



2022 Bulletin

on Quebec Social Legislation



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We are proud to present this 48th edition of the *SSQ Bulletin on Quebec Social Legislation*. It outlines the terms and conditions of the various federal and provincial social assistance programs in effect this year. These programs 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 remains constant: our desire to uphold the values of solidarity and community, which have guided our actions since the beginning and continue to inspire us.

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. Relevant and adapted products, excellent and attentive service, an unwavering devotion to reinvention: this is how our Company continues to help its customers plan for their future and protect their financial assets throughout their lives.



COVID-19 Evolving relief measures

The federal and provincial government bodies put in place extraordinary measures to support the population during the COVID-19 pandemic, some of which are presented in this Bulletin. However, as these measures may change depending on how the situation unfolds, it is advisable to check the updated information on the websites of the respective ministries and agencies.

Table of Contents

1.	Employment Insurance Act	2
2.	Act Respecting Parental Insurance.	4
3.	Canada Child Benefit	6
4.	Family Allowance	8
5.	Act Respecting Industrial Accidents and Occupational Diseases	10
6.	Automobile Insurance Act	11
7.	Quebec Pension Plan	13
8.	Voluntary Retirement Savings Plan	15
9.	Old Age Security Act	16
10.	Health Insurance Act.	17
11.	The Public Prescription Drug Plan.	21
12.	Hospital Insurance Act	23
13.	Individual and Family Assistance Act	23
14.	Act respecting Labour Standards.	26
15.	Tax Impact of Group Insurance	28

1. Employment Insurance Act

Canadian workers pay premiums to be eligible for coverage under the *Employment Insurance Act*. This coverage allows them to receive some income in the event of job loss, illness or when they have to provide care as a caregiver. Employers also pay premiums.

Contributions

	2022	2021
Yearly maximum insurable earnings	\$60,300	\$56,300
Employee		
Premium rate per \$100 of gross insurable earnings	1.20%	1.18%
Maximum annual contribution	\$723.60	\$664.34
Employer		
Premium rate per \$100 of gross insurable earnings (1.4 times the employee's contribution)	1.68%	1.652%
Maximum annual contribution	\$1,204.31	\$930.08



COVID-19 Temporary Relief Measure

To support workers who have been affected by the COVID-19 pandemic, the federal government has relaxed some of the eligibility criteria for benefits, including the required number of insurable hours. Accordingly, **until September 24, 2022**, workers will have to accumulate **at least 420 hours** to be eligible for the following benefits:

- regular
- sickness
- caregiving benefits

After that date, the government plans to reinstate the usual criteria.

Regular Benefits

Employment Insurance (EI) 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. To be eligible, individuals must have accumulated the number of insurable employment hours applicable to the corresponding reference period below:

- **until September 24, 2022:** 420 hours, regardless of the unemployment rate in their area
- **after September 24, 2022:** between 420 and 700 hours, based on the unemployment rate in their area

Sickness Benefits

Sickness benefits are paid to individuals who are unable to work because of sickness, injury, or quarantine, and who have seen their earnings reduced by more than 40%. To be eligible, they must have accumulated the number of insurable employment hours applicable to the corresponding reference period below:

- **until September 24, 2022:** 420 insured hours of work
- **after September 24, 2022:** 600 insured hours of work

Overview: Regular and Sickness Benefits

Waiting period before receiving benefits	7 days
Benefits	55% of the average insurable salary over the past 52 weeks
Maximum weekly benefit	\$638
Duration of benefits	Regular From 14 to 45 weeks, based on the unemployment rate in the region Sickness Up to 15 weeks



A Closer Look at Group Insurance Public plans, private plans: who pays first?

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.

Caregiving Benefits

Employment Insurance offers three types of caregiving benefits. Eligible individuals must have seen their income reduced by more than 40%. They must have accumulated the following number of insurable employment hours:

- **until September 24, 2022:** 420 hours
- **after September 24, 2022:** 600 hours

The benefits are equal to 55% of the average insurable salary over the last 52 weeks, up to a maximum of \$638 per week. The waiting period before receiving benefits is seven days.

Benefits	Maximum weeks payable ¹	Person receiving care
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

¹ Benefits can be paid for up to 52 weeks following the date the person is certified by a medical doctor or nurse practitioner as critically ill or injured or in need of end-of-life care.



COVID-19 Measure Staying current on changes

The Government of Canada has taken a number of steps to support workers and businesses facing hardship as a result of the pandemic. These measures evolve as needs change. To find out which ones apply to your situation, please visit the official Government of Canada website.

Working While on Claim

With Working While on Claim, individuals can keep receiving part of their EI benefits and all earnings from their job. This means, they may keep 50 cents of their EI benefits for 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 their 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.

For more information: [Variable Best Weeks](#)

Canada Training Benefit

The Canada Training Benefit is designed to help Canadian workers develop the skills they need to succeed in a changing world. It includes:

- A non-taxable training credit to help Canadians with the cost of training. Eligible workers accumulate a credit balance at a rate of \$250 per year, up to a lifetime maximum of \$5,000. The credit can 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 that 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 to protect workers' ability to take time away from work to pursue training.

The Canada Training Benefit covers up to 50% of direct costs of training. For more information: [Backgrounder – Canada Training Benefit](#)

Additional Information

[Employment Insurance benefits and leave](#)

Ministère du Travail, de l'Emploi et de la Solidarité sociale

2. Act Respecting Parental Insurance

Eligibility Criteria

- Reside in Quebec at the start of the benefit period.
- 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.

Eligible interruption of earnings according to worker's status

Wage earner	<ul style="list-style-type: none"> • Have stopped working or seen a reduction of at least 40% of the usual weekly salary
Self-employed (including persons receiving QPIP insurable earnings as a family or intermediate resource)	<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 • Have stopped working or seen a reduction of at least 40% in usual employment income (salary) and have ceased business activities or reduced the time spent on them by at least 40%

Types of Benefits

The maximum insurable earnings for 2022 is \$88,000. The following tables summarize the different possibilities:

PREGNANCY AND BIRTH

Types of Benefits	Basic plan		Special plan	
	Maximum number of benefit weeks	% of average weekly income	Maximum number of benefit weeks	% of average weekly income
Maternity Exclusive to the mother	18 weeks	70%	15 weeks	75%
Paternity Exclusive to the father	5 weeks	70%	3 weeks	75%
Parental Shareable	7 weeks	70%	25 weeks	75%
	25 weeks	55%	3 additional weeks	75%
	4 additional weeks once 8 shareable parental benefit weeks have been paid to each parent	55%	once 6 shareable parental benefit weeks have been paid to each parent	
Parental for Multiple Births Non-shareable	5 weeks to each parent	70%	3 weeks to each parent	75%
Child born on or after January 1, 2022				
Single Parent Parental Non-shareable	5 weeks	70%	3 weeks	75%

ADOPTION

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
Adoption Non-shareable	5 weeks to each parent	70%	3 weeks to each parent	75%
Welcome and Support Shareable	13 weeks	70%	3 weeks	75%
Adoption Shareable	7 weeks	70%	25 weeks	75%
	25 weeks	55%	3 additional weeks	75%
	4 additional weeks once 8 shareable parental benefit weeks have been paid to each parent	55%	once 6 shareable parental benefit weeks have been paid to each parent	
Multiple Adoption Non-shareable	5 weeks to each parent	70%	3 weeks to each parent	75%
Child arrives in the care of the parent on or after January 1, 2022				
Single Parent Adoption Non-shareable	5 weeks	70%	3 weeks	75%

Note: Both parents must choose the same plan. The choice is determined by the first of the two parents who files an application. This binds the other parent, even in the case of shared custody.

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.

2022 Contributions

	Contribution rates (as a percentage of income)	Maximum annual contribution
Wage earner	0.494%	\$434.72
Employer	0.692%	\$608.96
Self-employed worker	0.878%	\$772.64

Income to Report While Receiving Benefits

People who receive benefits must report their income. They are entitled to receive some earnings without having their benefits reduced. The amount of the income exemption is obtained by calculating the difference between the average weekly earnings and the amount of the benefits. When the amount of the weekly earnings exceeds the amount of the permitted exemption, the excess reduces the amount of the QPIP benefits.



Example

The parent's average weekly earnings are \$800. If they opted for the basic plan, the QPIP benefits will total \$560 (70% of average weekly earnings).

Calculation:

Average income	\$800
Benefit	– \$560
Exemption amount	\$240

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 child disability benefit, where applicable.

Primary Caregiver (PCG)

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
- sees to it that 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 (CRA) automatically considers the mother to be the 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 full 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
- have one of the following statuses:
 - Canadian citizen
 - permanent resident
 - protected person
 - temporary resident of Canada for the last 18 months and have a valid permit as of month 19
 - Indigenous person who meets the definition of "Indian" under the *Indian Act*

Benefits

The CRA uses the information in the income tax return to calculate the CCB payments. In order to receive the benefit, the primary caregiver must file an income tax return every year, regardless of whether or not they earned any income. The primary caregiver's spouse or partner must also file an income tax return every year.

Benefits are paid over a 12-month period from July of one year to June of the following year. The amount is recalculated in July based on the information provided in the income tax and benefit 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 primary caregiver's marital status
- the adjusted family net income (AFNI), which appears on line 236 of the income tax return and to which is added the net income of the spouse or partner, where applicable
- the eligibility of a child for the child disability benefit

Basic Benefit – July 2021 to June 2022

The CCB is calculated as follows:

- \$6,833 per year (\$569.41 per month) for each eligible child under the age of 6
- \$5,765 per year (\$480.41 per month) for each eligible child age 6 to 17

The amount of CCB is reduced when the adjusted family net income is over \$32,028. The reduction is calculated as follows:

Number of children	Family income from \$32,028 to \$69,395	Family income over \$69,395
1	7% of income	\$2,616 + 3.2% of income
2	13.5% of income	\$5,044 + 5.7% of income
3	19% of income	\$7,100 + 8% of income
4 or more	23% of income	\$8,594 + 9.5% of income
Basic amount of the Child Disability Benefit (CDB)		\$2,915 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, namely:

- 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 the CRA and the provincial vital statistics office. The CRA uses the information on the child's provincial birth registration form to determine the primary caregiver's eligibility for benefits and tax credits.
- *My Account*: The primary caregiver can apply online using *My Account* (their personal CRA account). They need to sign in, go to *Apply for Child Benefits* and follow the instructions.
- **RC66 Canada Child Benefits Application**: this form is available online and can be used to apply for all federal, provincial and territorial child benefit programs.

Additional Information

[Canada Child Benefit](#)

Retraite Québec

4. Family Allowance

The Family Allowance payment is paid to all eligible families with one or more dependent children under age 18 living with them. In 2022, parents receive an annual amount ranging from \$1,040 to \$2,614 per child, an increase over the previous year's amounts resulting from the indexation of the personal income tax system at a rate of 2.64%.

Eligibility

To be eligible for the Family Allowance the following conditions must be met:

- the beneficiary or their spouse is responsible for the care and education of a child under the age of 18
- the child resides with the person
- the beneficiary resides in the province of Quebec¹
- the beneficiary or their spouse has one of the following statuses:
 - 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 *Immigration and Refugee Protection Act (Canada)*.

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. However, an application for the Family Allowance must be filed if:

- 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

Individuals can submit their application online via the [Retraite Québec](#) website.

Payment Calculation

The amount of the Family Allowance is determined based on four factors:

- the number of dependent children under age 18 who live with the beneficiary
- the number of dependent children in shared custody
- the family income
- the type of family (single-parent or two-parent)

Note: The amount of the payment is indexed in January each year and is not taxable. It is recalculated every July.

Maximum and minimum yearly Family Allowance amounts in 2022

	Maximum	Minimum
Per child	\$2,614	\$1,040
Single-parent family	+ \$917	+ \$365

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](#) provides an estimate of the payments individuals could be entitled to receive depending on their family situation.

Frequency of Payments

The Family Allowance is 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:

- the 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 is limited to the 11 months preceding the application
- any shared custody must be reported to Retraite Québec so payments can be recalculated based on the new family situation of each parent

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 is intended for beneficiaries of the Family Allowance with children aged 4 to 16 (as of September 30). The beneficiary must have custody of the child for the month in which the supplement is paid. The supplement for the 2022-2023 school year is \$108 and is paid in July 2022. 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 one year. In 2022, the amount is \$205 per month, per eligible child, or \$2,460 per year, regardless of 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 assume extraordinary responsibilities in terms of special care or ensure a constant presence with their child. In 2022, the amount is \$1,035 per month, or \$12,420 per year, regardless of family income or the child's handicap. This amount is indexed in January of each year and is not taxable.

Yearly amount for a handicapped child – 2022

Supplement for handicapped children	\$2,460
Supplement for handicapped children requiring exceptional care	
Tier 1	\$12,420
Tier 2	\$8,268

Additional Information

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

Workers' Compensation

The income replacement indemnity is paid to workers who are unable to work because of a work-related injury. For calculation purposes, the gross salary and gross annual income of the worker are considered up to the maximum yearly insurable earnings of \$88,000, 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 15th 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 are 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 or she earned a higher gross annual income during the 12 months preceding the disability. Bonuses, premiums, tips, commissions, overtime payments and employment insurance benefits are taken into consideration

2022 Average Premium Rate

The rate has been set at \$1.67 for every \$100 of company payroll, which is a \$0.10 decrease from 2021.

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 \$1,168. The amounts used to calculate the benefit are indexed annually.

Death Benefits

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 death, for a period that varies from one to three years, depending on the age of the spouse. The spouse is also entitled to a minimum lump-sum payment of \$116,899, up to a maximum of three times the worker's gross salary at the time of death, subject to the maximum annual insurable income. 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 \$586 until the age of majority. The pension is indexed annually. At age 18, they receive a lump-sum indemnity of \$21,047 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 up to \$5,683, as well as the expenses for the transportation of the body. In addition, the surviving spouse, or when there is none, the dependents, receive \$2,338 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, expenses related to medical aid and physical, social or vocational rehabilitation, which can include adapting a worker's residence or principal vehicle, child care or maintenance expenses, as well as training and refresher programs.

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 \(CNESST\)](#)

Société de l'assurance automobile du Québec

6. Automobile Insurance Act

The *Automobile Insurance Act* guarantees that all persons who suffer bodily injury 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 mandatory minimum amount of \$50,000, must be purchased from a private insurance company.

Compensation table for accidents and deaths occurring between January 1 and December 31, 2022

Indemnity	Amount
Income replacement indemnity ¹	90% of the victim's net annual income, calculated based on gross annual income of up to \$88,000. The income replacement indemnity is paid every two weeks to the accident victim or to his or her authorized representative for the duration of the disability, with the exception of the first seven days following the accident.

(Continued)

Indemnity	Amount
Indemnity for care expenses	Weekly amounts: <ul style="list-style-type: none"> • \$474 where the victim has the care of 1 person • \$532 where the victim has the care of 2 persons • \$587 where the victim has the care of 3 persons • \$647 where the victim has the care of 4 or more persons
Lump-sum indemnity for students ²	<ul style="list-style-type: none"> • \$5,683 for each school year missed at the elementary level • \$10,429 for each school year missed at the secondary level • \$10,429 for each semester missed at the post-secondary level, up to a maximum of \$20,856 per year
Inconveniences stemming from loss of enjoyment of life, pain and mental suffering	\$265,939 ³

¹ Accident victims receiving an income replacement indemnity will see their payments reduced by 25% at age 65, by 50% at age 66, by 75% at age 67, and benefits cease altogether on their 68th birthday.

² Upon completion of studies, students may receive an indemnity based on the amount of \$53,382, which corresponds to the average remuneration for workers in Quebec for the current year.

³ The maximum amount paid if, for instance, the injured person is in a vegetative comatose state.

Other Specific Indemnities

Type of Expenses	Amounts
Travel expenses	To receive care or undergo treatment: <ul style="list-style-type: none"> • private vehicle: \$0.145/km • public transit: reimbursed in full • taxi: reimbursed in full when public transit does not serve the route to be taken or when the victim's medical condition does not allow it to be used
Meals	Maximum reimbursements: <ul style="list-style-type: none"> • \$10.40 for breakfast • \$14.30 for lunch • \$21.55 for supper
Care expenses	<ul style="list-style-type: none"> • \$144 for 1 person • \$189 for 2 people • \$240 for 3 people • \$286 for 4 people or more
Home care expenses	Up to \$949 per week The accident victim's state of health must require continuous care
Availability allowance	If the accident victim was hospitalized and survived the accident for some time before his or her death, members of the immediate family are entitled to an availability allowance if the presence of a relative was required for medical reasons. The maximum amounts are: <ul style="list-style-type: none"> • \$35 for availability of 4 hours or less • \$70 for availability of more than 4 hours
Clothing	Maximum reimbursements: <ul style="list-style-type: none"> • \$400 for dry-cleaning, repairing or replacing clothing worn during the accident • \$1,000 for leather clothing or a helmet worn in a motorcycle accident
Prescription contact lenses	Up to \$110
Prescription eyeglasses	<ul style="list-style-type: none"> • Up to \$200 for frames • Actual cost of the lenses reimbursed in full

(Continued)

Type of Expenses	Amounts
Medical reports	Maximum reimbursements: <ul style="list-style-type: none"> • \$30 for an initial report • \$80 for an assessment report • \$80 for a progress report • \$75 for an after-effects report
Professional fees	Maximum reimbursements: <ul style="list-style-type: none"> • \$55 per prescribed physiotherapy treatment • \$40.50 per prescribed chiropractic treatment • \$54 per prescribed acupuncture treatment • \$94.50 per prescribed psychology treatment
Substitute labour costs in a family business	Up to \$947 per week for the first 180 days after the accident
Medication	Automated reimbursement at the pharmacy or determined on presentation of bills or receipts to the SAAQ
Prostheses, orthoses, etc.	Reimbursement determined on presentation of bills or receipts, up to the maximum amount provided for by regulation

Death Benefits

Victim with dependents

Surviving spouse	\$75,840 to \$440,000 depending on the victim's age and income Maximum gross income eligible: \$88,000
Disabled surviving spouse	Based on the victim's age and gross income
Dependents	\$36,022 to \$66,363 according to the dependent's age
Disabled dependent at the time of the victim's death	Additional lump-sum benefit of \$31,283
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
Victim without a spouse or dependents	\$60,787 divided equally between the victim's father and mother (if the victim is a minor) or to the succession (if the victim is 18 years of age or older)
Funeral expenses	\$5,683 is paid to the victim's succession

Additional Information

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

Retraite Québec

7. Quebec Pension Plan

The Quebec Pension Plan (QPP) provides people who work or have worked in Quebec and their families with basic financial protection in the event of retirement, death, or disability.

In 2019, the QPP was enhanced with an additional plan to help future generations of workers improve their financial security in retirement. Their retirement pension will increase based on the number of years of contributions they make to the additional plan.

The new plan increases

- the income replacement rate (from 25% to 33.33%).
- the pensionable salary, until it reaches 114% of the maximum pensionable earnings

Contributions

The QPP is compulsory for workers age 18 and over whose annual employment income is greater than \$3,500. Entitlement to the various pensions and benefits that could be paid to the contributor and his or her family upon retirement, death, or disability is subject to conditions specific to each of them; the contributor must have made contributions over a minimum period of time that 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 QPP and continue to work on a part-time or full-time basis. Workers under age 65 with a permanent and severe disability, and who have made sufficient contributions to the QPP could be entitled to disability benefits. Workers may also receive a disability pension or an additional amount for disability if they are already the 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 QPP. Finally, the children or those who have been living with a worker who has been receiving a disability pension from the QPP 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

Basic amounts for 2022

Maximum pensionable earnings	\$64,900
Basic exemption	\$3,500

Contribution rate

Base plan	10.80%
Additional plan	1.5%

Maximum contribution for workers and employers

Base plan (5.4%)	\$3,315.60
Additional plan (0.75%)	\$460.50

Maximum contribution for self-employed workers

Base plan (10.80%)	\$6,631.20
Additional plan (1.5%)	\$921

Indexation rate for benefits as at January 1, 2022	2.7%
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Maximum amount for lump-sum payment

Death benefit	\$2,500
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Maximum monthly amounts^{1,2}

Retirement pension

Age 60 (64% of the maximum pension)	\$802.30
Age 65 (100% of the maximum pension)	\$1,253.59
Age 70 (142% of the maximum pension)	\$1,780.10

Disability benefits

Disability pension	\$1,463.83
Additional amount for disability for retirement pension beneficiaries	\$524.61
Pension for a disabled person's child	\$83.99

(Continued)

Maximum monthly amounts**Survivors' benefits**

Orphan's pension	\$264.53
Surviving spouse's pension ³	
Beneficiary under age 45, not disabled, without dependent children	\$602.86
Beneficiary under age 45, not disabled, with dependent children	\$955.61
Beneficiary under age 45, disabled, with or without dependent children	\$993.10
Beneficiary between ages 45 and 64	\$993.10
Beneficiary age 65 or over	\$746.65

¹ These benefits are taxable.² Pensions calculated based on the average maximum pensionable earnings for the last five years. The amounts paid under the additional plan are included in the maximum amounts shown. However, payment of those pensions will begin at the end of 2022 only, and will be retroactive.³ Pension calculated with respect to contributors who were not receiving a retirement pension.**Additional Information****Québec Pension Plan**

Retraite Québec

8. Voluntary Retirement Savings Plan

For whom is the Voluntary Retirement Savings Plan Intended?

A Voluntary Retirement Savings Plan (VRSP) is a group plan offered for employees age 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 have a minimum of decisions to make. 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 given year and at least five people on December 31 of the previous year are obligated to offer a VRSP or other group retirement savings plan option to their employees by 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 deductions 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 an employer-sponsored VRSP and have not made a contribution within the required deadline. The default contribution rate is 4% of gross income. However, employees may set their own contribution rate if they wish. As per CRA's tax regulations, investment income accumulates tax-free in a VRSP.

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

Annual VRSP contribution limit	2020	2021	2022
	\$27,230	\$27,830	\$29,210

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 posted on their website.

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

The VRSP in numbers - 2022

Default contribution rate	4% of gross income
Maximum pensionable earnings	\$64,900
Annual statement as at December 31, 2021	\$5.65 per member

Additional Information

Voluntary Retirement Savings Plan (VRSP)

Employment and Social Development Canada

9. Old Age Security Act

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

Benefit	Eligibility
Old Age Security Pension	<ul style="list-style-type: none"> • Must be a 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 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 had been approved the last time he or she travelled outside of Canada • 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 have lived in Canada for at least 10 years after turning age 18
Allowance for the Survivor Additional income for low-income seniors	<ul style="list-style-type: none"> • 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 had been approved the last time he or she travelled outside of Canada • Has a spouse or common-law partner who has died, and has not remarried or lived in a common-law union for more than 12 months since the death • Must have lived in Canada for at least 10 years after turning age 18 • Has an annual income below the prescribed limit

Payment Amounts

Old Age Security payments are revised on a quarterly basis (January, April, July and October) to reflect the cost of living increase as measured by the Consumer Price Index. Payments are made as follows:

Type of Benefit	Maximum amount ¹	Income level cut-off ²	Income level cut-off for top-ups
Old Age Security pension (OAS) ^{3, 4}	\$642.25	\$133,141	n/a
<small>NEW</small> As of July 2022, seniors aged 75 and over will see an automatic 10% increase of their Old Age Security pension.			
Guaranteed Income Supplement (GIS)			
Single, widowed or divorced	\$959.26	\$19,464	\$9,152
Spouse/common-law partner of someone who:			
Does not receive the OAS pension	\$959.26	\$46,656	\$18,304
Receives the OAS pension	\$577.43	\$25,728	\$8,128
Receives the Allowance	\$577.43	\$46,656	\$8,128
Allowance⁴	\$1,219.68	\$36,048	\$8,128
Allowance for the Survivor	\$1,453.93	\$26,256	\$9,152

¹ The maximum amount includes top-ups to the Guaranteed Income Supplement and Allowances.

² The income level cut-offs do not include the OAS pension, the first \$5,000 of employment or self-employment income and 50% of employment or self-employment income between \$5,000 and \$15,000.

³ The OAS pension repayment range in 2022 is from \$81,761 to \$133,141.

⁴ Individuals can defer receiving the OAS pension beyond age 65 in exchange for a higher pension. The monthly OAS pension is increased by 0.6% for every month it is delayed up to a maximum of 36% at age 70.

Additional Information

Old Age Security Pension

Régie de l'assurance maladie du Québec (RAMQ)

10. Health Insurance Act

The health insurance plan allows the population to benefit from various healthcare services free of charge. A person who presents a valid health insurance card to a physician, hospital or local community service centre (CLSC) is entitled to receive free covered medical care, basic hospital services and, for certain population groups, dental and optometric services.

Eligibility

To qualify for health insurance individuals must, among other things:

- be authorized to live in Canada
- have a main residence in Quebec
- be present in Quebec a minimum of 183 days in the first 12 months after becoming eligible.

People who are in Quebec temporarily to work or because they have a scholarship or traineeship within the scope of an official Quebec government program could qualify under certain conditions.



A Closer Look at Group Insurance Services covered in Quebec

Quebec's health insurance has put in place several programs to protect the health of the population. This is basic coverage. Private insurance through a group plan offers more generous coverage that allows employers to rely on healthy workers. Not to mention that benefits are an excellent way to stand out as an employer of choice. When it comes to choosing an employer, many workers consider the possibility of, for example, protecting their children while they are in school, getting coverage for vaccinations and tests that would not otherwise be covered, or paying a fraction of the fees of other healthcare services with comprehensive health insurance coverage.

Program**Services covered****Medical care**

Medical services that are medically necessary and rendered by a general practitioner or a medical specialist, including:

- Examinations
- Consultations
- Diagnostic procedures
- Therapeutic procedures
- Psychiatric treatments
- Surgery
- Radiology
- Anesthesia

Details, eligibility requirements and registration**Optometric services**

Individuals:

- under 18 years of age
- 65 years of age or more
- 18 to 64 years of age who have been receiving the last-resort financial assistance for at least the past 12 consecutive months with valid claim slip
- 60 to 64 years of age who have been receiving a spouse's allowance under the *Old Age Security Act* for at least 12 consecutive months
- who have a visual impairment

Covered optometric services include:

- Eye examinations
- Prescription of exercises to improve vision
- Referrals to other health professional, for instance, an ophthalmologist
- Writing and handing over of prescriptions for eyeglasses or contact lenses

For children under 18 years old

Reimbursement of \$250 following the purchase of eyeglasses or contact lenses

Eyeglasses and contact lenses for children**Details and conditions****Dental care**

Any person insured under the Quebec Health Insurance Plan
Children under 10 years of age

Certain oral surgery services rendered in hospitals as well as examinations, local or general anesthesia and x-rays related to a surgery.

Services rendered by a dentist at a dental clinic or hospital, including:

- Annual and emergency examination
- X-rays
- Local or general anesthesia
- Grey amalgam fillings on premolar and molar teeth
- Tooth and root extractions
- Prefabricated crowns
- The oral surgery services covered for all

Not covered:

- Cleaning and scaling
- Fluoride application
- Pit and fissure sealing
- Orthodontics

Recipients of last-resort financial assistance with a valid claim slip (*carte de réclamation*)

Coverage according to the conditions established by the Ministère du Travail, de l'Emploi et de la Solidarité sociale (MTESS)

Covered services are rendered at dental clinics and hospitals.

Coverage varies depending on the number of months the person has been a recipient of last-resort financial assistance, i.e.:

- under 12 consecutive months
- 12 to 24 consecutive months
- 24 consecutive months or more

Details, conditions, limitations and exclusions

(Continued)

Program	Services covered
Devices that compensate for a physical deficiency	<p>Fees for the purchase, adjustment, replacement, repair and, in certain cases, adaptation of:</p> <ul style="list-style-type: none"> • Walking aids • Standing aids • Locomotor assists • Posture assists • Several types of orthotics and prosthetics <p>More on covered services: Tariff for insured devices which compensate for a motor deficiency and related services</p> <p>Details and conditions</p>
Hearing aids	<p>Fees for the purchase, repair and replacement of hearing aids and assistive listening devices needed to carry out daily activities</p> <p>Details and conditions</p>
Appliances for ostomates	<p>Annual lump-sum payment for the purchase of appliances and their replacement:</p> <ul style="list-style-type: none"> • Permanent ostomy: \$1,298 per ostomy • Temporary ostomy: \$865 per ostomy <p>Recipient of last-resort financial assistance: purchase and replacement of ostomy appliances are fully reimbursed upon presentation of detailed invoices</p> <p>Persons in subsidized facilities are not entitled to these amounts, since bags and other ostomy-related products must be supplied free of charge</p> <p>Details, conditions and application</p>
External breastform	<p>For each breast and per 24-month period, the program reimburses the purchase or replacement cost of an external breastform up to a maximum of:</p> <p>Individuals:</p> <ul style="list-style-type: none"> • who have undergone a total, radical or partial mastectomy • aged 14 years or over who have received a diagnosis of breast aplasia <ul style="list-style-type: none"> • \$460 for a full breastform • \$271 for a partial breastform <p>The breastform must be purchased in Quebec</p> <p>Details, conditions and application</p>
Bandages and compression garments used to treat lymphedema	<p>Persons 18 years of age or more</p> <p>Reimbursement: 75% of the purchase cost before taxes and delivery charges, up to the maximum allowable amount</p> <p>Persons under 18 years of age</p> <p>Reimbursement: 100% of the purchase cost before taxes and delivery charges, up to the maximum allowable amount</p> <p>Supplies covered</p> <p>Per limb affected, per 12-month period:</p> <ul style="list-style-type: none"> • 1 set of multi-layer bandages • 3 elastic day-time compression garments • 1 non-elastic compression garment • 1 night-time compression garment • 1 accessory for compression garment <p>Persons under 18 years of age</p> <p>The number of supplies is doubled per 12-month period</p> <p>Recipient of last-resort financial assistance</p> <p>Reimbursement: 100% of the purchase cost before taxes and delivery charges, up to the maximum allowable amount</p> <p>Maximum allowable amounts, details and conditions</p>

(Continued)

Program	Services covered
Visual aids Persons who have a permanent visual impairment that prevents them from carrying out one of the following activities: <ul style="list-style-type: none"> • read or write • move around in an unfamiliar environment • carry out activities in keeping with their lifestyle or social roles (e.g., student, worker, parent) 	Expenses for the loan, replacement and repair of visual devices: <ul style="list-style-type: none"> • Reading aids: closed-circuit television systems, optical systems and calculators • Writing aids: braille • Mobility aids: white canes, electronic obstacle detectors, night vision goggles Amounts for a guide dog <ul style="list-style-type: none"> • \$210 to obtain a guide dog • \$2,240 annually to take care of the dog More on covered services: Tariff for visual aids and related services Details and conditions
Ocular prostheses or artificial eyes Individuals: <ul style="list-style-type: none"> • who have lost an eye, for instance, during surgery or an accident • who have an eye that is atrophied or without useful vision • who, at birth, suffered from an eye disease (ophthalmia or microphthalmia) 	Maximum amounts for the following services: <ul style="list-style-type: none"> • Purchase and replacement of an ocular prosthesis per eye, once every 5 years <ul style="list-style-type: none"> - \$585 for a custom prosthesis made by a certified ocularist - \$225 for a manufactured prosthesis • \$25 (per calendar year) for repair and maintenance • Purchase and fitting of a conformer, a temporary shell used to hold the shape of the eye socket once the eye has been removed, before fitting the prosthesis <ul style="list-style-type: none"> - \$187 for each custom-made conformer - \$112 for each prefabricated conformer Details and conditions



A Closer Look at Group Insurance Pharmacy services entirely covered by the RAMQ

Some pharmacy services previously covered only by private insurance plans are now covered by the RAMQ:

- Administration of certain drugs in an emergency situation
- Initiating a drug therapy
- Adjustment of a prescription in order to attain therapeutic targets
- Modification of a drug therapy
- Assessment to extend a prescription and its extension
- Case management of clientele receiving palliative care
- Consultation request from another health professional

This change means that individuals with private health insurance will no longer have to pay a deductible or co-insurance for these services.

Financial Contributions and Aid

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.

Monthly Cost per Room Category

	2022	2021
Private room	\$2,019.30	\$1,966.20
Semi-private room	\$1,686.90	\$1,642.50
Room with 3 beds or more	\$1,256.70	\$1,223.70

Financial Contribution

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 (CNESST, SAAQ, Veterans Affairs Canada, 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

When travelling or when outside Quebec temporarily, persons holding a valid Health Insurance Card can receive healthcare services covered by the Quebec 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.

[Learn more](#)



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 when outside your province of residence. It is essential to take out private travel insurance that will cover expenses, in full or in part, not reimbursed by the RAMQ. Most group insurance contracts include travel insurance. In addition to covering the costs to obtain emergency health care not covered by public insurance, this type of insurance often comes with trip cancellation insurance or assistance services.

Régie de l'assurance maladie du Québec (RAMQ)

11. The Public Prescription Drug Plan

The public prescription drug insurance plan offers basic prescription drug insurance. It applies to the following and their dependents:

- persons 65 years of age or older
- recipients of last-resort financial assistance and other holders of a claim slip
- persons who are not eligible for a private plan

Seniors 65 years of age or older

Persons who turn 65 are automatically registered with 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 public plan)
- supplemental coverage (supplements the public plan coverage)

Persons who turn 65 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

Annual Premium

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 \$710 per adult according to net family income. This amount is in force from July 1, 2021, to June 30, 2022.

Certain persons insured under the public plan do not 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 years old or if they are 18 to 25 years old 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 its employees of this obligation.

Amounts in Force – July 1, 2021, to June 30, 2022

	Monthly deductible	Co-insurance	Maximum monthly contribution	Maximum annual contribution
Adults aged 18 to 64 not eligible for a private plan				
Persons aged 65 or over – without GIS	\$22.25	35%	\$96.74	\$1,161
Persons aged 65 or over – 1% to 93% of the GIS	\$22.25	35%	\$55.08	\$661

Risk Pooling – Basic Prescription Drug Insurance Plan

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 no longer affected by the extra benefits for a given certificate.

Since January 1, 2022, the pooling parameters are as follows:

Group size	Threshold		Monthly cost			
	2021	2022	2021		2022	
			Individual	Single-parent, couple, family	Individual	Single-parent, couple, family
Under 25	\$8,000	\$8,000	\$20.92	\$57.58	\$23.00	\$64.25
25 to 49	\$16,500	\$16,500	\$13.75	\$37.92	\$15.67	\$43.92
50 to 124	\$32,500	\$32,500	\$7.83	\$21.50	\$8.08	\$27.33
125 to 249	\$47,500	\$55,000	\$5.67	\$15.58	\$5.50	\$18.58
250 to 499	\$72,000	\$80,000	\$4.08	\$11.25	\$4.25	\$14.42
500 to 999	\$95,000	\$105,000	\$3.33	\$9.25	\$3.25	\$12.75
1,000 to 3,999	\$120,000	\$130,000	\$2.92	\$7.92	\$2.83	\$11.08
4,000 to 5,999	\$300,000	\$300,000	\$1.33	\$3.67	\$1.50	\$5.92
6,000 and more	n/a	n/a	n/a	n/a	n/a	n/a

Additional Information

Prescription Drug Insurance Plan

12. Hospital Insurance Act

	January 1, 2022	January 1, 2021
1. Public ward	Free	Free
2. Semi-private room	\$68.12	\$66.33
a) with telephone, washbasin or toilet, private or shared with another room (at least two of these items)	\$75.15	\$73.17
b) with telephone, washbasin or toilet, private or shared with another room	\$82.18	\$80.02
c) with telephone and full bathroom	\$95.97	\$93.45
3. Private room	\$110.00	\$107.00
a) from 9.75 to 11.5 square metres with telephone and washbasin or toilet, private or shared with another room	\$136.00	\$132.00
b) at least 11.5 square metres with telephone and washbasin and toilet, private or shared with another room	\$162.00	\$158.00
b) at least 11.5 square metres with telephone and full bathroom, private or shared with another room	\$190.00	\$185.00
d) at least 11.5 square metres with telephone and full private bathroom	\$219.00	\$213.00
e) with telephone, private bathroom and adjoining sitting room	\$273.00	\$266.00



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!

Ministère du Travail, de l'Emploi et de la Solidarité sociale

13. Individual and Family Assistance Act

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

Eligibility

To be eligible, applicants must be 18 and 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 without severely limited capacity for employment or who have 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.

The basic benefit paid under the Social Assistance Program may be increased by other amounts, such as:

- an allowance for temporary limitations
- adjustments for dependent children
- adjustments for adults
- special benefits
- an adjustment for single individuals

Social Assistance Program (Monthly Amounts)

	Basic benefit	Adjustment to basic benefit (January 1, 2022) ¹	Temporarily limited capacity allowance	Total benefit	Exempted work income
One adult					
No limited capacity	\$681	\$45	\$0	\$726	\$200
Temporarily limited capacity	\$681	\$45	\$144	\$870	\$200
One spouse of a student					
No limited capacity	\$188	\$45	\$0	\$233	\$200
Temporarily limited capacity	\$188	\$45	\$144	\$377	\$200
Two adults					
No limited capacity	\$1,054	\$45	\$0	\$1,099	\$300 ²
Temporarily limited capacity	\$1,054	\$45	\$248	\$1,347	\$300 ²
Two adults in different situations					
One adult with no limited capacity and one adult with temporarily limited capacity	\$1,054	\$45	\$144	\$1,243	\$300 ²

Note: The monthly amount granted as a personal expense allowance to a sheltered person is determined by the Régie de l'assurance maladie du Québec (RAMQ). This amount is paid to one independent adult who is sheltered, or who is required to live in an institution for social integration purposes, or who is living in a centre that offers addiction treatment services, or one minor who is sheltered in an institution with her dependent child. To learn the amount of the benefit, please visit the [RAMQ website](#).

- 1 The amount added to the basic benefit each month is based on the composition of the household.
- 2 For both individuals.

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 applicant 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, such as:

- adjustments for dependent children
- adjustments for adults
- special benefits

Social Solidarity Program (Monthly Amounts)

	Basic benefit	Adjustment to basic benefit (January 1, 2022) ¹		Total benefit		Exempted work income
		Regular	66/72 ¹	Regular	66/72 ¹	
One adult	\$1,035	\$103	\$365	\$1,138	\$1,400	\$200
One spouse of a student	\$524	\$103	\$365	\$627	\$889	\$200
Two adults	\$1,547	\$118	\$227	\$1,665	\$1,774	\$300

Note: The monthly amount granted as a personal expense allowance to a sheltered person is determined by the Régie de l'assurance maladie du Québec (RAMQ). This amount is paid to one independent adult who is sheltered, or who is required to live in an institution for social integration purposes or who is living in a centre that offers addiction treatment services, or one minor who is sheltered in an institution with her dependent child. To learn the amount of the benefit, please visit the [RAMQ website](#).

1 A single adult who received social solidarity benefits for 66 of the 72 previous months, or a family that includes at least one such adult in that situation is entitled to a higher amount.

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 and who meet the conditions must participate.

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 basic benefit	Temporarily limited capacity allowance	Total benefit	Exempted work income ¹
One adult participant	\$663	\$45	\$0	\$708	\$200
Two adult participants	\$1,027	\$45	\$0	\$1,072	\$300
One adult participant and one non-participating adult with no limitations to employment	\$1,027	\$45	\$0	\$1,072	\$300
One adult participant and one non-participating adult with temporarily limited capacity for employment	\$1,027	\$45	\$140	\$1,212	\$300
One adult participant who is the spouse of a student	\$663	\$45	\$0	\$708	\$200
One adult participant who is required to live in an institution for social integration purposes	\$663	\$45	\$0	\$708	\$200

¹ Under certain conditions, an additional amount may be added to the benefit of a participant in the Aim for Employment Program who is receiving employment income.

Additional Information

Social Assistance and Social Solidarity

14. Act respecting Labour Standards

The *Act respecting labour standards* evolves in line with the needs expressed by workplaces and aims to ensure that the labour rights and obligations of both workers and employers in Quebec are respected. The changes introduced over the past few years are intended, in particular, to facilitate work-life balance through the improvement of certain leaves and to adapt the Act to the new realities of the labour market. Here is a summary of the main changes made and the updates of certain provisions.

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 they act as 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.

Serious Illness, Injury, or Accident in the Family

An employee may be absent for 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.

Potentially Mortal Illness of a Relative Other Than a Minor Child

An employee may be absent for up to 27 weeks over a 12-month period when his or her presence is required with a relative other than the employee's 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 for 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 Relative

An employee is entitled to five days of leave, including two paid days, for the death of a 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 vacation after three years of uninterrupted 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 they are entitled, effective as of hiring.

Minimum Wage

	As of May 1, 2021	As of May 1, 2022
General rate	\$13.50/hour	\$14.25/hour
Employees receiving tips	\$10.80/hour	\$11.40/hour

Staff of Personnel Placement Agencies

The law stipulates that 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 performs 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.

Standard Work Week

A standard work week is 40 hours. The standard work week is used to determine at what point workers begin to do overtime, in which case the regular hourly rate must be increased by 50% (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. If June 24 falls on a Sunday, June 25 becomes the statutory holiday only for people who do not usually work on Sunday. Employers can choose to pay an indemnity or a holiday at another time to all their employees, whether or not the statutory holiday coincides with a day worked.

Contributions

The CNESST is financed through a contribution collected from employers by Revenu Québec. The contribution rate in effect for 2022 is 0.06% of the remuneration subject to the contribution paid to an employee, up to an annual maximum of \$88,000 per employee.

Additional Information

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

15. Tax Impact of Group Insurance

For tax purposes, some of the group insurance premiums that the employer pays for its employees are considered taxable employment benefits. For the employer, these taxable benefits increase the total payroll and, as a result, increase the contributions to various governmental programs. For employees, these employment benefits are added to their income and thus indirectly increase income taxes. The table below shows the tax impact of the various benefits included in group insurance plans.

Coverage	Canada			Quebec		
	Deductible expenses ¹ for employer	Employer contribution taxable for employee	Benefits taxable for the employee	Deductible expenses ¹ for employer	Employer contribution taxable for employee	Benefits taxable for the employee
Life	Yes	Yes	-	Yes	Yes	-
Accidental death and dismemberment, dismemberment due to illness and critical illness	Yes	Yes	-	Yes	Yes	-
Dependents' life	Yes	Yes	-	Yes	Yes	-
Short term disability	Yes	-	Yes ²	Yes	-	Yes ²
Long term disability	Yes	-	Yes ²	Yes	-	Yes ²
Health	Yes	-	-	Yes	Yes	-
Dental care	Yes	-	-	Yes	Yes	-

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 contributions. Taxable benefits must be calculated every pay period for the remittances to the government to be correctly determined.

The measures and programs presented in this document are the responsibility of the various government bodies that administer them. In the event of a discrepancy, the original texts in the laws and regulations will take precedence over the information provided in this Bulletin.

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