors:

- Mr. Joe Vieira: President – Manager at the McGill University Health Centre (MUHC)
- Ms. Juliana Arnoldo: Vice-President – Manager at CHU Sainte-Justine
- Ms. Yamama Tamim: Treasurer – Manager at the CISSS de la Gaspésie
- Ms. Julie Labrecque: Director – Manager at the CIUSSS de l'Est-de-l'Île-de-Montréal
- Ms. Léna Lévesque: Director – Manager at the CHUM
- Mr. Stephen Verissimo: Director – Manager at the MUHC
- Mr. David Diachidos: Director – Manager at the CIUSSS Centre-Ouest-de-l'Île-de-Montréal

I would like to personally thank Ms. Nayma Tsouria and Ms. Marjorie Pigeon for their involvement over the past few years and congratulate the members elected to the new Board of Directors 2025–2026.

Finally, let's talk briefly about Santé Québec's first year. I would say it was anything but easy, between the administrative reorganizations, disciplinary cases, and budget cuts. Furthermore, we had to deal with issues specific to the legal concept of a single employer (Santé Québec), such as dual employment, disability while employed, the end of probation, and management dismissals. I have no trouble believing that we will face various problematic situations in the coming year, created by the single-employer structure, which we will need to consider. As they say, an elephant is eaten one bite at a time!

**Finally, I take this opportunity to wish you all a very happy holiday season! I hope you get some rest because the coming year will not be restful!**



## GROUP INSURANCE NEW RATES FOR 2026

### ME ANNE-MARIE CHIQUETTE

As every year, the 2026 rate for mandatory basic accident and health insurance coverage will increase by 4% (vs. 20.2% in 2025) compared to the 2025 premiums.

**On the other hand, good news: the rate for basic life insurance coverage will be reduced by 7.8% compared to the 2025 rate.**

Similarly, more good news: the 2026 rate for dependent life insurance will be reduced by 13%, while the rate for basic long-term disability insurance coverage will increase by 10%.

The pricing for other coverages will remain at the 2025 level, but there will be no increase in the reimbursement amount for professional fees, a request repeatedly made to the Treasury Board Secretariat (TBS) by the APER over the past few years.

The Treasury Board is the «contractor» with Beneva. We have learned that the Treasury Board allegedly took the surplus generated in the insurance plan, not to reduce pricing costs or improve reimbursement levels for professionals...no, it took the money to balance the government budget...!!! We intend to meet with our counterparts to discuss this situation, which should have warranted, at the very least, a meeting between the professional associations and the Treasury Board Secretariat.

So, in total, the pricing increase is 4.8% compared to the 2025 premiums...without any improvement in coverage!



## 2021 REPORT OF THE PAY EQUITY MAINTENANCE COMMITTEE

### MICHELLE BOURGET

Since the last Management Information Session, there have been only three meetings of the Pay Equity Maintenance Assessment Committee. The next meeting is scheduled for December 16.

#### Gender Predominance and Mixed Categories

During these meetings, gender predominance was discussed, and concerns were raised regarding mixed categories (categories that are neither female nor male). There were also discussions on the performance evaluations of physician managers.

#### Disagreement on Performance Ratings

Discussions regarding disagreement on performance ratings primarily involved the professional associations, which, it should be noted, are included on the Committee. These disagreements mainly concern pharmacists, who have experienced significant changes in their responsibilities and obligations in recent years. The Treasury Board Secretariat (TBS) will revisit these disagreements at the next meeting.

#### Events Subcommittee

Finally, following the TBS's agreement on proposed amendments to the Events Subcommittee's operating rules, the subcommittee's work will begin shortly.

The work is expected to be completed according to the latest schedule presented, in March 2026. Please be assured that we will keep you informed of any changes.

# MANAGEMENT STAFF RETIREMENT PLAN (PPMP)

## NEW ACTUARIAL VALUATION AS OF DECEMBER 31, 2023 AND NEW CONTRIBUTION RATE FOR 2026

At its meeting last November, the PPMP Pension Committee adopted the new contribution rate for the pension plan for the years 2026, 2027, and 2028. To determine the new contribution rate, the Pension Committee had previously requested that Retraite Québec conduct an actuarial valuation of the pension plan as of December 31, 2023.

**This actuarial valuation is available on the Retraite Québec website at the following address:**

<https://www.retraitequebec.gouv.qc.ca/en/publications/nosprogrammes/rrsp/Pages/evaluations-actuarielles.aspx>

In summary, for those of you, like me, who don't have actuarial training (1), the PPMP's financial situation as of December 31, 2023, shows an asset surplus (good news) of \$1,245 million, representing an excess of 11.3% of the actuarial value of accrued benefits. Under the provisioning policy, since this percentage is less than 25%, this surplus is used in its entirety to establish a stabilization fund.

For historical context and better understanding, the provisioning policy was implemented because, at the beginning of the PPMP, surpluses were used to reduce the contribution rate to the plan for managers. Thus, in the early 2000s, the contribution rate was 1%, and it remained so for many years. This meant that during the 2008 crisis, with a 25% shortfall, there were almost no reserves in the reserve fund because it had only recently been established.

**The good news is that for 2026, 2027, and 2028, the contribution rate for the PPMP (Quebec Pension Plan) will decrease from 12.67% to 11.23%.**

The contribution rate for PPMP participants is calculated on the contributory salary exceeding 35% of the MPE (Maximum Pensionable Earnings), which essentially represents your contributions to the Quebec Pension Plan (QPP). You will therefore potentially be entitled to three pensions: PPMP, QPP, and Old Age Security.

Are you confused? Don't hesitate to request an appointment to clarify your financial situation and plan more effectively. Knowledge is freedom... and our appointments are free. Simply contact Nathalie at: [association@aper.qc.ca](mailto:association@aper.qc.ca)

It's an hour of your time well spent.

# LUNCHTIME TRAINING SESSIONS WINTER 2026

As our lunchtime training sessions are extremely popular, we are offering them again for Winter 2026 with new courses as well as some previously presented ones for the benefit of those who were unable to attend initially.

## Here are the training sessions:

Budget Management Demystified – January 28 at noon in English

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Your Job Classification and Salary: How It's Calculated for a Better Understanding – January 22 at noon in English

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An Update on Quebec Health and Next Steps – February 12 at noon in English

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New Case Law and Management: What You Need to Know – February 26 at noon in English

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Financial Planning and Your Retirement Plan: Understanding It Better to Plan Better – March 12 at noon in English

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What Your Estate Needs to Know: A Tool for You and Your Loved Ones – April 2 at noon in English

In addition to these training sessions, various Training sessions are offered by our partners: Beneva and CIBC.

You will be invited to participate in the weeks leading up to the training sessions via our announcements.



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### STROM SPA NORDIQUE

On the [website](#), exclusive to partners, there are discounts of up to 35%. The offers change regularly, so you should check regularly to see if the service you are looking for is still discounted.



### IRIS

On the website exclusive to partners, you must create your profile, enter the promo code **APER** and, subsequently, all family members living at the same address can benefit from discounts of up to \$150.



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### GERMAIN HOTELS, ALT ET ESCAD

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**10%**  
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We will give you an appointment quickly and we will work together.