

# 2014 SSQ Bulletin

## on Social Legislation

To celebrate four decades of a publication much appreciated by its clients and partners, SSQ Financial Group has decided to overhaul the layout and content of the *SSQ Bulletin on Social Legislation*. The information is now clearer and more concise so that you can readily stay up to date with the rules of application of the social legislation affecting you.

**SSQ Financial Group** thanks its partners and various government agencies for their valuable assistance with drafting these articles.

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**SSQ** Financial  
Group

*Values in the right place*



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# 1. Employment Insurance Act (Canada)

## Types of benefits

Different types of benefits are offered to Canadians depending on their personal circumstances.

- **Regular Benefits**

Employment Insurance provides regular benefits to people who lose their jobs through no fault of their own (for example, due to shortage of work, seasonal layoffs, etc.) and who are available for and able to work, but can't find a job.

- **Maternity and Parental Benefits**

Employment Insurance (EI) provides Maternity and Parental Benefits to individuals who are pregnant, have recently given birth, are adopting a child, or are caring for a newborn.

- **Sickness Benefits**

Employment Insurance (EI) provides Sickness Benefits to individuals who are unable to work because of sickness, injury, or quarantine.

- **Compassionate Care Benefits**

Employment Insurance (EI) provides benefits to people who have to be away from work temporarily to provide care or support to a family member who is gravely ill and who has a significant risk of dying.

- **Special Benefits for Parents of Critically Ill Children**

Parents of critically ill children may receive special Employment Insurance (EI) benefits when they take leave from work to provide care or support to their critically ill or injured child under age 18.

- **Fishing Benefits**

Employment Insurance (EI) provides Fishing Benefits to qualifying, self-employed fishers who are actively seeking work.

**For details about Employment Insurance and eligibility criteria for the different types of benefits, please consult the following Web sites:**

<b>Employment Insurance</b>	<a href="http://www.servicecanada.gc.ca/eng/sc/ei/index.shtml">http://www.servicecanada.gc.ca/eng/sc/ei/index.shtml</a>
<b>Connecting Canadians with available jobs</b>	<a href="http://www.servicecanada.gc.ca/eng/sc/ei/ccaj/index.shtml">http://www.servicecanada.gc.ca/eng/sc/ei/ccaj/index.shtml</a>
<b>Changes to the "Working While on Claim" Pilot Project</b>	<a href="http://www.servicecanada.gc.ca/eng/ei/claimpilot/index.shtml">http://www.servicecanada.gc.ca/eng/ei/claimpilot/index.shtml</a>
<b>New definitions of "suitable work" and "reasonable job search"</b>	<a href="http://www.rhdcc.gc.ca/fra/emploi/ae/BIA/definir.shtml">http://www.rhdcc.gc.ca/fra/emploi/ae/BIA/definir.shtml</a> <a href="http://www.servicecanada.gc.ca/eng/sc/ei/ccaj/vignettes.shtml">http://www.servicecanada.gc.ca/eng/sc/ei/ccaj/vignettes.shtml</a>
<b>Finding a job</b>	<a href="http://www.servicecanada.gc.ca/eng/lifeevents/job.shtml">http://www.servicecanada.gc.ca/eng/lifeevents/job.shtml</a>

## Contributions

Yearly maximum insurable earnings:	2013 — \$47,400		2014 — \$48,600	
	Canada (except Quebec)	Quebec*	Canada (except Quebec)	Quebec*
Employee contribution rate per \$100 of gross insurable earnings:	\$1.88	\$1.52	\$1.88	\$1.53
Employer's contribution rate per \$100 of gross insurable earnings: (1.4 times the employee's contribution):	\$2.63	\$2.13	\$2.63	\$2.14

\*These rates are lower than those applicable elsewhere in Canada because, effective January 1, 2006, Quebec has its own parental benefits program.

**For additional information**

**1-800-808-6352**  
**Web site:** [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

## 2. Act respecting Parental Insurance (Quebec)

### Eligibility criteria

- Be the parent of a child born or adopted on or after January 1, 2006
- Reside in Quebec at the start of the benefit period
- Be required to pay premiums under the QPIP
- Have at least \$2,000 in insurable income during the reference period
- Have experienced an interruption of remuneration corresponding to one of the situations described below:

Work status	Eligibility criteria
Wage earner	<ul style="list-style-type: none"> <li>• Have stopped working or have income reduced by at least 40% of the usual weekly salary.</li> </ul>
Self-employed worker	<ul style="list-style-type: none"> <li>• Resident of Quebec on December 31 of the year preceding the start of the benefit period.</li> <li>• Have ceased your business activities or reduced the time spent on your business activities by at least 40%.</li> <li>• If you are receiving compensation as a family-type resource or intermediary resource, you are considered to have reduced the time spent on your business activities by at least 40%.</li> </ul>
Wage earners who are also self-employed	<ul style="list-style-type: none"> <li>• Resident of Quebec on December 31 of the year preceding the start of the benefit period.</li> <li>• Have stopped working or had your income reduced by at least 40% of your regular weekly salary.</li> </ul> <p><b>and</b></p> <ul style="list-style-type: none"> <li>• Have ceased your business activities or reduced the time spent on your business activities by at least 40%.</li> <li>• If you are receiving compensation as a family-type resource or intermediary resource, you are considered to have reduced the time spent on your business activities by at least 40%.</li> </ul>

### Types of benefits

The maximum insurable income for 2014 is \$69,000. The following chart summarizes the different possibilities.

Types of benefits	Basic plan		Special plan	
	Maximum number of benefit weeks	% of average weekly income	Maximum number of benefit weeks	% of average weekly income
Maternity (exclusive to the mother)	18	70%	15	75%
Paternity (exclusive to the father)	5	70%	3	75%
Parental	7 25 (7 + 25 = 32)	70% 55%	25	75%
Adoption	12 25 (12 + 25 = 37)	70% 55%	28	75%

### Increased amount for low-income families

The QPIP provides for an additional amount if the net family income is lower than \$25,921. Compensation insurable under the QPIP obtained as a family-type resource or intermediary resource is excluded from net family income.

### 2014 contribution rates (as a percentage of income)

- Wage earner: 0.559%
- Employer: 0.782%
- Self-employed worker: 0.993%

For complete and up-to-date information about the QPIP, consult the Web site: [www.rqap.gouv.qc.ca/Index\\_en.asp](http://www.rqap.gouv.qc.ca/Index_en.asp)

### 3. Family Allowances

#### Canada Child Tax Benefit (CCTB)

The CCTB is a payment made to eligible families with low or modest income to help them with the cost of raising children under age 18. The CCTB consists of the National Child Benefit Supplement (NCBS) and may also include the Child Disability Benefit (CDB).

##### Basic benefit

- Basic amount per child: \$119.42 per month for each child under age 18.
- A supplement for a third child and each subsequent child: \$8.33 per month

The income limit beyond which the benefit is reduced is \$43,561. There will be a reduction of 2% if the family net income exceeds \$43,561 for families with one child, and 4% for families with two or more children.

##### National Child Benefit Supplement (NCBS)

- For the first child: \$185.08 per month, less 12.2% of net family income that exceeds \$25,356
- For the second child: \$163.66 per month, less 23% of net family income that exceeds \$25,356
- For the third child and each subsequent child: \$155.75 per month and the total will be reduced by 33.3% of net family income that exceeds \$25,356

The basic benefit and the NCBS are then added and paid in 12 monthly instalments beginning in July and ending in June of the following year.

##### Child Disability Benefit (CDB)

The CDB is a non-taxable supplement to the CCTB of up to \$218.83 per month. Only children with severe and prolonged impairment, as defined in the **Form T2201, Disability Tax Credit Certificate** are eligible for the CDB.

##### Universal Child Care Benefit (UCCB)

The UCCB is a \$100 a month supplement paid for each child under 6 years of age, regardless of family's net income. This benefit is taxable and paid separately from the CCTB.

\*These amounts are provided for reference purposes only and do not include the UCCB or CDB.

Canada Child Tax Benefit — Reference table in force from July 2013 to June 2014*			
Net family income (\$)	One child (\$/month)	Two children (\$/month)	Three children (\$/month)
25,356 or less	304.50	587.58	871.08
26,000	297.95	575.24	853.21
30,000	257.28	498.57	742.21
40,000	155.61	306.90	464.71
50,000	108.68	217.37	345.12
60,000	92.01	184.03	311.78
70,000	75.35	150.70	278.45
80,000	58.68	117.37	245.12
90,000	42.01	84.03	211.78
100,000	25.35	50.70	178.45

#### Additional information

**Anywhere in Canada (toll free):** 1-800-387-1194  
**Service for the deaf and hearing impaired (TDD, teleprinter):** 1-800-665-0354  
**Web site:** <http://www.cra-arc.gc.ca/bnfts/menu-eng.html>

## Child Assistance

The RRQ's Child Assistance program has two components: **Child assistance payment** and the **Supplement for handicapped children**.

### Eligibility for Child assistance payments

To be eligible for child assistance payments, all the following conditions must be met:

- You or your spouse are responsible for the care and education of a child under age 18
- That child lives with you
- You live in Quebec<sup>1</sup>
- You or your spouse fall in one of the following categories:
  - Canadian citizen
  - protected person<sup>2</sup>
  - permanent resident<sup>2</sup>
  - temporary resident who has been living in Canada for the last 18 months<sup>2</sup>

### Application for Child assistance payment

The parent of a child born in Quebec does not have to fill out an application to receive child assistance payments. When the birth of a child is declared to the Registrar of Civil Status, the child is automatically registered for the child assistance payments. The form for the declaration of a birth also allows for the possibility to register for Direct Deposit of the payments. However, an application to the child assistance program must be made in the following situations:

- you obtain custody of a child
- you obtain shared custody of a child
- you retain custody of a child following the breakdown of your union and you were not previously receiving child assistance payments in your name
- you adopt a child
- you are an immigrant or become a resident of Quebec
- your child arrives in or returns to Quebec
- you live in Quebec but your child was born outside Quebec

Applications may be submitted online or by submitting the **Application for Child Assistance Payments** form available on the Régie's Web site at [www.rrq.gouv.qc.ca/en/enfants](http://www.rrq.gouv.qc.ca/en/enfants).

### Payment calculation

The amount of the child assistance payment is calculated by the Régie based on the following four criteria:

- number of dependent children under age 18 who live with the beneficiary
- number of dependent children in shared custody
- family income
- family situation (with or without a spouse)

The amount is indexed in January of each year and is not taxable.

To continue receiving the child assistance payments, both spouses, if applicable, must file a Quebec income tax return every year, even if one of them has no income to declare. Revenu Québec forwards the information regarding family income and situation as at December 31 of the reference year to the Régie. To avoid delays, income tax returns in Quebec must be produced every year by April 30 at the latest.

**CalculAide** is an online service on the Régie's Web site that enables you to obtain an estimate of the child assistance payments to which you could be entitled depending on your family situation.

### Frequency of Child assistance payments

The child assistance payments are made on the first business day of each quarter, i.e., four times a year: July, October, January and April. You may, however, receive your payments on a monthly basis by making such a request to the Régie either online or by telephone.

<sup>1</sup> In accordance with the *Taxation Act* (Quebec)

<sup>2</sup> In accordance with the *Immigration and Refugee Protection Act* (Canada, 2001, c. 27)

## Child Assistance *[cont'd]*

### Shared custody

For families with shared custody, please note that:

- the child assistance payment is shared by both parents and is paid to each one depending on the payment frequency each of them has selected (quarterly or monthly)
- a parent who does not receive child assistance payments **must apply to the Régie** to become a beneficiary
- shared custody means that a child lives alternately with each parent between 40% and 60% of the time each month
- retroactive child assistance payments are **limited to 11 months** from the date an application is received

Under the Taxation Act any shared custody must be declared. The Régie can only take the actual custody situation into consideration and not any financial agreement between the two parents.

### Supplement for handicapped children

The supplement for handicapped children provides financial assistance for parents of children under age 18, who have a handicap severely limiting their daily activities for a foreseeable period of at least one year. In 2014, the amount payable is \$185 per month, regardless of the child's disability or the family's income. The amount is indexed in January of every year and is not taxable.

For information on eligibility or on how to apply, parents can refer to the "Children" section on the Régie's Web site.

### Additional information

**Quebec City area:** 418-643-3381

**Montreal area:** 514-864-3873

**Toll-free:** 1-800-667-9625

**Web site:** [www.rrq.gouv.qc.ca/en/](http://www.rrq.gouv.qc.ca/en/)

**To enrol for Direct Deposit:** [www.rrq.gouv.qc.ca/en/](http://www.rrq.gouv.qc.ca/en/) or by telephone

## 4. Act Respecting Industrial Accidents and Occupational Diseases (Quebec)

### Coverage of workers' income

The income replacement indemnity is paid to the worker who sustains a work-related injury if he becomes incapable of carrying out his occupation as a result of the injury. For calculation purposes, the worker's gross salary and the gross income are considered up to the maximum insurable earnings of \$69,000 (\$67,500 for 2013), and is adjusted once a year. The indemnity is paid to the worker in accordance with the following:

Day of impairment	Indemnity	Payer
Day of the accident	100% of usual wage	Employer
First 14 days following the accident	90% of net salary <sup>1</sup>	Employer, who is reimbursed by the CSST
As of the 15th day	90% of the recognized net income <sup>2</sup>	CSST

<sup>1</sup> Net wage corresponds to the gross wage the worker would normally have earned if the injury had not occurred, from which the federal and provincial income taxes are deducted, as well as the Quebec Pension Plan, employment insurance and Quebec Parental Insurance Plan contributions.

<sup>2</sup> Recognized net income corresponds to the gross income stipulated in the employment contract from which the same deductions are made as in the net wage calculation, but taking the family situation into account for tax law purposes. However, the worker may demonstrate to the CSST that he earned a higher gross annual income during the 12 months preceding his disability. Bonuses, premiums, tips, commissions, overtime payments and employment insurance benefits are taken into consideration.

## 4. Act Respecting Industrial Accidents and Occupational Diseases (Quebec) [cont'd]

### Average premium rates for 2014

This rate was set at **\$2.02 for every \$100** of the company payroll, which is **\$0.06 less than in 2013**.

### Lump sum benefit for bodily injury

The purpose of the lump sum benefit is to compensate workers who have sustained permanent physical or mental impairment. The amount of this benefit is equal to the product of the percentage, not exceeding 100% of the permanent physical or mental impairment, multiplied by the amount indicated in the Table of Indemnities for bodily injuries (Appendix II – ARIAOD) at the time of occurrence of the occupational injury depending on the worker's age. Legislation however provides for a minimum lump sum of **\$1,019 (\$1,010 in 2013)**. The amounts used to compute the benefit are indexed annually.

### Death Benefit

The spouse of a worker who dies following an occupational injury receives a monthly pension equivalent to 55% of the income replacement benefit the worker was entitled to at the time of his death, for a period that varies from 1 to 3 years, depending on the age of the spouse. The spouse is also entitled to a minimum lump sum benefit of **\$101,961 (\$101,052 in 2013)**, which can amount to a sum equal to 3 times the worker's gross wage at the time of his death, up to the maximum annual insurable wage. This amount has no impact on the QPP benefits the beneficiary may be entitled to receive.

Children of the deceased worker who are minors each receive a monthly pension of **\$512 (\$507 in 2013)** until the age of majority. The pension is indexed annually. At age 18, they receive a lump sum amount of **\$18,358 (\$18,194 in 2013)** if they are still full-time students. If at the time of the worker's death, the child is aged between 18 and 25 and is still a full-time student, he immediately receives this lump sum amount.

The CSST reimburses, to the individual who incurs the funeral expenses, up to **\$4,957 (\$4,913 in 2013)** and the expenses for the transportation of the remains. In addition, the surviving spouse or, if there is none, the dependents, receive **\$2,039 (\$2,021 in 2013)** for all other expenses related to the death.

### Other indemnities

Upon presentation of supporting evidence, the CSST will reimburse, up to the amounts stipulated by regulation, if applicable, various expenses concerning medical assistance and physical, social or occupational rehabilitation, adapting the home or principal vehicle, child care or house keeping expenses as well as expenses for training and refresher courses.

**N.B. These indemnities are non-taxable and may not be assigned or seized. They are adjusted annually.**



**For more  
information**

**Quebec City:** 418-266-4000

**Montreal:** 514-906-3000

**Web site:** [www.csst.qc.ca/en](http://www.csst.qc.ca/en)



## 5. Quebec Pension Plan

### Contributions

Contributions to the Quebec Pension Plan (QPP) are compulsory for all workers aged 18 and over who earn an annual income of more than \$3,500 a year. Entitlement to the various pensions is subject to conditions specific to each one of them, and the individual must have paid contributions for a minimum period, which varies according to the type of pension.

### Pensions and benefits

A pension benefit may be paid as of age 60 given certain conditions, including having contributed to the Plan for at least one year. A disability benefit may be payable to an individual under age 65 who has contributed a sufficient amount to the Plan and whose disability is permanent. The person may receive a disability pension benefit or an additional amount for disability if he/she is already receiving a retirement pension that cannot be cancelled in order to receive the disability benefit.

A surviving spouse's pension and an orphan's pension are payable upon the contributor's death, provided that the contributor has contributed sufficiently to the Quebec Pension Plan.

A few numbers		
	2013	2014
Maximum pensionable earnings	\$51,100	\$52,500
Contribution rate	10.20%	10.35%
Maximum contribution, for the employee and the employer	\$2,427.60	\$2,535.75
Maximum contribution for self-employed workers	\$4,855.20	\$5,071.50
Indexation rate for benefits	1.8%	0.9%
Maximum death benefit	\$2,500	\$2,500
Maximum monthly retirement pension at age 65	\$1,012.50	\$1,038.33
Maximum monthly retirement pension at age 60 for people born before 1954	\$708.75	\$726.83
Maximum monthly retirement pension at age 60 for people born after 1953	n/a	\$708.14
Maximum monthly retirement pension at age 70	\$1,437.75	\$1,474.43
Monthly disability pension	\$1,212.87	\$1,236.32
Additional amount for disability for retirement pension beneficiaries	\$453.49	\$457.57
Monthly pension amount for a child of a disabled parent	\$72.60	\$73.25
Monthly orphan's pension amount	\$228.66	\$230.72
Monthly surviving spouse's pension for beneficiary who is under age 45, not disabled and without any dependent children	\$495.83	\$506.56
Monthly surviving spouse's pension for beneficiary who is under age 45, not disabled and with one or more dependent children	\$800.76	\$814.23
Monthly surviving spouse's pension for beneficiary who is under age 45, disabled, with or without dependent children	\$833.18	\$846.94
Monthly surviving spouse's pension for beneficiary aged 45 to 64	\$833.18	\$846.94
Maximum monthly amount of surviving spouse's pension for beneficiary aged 65 or over	\$607.50	\$623.00

**N.B. These benefits are taxable.**

### Additional information

**Quebec City:** 418-643-5185

**Montreal:** 514-873-2433

**Toll-free:** 1-800-463-5185

**Web site:** [www.rrq.gouv.qc.ca/en/](http://www.rrq.gouv.qc.ca/en/)

**You may register for direct deposit of benefits online at** [www.rrq.gouv.qc.ca/en/](http://www.rrq.gouv.qc.ca/en/), or by telephone

Administered by Services Canada for Human Resources and Skills Development Canada (HRSDC)

## 6. Old Age Security Act (Canada)

This Act provides for the payment of four (4) benefits in accordance with the following conditions:

Type of benefit	Eligibility
<b>Old Age Security pension (OAS)</b>	<ul style="list-style-type: none"> <li>Must be a Canadian citizen aged 65 or over</li> </ul>
<b>Guaranteed Income Supplement (GIS)</b> Provides additional income to low-income seniors living in Canada	<ul style="list-style-type: none"> <li>Receives the OAS pension</li> <li>Meets the requirements related to income</li> </ul>
<b>Allowance (ALW)</b> Offered to low-income seniors	<ul style="list-style-type: none"> <li>Must be the spouse or common-law partner of a person who receives the Old Age Security pension and Guaranteed Income Supplement, or is eligible to receive them</li> <li>Must be aged 60 to 64</li> <li>A Canadian citizen or a person authorized to reside in Canada at the time the Allowance application is approved, or had been approved the last time he/she travelled outside of Canada</li> <li>Must have lived in Canada for at least 10 ten years after turning age 18</li> </ul>
<b>Allowance for the Survivor (ALWS)</b> Additional income for low-income seniors	<ul style="list-style-type: none"> <li>Must be aged 60 to 64</li> <li>A Canadian citizen or a legal resident at the time the application for the Allowance is approved or had been approved the last time he/she travelled outside of Canada</li> <li>Has an annual income below the prescribed limit</li> <li>Has a spouse or common-law partner who has died, and has not remarried or not lived in a common-law partnership for more than 12 months since</li> <li>Must have lived in Canada for at least 10 ten years after turning age 18</li> </ul>

### Payment amounts

OAS benefit amounts are reviewed in January, April, July and October to reflect increases in the cost of living as measured by the Consumer Price Index (CPI). Payment is made in accordance with the following provisions:

Old Age Security pension payments from January to March 2014			
Type of benefit	Maximum amount <sup>1</sup>	Income level cut-off <sup>2a</sup>	Income level cut-off for top-ups <sup>2b</sup>
<b>Old Age Security pension<sup>3</sup></b>	\$551.54	Not applicable	Not applicable
<b>Guaranteed Income Supplement (GIS)</b>			
Single	\$747.86	\$16,728	\$4,496
<b>Spouse/common-law partner of someone who:</b>			
does not receive an OAS pension	\$747.86	\$40,080	\$8,992
receives an OAS pension	\$495.89	\$22,080	\$7,552
is an Allowance recipient	\$495.89	\$40,080 <sup>4</sup>	\$7,552
<b>Allowance</b>	\$1,047.43	\$30,912	\$7,552
<b>Allowance for the Survivor (ALWS)</b>	\$1,172.65	\$22,512	\$4,496

<sup>1</sup> The maximum amount includes the top-ups to the GIS and the Allowances effective July 1, 2011.

<sup>2a, 2b</sup> The income level cut-offs do not include the OAS pension for the first \$3,500 of employment income.

<sup>3</sup> Pensioners with an individual net income exceeding \$71,592 must repay part or all of the maximum OAS pension amount. The repayment amounts are normally deducted from their monthly payments before they are issued. The full OAS pension is eliminated when a pensioner's net income is \$115,716 or above.

<sup>4</sup> The Allowance stops being paid at \$30,912 and the GIS stops being paid at \$40,080.

Administered by Services Canada for Human Resources and Skills Development Canada (HRSDC)

## 6. Old Age Security Act (Canada) [cont'd]

### Additional information

**1-800-277-9914**  
**TDD/Teleprinter:** 1-800-255-4786  
**Web site:** [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

*Ministère de la Santé et des Services sociaux*

## 7. Hospital Insurance Act (Quebec)

	2013	2014
<b>1. Public ward</b>	Free	Free
<b>2. Semi-private room</b>	\$58.85	\$59.38
a) with telephone, washbasin or toilet, private or shared with another room (at least two of these elements)	\$64.92	\$65.50
b) with telephone, washbasin and toilet, private or shared with another room	\$70.95	\$71.59
c) with telephone and full bathroom	\$83.04	\$83.79
<b>3. Private room</b>	\$95.10	\$95.96
a) 9.75 to 11.5 square metres with telephone, washbasin or toilet, private or shared with another room	\$117.75	\$118.81
b) at least 11.5 square metres with telephone, washbasin and toilet, private or shared with another room	\$140.39	\$141.65
c) at least 11.5 square metres with telephone and full bathroom shared with another room	\$164.55	\$166.03
d) at least 11.5 square metres with telephone and full private bathroom	\$188.71	\$190.41
e) with telephone, private bathroom and adjoining sitting room	\$235.48	\$237.60

*Régie de l'assurance maladie du Québec (RAMQ)*

## 8. Health Insurance Act (Quebec)

### Services Covered in Quebec

**Medical services** - The medical services covered under the plan are those that are medically necessary and are rendered by a physician, either a general practitioner or a specialist, including examinations, consultations, diagnostic acts, therapeutic acts, psychiatric treatments as well as surgery, radiology and anesthesia.

**Dental services** - In hospitals, certain oral surgeries, in cases of trauma or illness, are covered under the plan. Other services are covered for children under age 10 and beneficiaries of last-resort financial assistance for at least twelve consecutive months and their dependents.

**Optometric services** - Persons under age 18 or age 65 or over are covered, as are persons aged 18 to 64 who have been recipients of last-resort financial assistance for at least 12 consecutive months, persons aged 60 to 64 who have received a spouse's allowance under the *Old Age Security Act* for at least twelve consecutive months and who, without this allowance, would be entitled to last-resort financial assistance benefits and visually impaired persons.

## 8. Health Insurance Act (Quebec) [cont'd]

**Devices that compensate for physical deficiencies** - Persons eligible are covered for:

- the purchase, adjustment, replacement, repair and, in certain cases, adaptation of walking aids, standing aids, locomotor assists and posture assists as well as their components, complements and accessories.
- the purchase, adjustment, replacement or repair of orthotics and prosthetics.

**Hearing devices** - Eligible persons are covered for the purchase and replacement of hearing aids and assistive listening devices.

**Permanent ostomy appliances** - Any person insured under the plan who has undergone a colostomy, ileostomy or urostomy and whose medical certificate attests to the permanence of one of these interventions is entitled to a lump sum of \$700 per ostomy. Every year, on the anniversary of the surgery, this person receives a lump sum of \$700 per ostomy to cover the cost of replacing the ostomy.

Beneficiaries of last-resort financial assistance will be reimbursed in full upon presentation of detailed invoices. Persons who are living in a subsidized establishment are not entitled to the \$700 amount because the establishment must provide bags and other products related to the ostomy.

**External breastforms** - Any person insured under the plan who has undergone a total or radical mastectomy and persons aged 14 or over who suffer from aplasia (total absence of the breast) are entitled to a lump sum of about \$200 per breast to cover expenses related to the purchase of external breast prostheses. Every year, on the anniversary of the mastectomy or medical diagnosis, this person is entitled to a lump sum amount of \$200 to cover replacement expenses for the prosthesis.

Beneficiaries of last-resort financial assistance are entitled to, upon presentation of proof of purchase, an additional amount (maximum of \$100 if the price of the prosthesis exceeds \$200) to enable them to cover the actual cost of purchasing or replacing the prosthesis.

**Visual devices** - Any persons insured under the plan who have any type of permanent visual impairment, are unable to read, write, move around in a familiar environment or carry out activities related to their lifestyle habits or social roles, are entitled to the loan of prostheses to be used for reading, writing and mobility. An amount of \$210 is given for the acquisition of a guide dog. Afterwards, an amount of \$1,028 per year is provided for its maintenance.

**Ocular prostheses** - All eligible persons are entitled, for each eye, to the purchase or replacement of an ocular prosthesis once every five years, and an annual allowance for the maintenance and repair of the prosthesis.

### Contributions and financial assistance

#### Financial contribution - accommodated adults

The financial contribution of accommodated adults is the amount the government charges to adults who are accommodated in a Quebec health care facility in Quebec. To ascertain the amount of contribution, the room category and the ability to pay are taken into account.

Category	Daily price	
	2013	2014
Private room	\$58.09	\$58.61
Semi-private room	\$48.56	\$49.00
Room with 3 or more beds	\$36.10	\$36.42

#### Financial contribution - intermediate resources

Resources offering "intermediate" lodging were created to offer those who require supervision a residential environment as close as possible to a home environment and in which they receive the support and assistance they require. There are currently four main types of residences operated by intermediate resources: supervised apartments, rooming houses, reception homes and group homes. Contributions are payable as of the first day of accommodation. They are calculated pro rata to the number of days of accommodation. The day of arrival is included but not the day of departure.

#### Financial assistance for domestic help services

All persons aged 18 or over who are residents or temporary residents of Quebec within the meaning of the *Health Insurance Act* are eligible for the program. However, persons receiving compensation for domestic help services under a public plan (CSST, SAAQ, Veterans Affairs, etc.) or under a private insurance plan may receive financial assistance from the program only for the portion of the costs exceeding their compensation amount.

### Services Covered Outside Quebec

**During a trip or stay:** when travelling outside Quebec, persons who have a valid health insurance card can receive healthcare services that are covered by the Quebec health insurance plan. However, in most cases, the Régie de l'assurance maladie reimburses only part of the cost.

#### Private insurance: to avoid unpleasant consequences

The cost of healthcare services outside Quebec is usually higher than in Quebec. It is therefore essential to take out private travel insurance covering all or part of the costs not paid by the Régie.

## 8. Health Insurance Act (Quebec) [cont'd]

### The Public Prescription Drug Insurance Plan

The Public Prescription Drug Insurance Plan offers basic prescription drug coverage. It applies to:

- persons aged 65 and over
- recipients of last-resort financial assistance and other holders of a claim slip
- persons who do not have access to a private plan
- children of persons insured under the public plan

Persons under age 65 who have access to a private plan are not eligible for coverage under the public plan.

#### Persons aged 65 and over

When a person reaches age 65, she is automatically registered for the public plan. Several private insurers continue to offer an insurance plan covering prescription drugs to persons aged 65 or over who already had such a plan. In these cases, there are two options: basic coverage (at least equivalent to the coverage offered by the Régie) and additional coverage (which complements the coverage offered by the Régie).

When a person reaches age 65 and continues to be eligible for a private plan covering prescription drugs, she may decide to be insured:

- only under the public plan offered by the Régie de l'assurance maladie du Québec
- under the public plan offered by the Régie (first payer) and a private plan offering additional coverage (second payer)
- under a private plan offering at least basic coverage

Generally, those covered under the public plan must pay an annual premium to Revenu Québec when producing their tax return. The amount of the annual premium varies between \$0 and \$607 per adult according to net family income. This amount is in force for the period from July 1, 2013, to June 30, 2014.

Certain persons insured under the public plan are exempted from premium payments. They include:

- holders of claim slips provided by the Ministère de l'Emploi et de la Solidarité sociale
- persons aged 65 or over who receive 94% to 100% of the OAS pension
- children of those insured under the public plan if they are between the ages of 18 and 25 and are unmarried full-time students who live with their parents

#### Adjustment to parameters

The premium amounts, the deductible, the coinsurance and the maximum contribution are adjusted by the Régie de l'assurance maladie du Québec on July 1 of each year.

**Here are the amounts in force from July 1, 2013 to June 30, 2014, for persons insured under the public plan:**

	Monthly deductible	Co-insurance	Maximum monthly contribution	Maximum yearly contribution
Adults aged 18 to 64 not eligible for a private plan Persons aged 65 and over not receiving a GIS	\$16.25	32%	\$82.66	\$992
Persons aged 65 and over receiving a partial GIS (1% to 93%)	\$16.25	32%	\$50.97	\$612

### Additional information

**Quebec City:** 418-646-4636

**Montreal:** 514-864-3411

**Elsewhere in Quebec, toll free:** 1-800-561-9749

**Service for the deaf and hearing-impaired (TDD, teleprinter):**

**Quebec City:** 418-646-3939

**Web site:** [www.ramq.gouv.qc.ca](http://www.ramq.gouv.qc.ca)

## 9. Individual and Family Assistance Act (Quebec)

The Individual and Family Assistance Act provides for two last-resort financial assistance programs: the **Social Assistance Program** and the **Social Solidarity Program**.

### Eligibility

To be eligible, the applicant must be aged 18 years or older or, if under age 18, the applicant must be married or have been married or have a dependent child.

### Social assistance program

The **Social Assistance Program** provides last-resort financial assistance to individuals who do not have a severely limited capacity to work.

### Comments

The basic monthly benefit under the Social Assistance Program given to individuals or families who live with one of their parents is reduced by \$100 per month (\$50 per month, in the case of student spouses), except in certain situations.

Adults who participate in an employment assistance or social assistance program may, in addition to the benefit, receive an employment assistance allowance or a support allowance. This participation may cancel the allowance for temporary constraints.

Benefit as at January 1, 2014:				
Social Assistance Program (monthly amounts)				
	Basic benefit	Temporarily limited capacity allowance	Total amount	Exempted work income
<b>1 Adult</b>				
No limited capacity for employment	\$610	\$0	\$610	\$200
Temporarily limited capacity for employment	\$610	\$130	\$740	\$200
<b>1 Spouse of a student</b>				
No limited capacity for employment	\$169	\$0	\$169	\$200
Temporarily limited capacity for employment	\$169	\$130	\$299	\$200
1 single adult is living in a shelter or required to live in an institution for social re-integration purposes or 1 minor sheltered with her dependent child	\$198	\$0	\$198	\$200
<b>2 Adults</b>				
No limited capacity for employment	\$945	\$0	\$945	\$300
Temporarily limited capacity for employment	\$945	\$223	\$1,168	\$300
<b>2 Adults in different situations</b>				
1 adult with no limited capacity for employment and 1 adult with temporarily limited capacity for employment	\$945	\$130	\$1,075	\$300

### Social solidarity program

The **Social Solidarity Program** provides last-resort financial assistance to individuals who have a severely limited capacity for employment. In the case of a family composed of two adults, only one adult needs to demonstrate that he has a severely limited capacity for employment to be eligible for the program.

A medical report must attest to the physical or mental condition significantly affecting the individual for a permanent or indefinite period of time and that for that reason and considering the socio-professional characteristics (low level of education, no work experience), the applicant or spouse must have a severely limited capacity to work.

## 9. Individual and Family Assistance Act (Quebec) [cont'd]

Social Solidarity Program (Monthly Amounts)		
	Social solidarity benefit	Exempted work income
<b>1 Adult</b>	\$927	\$100
<b>1 Student spouse</b>	\$169	\$100
1 adult with no limited capacity for employment and 1 adult with temporarily limited capacity for employment	\$198	\$100
<b>2 Adults</b>	\$1,386	\$100

### Additional information

**Bureau des renseignements et plaintes du ministère de l'Emploi et de la Solidarité sociale:**  
**Quebec City area:** 418-643-4721  
**Elsewhere in Quebec (toll free):** 1-888-643-4721  
**Web site:** [www.mess.gouv.qc.ca](http://www.mess.gouv.qc.ca)

Commission des normes du travail (CNT)

## 10. Act respecting Labour Standards (Quebec)

### Minimum wage

Since May 1, 2014, minimum wage rates have been set as follows:

- General minimum wage: \$10.35/hour
- Employees receiving tips: \$8.90/hour
- Employees in the clothing industry: \$10.15/hour

### Regular work week

The duration of the normal work week is 40 hours. The regular work week is used to determine when an employee must be paid a wage with a 50% premium (time and a half). Some exceptions are provided for under the law.

### National holiday

June 24 is Quebec's "National Holiday" which is a non-working, paid statutory holiday. When June 24 falls on a Sunday, the statutory holiday is transferred to the Monday, June 25 only for those employees who do not ordinarily work on Sunday. All employees are entitled to a holiday on this day.

### Contributions

The Commission des normes du travail is financed through a contribution collected from employers. The collection of this contribution, as stipulated under the *Act respecting Labour Standards*, is carried out by Revenu Québec. The contribution rate in effect for 2014 is 0.08% of the remuneration subject to the contribution paid to an employee, up to an annual maximum of \$69,000 per employee.

### Additional information

**Montreal:** 514-873-7061  
**Elsewhere in Quebec (toll free):** 1-800-265-1414  
**Web site:** [www.cnt.gouv.qc.ca/en/home/index.html](http://www.cnt.gouv.qc.ca/en/home/index.html)

## 11. Automobile Insurance Act [Quebec]

The *Automobile Insurance Act* guarantees that all road users who suffer bodily injury caused by an automobile can be compensated. Moreover, all owners of automobiles operated in Quebec must hold liability insurance covering material damage caused by their automobile. This liability insurance, in the minimum amount of \$50,000, must be purchased from a private insurance company.

**Table of benefits for accidents and deaths occurring between January 1 and December 31, 2014**

Types of benefits	Benefit amounts
Income replacement benefit <sup>1</sup>	90% of net income calculated based on a maximum annual gross income of \$69,000. <sup>2</sup>
Care expenses benefit <sup>3</sup>	Weekly amounts: <ul style="list-style-type: none"> <li>• \$414 for 1 person</li> <li>• \$464 for 2 persons</li> <li>• \$513 for 3 persons</li> <li>• \$564 for 4 persons or more</li> </ul>
Lump sum benefit for students <sup>4</sup>	<ul style="list-style-type: none"> <li>• \$4,957 for each school year missed at the primary level</li> <li>• \$9,096 for each school year missed at the secondary level</li> <li>• \$9,096 for each semester missed at the post-secondary level up to a maximum of \$18,030 per year</li> </ul>
Lump sum benefit for inconveniences such as loss of enjoyment of life, psychological suffering and pain	\$231,956

**The income replacement benefit is paid every two weeks to the accident victim or to his/her authorized representative for the duration of the disability, with the exception of the first 7 days following the accident.**

- <sup>1</sup> If an accident victim who is already receiving income replacement benefits turns age 65, the benefits will be reduced by 25% as of the 65th birthday, by 50% as of the 66th birthday, by 75% as of the 67th birthday and will cease altogether on the 68th birthday.
- <sup>2</sup> Depending on the worker's status, the benefit is calculated as follows: a) wage earner; based on gross income earned from employment; b) self-employed worker: based on gross income set by the SAAQ by regulation for a job in the same category or on gross income earned from employment, if greater; c) worker with more than one job: on gross income earned from employment, or from employment that the worker can no longer perform, where applicable.
- <sup>3</sup> This benefit is paid to an accident victim whose primary occupation was to care for children less than 16 years of age or disabled persons on an unpaid basis. The victim must be unemployed and able to work or hold a part-time job (less than 28 hours per week) at the time of the accident in order to be eligible for this benefit.
- <sup>4</sup> As of the expected completion date of the program of studies, students may receive a benefit based on \$41,810, which corresponds to the average remuneration for workers in Quebec for the current year.

### Other specific benefits

Types of expenses	Benefit amounts
Care compensation <sup>1</sup>	\$125 for 1 person \$165 for 2 persons \$210 for 3 persons \$249 for 4 persons or more
Homecare compensation	Maximum of \$828 per week. The accident victim's state of health must require the continual presence of an assistant.
Compensation for reimbursement of worker replacement costs in a family business	Maximum reimbursement of \$826 per week (with supporting documents) during the first 180 days after the accident, for expenses that a victim who works without pay in a family business must incur to hire a replacement to carry out his/her duties
Compensation for reimbursement of certain incidental expenses incurred as the result of the accident (if not covered under any other form of social security plan)	Reimbursement of SAAQ-approved expenses (with appropriate supporting documents).
Compensation for rehabilitation	Payment of goods and services aimed at promoting the victim's return to a normal life and reintegration into society or the job market, as part of an SAAQ-approved rehabilitation plan.

- <sup>1</sup> This reimbursement is paid to a person who becomes unable to care for children aged 16 or younger or for persons disabled by the accident. He/she must not be receiving care compensation. Care expenses may also be reimbursed to a person who remains able to care for children aged 16 or younger or for disabled persons, but who must be absent in order to receive accident-related medical treatment or who must undergo a medical examination at the SAAQ's request. Supporting documents must be submitted.



## 11. Automobile Insurance Act [Quebec] [cont'd]

Death Benefits	
<b>Victim with dependents</b>	
Surviving spouse	The benefit paid to the surviving spouse varies from \$66,149 to \$345,000, depending on the victim's age and income.
Disabled surviving spouse	The benefit paid to the disabled surviving spouse of a deceased individual varies depending on the victim's age and income.
Dependents	The benefit paid to the dependent(s) of the deceased victim varies from \$31,419 to \$57,882, depending on the dependent's age.
Dependent who is disabled at the time of the victim's death	Additional benefit of \$27,286.
Children and other dependents of the head of a single-parent family who dies	In addition to their own benefits, the children/dependents are entitled to the benefits that would have been paid to the surviving spouse, divided among them equally.
<b>Person without spouse or dependents</b>	
	\$53,019 divided equally between the victim's father and mother (if the victim is a minor) or to the estate (if the victim is 18 years of age or older).
Funeral expenses	\$4,957 to the victim's estate

### Additional information

**Montreal:** 514-873-7620

**Quebec City:** 418-643-7620

**Elsewhere in Quebec (toll-free):** 1-800-361-7620

**Service for the hearing-impaired (TDD, teleprinter):** 514-954-7763 or 1-800-565-7763

**Web site:** [www.saaq.gouv.qc.ca/en/index.php](http://www.saaq.gouv.qc.ca/en/index.php)

## 12. Tax Impact on Group Insurance

This table shows the tax impact on group insurance plans.

Benefits	CANADA			QUEBEC		
	Expenses* deductible for employer	Employer's contribution taxable for employee	Benefits taxable for employee	Expenses* deductible for employer	Employer's contribution taxable for employee	Benefits taxable for employee
Life insurance	yes	yes	no	yes	yes	no
Accidental death and dismemberment, dismemberment due to illness and critical illness insurance	yes	yes	no	yes	yes	no
Dependents' life insurance	yes	yes	no	yes	yes	no
Short term disability insurance	yes	no	yes**	yes	no	yes**
Long term disability insurance	yes	no	yes**	yes	no	yes**
Health insurance	yes	no	no	yes	yes	no
Dental insurance	yes	no	no	yes	yes	no

\* Expenses correspond to the portion of the premiums paid by the employer for this benefit.

\*\* If the employer pays any part of the premium, regardless of the amount. If the employer pays the 9% tax on premiums, but the employee pays the premium, the benefits remain non-taxable for the employee and the tax paid by the employer is a taxable benefit for the employee. Please note that when calculating the taxable benefit in Quebec, the 9% tax must be included. It must also be noted that in Quebec, any taxable benefit is an integral part of the insurable earnings used to calculate the employee and employer contributions to the Quebec Pension Plan. Furthermore, employers must include such taxable benefits in their total payroll when calculating the Health Services Fund, CSST and CNT contributions. Taxable benefits must be calculated for every pay period so that payments to the government may be correctly determined.

# Conclusion

To comment on this **Bulletin**, please send your email to: **bulletin@ssq.ca**.

The text contained in this document remains under the responsibility of the respective government agencies providing the text. In the event of discrepancy, the original text of the laws and regulations mentioned take precedence over the text contained in this Bulletin.

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