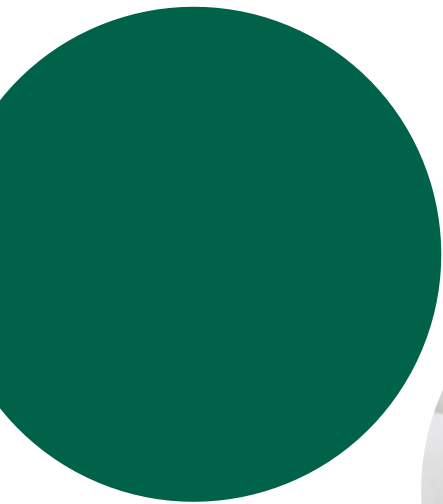


2020 Bulletin

on Social Legislation



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We are proud to present the 46th edition of the Bulletin on Social Legislation. It outlines the terms and conditions of the various social assistance programs in effect, which provide basic financial and physical security for the entire population.

Over the years, SSQ Insurance has evolved in response to social changes, customer needs and the realities faced by the organizations and individuals it insures. Through changing times, one thing has remained constant: our desire to preserve the collective spirit and solidarity, values that have, since the very beginning, guided our actions and continue to inspire us every day.

Offering solutions that complement these public programs is one of our missions. Every day, we find innovative solutions to better serve the interests of our plan members and customers. Pertinent and adapted products, excellent and attentive service, an unwavering devotion to reinvention: this is how our company continues to help its customers plan their future and protect their financial assets throughout their life.

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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. Workers must have worked between 420 and 700 hours during the reference period to be eligible.

Sickness Benefits

Employment Insurance provides sickness benefits to individuals who are unable to work because of sickness, injury, or quarantine. Workers must have worked at least 600 hours and have lost more than 40% of their earnings.

Regular and Sickness Benefits	
Maximum insurable annual premium in 2020	\$54,200
Waiting period before receiving benefits	7 days
Benefits	55% of the average insurable salary over the last 52 weeks
Maximum weekly benefit	\$573
Maximum duration of benefits	Regular From 14 to 45 weeks, based on the unemployment rate in the region Sickness A maximum of 15 weeks



A Closer Look at Group Insurance A Shorter Waiting Period

In 2017, the Government of Canada shortened the waiting period before receiving employment insurance benefits, including sickness benefits from two weeks to one week. This change has an impact on private disability insurance plans registered with the Premium Reduction Program (PRP). Employers must make sure that their plan's waiting period is equal to or less than the one imposed by the government to retain their premium reduction.

Furthermore, the change in waiting period not only means that EI sickness benefits start earlier, they also end earlier, because the maximum duration of benefits is 15 weeks. Some employees may also want long-term disability insurance benefits to start one week earlier so as not interrupt the payment of the benefits to their employees on disability. It is up to them to discuss this with their advisor.

Integrated and Non-Integrated Plans

Usually, social programs (employment insurance, CNESST, SAAQ, etc.) are first payers. Short-term and long-term disability insurance coverage serve as a complement to the basic protection offered by government programs.

Parental and Maternity Benefits

Maternity benefits are paid to biological mothers and surrogate mothers who cannot work because they are pregnant or because they have recently given birth. Maternity benefits are paid for a maximum of 15 weeks. Benefits can start as of the 12th week before the expected delivery date and must end 17 weeks after the actual delivery date.

Parental benefits are paid to parents who are caring for a newborn or a newly adopted child, with two options available:

	Standard Benefits	Extended Benefits
Maternity Benefits		
Number of weeks covered	15 weeks	15 weeks
Weekly benefit rate (% of the insured's average weekly insurable earnings)	55%	55%
Maximum weekly benefit	\$573	\$573
Parental Benefits*		
Number of weeks covered	35 weeks	61 weeks
Weekly benefit rate (% of the insured's average weekly insurable earnings)	55%	33%
Maximum weekly benefit	\$573	\$344
Total number of weeks of maternity and parental benefits	50 weeks over 12 months	76 weeks over 18 months

* Both parents can choose to share benefit weeks in either option.

Note: The Province of Quebec is responsible for providing maternity, paternity, parental, and adoption benefits to residents of Quebec through a program called the Quebec Parental Insurance Program.

Caregiving Benefits

Employment Insurance offers three types of caregiving benefits. To be eligible, workers must have worked at least 600 hours and have lost more than 40% of their earnings. The benefits are equal to 55% of the average insurable salary over the last 52 weeks, at a maximum of \$573 a week. The waiting period before receiving benefits is 7 days.

Benefit	Maximum weeks payable*	Who you are providing care to
Family caregiver benefit for children	35 weeks	A critically ill or injured person under 18
Family caregiver benefit for adults	15 weeks	A critically ill or injured person 18 or over
Compassionate care benefits	26 weeks	A person of any age who requires end-of-life care

* Benefits can be paid for up to 52 weeks following the date the person is certified as critically ill or injured or in need of end-of-life care.

Working While on Claim

People who continue to work while on claim may continue to receive all earnings from their job and part of their EI benefits. This means, they may keep 50 cents on every dollar earned, up to 90% of the weekly insurable earnings used to calculate the benefits. Any amount earned beyond this threshold is deducted dollar for dollar from benefits.

For more information:

[Employment Insurance – Working While on Claim](#)

Variable Best Weeks

The EI 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 where the claimant resides.

Go to [Variable Best Weeks](#) for more information.

Contributions

Maximum annual insurable earnings	2020 \$54,200		2019 \$53,100	
	Canada, excluding Quebec	Quebec*	Canada, excluding Quebec	Quebec*
Employee premium rate for every \$100 of gross insurable earnings	1.58%	1.20%	1.62%	1.25%
Maximum annual employee premium	\$856.36	\$650.40	\$860.22	\$663.75
Employer premium rate for every \$100 of gross insurable earnings (1.4 times the employee's contribution)	2.212%	1.68%	2.268%	1.75%
Maximum annual employer premium	\$1,198.90	\$910.56	\$1,204.31	\$929.25

* Rates are lower in Quebec than in the rest of Canada because Quebec has its own parental benefits program.

NEW

Watch for: the Canada Training Benefit to take effect by the end of 2020

In its 2019 budget, the Government of Canada announced the creation and implementation of the Canada Training Benefit that will help workers get the skills they need to find and keep good jobs. This will include:

- A non-taxable training credit to help Canadians with the cost of training. Eligible workers between the ages of 25 and 64 would accumulate a credit balance at a rate of \$250 per year, up to a lifetime maximum of \$5,000. The credit could be used to refund up to half the costs of taking a course or enrolling in a training program.
- An Employment Insurance Training Support Benefit provides workers with up to four weeks of income support paid at 55% of average weekly earnings to help workers on training leave and not receiving their regular paycheque cover their living expenses such as rent, utilities and groceries.
- Leave provisions would protect workers' ability to take time away from work to pursue training.

According to the Government of Canada, the Canada Training Benefit will cover up to 50% of direct costs of training. It will help workers save more easily for—and benefit from—new training and new skills. And for employers, this means workers with continually upgraded skills will be more confident about their ability to succeed, and better able to help employers adapt and grow.

For more information on this announcement, refer to the following page on the 2019 Federal budget website: [The Canada Training Benefit](#).

For more on the improvements and changes made to different [Employment Insurance programs, refer to the Employment Insurance – Recent improvements and overview web page](#).

Additional information

[Government of Canada – Employment Insurance Benefits and Leave](#)

2. Act Respecting Parental Insurance (Quebec)

Eligibility Criteria

- 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	<ul style="list-style-type: none"> • Have stopped working or have a reduction of at least 40% of the usual weekly salary
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 ceased business activities or reduced the time spent on business activities by at least 40%
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 • Has stopped working or has a reduction of at least 40% of the regular weekly salary and • Has ceased business activities or reduced the time spent on business activities by at least 40%

Note: Persons who receive remuneration that is insurable for the purposes of the QPIP as a family-type resource or an intermediate resource are considered to be self-employed workers.

Types of Benefits

The maximum insurable earnings for 2020 is \$78,500. 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%
	7	70%		
Parental	25	55%	25	75%
	(7 + 25 = 32)			
	12	70%		
Adoption	25	55%	28	75%
	(12 + 25 = 37)			

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.

2020 Contributions

On January 1, 2020, contribution rates to the Quebec Parental Insurance Plan decreased by 6%.

	Contribution rates (as a percentage of income)	Maximum annual contribution
Wage earner	0.494%	\$387.79
Employer	0.692%	\$543.22
Self-employed	0.878%	\$689.23

Additional Information

Quebec Parental Insurance Plan

Canada Revenue Agency

3. Canada Child Benefit

The Canada Child Benefit (CCB) is a tax-free monthly payment made to eligible families to help them with the cost of raising children under 18 years of age. The CCB may include the benefit for handicapped children, where applicable.

Person primarily responsible for the care and upbringing of the child

Only the person primarily responsible for the care and upbringing of the child should apply for the CCB. The person primarily responsible for the care and upbringing of the child is someone who:

- Supervises the child's daily activities and needs
- Makes sure the child's medical needs are met
- Arranges for child care when necessary

When parents live together in the same household as the child, the Canada Revenue Agency automatically considers the mother to be person primarily responsible for the care and upbringing of the child. It is therefore up to the mother to submit the application for benefits. If however, the father is the person primarily responsible for the care and upbringing of the child, he must append a note from the mother with his application. The father then becomes the designated person primarily responsible for the care and upbringing of all the children in the household.

In the case of same-sex parents living together in the same household as the child, either of the parents may apply for all children in the household.

In the case of shared custody on a more or less equal basis, both parents can be deemed to be primarily responsible for the child's care and upbringing. Each eligible individual will get 50% of the payment he or she would have received if the child lived with him or her all of the time.

Eligibility

To be eligible for the CCB, the individual primarily responsible for the child's care and upbringing must:

- Live with the child who is under age 18
- Be a resident of Canada for tax purposes
- Satisfy any one of the following conditions:
 - Be a Canadian citizen
 - Be a permanent resident
 - Be a protected person
 - Be a temporary resident of Canada for the last 18 months and have valid citizenship as of month 19
 - Be aboriginal, under the *Canadian Indian Act*

Benefits

The Canada Revenue Agency uses the information from the Income Tax and Benefit Return to calculate the CCB payments. In order to receive the benefit, the primary caretaker must file an income tax return every year, regardless of whether or not they earned any income. The primary caretaker's spouse or partner must also file an income tax return every year.

Benefits are paid on a monthly basis from July to June of the following year. The amount is recalculated in July based on the information provided in the income tax return of the previous year. The information used to calculate the benefit is:

- The number of children living with the individual primarily responsible for their care and upbringing
- The age of the children concerned
- The adjusted family net income (AFNI), which appears on line 236 of the income tax return and is added to the net income of the spouse or partner, where applicable
- The eligibility of a child for the child disability benefit

Basic benefit for the July 2019 to June 2020 period

The Canadian Child Benefit (CCB) is calculated as follows:

- \$6,639 per year (\$553.25 per month) for each eligible child under the age of 6
- \$5,602 per year (\$466.83 per month) for each eligible child aged 6 to 17

Families receiving the CCB receive approximately \$6,800 every year.

The amount is reduced when the adjusted family net income (AFNI) is over \$31,120. The reduction is calculated as follows:

Number or children	Family income from \$31,120 to \$67,426	Family income over \$67,426
1	7% of the income	\$2,541 + 3.2% of the income
2	13.5% of the income	\$4,901 + 5.7% of the income
3	19% of the income	\$6,898 + 8% of the income
4 or more	23% of the income	\$8,351 + 9.5% of the income
Basic amount of the Child Disability Benefit (CDB)		\$2,832 per eligible child

How and when to apply?

The individual primarily responsible for the child's care and upbringing must submit a CCB application as soon as possible:

- As of the child's birth
- As soon as the child lives with them full time
- As soon as the spouse or partner meets the eligibility conditions

There are three ways to submit a CCB application:

- The Automated Benefits Application, possible through the partnership with Canada Revenue Agency (CRA) and the provincial vital statistics office. The CRA uses the information on the child's provincial birth registration form to determine the primary caretaker's eligibility for benefits and tax credits
- *My Account*: The primary caregiver must have a valid account and **apply for child benefits** online.
- Complete the [RC66 Canada Child Benefits Application](#) available online.

Additional Information

[Government of Canada – Canada Child Benefit](#)

4. Family Allowance (Quebec)

The Family Allowance payment is a form of financial assistance paid to all eligible families with one or more dependent children under age 18 living with them. As of January 1, 2020, this support has been increased for nearly 679,000 families. This increase allows them to receive an average of \$779 more per year. Other families have also had their allowance increased by the indexation rate of 1.72%.

Henceforth, families will receive the same amount for each child, regardless of their rank in the family. Parents therefore receive an annual amount that varies from \$1,000 to \$2,515 per child.

Eligibility

To be eligible for Family Allowance 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

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

² In accordance with the federal *Immigration and Refugee Protection Act*.

Application

The parent of a child born in Quebec does not have to fill out an application to receive Family Allowance payments. The child is automatically registered with Retraite Québec when the birth is declared to the Registrar of Civil Status. The parent's banking information is also sent automatically when the direct deposit section of the form is filled out. However, an application for the Family Allowance must be made when:

- 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
- You obtain custody of a child
- You obtain shared custody of a child
- You retain custody of a child following a conjugal separation and you were not previously receiving Family Allowance payments in your name
- Retraite Québec requires it

The [Application for Family Allowance](#) may be submitted online on the Retraite Québec website or on paper.

Payment Calculation

The amount of the Family Allowance payment is calculated by Retraite Québec 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)

Note: The amounts are indexed every January and are not taxable. They are recalculated every July.

Maximum and minimum yearly Family Allowance amounts, comparison between 2019 and 2020

	2020	2019
Maximum amount		
1 st child	\$2,515	\$2,472
2 nd child	\$2,515	\$1,735
3 rd child	\$2,515	\$1,735
4 th and subsequent children	\$2,515	\$1,852
Single-parent family	+ \$882	+ \$867
Minimum amount		
1 st child	\$1,000	\$694
2 nd and subsequent children	\$1,000	\$641
Single-parent family	+ \$352	\$346

To continue receiving the Family Allowance payment, 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 previous year to Retraite Québec. 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 Retraite Québec's website that enables you to obtain an estimate of the payments that you could be entitled to receive depending on your family situation.

Frequency of Payments

Family Allowance payments are paid to one parent per family on the first business day of each quarter (i.e., four times a year: July, October, January, April). A request to obtain monthly payments can be made to Retraite Québec either online or by telephone.

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:

- Family Allowance is shared by both parents and is paid to each one depending on the payment frequency each has selected (quarterly or monthly)
- The parent who wants to receive the Family Allowance payments **must apply to Retraite Québec** to become a beneficiary
- Retroactive Family Allowance payments are limited to the **11 months** preceding the application
- Any shared custody must be reported to Retraite Québec so that the payment may be recalculated based on the new family situation

Families who have not yet signed up for direct deposit can do so online at retraitequebec.gouv.qc.ca or by phone.

Supplement for the purchase of school supplies

Annual financial assistance for the purchase of school supplies amounts to \$104 per child aged 4 to 16 (as of September 30), and is paid to parents who are entitled to Family Allowance and who have custody the month it is paid. For the 2020-2021 school year, the payment will be made to families in July 2020. In cases of shared custody, each parent will receive half the amount. This amount is indexed every year.

Supplement for handicapped children

The **supplement for handicapped children** provides financial assistance to families for the care and education of a handicapped child. The **impairment** or **mental function disability** must **significantly limit** the child's ability to carry out life habits for a period of **at least 1 year**. In 2020, the amount is \$198 per month, per eligible child, or \$2,376 per year, regardless of the family income or the child's handicap.

The **supplement for handicapped children with exceptional care needs** is available for children who have **multiple serious handicaps** that prevent them from carrying out, without assistance, life habits or who require **complex care at home**. This assistance is provided for parents who must take on extraordinary measures to care for or ensure a constant presence for their child. In 2020, the amount is \$995 per month, or \$11,940 per year, regardless of the family income or disability of the child. This amount is indexed in January of each year and is not taxable.

Yearly amount for a handicapped child

Supplement for handicapped children	\$2,376
Supplement for handicapped children requiring exceptional care	
Tier 1	\$11,940
Tier 2	\$7,956

Additional Information

[Retraite Québec - Family Allowance](#)

Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST)

5. Act Respecting Industrial Accidents and Occupational Diseases (Quebec)**Income replacement of a worker**

The income replacement indemnity of a worker is paid to a worker who suffers an employment injury that renders him or her incapable of working. For calculation purposes, the gross salary and gross annual income of the worker are considered up to a maximum yearly insurable earning of \$78,500, which is indexed every year. The indemnity is paid as follows:

Day of disability	Indemnity	Payer
Date of the accident	100% of the regular salary	Employer
First 14 days after the accident	90% of the net salary ¹	Employer, reimbursed by CNESST
Starting on the 15 th day	90% of the weighted net income ²	CNESST

¹ Net salary: The gross annual income that the worker would have earned had it not been for his or her injury, from which is deducted federal and provincial taxes as well as contributions to Retraite Québec, Employment Insurance and the Quebec Parental Insurance Plan.

² Weighted net income: The gross annual income stipulated in the employment contract from which is deducted the same amounts as for the net salary but taking into account the family situation for tax law purposes. However, a worker may prove to the CNESST 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 Contribution in 2020

The rate has been set at \$1.85 for every \$100 of the company payroll, which is an increase of \$0.06 from 2019, and the highest rate since 2015.

Lump Sum Indemnity for Bodily Injury

The purpose of the lump sum indemnity is to compensate workers who have sustained permanent physical or mental impairment. The amount of this indemnity is equal to the percentage, not exceeding 100%, of the permanent physical or mental impairment, multiplied by the amount indicated in the table of bodily injuries (Appendix II – ARIAOD) at the time of injury according to the worker's age. The law provides for a minimum lump sum of \$1,126. The amounts used to calculate the benefit are indexed annually.

Death Benefit

The spouse of a worker who dies following an employment injury receives a monthly pension equivalent to 55% of the income replacement indemnity the worker was entitled to at the time of his or her 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 indemnity of \$112,699, which may amount to a sum equal to 3 times the worker's gross salary at the time of his or her death, up to the maximum yearly insurable earning. This amount has no impact on the QPP benefits the beneficiary may be entitled to.

Children of the deceased worker who are minors each receive a monthly pension of \$565 until the age of majority. The pension is indexed annually. At age 18, they receive a lump sum indemnity of \$20,291, 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 a full-time student, he or she immediately receives this lump sum.

The CNESST reimburses the individual who incurs funeral expenses for up to \$5,479, as well as the expenses for the transportation of the body. In addition, the surviving spouse, or when there is none, the dependents, receive \$2,254 for all other expenses related to the death.

Other Indemnities

Upon presentation of vouchers, the CNESST will reimburse, up to the amounts stipulated by law, if applicable, expenses related to medical aid and physical, social or vocational rehabilitation, adapting a worker's residence or principal vehicle, child care or maintenance expenses, as well as for training and refresher courses.

Note: These indemnities are non-taxable and may not be assigned or seized. They are indexed annually.

Additional Information

[Commission des normes, de l'équité, de la santé et de la sécurité du travail](#)

6. Automobile Insurance Act (Quebec)

The *Automobile Insurance Act* guarantees that all persons who suffer bodily injury as a result of damage caused by an automobile are entitled to compensation. Moreover, all vehicle owners in Quebec are required to 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, 2020

Indemnity	Amount
Income replacement indemnity ¹	90% of the victim's net income based on a maximum yearly earnings of \$76,500 ² .
Indemnity for care expenses ³	Weekly amounts: <ul style="list-style-type: none"> - \$457 where the victim has the care of 1 person - \$513 where the victim has the care of 2 persons - \$566 where the victim has the care of 3 persons - \$624 where the victim has the care of 4 or more persons
Lump sum indemnity for students ⁴	<ul style="list-style-type: none"> - \$5,479 for each school year missed at the elementary level - \$10,054 for each school year missed at the secondary level - \$10,054 for each semester missed at the post-secondary level, up to a maximum of \$20,107 per year.
Inconveniences stemming from loss of enjoyment of life, pain and mental suffering	\$256,383

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 A victim who is receiving income replacement indemnity will have his or her benefits reduced by 25% on his or her 65th birthday, by 50% on his or her 66th birthday, by 75% on his or her 67th birthday and will cease altogether on his or her 68th birthday.

² The indemnity is calculated based on the victim's worker status as follows: for wage earners: based on gross income earned from employment; for self-employed workers: based on gross income as determined by the SAAQ for a job in the same category or on gross income earned from employment, if higher; workers 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 indemnity is paid to a victim whose primary occupation was to care for children age 16 years or less or disabled persons for no remuneration. 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 to be eligible for this benefit.

⁴ Upon completion of studies, students may receive a benefit based on the amount of \$47,591, which corresponds to the average remuneration for workers in Quebec for the current year.

Other specific benefits

Expenses	Amounts
Care compensation*	\$139 for the care of 1 person \$182 for the care of 2 persons \$232 for the care of 3 persons \$275 for the care of 4 or more persons
Homecare compensation	A maximum amount of \$915 per week. The victim's health condition must require constant care.
Compensation for replacement workforce required for a family business	Maximum reimbursement of \$913 per week (with vouchers) for the first 180 days after the accident, covering the cost of hiring a worker to replace the victim who works for no remuneration in a family business.
Compensation for certain expenses incurred as the result of an accident (not covered by any other form of social security plan)	Reimbursement of SAAQ-approved expenses (with vouchers).
Compensation for rehabilitation	The payment of goods and services designed to help the victim return to a normal life and reintegrate society or the job market, as part of an SAAQ-approved rehabilitation plan.

* This reimbursement is paid to a person who becomes unable to care for children aged 16 or younger or for disabled persons as a result of an accident. He or she must not already be receiving care compensation indemnity. 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. Vouchers must be provided.

Death benefits

Victim with dependents	
• Surviving spouse	From \$73,115 to \$392,500, depending on the victim's age and income. The maximum gross income eligible is \$78,500.
• Disabled surviving spouse	Varies depending on the victim's age and income.
• Dependents	From \$34,728 to \$63,978, depending on the dependent's age.
• Dependent who is disabled at the time of the victim's death	Additional benefit of \$30,159.
• 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	\$58,603 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	\$5,479 to the victim's estate

Additional Information

[Société de l'assurance automobile du Québec](#)

7. Quebec Pension Plan

Contributions

All workers aged 18 and over who earn an annual income of more than \$3,500 a year must contribute to the Québec Pension Plan (QPP). The pensions and benefits offered by the QPP for the disability, retirement or death of a contributor are each subject to specific terms and conditions. To be eligible, individuals have to make contributions for a minimum period, which also varies according to the type of pension or benefit.

Pensions and Benefits

Workers who are 60 or over do not need to have stopped working to receive their retirement pension under the Québec Pension Plan. Workers under age 65 whose disability is permanent and severe and who made sufficient contributions to the Québec Pension Plan could be entitled to disability benefits. Workers may also receive a disability pension or an additional amount for disability if they are already a beneficiary of a retirement pension that they cannot cancel to receive the 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. Finally, the children or those who have been living with a worker who has been receiving a disability pension from the Plan for at least one year are entitled to a pension for a disabled person's child until they turn 18, even if they work.

The Quebec Pension Plan at a Glance*	2020
Maximum pensionable earnings	\$58,700
Contribution rate	10.80%
Maximum contribution for workers and employers	\$2,980.80
Maximum contribution for self-employed workers	\$5,961.60
Indexation rate for benefits	1.9%
Maximum death benefit (lump sum)	\$2,500
Maximum monthly amount – Age 60	\$753.48
Maximum monthly amount – Age 65	\$1,177.31
Maximum monthly amount – Age 70	\$1,671.78
Maximum monthly disability benefit	\$1,388.46
Additional amount for disability for retirement pension beneficiaries	\$505.76
Monthly pension for a disabled person's child	\$80.97
Monthly amount for orphan's pension	\$255.03
Monthly surviving spouse's pension for beneficiary under age 45, not disabled, without dependent children	\$571.48
Monthly surviving spouse's pension for beneficiary under age 45, not disabled, with one or more dependent children	\$911.55
Monthly surviving spouse's pension for beneficiary under age 45, disabled, with or without dependent children	\$947.70
Monthly surviving spouse's pension for beneficiary between aged 45 to 64	\$947.70
Maximum monthly amount of surviving spouse's pension for beneficiary aged 65 or over	\$706.65

* These benefits are taxable.

Register for the direct deposit of benefits by telephone or online at retraitequebec.gouv.qc.ca

Additional Information

[Retraite Québec – Québec Pension Plan](#)

8. Voluntary Retirement Savings Plan (VRSP)

What is a VRSP?

Voluntary Retirement Savings Plans are group plans offered for employees aged 18 or over who have at least one year of uninterrupted service, as defined in the *Act Respecting Labour Standards*, and who do not have access to a Registered Retirement Savings Plan (RRSP) or Tax-Free Savings Account (TFSA) through payroll deductions or to a registered pension plan (RPP).

Eligible employees are automatically enrolled in a VRSP set up by their employer. The default options of the plan make it so employees are not required to make many decisions. However, employees may choose to:

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

Employers are not required to contribute to the plan.

Self-employed workers and other individuals interested in such a plan may also participate.

When can employers set up a VRSP?

Employers who employ at least 10 people on June 30 of a year and at least 5 on December 31 of the previous year are obligated to offer a VRSP or other group retirement savings plan option to their employees by no later than December 31 of that year.

The Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST) is responsible for ensuring that employers respect their obligations with respect to VRSPs or other group retirement savings plans.

Contributions

As with RRSPs, VRSP contributions are made through payroll deduction and deductible from taxable income in accordance with Canada Revenue Agency (CRA) regulations, and thus employees benefit from immediate tax savings.

The default contribution rate applies to employees who participate in a VRSP offered by their employer but who failed to choose their contribution rate by the deadline. The default contribution rate is 4% of the gross salary, however the employee may set his own contribution rate if he wishes. As per CRA's tax regulations, investment income generated by a VRSP accumulates tax-free until they are withdrawn.

The contribution ceiling is the same as that established for the RRSP, i.e., 18% of the participant's annual income up to the amounts indicated below. These maximums are reduced when the participant contributes to an RRSP. Each dollar contributed to an RRSP reduces the maximum allowed as VRSP contribution.

Maximum VRSP contributions

Year	Maximum VRSP contributions
2018	\$26,230
2019	\$26,500
2020	\$27,230

VRSP Management

According to the Voluntary Retirement Savings Plan Act, VRSPs may be administered by:

- Investment fund managers
- Trust companies
- Life and health insurance companies

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

Retraite Québec is responsible for overseeing the plans and ensuring that all laws concerning VRSPs are respected.

Additional Information

[Retraite Québec – Voluntary Retirement Savings Plan \(VRSP\)](#)

9. Old Age Security Act (Canada)

The *Old Age Security Act* provides for the payment of four (4) benefits in accordance with the following conditions:

Benefit	Eligibility
Old Age Security pension (OAS)	• Must be Canadian citizen age 65 or over
Guaranteed Income Supplement (GIS)	• Receive the OAS pension • Meet requirements related to income
Allowance (ALW)	• 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 aged 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 or she travelled outside Canada • Must have lived in Canada for at least 10 years after turning 18
Allowance for the Survivor	• Must be aged 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 on a quarterly basis (January, April, July and October) to reflect the increased cost of living as measured by the Consumer Price Index (CPI). Payments are made as follows:

Old Age Security Pension Payments from January to March 2020

Type of Benefit	Maximum Amount ¹	Income level cut-off ²	Income level cut-off for top-ups
Old Age Security pension (OAS)³	\$613.53	\$128,137	N/A
Guaranteed Income Supplement (GIS)⁴			
Single, widowed or divorced	\$916.38	\$18,600	\$8,816
Spouse/common-law partner of an individual who:			
Does not receive the OAS pension	\$916.38	\$44,592	\$17,632
Receives the OAS pension	\$551.63	\$24,576	\$7,936
Receives the Allowance	\$551.63	\$44,592	\$7,936
Allowance⁴	\$1,165.16	\$34,416	\$7,936
Allowance for the Survivor	\$1,388.92	\$25,056	\$8,816

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.

^{3,4} Payment of the GIS stops at \$44,593 and the payment of the Allowance stops at \$34,416.

Additional Information

[Old Age Security Pension](#)

10. Health Insurance Act (Quebec)



A Closer Look at Group Insurance Private Health Insurance Plans

RAMQ offers a number of healthcare programs that provide basic coverage to the general population of Quebec. Private health insurance plans offer more generous coverage that help employers keep their workers in good health, not to mention making them more attractive to potential applicants. Many people consider a comprehensive health insurance plan for their children, vaccines and tests that are not or only partially covered by the public option, an advantage to take into consideration when choosing an employer.

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

Dental Care – 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 12 consecutive months and their dependents.

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

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.

Appliances for ostomates – Any person covered who has undergone a colostomy, ileostomy or urostomy is entitled to a lump sum. For a permanent ostomy, the annual lump sum amounts to \$1,251 per ostomy. Every year thereafter, these persons receive the same lump sum to cover appliance replacement expenses. Those who were operated before October 1, 2018, must wait 12 months after receiving their last lump sum before receiving this new amount (\$1,251). For a temporary ostomy, the lump sum amounts to \$834. The annual lump sum for those with a temporary ostomy has only been granted since October 1, 2018. These people may be entitled to \$834 if they register and submit the required documents. The amount covers appliance purchase and replacement expenses. When the cost is greater than the amount granted, the difference is at the ostomate's expense. However, this amount may be eligible for reimbursement by the ostomate's insurer.

Transitional Measure

Since April 1, 2019, the \$834 lump sum is paid in two instalments with the first being paid as soon as the request is approved and the second, six months after the date of the surgery.

Beneficiaries of last resort financial assistance are reimbursed in full upon presentation of detailed invoices. Persons in subsidized facilities are not entitled to these amounts, since bags and other ostomy-related products are supplied free of charge.

External Breastform – Since March 21, 2018, all persons who undergo a partial mastectomy are eligible. Furthermore, the coverage amounts have increased and are not longer automatically paid. These persons must submit an Application for Financial Assistance form to RAMQ. From now on, eligible persons who undergo a total, partial or radical mastectomy or persons who are 14 years old or over who suffer from aplasia (defective development or congenital absence of the breast), are entitled, for each breast and per 24-month period, to be reimbursed for the purchase and replacement of an external breastform up to a maximum of:

- \$443 for a full breastform
- \$261 for a partial breastform

To be eligible for reimbursement, the breastform must be purchased in Quebec.

Note: Beneficiaries of the program prior to March 21, 2018, must wait 24 months after receiving the lump sum to request a reimbursement.

Bandages and compression garments used to treat lymphedema – All persons aged 18 or over, covered by the plan and suffering from primary or secondary lymphedema may receive, for every limb affected and per 12-month period, a reimbursement corresponding to 75% of the total purchase cost of multilayer bandages, compression garments and accessories for compression garments up to the maximum allowable amount. For information on the amounts granted for each type of article, consult the RAMQ website. Persons receiving last-resort financial assistance are entitled to 100% reimbursement.

Visual Aids – All 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 \$2,240 per year thereafter for the cost of looking after the dog. For more information on covered visual aids, please consult the [Tariff for insured visual aids and related services](#).

Ocular Prostheses – All eligible persons are entitled to a reimbursement for purchasing or replacing an ocular prosthesis, for each eye, 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
- \$187 for each custom-made conformer
- \$112 for each prefabricated conformer
- \$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 AID

Financial Contribution – Accommodated Adults

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

Category	Maximum Monthly Rate	
	2020	2019
Private room	\$1,946.70	\$1,910.40
Semi-private room	\$1,626.30	\$1,596.00
Room with 3 beds or more	\$1,211.70	\$1,189.20

Financial Contribution – Intermediate Resources

Accommodation resources or intermediate resources were created to offer persons a residential environment that is as close as possible to a home environment in which to 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 and are prorated 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 indemnity.

Services covered outside Quebec

During a trip or stay: People who have a valid health insurance card and are travelling or vacationing outside Quebec may receive health services that are covered under Quebec's health insurance plan. The care is reimbursed as per the tariffs in effect in Quebec. Emergency care obtained outside Canada is covered up to a maximum of \$100 per day at the hospital and \$50 per day for outpatient.



A Closer Look at Group Insurance Anything can happen when you're travelling! Do you have private insurance?

The cost of healthcare services is generally higher outside Quebec. It is essential to take out private travel insurance that will cover expenses, in full or in part, not reimbursed by the Régie.

Most group insurance contracts include travel insurance. In addition to covering the costs associated with obtaining emergency health care that is not covered by public insurance, this type of insurance is often accompanied by trip cancellation insurance or assistance services.

The public prescription drug plan

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

- Persons aged 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 enrol in the private plan.

Persons age 65 and over

Persons who turn 65 are automatically enrolled in the public plan. Many private insurers continue to offer prescription drug coverage to persons aged 65 and 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 (complementary 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 \$636 per adult according to net family income. This amount is in force from July 1, 2019, to June 30, 2020.

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

- holders of a claim slip issued by the Ministère du Travail, de l'Emploi et de la Solidarité sociale
- persons aged 65 and over who receive 94 to 100% of the Guaranteed Income Supplement (GIS)
- children of persons insured under the public plan, if they are under 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
- people with a functional impairment covered by the Regulation respecting the basic prescription drug insurance plan that occurred before the age of 18.



A Closer Look at Group Insurance Prescription Drug Insurance: It's mandatory!

Quebec's Act Respecting Prescription Drug Insurance requires that everyone insured under a private group insurance plan must also cover their spouse and children, if they are not already covered by a private group insurance plan. These persons may not opt-out of the private prescription drug coverage. It's up to the employer to inform the employees of this obligation.

Adjustments

The premiums, deductibles, co-insurance and maximum monthly contributions are adjusted by RAMQ on July 1 of each year.

The amounts in force from July 1, 2019, to June 30, 2020, 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	\$21.75	37%	\$93.08	\$1,117
Persons aged 65 or over – without GIS				
Persons aged 65 or over – 1 to 93% of the GIS	\$21.75	37%	\$54.08	\$649

Pooling of risks in the Basic Prescription Drug Insurance Plan (BPDIP)

Every year, the Société de compensation en assurance médicaments du Québec (SCAMQ) reviews the pooling parameters of high prescription drug benefits. Therefore, every January 1, these parameters are re-evaluated based on the previous year. The pooling threshold is the amount above which the experience of a group is not longer affected by the extra benefits for a given certificate.

Since January 1, 2019, the pooling parameters are as follows:

Group Size	Threshold		Monthly cost			
	2020	2019	2020		2019	
			Individual	Single-Parent, Couple, Family	Individual	Single-Parent, Couple, Family
Under 25	\$8,000	\$8,000	\$17.58	\$48.42	\$16.00	\$44.08
25 to 49	\$16,500	\$16,500	\$11.42	\$31.33	\$10.17	\$28.08
50 to 124	\$32,500	\$32,500	\$6.17	\$17.08	\$5.33	\$14.75
125 to 249	\$47,500	\$47,500	\$4.33	\$11.83	\$3.67	\$10.00
250 to 499	\$72,000	\$72,000	\$2.83	\$7.83	\$2.33	\$6.42
500 to 999	\$95,000	\$95,000	\$2.25	\$6.17	\$1.83	\$5.00
1,000 to 3,999	\$120,000	\$120,000	\$0.96	\$5.17	\$1.50	\$4.17
4,000 to 5,999	\$300,000	N/A	\$0.92	\$2.58	N/A	N/A
6,000 and more	N/A	N/A	N/A	N/A	N/A	N/A

Additional Information

[Régie de l'assurance maladie du Québec – Prescription Drug Insurance Plan](#)

11. Hospital Insurance Act (Quebec)

	January 1, 2020	January 1, 2019
1. Public ward	Free	Free
2. Semi-private room	\$65.67	\$64.40
a) with telephone, washbasin or toilet, private or shared with another room (at least two of these items)	\$72.45	\$71.10
b) with telephone, washbasin or toilet, private or shared with another room	\$79.23	\$77.75
c) with telephone and full bathroom	\$92.52	\$90.79
3. Private room	\$106.00	\$104.00
a) from 9.75 to 11.5 square metres with telephone and washbasin or toilet, private or shared with another room	\$131.00	\$129.00
b) at least 11.5 square metres with telephone and washbasin or toilet, private or shared with another room	\$156.00	\$153.00
c) at least 11.5 square meters with telephone and full bathroom, private or shared with another room	\$183.00	\$180.00
d) at least 11.5 square meters with telephone and full private bathroom	\$211.00	\$207.00
e) with telephone, private bathroom and adjoining sitting room	\$263.00	\$258.00



A Closer Look at Group Insurance Private Hospital Insurance: Greater peace of mind

Public hospitalization insurance guarantees access to short-term accommodation in a hospital to people requiring care. Access to a public ward is free for all. However, private plans offer access to private and semi-private rooms, which is appreciated by those who must spend longer periods of time in a hospital or care facility. It's an advantage worth considering!

12. Individual and Family Assistance Act (Quebec)

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

Eligibility

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

Social Assistance Program

The **Social Assistance Program** provides last-resort financial assistance to persons who do not have a severely limited capacity for employment or who have a temporarily limited capacity for employment. Families whose adult members have no limitations or those with only one adult member with temporarily limited capacities are also eligible.

Different amounts can be added to the basic benefit depending on the individual's situation:

- An allocation for temporary limitations
- Adjustments for dependent children
- Adjustments for adults
- Special benefits
- An adjustment for single individuals

Social Assistance Program (Monthly Amounts)

	Basic benefit	Basic benefit adjustment (January 1, 2020)*	Temporarily limited capacity allowance	Total benefit	Exempted work income
1 adult					
No limited capacity	\$655	\$35	\$0	\$690	\$200
Temporarily limited capacity	\$655	\$35	\$138	\$828	\$200
Admitted to a shelter or required to live in an establishment for social reintegration purposes	\$260	\$0	\$0	\$260	\$200
1 individual					
Minor sheltered with her dependent child	\$260	\$0	\$0	\$260	\$200
Admitted to a long-term addiction treatment centre	\$260	\$0	\$0	\$260	\$200
1 spouse of a student					
No limited capacity	\$181	\$35	\$0	\$216	\$200
Temporarily limited capacity	\$181	\$35	\$138	\$354	\$200
2 adults					
No limited capacity	\$1,014	\$35	\$0	\$1,049	\$300 for both
Temporarily limited capacity	\$1,014	\$35	\$239	\$1,288	\$300 for both
2 adults in different situations					
1 adult with no limitations and 1 adult with temporary limitations	\$1,014	\$35	\$138	\$1,187	\$300 for both

* The amount added to the basic benefit each month is based on the composition of the household.

Social Solidarity Program

The Social Solidarity Program provides last resort financial assistance to individuals who have a severely or permanently limited capacity for employment. For a family of two adults, only one adult is required to have a severely or permanently limited capacity for employment to be eligible for the program.

A medical report must establish that the individual or their spouse is significantly affected by a permanent or indefinite physical or mental health condition and, for that reason and based on socio-professional factors (lower level of education, no work experience), has a severely or permanently limited capacity for employment.

The benefit paid under the Social Solidarity Program may be increased by other amounts:

- Adjustments for dependent children
- Adjustments for adults
- Special benefits

Social Solidarity Program (Monthly Amounts)

	Basic benefit	Basic benefit adjustment (January 1, 2020) ¹	Total amount	Exempted work income (net salary)
1 adult	\$995	\$93	\$1,088	\$200
1 adult who has been a recipient under the Social Solidarity Program for 66 months over the previous 72 months	\$995	\$215	\$1,210	\$200
1 spouse of a student	\$505	\$93	\$598	\$200
1 independent adult who is sheltered or required to live in an institution for social reintegration purposes or minor sheltered with her dependent child	\$260	\$0	\$260	\$200
2 adults	\$1,488	\$108	\$1,596	\$300
2 adults, 1 of which has been a recipient under the Social Solidarity Program for 66 months over the previous 72 months	\$1,488	\$160	\$1,648	\$300

¹ The amount added to the basic benefit each month is based on the makeup of the household.

Aim for Employment Program

The purpose of this program is to offer financial assistance and personalized support to help participants enter the labour market and become financially self-sufficient. People who are eligible for the first time for the Social Assistance Program and who meet the conditions are eligible.

The benefit paid may include additional amounts such as:

- An amount applicable to work income
- Special benefits
- Adjustments for dependent children

Aim for Employment Program

	Basic Benefit	Adjustment to the basic benefit	Temporarily limited capacity allowance	Total amount	Exempted work income*
1 adult participant	\$644	\$25	\$0	\$669	\$200
2 adult participants	\$997	\$25	\$0	\$1,022	\$300
1 adult participant and 1 non-participating adult with no limitations to employment	\$997	\$25	\$0	\$1,022	\$300
1 adult participant and 1 non-participating adult with temporarily limited capacity for employment	\$997	\$25	\$136	\$1,158	\$300
1 adult participant who is the spouse of a student	\$644	\$25	\$0	\$669	\$200
1 adult participant who is required to live in an institution for social integration purposes	\$644	\$25	\$0	\$669	\$200

* The household of an individual, who participates in the Aim for Employment Program and receives work income and is eligible for a benefit, may be entitled to a further exemption corresponding to 20% of the work income above and beyond the exempted work income of \$200 and \$300.

Additional Information

Gouvernement of Québec – Social Assistance and Social Solidarity

Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST)

13. Act respecting Labour Standards (Quebec)

Several changes to the Act respecting labour standards were made last year following a major review. These changes are aimed in particular at encouraging family-work-study balance, particularly by improving certain leaves, and adapting the Act to the new realities of the labour market. Here is a brief overview of the changes and upgrades made.

Remuneration of days of absence

Employees who have three months of uninterrupted service may now benefit from two days of paid leave per year due to sickness, organ or tissue donation, accident, domestic violence, sexual violence or a crime, or to take care of a relative or a person for whom he or she acts as a caregiver. A day may be divided, with the employer's consent. These days are paid like any other public holiday. However, they are not paid if they are not used.

Leave to take care of a relative suffering from a serious illness or who is a victim of a serious accident

An employee may be absent up to 16 weeks over a 12-month period to take care of a relative or a person for whom he or she acts as a caregiver, and up to 36 weeks if this relative or this person is a minor child. Prior to June 12, 2018, this leave was for a maximum period of 12 weeks.

Presence with a relative or a person suffering from a potentially mortal illness

An employee may be absent up to 27 weeks over a 12-month period when his or her presence is required with a parent, other than his or her minor child, or a person for whom the employee acts as a caregiver, because of a serious and potentially mortal illness. An employee may be absent up to 104 weeks when this person is his or her minor child.

Death or disappearance

An employee may be absent without pay up to 104 weeks for:

- Death of his or her minor child, regardless of the circumstances
- Disappearance of his or her minor child
- Death by suicide of his or her spouse, child of adult age, father or mother.

Death of a close relative

An employee is entitled to five days of leave, including two paid days, on the death of a close relative (spouse, child, spouse's child, father, mother, brother or sister). These days must be taken between the death and the funeral service.

Annual vacation

An employee is entitled to three weeks of paid leave after three years of uninterrupted service (formerly five years of service).

Leave for birth or adoption

All employees who are new parents have the right to at least two remunerated days out of the five days of absence to which he or she is entitled, effective as of hiring.

New: Staff of Personnel Placement Agencies

On January 1, 2020, the Act introduced a new provision concerning the remuneration of the staff of personnel placement agencies. It states the following: "No personnel placement agency may remunerate an employee at a lower rate of wage than that granted to the employee of the client enterprise who perform the same tasks in the same establishment solely because of the employee's employment status, notably because they are remunerated by such an agency or because they usually work fewer hours per week."

Minimum Wage

	As of May 1, 2020	As of May 1, 2019
General rate	\$13.10/hour	\$12.50/hour
Employees receiving tips	\$10.45/hour	\$10.05/hour
Employees in the clothing industry	\$13.10/hour	\$12.50/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 for all employees in Quebec. 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.

NEW! Choice between the indemnity or compensatory leave

Prior to June 12, 2019, employers whose employees had to work on a statutory holiday could choose between the statutory holiday indemnity and compensatory leave. The indemnity was paid to workers for which the holiday did not coincide with a day worked. Employers now have the option of choosing between paying the statutory holiday indemnity or granting compensatory leave to employees, whether or not the statutory holiday coincides with a day worked.

Contributions

The Commission des normes, de l'équité, de la santé et de la sécurité 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 2020 is 0.07% of the remuneration subject to the contribution paid to an employee, up to an annual maximum of \$78,500 per employee.

Additional Information

Commission des normes, de l'équité, de la santé et de la sécurité du travail – Labour standards

14. Tax Impact on Group Insurance

From a fiscal standpoint, some of the group insurance premiums that the employer pays for employees are considered work-related taxable benefits. For the employer, these taxable benefits increase the total payroll and as a result, increase the contributions to various governmental programs. For employees, this increases their income which indirectly creates a tax to pay. The table below shows the taxation impact on various group insurance plan coverage.

Coverage	Canada			Quebec		
	Deductible expenses ¹ for employer	Employer's contribution taxable for employer	Taxable benefits for the employee	Deductible expenses ¹ for employer	Employer's contribution taxable for employer	Taxable benefits for the employee
Life	yes	yes	no	yes	yes	no
Accidental death and dismemberment, dismemberment due to illness and critical illness insurance	yes	yes	no	yes	yes	no
Dependent's life	yes	yes	no	yes	yes	no
Short-term disability	yes	no	yes ²	yes	no	yes ²
Long-term disability	yes	no	yes ²	yes	no	yes ²
Health	yes	no	no	yes	yes	no
Dental	yes	no	no	yes	yes	no

¹ Expenses refer to the portion of the premiums paid by the employer for this benefit.

² If the employer pays any part of the premium, regardless of the amount. If the employer pays the 9% sales 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 the 9% tax in Quebec must be included in the calculation of the taxable benefit. 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 Québec Pension Plan. Furthermore, employers must include such taxable benefits in their total payroll when calculating Health Services Fund, and Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST) contributions. Taxable benefits must be calculated every pay period for the payments to the government to be correctly determined.

If you have any comments or questions about this Bulletin, please email them to: bulletin@ssq.ca.

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