



APER
AU SOUTIEN DES CADRES

INFO-CADRE

OCTOBER-DECEMBER 2024
FOR OVER 50 YEARS



★ ★ ★
**HAPPY
HOLIDAYS**

★ ★
JOYEUSES FÊTES
MIIYUU UKSHACHICHISHIKINTAA
★ ★

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APER is a bilingual professional association founded in 1973 that represents managers working in Quebec and New-Brunswick's health and social services sector.

Not yet a member?
[Click here to become one.](#)



JOE VIEIRA
President

A word from the president

A NEW BEGINNING

After several years of loyal service as president of the APER, Mr. Christian Samoïsette has decided not to stand for re-election this year. On my own behalf, I would like to sincerely thank him for his excellent work, both as president through a pandemic, a parliamentary committee, a Health Plan and yet another reform, and as a diligent and appreciated colleague on the board of directors.

Therefore, I would like to thank you for your trust in me for entrusting me with this enormous responsibility of representing you as President of the APER! I assure you that I will make every effort to continue to advance the working conditions of managers with the permanent team.

As you know, the changes to the APER are not the only changes we are currently facing. Here we are; Santé Québec is born! Let's just say that the last few months before the birth of Mr. Dubé's new baby made us nauseous with all the administrative restructuring resulting in several managers losing their positions, hiring freezes, multiple functions, threats to prevent you from holding 2 jobs... For a reform that was not supposed to have an impact on managers, we will pass!

Now that we are all under the same employer, it remains to be seen in the coming months/years the impacts of this new reform. As Me Chiquette says, the only advantage is that if it doesn't work, it can't grow any bigger!

So I wish us good luck, but in the meantime let's enjoy the holiday season with our family and friends. Rest easy, we'll be there for you in 2025!



A WORD FROM THE PERMANENCE

HERE WE ARE; SANTÉ QUÉBEC WAS BORN, AS WAS OUR NEW BOARD OF DIRECTORS!

PATRICK ECCLES

DIRECTEUR GÉNÉRAL

At our Annual General Assembly last October, our members elected a new Board of Directors. The APER permanent team would like to congratulate all the members of this new board of directors. Allow me to introduce you to your Board of Directors:

President : M Joe Vieira

Vice-president : Mme Juliana Arnoldo

Treasurer : Mme Nayma Tsouria

Administrator : Mme Julie Labrecque

Administrator : Mme Yamama Tamim

Administrator : Mme Marjorie Pigeon

Administrator : M Stephen Verissimo

Administrator : Mme Léna Lévesque

I would also like to take this opportunity to thank our outgoing president, Mr. Christian Samoisette, who has been president since 2020 and a member of the board of directors on several occasions since 2008. Christian has been able to navigate the APER through multiple crises and reforms, he has stayed the course and gives us a solid and expanding association. Thank you Christian!

After several months of preparation, Santé Québec now exists and has been since December 1st! The creation of this new corporation plunged us back into the Barrette reform of 2015!

We went through different emotions: anxiety, stress and most importantly, misunderstanding! Add to this new reform, gigantic budget cuts... No less than a billion and a half to be found! These budget cuts have led to administrative restructuring, which has led to the abolition of positions, the freezing of job postings, the increase in the number of multiple positions among managers, etc. In short, the more things change, the more they stay the same!

For reasons that we still do not understand, the various governments are stubbornly making new reforms, when the best way to improve our network is to let us do our work rather than having to manage reform after reform that destabilizes everyone every time.

In addition, we add insult to insult in the hope that these big changes will succeed and improve our network by reducing the number of managers and increasing expectations of them!

However, you studied management just like me and, we all know that to ensure the success of a big change, you have to invest time AND money to improve the chances of success, but in health care in Quebec, we do the opposite!

We can assure you that the APER will always be there to defend your working conditions, to support you during this new reform and that we will make sure to denounce loud and clear the decisions that don't make sense!



ME ANNE-MARIE CHIQUETTE

NEW RATES FOR THE GROUP INSURANCE PLAN AND THE PENSION PLAN FOR 2025

As last year, the 2025 pricing for the basic compulsory accident insurance coverage will be increased by 20.2% compared to the premiums for 2024 and the pricing of other coverages will be maintained at the current level of 2024, so no change for 2025.

In total, the price increase is 13.7% compared to the premiums for 2024... unfortunately!

X-rays at the podiatrist will be added to the coverage. A Beneva fee reduction of 0.25% is applied to all guarantees for the year 2025.

We will send you the table of the new insurance coverage rates as soon as it is available.

With respect to the contribution rate for the Pension Plan of Management Personnel (PPMP) for 2025, the effective member contribution rate is the contribution rate required to fund the member-borne portion of the benefits earned for retired managers and the administrative costs.

It should be noted that once again this year, there is no amount of compensation paid by the government and self-employed employers that would have been taken into account in the calculation of the contribution. As a result, the contribution rate for the **PPMP for 2025 will be 12.67% over the maximum pensionable earnings for the Régie des rentes (MGA).**

Don't forget to make an appointment for individual financial planning with retirement planning.

- We check your buy-back possibilities and make the request for a proposal for you
- We check whether there is also a possibility of transfer if you have contributed to another pension plan
- If you're under 55 and you want to leave the network... Make an appointment before!
- You want to reduce your workload without impacting your retirement regime

Make an appointment, it's free and you'll come out much better informed about your financial future. Simply contact Nathalie at the following address: association@aper.qc.ca

It's a very well invested hour!



PAY EQUITY COMITEE AT DECEMBRE 3RD, 2024

MICHELLE BOURGET

Evaluation work is well underway. According to an early schedule, the evaluation work is expected to be completed around April 23rd, 2025.

The Committee on the Maintenance of Pay Equity is now discussing gender predominance. Beforehand, a document on predominance was sent by the SCT to the associations for study.

The SCT determined predominances for each category based on three criteria in descending order of importance: occupational stereotypes, the effective rate of female representation, and data from Emploi Québec and the 2021 Relance survey.

The associations indicate that several job titles have been grouped into the 2016 categories and want to validate whether these groupings are legitimate. According to the management associations, some categories may be divided. It is noted that this concern was raised prior to the investigations. The SCT will study the issue and the subject will be discussed at a future meeting.

Several questions were asked of SCT regarding the approach it presented and certain criteria set out in the Act. [For example, management associations want explanations of variations in sexual predominance](#) in the same family or whether the stereotype criterion

still prevails even if the other criteria would allow for a change in stereotype.

On the question of variations in sexual predominance within the same family, the SCT replied that variances are made by category according to the Act and not by family. He adds that this is the methodology that has always been applied.

On the issue of stereotypes, SCT responded that stereotyping will always predominate because it is this criterion that has led to the gender gap unless there is a strong assessment.

The associations agreed to meet among themselves to discuss some of the responses provided by the SCT. For its part, the SCT agreed to revisit these issues, which needed to be considered.

Meetings are planned by the end of the year and will continue throughout 2025.

Several other tasks are to be done, including the determination of the method and the calculation of wage gaps, the preparation of postings and the period for comments and responses to them.

As always, we will keep you informed of all developments in this important case.

PÔLE SANTÉ – HEC

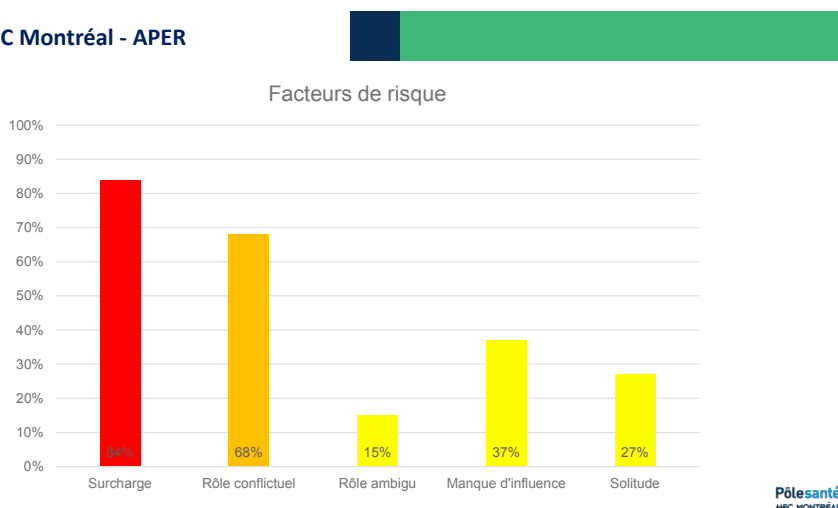
State of exhaustion of managers in the health and social services network

Throughout the 2023-2024 year, we have sent you newsletters regarding a survey to be completed so that the Pôle Santé des HEC de l'Université de Montréal research group can assess your state of health and give us tools to negotiate better working conditions and better practice conditions.

At our last general annual assembly, Francis Maisonneuve, **PhD candidate in organizational behaviour and human resources**, affiliated with the HEC Montréal Health Hub and lecturer, Department of Human Resources Management, came to present a preliminary version of his research project that specifically affected members of the APER.

3. Résultats

Pôle Santé HEC Montréal - APER



4. Observations

Pôle Santé HEC Montréal - APER

Le facteur de risque le plus commun est la **surcharge**, en plus d'être associé de manière néfaste à l'ensemble des conséquences mesurées!

Effectivement, le sentiment de surcharge explique:

- 28% de l'**épuisement émotionnel** et du **cynisme**
- 27% de la **dépendance au travail**
- 20% de l'**intention de quitter la profession** de gestionnaire

LUNCHTIME TRAINING

WINTER 2025

As our lunch trainings are extremely popular, we are repeating the exercise for the winter of 2025 with new trainings, as well as training already presented for the benefit of those who could not be present initially.

Here are the trainings :

Your Job Classification and Salary: How the Calculation Is Done to Better Understand – JANUARY 22, 2025 AT NOON

Update on Santé Québec and salary increases – FEBRUARY 5, 2025 AT NOON**

Financial Planning and Your Pension Plan: Understanding It Better to Plan Better – FEBRUARY 26 AT NOON

What Your Estate Should Know – MARCH 12, 2025 AT NOON

Budget management demystified – MARCH 26, 2025 AT NOON

Managing Discipline with a Single Employer – APRIL 2, 2025 AT NOON

** IT IS CLEAR THAT IF WE HAVE ANY NEWS BEFORE THIS DATE REGARDING SALARY INCREASES, YOU WILL RECEIVE A PRESS RELEASE AND WE WILL ADD LUNCHTIME TRAININGS BEFORE THIS DATE.

Block your calendars!

We will send you an advertisement in the previous weeks with the registration procedures. You will also receive the PowerPoint of the training.

Don't forget that you also benefit from a complete and individual service with respect to your pension plan: buy-back, pension estimate, transfer, planning, preparation of forms and letters for you. It's a complete, service! Simply request an appointment by sending your request to association@aper.qc.ca.

Why does your car insurance cost more?

Next item on your To Do list: Renew car insurance. You open the contract and immediately notice an increase in your premium. Why? Let's find out.



A change in your situation

The amount you pay for your car insurance varies according to a number of factors.

- Did you change vehicles this year? The year and model are definitely taken into account.
- You're driving more than before. You're driving to the office now, instead of working from home.
- You added a new driver to your policy.
- **You filed a car insurance claim.** Statistics show that you're now more likely to be involved in a second accident in the coming years.

These changes to your situation affect the rates you pay for car insurance.

Nothing has changed? Then, external factors are the likely suspects.

Climate change

Extreme weather events are the reason for more and more claims every year.

Events that may lead to a claim are:

- Hail
- An ice storm
- Gale-force winds
- Heavy rainfall
- A flood
- Difficult winter conditions, such as a snowstorm that affects visibility

These events influence the frequency and cost of insurance claims, which is then reflected in the rates.

More expensive parts

Car technology is becoming more complex. Therefore, it is more expensive to repair or replace certain parts such as:

- Back-up cameras
- Blind spot monitors
- Tire pressure monitoring systems and other devices

In turn, these higher costs influence insurance rates.

Labour shortage and the cost of training

We're constantly hearing how the current labour shortage affects various sectors.

To attract workers, the salaries of mechanics and a body shop specialists are higher, which means their services cost more. These costs are reflected in claims bills.

The technologies used in vehicles also require more specialized training to stay up to date. This training ends up influencing rates as well.

Claims cost a lot! The figures tell it all: According to the *Groupe des assureurs automobiles*, the average cost of a claim due to a collision increased by 9.3% from 2010 to 2020.

Reasons for an increase

Regardless of the company, your car insurance may cost a little more than last year. There could be many reasons for this increase.

Fortunately, you have an ace up your sleeve: compare quotes and inform your insurer of any changes to your situation. You may be pleasantly surprised!

beneva

CAR
INSURANCE

People
protecting
people

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TOPLA!

On the website or app only, enter the promo code **APER15** to get 5% discount.



PIZZA SALVATORÉ

On the website or app only, enter the promo code **APER15** to get 5% discount.



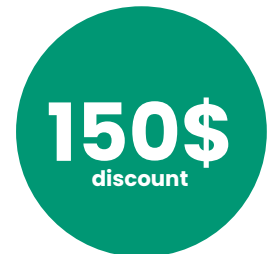
STROM SPA NORDIQUE

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.



GERMAIN HÔTELS

GERMAIN HÔTELS | alt ESCAD | LE GERMAIN

GERMAIN HOTELS, ALT ET ESCAD

On the website [germainhotels.com](#) choose the hotel of your choice, the nights and apply the promo code **GERMAIN0220** to benefit from a 10% discount.



The Beneva logo, consisting of the word "beneva" in a white, lowercase, sans-serif font on a purple rectangular background.

BENEVA

When you call for a quote, mention that you are a member of APER and get up to 15% off.

A green circular badge with the text "15% discount" in white. The "15%" is significantly larger than the word "discount".

**VANESSA MIREAULT
GUIDANCE COUNSELOR**

APER members benefit from a 10% discount.

A green circular badge with the text "10% discount" in white. The "10%" is significantly larger than the word "discount".