

2015 SSQ Bulletin

on Social Legislation

SSQ is pleased to present the 41st edition of the *SSQ Bulletin on Social Legislation*. Much appreciated by the public and by members of the social benefits and labour sectors, the Bulletin provides a concise overview of the key parameters of the social legislation that is in effect in the province and which may be of interest to you.

SSQ Financial Group thanks its partners and various government organizations for their valuable help with writing these articles.

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:** paid to women who are pregnant, have recently given birth, are adopting a child, or are caring for a newborn.
- **Sickness Benefits:** for individuals who are unable to work because of sickness, injury, or quarantine.
- **Compassionate Care Benefits:** benefits paid to people who have to be away from work temporarily to provide care or support to a family member suffering from a critical illness that may cause death.
- **Special Benefits for Parents of Critically Ill Children:** may take leave from work to provide care or support to their critically ill or injured child under age 18.
- **Fishing Benefits:** for qualifying, self-employed fishers who are actively seeking work.

Work during an Employment Insurance benefit period

The Working While on Claim pilot project is in effect until August 1, 2015. Its aim is to encourage benefit recipients to maintain ties with the job market. As part of the pilot project, recipients may keep 50% of each dollar earned, up to 90% of the weekly insured earnings used to calculate the benefit rate. After the 90% threshold is reached, earnings are deducted dollar for dollar from benefits.

For more information:

Work during the employment insurance benefit period: servicecanada.gc.ca/eng/ei/service/earnings.shtml

Working While on Claim benefit period: servicecanada.gc.ca/eng/ei/claimpilot/index.shtml

Variable best weeks

Since April 2013, the employment insurance benefits rate is based on the best paid weeks of the previous year. The number of weeks used in the calculation varies from 14 to 22 depending on the unemployment rate in the economic region of the claimants.

For information, go to **Variable Best Weeks:** servicecanada.gc.ca/eng/ei/vbw/index.shtml

Connecting Canadians with available jobs

The Employment Alert system sends claimants employment offers for their profession and related professions. Moreover, the government clarified the definition for "suitable employment" and "reasonable job search" to specify what is expected of Canadians who apply for employment insurance benefits.

Information:

Connecting Canadians with available jobs: servicecanada.gc.ca/eng/sc/ei/ccaj/index.shtml

Defining "suitable employment" and "reasonable job search": servicecanada.gc.ca/eng/sc/ei/ccaj/suitableemployment.shtml

Finding a job: servicecanada.gc.ca/eng/lifeevents/job.shtml

Contributions

Yearly maximum insurable earnings:	2015 — \$49,500		2014 — \$48,600	
	Canada, except Quebec	Quebec*	Canada except Quebec	Quebec*
Employee premium rate per \$100 of gross insurable earnings:	\$1.88	\$1.54	\$1.88	\$1.53
Employee premium rate per \$100 of gross insurable earnings (1.4 times the employee's contribution):	\$2.63	\$2.15	\$2.63	\$2.14

*These rates are lower than those applicable elsewhere in Canada because Quebec has its own parental benefits program.

Additional information

1-800-808-6352

Website: servicecanada.gc.ca/eng/sc/ei/index.shtml

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 Quebec Parental Insurance Plan (QPIP)
- Receive at least \$2,000 in insurable income during the reference period
- Have experienced an interruption of earnings corresponding to one of the situations described below, depending on the work status

Eligible interruption of earnings according to worker's status	
Worker status	Eligibility criteria
Wage earner	Have stopped working or have a reduction of at least 40% of the usual weekly salary
Self-employed worker	<ul style="list-style-type: none"> • Resident of Quebec on December 31 of the year preceding the start of the benefit period • Have ceased business activities or reduced the time spent on business activities by at least 40% <p>A person receiving compensation as a family-type resource or intermediary resource is deemed to have reduced the time spent on activities of this type by at least 40% of the time spent on this type of activity</p>
Wage earners who are also self-employed	<ul style="list-style-type: none"> • Resident of Quebec on December 31 of the year preceding the start of the benefit period • Have stopped working or have a reduction of at least 40% of your regular weekly salary and • Have ceased your business activities or reduced the time spent on your business activities by at least 40% <p>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%</p>

Types of benefits

The maximum insurable earnings for 2015 is \$70,000. 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 leave (mothers only)	18	70%	15	75%
Paternity leave (fathers only)	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 benefit amount

The QPIP provides for an additional benefit 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.

2015 contributions (as percentage of salary)

	Contribution rates (as a percentage of income)	Maximum contribution
Wage earner	0.559%	\$391.30
Employer	0.782%	\$547.40
Self-employed worker	0.993%	\$695.10

For complete up-to-date information on the QPIP, go to: 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: \$120.50 per month for each child under age 18
- Supplement for the third child and each subsequent child: \$8.41 per month

The income limit beyond which the benefit is reduced is \$43,953. The benefit reduction of 2% is applicable when the family's net income exceeds \$43,953 for families with one child, and 4% for families with two or more children.

National Child Benefit Supplement (NCBS)

- First child: \$186.75 per month, less 12.2% of net family income that exceeds \$25,584
- Second child: \$165.16 per month, less 23% of net family income that exceeds \$25,584
- Third child and each subsequent child: \$157.16 per month and the total will be reduced by 33.3% of the net family income that exceeds \$25,584.

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

Child Disability Benefit (CDB)

The CDB is a non-taxable supplement to the CCTB. It is based on the family's income and the number of eligible dependents. For example, when the family income is less than \$43,929, it may be as high as \$220.83 per month for one eligible dependent. Only children with severe and prolonged impairment, as defined in the **T2201 Disability Tax Credit Certificate** form, 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 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.

The UCCB: changes possible in 2015

Under the current formula, the Universal Child Care Benefit (UCCB) may total up to \$1,200 per year for each child under age six. The government is proposing to increase and expand the program:

- by increasing benefits up to a maximum of \$1,920 per year for each child under age six
- by adding a new benefit up to \$720 per child between ages six and 17

These changes would take effect in January 2015 and be integrated as of July 2015 into the monthly payments, if approved by Parliament. The July 2015 payment would include benefits for the period from January to June 2015.

The new UCCB would replace the tax credit for children as of the 2015 tax year.

Canada Child Tax Benefit Reference table in force from July 2014 to June 2015*			
Net family income (\$)	One child (\$/month)	Two children (\$/month)	Three children (\$/month)
25,584 or less	307.25	592.91	879.00
30,000	262.35	508.27	756.45
35,000	211.52	412.44	617.70
40,000	160.68	316.61	478.95
45,000	118.75	237.51	366.42
50,000	110.42	220.84	349.76
55,000	102.08	204.17	333.09
60,000	93.75	187.51	316.42
65,000	85.42	170.84	299.76
70,000	77.08	154.17	283.09
75,000	68.75	137.51	266.42
80,000	60.42	120.84	249.76
85,000	52.08	104.17	233.09
90,000	43.75	87.51	216.42
95,000	35.42	70.84	199.76
100,000	27.08	54.17	183.09
110,000	10.42	20.84	149.76
120,000	0	0	116.42
130,000	0	0	83.09
140,000	0	0	49.76
150,000	0	0	16.42
160,000 and more	0	0	0

3. Family Allowances (cont'd)

Web services

The “My Account” portal can be used to apply online for the Canada Child Tax Benefit (CCTB), the Universal Child Care Benefit and to register children for the tax credit on the harmonized goods and services sales tax.

Quebec uses the Automated Benefits Application (ABA) to send the Canada Revenue Agency (CRA) the information on the birth registration certificate. Only the biological mother may use this method, by signing the consent on the birth registration form.



Additional information

Anywhere in Canada (toll free): 1-800-387-1194

Service for the deaf and hearing impaired (TTY, teletypewriter): 1-800-665-0354

Website: cra-arc.gc.ca/bnfts/menu-eng.html

Régie des rentes du Québec (RRQ)

Child Assistance

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

Eligibility for Child assistance payments

To be eligible for child assistance payments, all of 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 Quebec¹

You or your spouse fall into one of the following categories:

- Canadian citizen
- protected person²
- permanent resident²
- temporary resident who has been living in Canada for the last 18 months²

Application for the 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 you 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 conjugal breakdown 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 RRQ's website at rrq.gouv.qc.ca/en/Children.

¹ In accordance with the *Taxation Act* (Quebec)

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

Child Assistance *[cont'd]*

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, where 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 conjugal status 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 website that enables you to obtain an estimate of the child assistance payments which you could be entitled to receive depending on your family situation.

Frequency of 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.

Supplement for handicapped children

The supplement for handicapped children provides financial assistance to help families with the cost of care, treatment and education of a child with a **handicap** that **significantly limits** the child in carrying out daily activities for period expected to last for **at least one year**. In 2015, the amount payable is \$187 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 website.

Shared custody

Shared custody means that a child lives alternately with each parent between 40% and 60% of the time each month.

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 has selected (quarterly or monthly)
- a parent who does not receive child assistance payments must **apply to the Régie** to become a beneficiary
- retroactive payment of child assistance is **limited to the 11 months** preceding the application
- any shared custody must be reported to the Régie so that it can recalculate the payment based on the new family situation

The Régie encourages families who have not yet signed up for direct deposit to do so online at rrq.gouv.qc.ca/depotdirect or by phone.



Additional information

Quebec City area: 418-643-3381

Montreal area: 514-864-3873

Toll-free: 1-800-667-9625

Website: rrq.gouv.qc.ca/en/

The Régie invites families who have not yet done so, to register for direct deposit online at: rrq.gouv.qc.ca/depotdirect, 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 \$70,000 (\$69,000 for 2014), 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 ¹	Employer, who is reimbursed by the CSST
As of the 15th day	90% of the recognized net income ²	CSST

¹ 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.

² 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.

Average premium rates for 2015

This rate was set at \$1.94 for every \$100 of the company payroll, which is \$0.08 less than in 2014.

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 **\$1,037 (\$1,019 in 2014)**. 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 **\$103,796 (\$101,961 in 2014)**, 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 **\$521 (\$512 in 2014)** until the age of majority. The pension is indexed annually. At age 18, they receive a lump-sum amount of **\$18,688 (\$18,358 in 2014)** 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 the individual who incurs funeral expenses of up to **\$5,046 (\$4,957 in 2014)**, as well as the expenses for the transportation of the remains. In addition, the surviving spouse or, if there is none, the dependents, receive **\$2,076 (\$2,039 in 2014)** 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 housekeeping 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
Website: 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 and benefits that could be paid to the contributor or the contributor's family following disability, retirement or death is subject to conditions specific to each one. The individual must have paid contributions for a minimum period, which varies according to the type of pension or benefit.

Pensions and benefits

As of age 60, workers who made sufficient contributions can draw a retirement pension under the Quebec Pension Plan and continue to work on a part-time or full-time basis. A disability pension may be payable to a worker under age 65 who has made sufficient contributions to the Plan and whose disability is permanent and severe. The person may receive a disability pension or an additional amount for disability if already a beneficiary of a retirement pension that cannot be cancelled to receive a disability pension.

Benefits for loved ones

Survivors' benefits such as a survivor's pension, orphan's pension and death benefit may be paid to the relatives of the deceased or certain third parties, provided that the individual made sufficient contributions to the Plan. If workers receive a disability pension from the Plan, their children or those who have been living with them for at least one year are entitled to a pension for a disabled person's child until they turn 18, even if they work.

Basic information on the Quebec Pension Plan ¹	2015
Maximum pensionable earnings	\$53,600
Contribution rate	10.50%
Maximum contribution, for workers and employers	\$2,630.25
Maximum contribution for self-employed workers	\$5,260.50
Indexation rate for benefits	1.80%
Maximum death benefit (lump sum)	\$2,500
Maximum monthly retirement pension at age 60	\$707.16
Maximum monthly retirement pension at age 65	\$1,065.00
Maximum monthly retirement pension at age 70	\$1,512.30
Monthly disability pension	\$1,264.56
Additional amount for disability for retirement pension beneficiaries	\$465.81
Monthly pension amount for a disabled person's child	\$74.57
Monthly orphan's pension amount	\$234.87
Monthly surviving spouse's pension for beneficiary under age 45, not disabled, without dependent children	\$518.68
Monthly surviving spouse's pension for beneficiary under age 45, not disabled, with one or more dependent children	\$831.89
Monthly surviving spouse's pension for beneficiary under age 45, disabled, with or without dependent children	\$865.19
Monthly surviving spouse's pension for beneficiary between ages 45 to 64	\$865.19
Maximum monthly amount of surviving spouse's pension for beneficiary aged 65 or over	\$639.00

¹These benefits are taxable.

Additional information

Quebec City: 418-643-5185

Montreal: 514-873-2433

Toll-free: 1-800-463-5185

Website: rrq.gouv.qc.ca/en/

You may register for direct deposit of benefits by telephone or online at rrq.gouv.qc.ca/depotdirect

6. Voluntary Retirement Savings Plan (VRSP)

VRSPs are geared toward employees age 18 and over who have at least one year of uninterrupted service and who do not have access to a Registered Retirement Savings Plan (RRSP) or Tax-Free Savings Account (TFSA) for which automatic payroll deductions can be made, nor to a registered pension plan.

Although VRSPs are intended for workers who do not have retirement plans, self-employed workers and other individuals interested in this new plan may also participate.

Targeted employees will be automatically enrolled in a VRSP set up by their employers. However, employers are not required to contribute to the plan. A number of default options have been included to limit the number of decisions employees are required to make. However, employees may choose to:

- Interrupt or suspend their participation in the plan with the plan's regulations
- Increase or decrease their contributions to the plan

When must employers set up VRSPs?

VRSPs have been available to employers since July 1, 2014. However, employers will be **required** to enrol their employees by:

- December 31, 2016, for employers with 20 or more eligible employees
- December 31, 2017, for employers with 10 to 19 eligible employees
- A date has of yet to be announced by the government, but which shall be no later than January 1, 2018, for employers with 5 to 9 eligible employees

The Commission des normes du travail (CNT) will be in charge of ensuring that employers respect their obligations, particularly in terms of offering a VRSP to their employees. However, employees will retain the right to choose whether or not they wish to be enrolled in the plan.

Participant contributions

Just as with RRSPs, VRSPs are tax-deductible in accordance with Canada Revenue Agency (CRA) regulations. Contributions are made automatically via payroll deduction, allowing employees immediate access to their income tax savings.

Employees may select their own contribution rates. If they do not, the following default rates will apply:

- 2% of their gross salary, from July 1, 2014, to December 31, 2017
- 3% in 2018
- 4% as of January 2019

As per the CRA's tax regulations, all accumulated capital and interest will not be taxed until withdrawn.

Good to know

Employees who change employers have the option of maintaining any accumulated funds in their plan or transferring them to another plan.

Plan management

VRSPs are administered by third parties such as:

- Corporations/legal persons (in Quebec)
- Investment fund managers
- Trust companies
- Insurers

To be able to offer and administer VRSPs, administrators must have Autorité des marchés financiers authorization and register their VRSP with the Régie des rentes du Québec. The list of VRSPs registered with the Régie is listed on their website.

The Régie des rentes du Québec is responsible for overseeing the plans and ensuring that all laws concerning VRSPs are respected, particularly where fee management is concerned.



**For more
information**

Quebec City area: 418-643-8282

Toll free: 1-800-463-8282

Website: rver.gouv.qc.ca/en/

7. 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
Old Age Security pension (OAS)	<ul style="list-style-type: none"> Must be Canadian citizen age 65 or over
Guaranteed Income Supplement (GIS) Provides additional income to low-income seniors living in Canada	<ul style="list-style-type: none"> Receive the OAS pension Meet requirements related to income
Allowance (ALW) Offered to low-income seniors	<ul style="list-style-type: none"> Must be the spouse or common-law partner of a person who receives the OAS pension and GIS, or be eligible to receive them Must be age 60 to 64 Must be a Canadian citizen or a person authorized to reside in Canada at the time the Allowance application is approved, or have been approved the last time he/she travelled outside Canada Must have lived in Canada for at least 10 years after turning 18
Allowance for the Survivor Additional income for low-income seniors	<ul style="list-style-type: none"> Must be age 60 to 64 Must be a Canadian citizen or a legal resident at the time the application for the Allowance is approved or have been approved the last time he/she travelled outside Canada Has an annual income below the prescribed limit Has a spouse or common-law partner who has died, and has not remarried nor lived in a common-law union for more than 12 months since Must have lived in Canada for at least 10 years after turning age 18

Payment amounts

OAS pension and benefit payments are revised in January, April, July and October to reflect the increased 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 2015			
Type of benefit	Maximum amount ¹	Income level cut-off ²	Income level cut-off for top-ups ³
Old Age Security pension⁴	\$563.74	n/a	n/a
Guaranteed Income Supplement (GIS)			
Single	\$764.40	\$17,088	\$4,544
Spouse/common-law partner of an individual who:			
Does not receive the OAS pension	\$764.40	\$40,944	\$9,088
Receives the OAS pension	\$506.86	\$22,560	\$7,552
Receives the Allowance	\$506.86	\$40,944	\$7,552
Allowance	\$1,070.60	\$31,584	\$7,552
Allowance for the Survivor	\$1,198.58	\$23,016	\$4,544

¹ The maximum amount includes top-ups to the GIS and Allowances.

² The income level cut-offs do not include the OAS pension or the first \$3,500 of employment income.

³ Pensioners with an individual net income of over \$72,809 must repay part or all of the maximum OAS pension amount. The repayment amounts are normally deducted from the monthly payments before they are issued. The full OAS pension is eliminated when a pensioner's net income is \$117,909 or more.

⁴ Payment of the allowances stops at \$31,584 and payment of the GIS stops at \$40,944.

7. Old Age Security Act [Canada] [cont'd]

Additional information

1-800-277-9914 (English)
TDD/Teletypewriter: 1-800-255-4786
Website: servicecanada.gc.ca

Ministère de la Santé et des Services sociaux

8. Hospital Insurance Act [Quebec]

	January 1, 2015	January 1, 2014
1. Public ward	Free	Free
2. Semi-private room	\$60.45	\$59.38
a) with telephone, washbasin or toilet, private or shared with another room (at least two of these elements)	\$66.68	\$65.50
b) with telephone, washbasin or toilet, private or shared with another room	\$72.88	\$71.59
c) with telephone and full bathroom	\$85.30	\$83.79
3. Private room	\$97.69	\$95.96
a) 9.75 to 11.5 square metres with telephone and washbasin or toilet, private or shared with another room	\$120.95	\$118.81
b) at least 11.50 square metres with telephone and washbasin or toilet, private or shared with another room	\$144.20	\$141.65
c) at least 11.50 square meters with telephone and full bathroom, private or shared with another room	\$169.02	\$166.03
d) at least 11.50 square meters with telephone and full private bathroom	\$193.84	\$190.41
e) with telephone, private bathroom and adjoining sitting room	\$241.88	\$237.60

Régie de l'assurance maladie du Québec (RAMQ)

9. Health Insurance Act [Quebec]

Services covered in Quebec

Medical services – The medical services covered under the plan are those that are medically necessary and rendered by a general practitioner (also called a “family doctor”) or a medical specialist, including examinations, consultations, diagnostic procedures, therapeutic procedures, psychiatric treatments, surgery, radiology and anesthesia.

Dental services – In hospital, every insured person is entitled to certain oral surgery services in the event of trauma or illness. Other services are covered for children under age 10, and recipients of last-resort financial assistance for at least twelve consecutive months.

Optometric services – Persons under age 18 and persons age 65 and over are covered, as are persons age 18 to 64 who have been recipients of last-resort financial assistance for at least the past twelve consecutive months, persons age 60 to 64 who have been receiving 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, and visually impaired persons.

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

Devices that compensate for a physical deficiency – Eligible persons 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, supplements and accessories
- The purchase, adjustment, replacement and repair of orthotics and prosthetics

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

Permanent ostomates – Any person covered under the plan who has undergone a permanent colostomy, ileostomy or urostomy of which the permanent nature is attested to by a medical certificate is entitled to a lump sum of \$700 per ostomy. Every year thereafter, on the anniversary date of the operation, this person receives a lump sum of \$700 per ostomy to cover replacement costs for the appliance.

Beneficiaries of last resort financial assistance will be reimbursed in full upon presentation of detailed invoices. Persons accommodated in subsidized facilities are not entitled to the \$700 amount, since bags and other ostomy-related products are supplied by the facility free of charge.

External breastforms – All women covered under the plan who have undergone a total or radical mastectomy, and women age 14 or over who have a total absence of breast formation, medically diagnosed as aplasia, are entitled to a lump sum of \$200 per breast to cover all or part of the costs related to the purchase of an external breastform. Every two years thereafter, on the anniversary of the mastectomy or of the medical report, eligible women are entitled to a lump sum of \$200 to cover the cost of replacing the breastform.

Beneficiaries of last-resort financial assistance are entitled, upon presentation of proof of purchase, to a supplement (maximum \$100, if the cost of the breastform exceeds \$200) that will enable them to cover part or all of the actual purchase or replacement cost of the breastform.

Visual aids – Persons insured under the plan with a visual impairment such that they are permanently unable to read, write, move around in an unfamiliar environment, or carry out activities in keeping with their lifestyle or social roles, are entitled to the loan of visual devices to aid reading, writing and mobility. An amount of \$210 is granted for the cost of acquiring a guide dog, and \$1,028 per year thereafter for the cost of looking after the dog.

Ocular prostheses – All eligible persons are entitled, for each eye, to a reimbursement for purchasing or replacing an ocular prosthesis once every five years, and to a yearly allowance for the maintenance and repair of the prosthesis.

The amounts are as follows:

- \$585 for a custom prosthesis made by a certified ocularist
- \$225 for a manufactured prosthesis
- \$25 (per calendar year) for repair and maintenance. The first \$25 is not paid until 12 months after the purchase of the prosthesis.

Financial contributions and assistance

Financial contribution – accommodated adults

The financial contribution is the amount the government charges to adults who are accommodated in Quebec healthcare facilities. The contribution amount is established based on the room category and the ability to pay.

Category	Daily price	
	2015	2014
Private room	\$59.66	\$58.61
Semi-private room	\$49.88	\$49.00
Room with three or more beds	\$37.08	\$36.42

Financial contribution – intermediate resources

Accommodation resources known as “intermediate resources” have been created in order to offer persons who live in a structured environment a residential environment that is as close as possible to a home environment, 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 in the calculation but not the day of departure.

Financial assistance program for domestic help services

In accordance with the *Health Insurance Act*, anyone age 18 or over residing or staying in Quebec is 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 are entitled to receive health services that are covered under Quebec’s health insurance plan. However, in most situations, the Régie de l’assurance maladie reimburses them only in part.

Private insurance: Avoid unpleasant surprises!

The cost of health services outside Quebec is usually higher than in Quebec. It is essential to obtain private travel insurance that will cover expenses not reimbursed by the Régie.

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

The Public Prescription Drug Insurance Plan

The public prescription drug insurance plan offers basic prescription drug insurance. It applies to:

- persons age 65 and over
- recipients of last-resort financial assistance and other holders of a claim slip
- persons who are not eligible for a private plan
- children of persons covered by the public plan

Persons under age 65 who are eligible for a private plan must be covered under the private plan.

Persons age 65 and over

Persons who turn 65 are automatically registered for the public plan. Many private insurers continue to offer prescription drug coverage to persons age 65 or over who were already covered by such a plan. Two types of coverage may be available to them: basic coverage (at least equal to the coverage provided by the Régie) and supplemental coverage (in addition to the coverage provided by the Régie).

When persons who turn 65 remain eligible for a private plan offering basic prescription drug coverage, they have a choice to make. They may decide to be insured:

- only by the public plan, administered by the Régie
- by the public plan (first payer) and by a private plan offering supplemental coverage (second payer)
- only by a private plan offering at least the basic coverage

Generally speaking, persons covered by the public plan must pay an annual premium to Revenu Québec when producing their tax return. The amount of the annual premium varies from \$0 to \$611 per adult according to net family income. This amount is in force from July 1, 2014, to June 30, 2015.

Certain persons insured under the public plan don't pay a premium. They include:

- holders of a claim slip issued by the Ministère de l'Emploi et de la Solidarité sociale
- persons age 65 or over who receive 94 to 100% of the Guaranteed Income Supplement (GIS)
- children of persons insured under the public plan, if they are under age 18 or if they are between the ages of 18 and 25 and are full-time students who do not have a spouse and live with their parents

Adjustment to parameters

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

The amounts in force from July 1, 2014, to June 30, 2015, for persons insured under the public plan are as follows:

	Monthly deductible	Co-insurance	Maximum monthly contribution	Maximum annual contribution
Adults age 18 to 64 not eligible for a private plan Persons age 65 or over – no GIS	\$16.65	32.5%	\$83.83	\$1,006
Persons age 65 or over – 1% to 93% of the GIS	\$16.65	32.5%	\$51.16	\$614

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 (TTY, teletypewriter for the hearing impaired):

Quebec City: 418-646-3939

Elsewhere in Quebec, toll free: 1-800-561-3939

Website: ramq.gouv.qc.ca/en/Pages/home.aspx

10. Individual and Family Assistance Act (Quebec)

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

Eligibility

To be eligible, applicants must be age 18 or over or, if under age 18, have been married or be the parent of a dependent child.

Social Assistance Program

The **Social Assistance Program** provides last resort financial assistance to individuals who do not have severe employment constraints.

Comments

The based benefit under the Social Assistance Program paid to individuals or families living with one of their parents is reduced by \$100 per month (\$50 per month in the case of spouses of students), except in certain situations.

Adults participating in an employment or social assistance program may in addition to their benefit receive an employment or support allowance. This may cancel the allowance for temporary constraints.

Benefit as at January 1, 2015:				
Social Assistance Program (monthly amounts)				
	Basic benefit	Allowance for temporary constraints	Total benefit	Work income with no reduction
1 Adult				
No constraints	\$616	\$0	\$616	\$200
With temporary constraints	\$616	\$131	\$747	\$200
1 Student spouse				
No constraints	\$171	\$0	\$171	\$200
With temporary constraints	\$171	\$131	\$302	\$200
1 adult living or required to live in a social reintegration establishment or a minor housed with his/her dependent child	\$200	\$0	\$200	\$200
2 Adults				
No constraints	\$955	\$0	\$955	\$300
With temporary constraints	\$955	\$225	\$1,180	\$300
2 Adults in different situations				
1 adult with no constraints and 1 adult with temporary constraints	\$955	\$131	\$1,086	\$300

Social Solidarity Program

The **Social Solidarity Program** provides last resort financial assistance to individuals with severe employment constraints. A family of two adults simply requires one adult to have severe employment constraints to be eligible for the program.

A medical report attesting that the physical or mental condition is severe and permanent, for an undefined period, along with other considerations (low level of schooling, no work experience), represents a severe employment constraint.

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

Social Solidarity Program (Monthly Amounts)		
	Social solidarity benefit	Work income with no reduction
1 Adult	\$937	\$100
1 Student spouse	\$475	\$100
1 adult living or required to live in a social reintegration establishment or a minor housed with his/her dependent child.	\$200	\$100
2 Adults	\$1,401	\$100

Additional information

Telephone: 1-877-767-8773
Website: emploi.quebec.gouv.qc.ca/en/

Commission des normes du travail (CNT)

11. Act respecting Labour Standards (Quebec)

Minimum wage

Effective 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: \$10.35/hour

Regular work week

The duration of the regular 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 Act.

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 2015 is 0.08% of the remuneration subject to the contribution paid to an employee, up to an annual maximum of \$70,000 per employee.

Additional information

Montreal: 514-873-7061
Elsewhere in Quebec (toll free): 1-800-265-1414
Website: cnt.gouv.qc.ca/en/home/index.html

12. 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 Jan. 1 and Dec. 31, 2015

Types of benefits	Benefit amounts
Income replacement benefit ¹	90% of net income calculated based on a maximum annual gross income of \$69,500. ²
Care expenses benefit ³	Weekly amounts: <ul style="list-style-type: none"> • \$421 for 1 person • \$472 for 2 persons • \$522 for 3 persons • \$574 for 4 persons or more
Lump sum benefit for students ⁴	<ul style="list-style-type: none"> • \$5,046 for each school year missed at the primary level • \$9,260 for each school year missed at the secondary level • \$9,260 for each semester missed at the post-secondary level up to a maximum of \$18,519 per year
Inconveniences such as loss of enjoyment of life, psychological suffering and pain	\$236,131

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.

¹ When 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.

² 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.

³ 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 (fewer than 28 hours per week) at the time of the accident in order to be eligible for this benefit.

⁴ As of the expected completion date of the program of studies, students may receive a benefit based on the amount of \$42,251, which corresponds to the average remuneration for workers in Quebec for the current year.

Other specific benefits

Types of expenses	Benefit amounts
Care compensation ¹	<ul style="list-style-type: none"> \$127 for 1 person \$168 for 2 persons \$214 for 3 persons \$253 for 4 persons or more
Homecare compensation	Maximum of \$843 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 \$841 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.

¹ 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.

12. Automobile Insurance Act [Quebec] (cont'd)

Death Benefits	
Victim with dependents	
Surviving spouse	The benefit paid to the surviving spouse varies from \$67,340 to \$347,500, 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 \$31,985 to \$58,924, depending on the dependent's age.
Dependent who is disabled at the time of the victim's death	Additional benefit of \$27,777.
Children and other dependents of the head of a single-parent family who dies	In addition to their own benefits, children/dependents are entitled to the benefits that would have been paid to the surviving spouse, divided among them equally.
Person without spouse or dependents	
	\$53,973 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	\$5,046 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 (TTY, teletypewriter): 514-954-7763 or 1-800-565-7763

Website: saaq.gouv.qc.ca/en/index.php

13. 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

If you have any comments about the **Bulletin**, please forward them to: **bulletin@ssq.ca**.

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Values in the right place

