

# 2023 Bulletin

on Quebec Social Legislation



**beneva**

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We are pleased to present the 2023 edition of the Beneva Bulletin on Quebec Social Legislation, which summarizes the government programs available to the population. Through this bulletin, we aim to contribute to the physical and financial health of Quebecers by providing relevant and current information.

This document contains clear explanations to help you better understand how government programs and group insurance plans complement each other and help improve the quality of life of Canadians. The measures presented herein reflect our society's strong sense of community and commitment to protecting people, values that we share and extend from our own mission.

## NOTES:

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.

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## EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA

# 1. Employment Insurance Act

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

## Premiums

	2023	2022
<b>Yearly maximum insurable earnings</b>	<b>\$61,500</b>	<b>\$60,300</b>
<b>Employee</b>		
Premium rate per \$100 of gross insurable earnings	1.27%	1.20%
Maximum annual premium	\$780.60	\$723.60
<b>Employer</b>		
Premium rate per \$100 of gross insurable earnings (1.4 times the employee's premium)	1.778%	1.68%
Maximum annual premium	\$1,093.47	\$1,013.04

## Regular Benefits

Employment Insurance (EI) provides regular benefits to people who lose their jobs through no fault of their own, 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 during a reference period, i.e. **between 420 and 700 hours** based on the unemployment rate in their area.

The reference period is the shorter of the following:

- the 52-week period immediately before the start date of an EI claim  
or
- the period beginning on the first day of an immediately preceding benefit period (if the person already successfully applied for benefits in the previous 52 weeks) and ending at the start of the new benefit period

## Sickness Benefits

Sickness benefits are paid to individuals who are unable to work because of sickness, injury, or quarantine, and who have seen their weekly earnings reduced by more than 40% for at least one week. To be eligible, applicants must have accumulated **600 insured hours of work**.

### Payment Details – Regular and Sickness Benefits

Specifications	Terms and conditions
<b>Waiting period before receiving benefits</b>	7 days
<b>Benefits</b>	55% of the average insurable salary over the past 52 weeks
<b>Maximum weekly benefit</b>	\$650
<b>Duration</b>	
Regular	14 to 45 weeks, based on the unemployment rate in the region
Sickness	Up to 26 weeks

## Caregiving Benefits

El caregiving benefits provide financial assistance to individuals who must take time away from work to care for or support a critically ill or injured person or someone needing end-of-life care.

Eligible individuals must have seen their weekly income reduced by more than 40% for at least one week. They must have accumulated at least **600 insured hours of work** in the 52 weeks before the start of their claim.

The benefits are equal to 55% of the average insurable salary over the last 52 weeks, up to a maximum of \$650 per week. The waiting period before receiving benefits is seven days. Employment Insurance offers three types of caregiving benefits.

Benefits	Maximum weeks payable <sup>1</sup>	Person receiving care
<b>Family caregiver benefit for children</b>	35 weeks	Critically ill or injured person under 18
<b>Family caregiver benefit for adults</b>	15 weeks	Critically ill or injured person 18 or over
<b>Compassionate care benefits</b>	26 weeks	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.

## 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](#)

### A CLOSER LOOK AT GROUP INSURANCE

#### Public plans, private plans: Who pays first?

Through their programs, government departments and agencies (employment insurance, workers' compensation, public automobile insurance, etc.) act as first payers. Short and long term disability benefits under private plans serve as a complement to the basic protection offered by government programs. The private insurer therefore acts as a second payer.

## 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 an ever-changing labour market. It includes the following measures:

- Canada Training Credit

This non-taxable credit aims 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.

- Employment Insurance Training Support Benefit

This benefit provides workers with up to four weeks of income support paid at 55% of their average weekly earnings. It aims to help workers cover their living expenses, providing support for ongoing payments such as mortgage payments, electricity bills and other life expenses while on training and without their regular paycheque.

- Leave provisions

These measures allow workers to take time away from work to pursue training without risk to their job security.

For more information: [Backgrounder–Canada Training Benefit](#)

## Additional Information

[Employment Insurance benefits and leave](#)

## 2. Act Respecting Parental Insurance

The Québec Parental Insurance Plan (QPIP) is set up to pay benefits to all eligible workers—salaried and/or self employed—taking maternity leave, paternity leave, parental leave or adoption leave.

The QPIP is an income replacement plan. To be eligible, individuals must have received work income.

The QPIP replaces the maternity, parental or adoption benefits provided in other provinces under the federal employment insurance plan.

### Premiums

Revenu Québec is in charge of collecting QPIP premiums. They are adjusted on January 1 of each year. The 2023 premium rates for the QPIP contribution remain unchanged from the previous year's rates.

	2023	2022
<b>Maximum annual insurable earnings</b>	\$91,000	\$88,000
<b>Wage earners</b>		
Premium rate (as a % of income)	0.494%	0.494%
Maximum premium	\$449.54	\$434.72
<b>Self-employed workers</b>		
Premium rate as salary percentage	0.878%	0.878%
Maximum premium	\$798.98	\$772.64
<b>Employers</b>		
Premium rate (as a % of income)	0.692%	0.692%
Maximum premium	\$629.72	\$608.96

### Eligibility Conditions

To be eligible for QPIP benefits, applicants must:

- pay premiums under the QPIP
- receive at least \$2,000 in insurable income during the reference period

Applicants must also meet the requirements outlined in the following table based on their status.

#### Eligibility Conditions Based on Worker Status

Worker status	Eligibility conditions
<b>Wage earners</b>	<ul style="list-style-type: none"> <li>• Be a resident of Quebec at the start of the benefit period</li> <li>• Have stopped working or seen a reduction of at least 40% of the usual weekly salary</li> </ul>
<b>Self-employed</b> (including persons receiving QPIP insurable earnings as a family or intermediate resource)	<ul style="list-style-type: none"> <li>• Be a resident of Quebec on December 31 of the year preceding the start of the benefit period</li> <li>• Have ceased business activities or reduced the time spent on business activities by at least 40%</li> </ul>
<b>Wage earners who are also self-employed</b>	<ul style="list-style-type: none"> <li>• Be a resident of Quebec on December 31 of the year preceding the start of the benefit period</li> <li>• Have stopped working or seen a reduction of at least 40% of the usual weekly salary and have ceased business activities or reduced the time spent on business activities by at least 40%</li> </ul>

## Types of Benefits

The maximum insurable earnings for 2023 is \$91,000.

The following table presents the different plans and their options for each type of benefit. Amounts are calculated as a percentage of average weekly earnings.

### Pregnancy or Birth

Type of benefits	Basic plan	Special plan
<b>Maternity</b> Exclusive to the mother	18 weeks 70% of earnings	15 weeks 75% of earnings
<b>Paternity</b> Exclusive to the father	5 weeks 70% of earnings	3 weeks 75% of earnings
<b>Parental</b> Shareable	32 weeks <ul style="list-style-type: none"> <li>• first 7 first weeks 70% of earnings</li> <li>• next 25 weeks 55% of earnings</li> </ul> <b>4 additional weeks</b> at 55% of earnings once 8 benefit weeks have been paid to each parent	25 weeks 75% of earnings  <b>3 additional weeks</b> at 75% of earnings once 6 benefit weeks have been paid to each parent
<b>Parental for multiple births</b> Non-shareable	5 weeks to each parent 70% of earnings	3 weeks to each parent 75% of earnings
<b>Single parent parental</b> Non-shareable	5 weeks 70% of earnings	3 weeks 75% of earnings

### Adoption

Type of benefits	Basic plan	Special plan
<b>Adoption</b> Non-shareable	5 weeks to each parent 70% of earnings	3 weeks to each parent 75% of earnings
<b>Adoption-related welcome and support</b> Shareable	13 weeks 70% of earnings	12 weeks 75% of earnings
<b>Adoption</b> Shareable	32 weeks <ul style="list-style-type: none"> <li>• first 7 first weeks 70% of earnings</li> <li>• next 25 weeks 55% of earnings</li> </ul> <b>4 additional weeks</b> at 55% of earnings once 8 benefit weeks have been paid to each parent	25 weeks 75% of earnings  <b>3 additional weeks</b> at 75% of earnings once 6 benefit weeks have been paid to each parent
<b>Multiple adoption</b> Non-shareable	5 weeks to each parent 70% of earnings	3 weeks to each parent 75% of earnings
<b>Single parent parental</b> Non-shareable	5 weeks 70% of earnings	3 weeks 75% of earnings

## 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.

## 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 weekly earnings exceed 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
<hr/>	
Exemption amount	\$240

## Additional Information

[Quebec Parental Insurance Plan](#)

## 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 (CDB), where applicable.

### Primary Caregiver

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 attach a signed letter from the mother to 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 benefit they would have received if the child lived with them 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

If in a relationship, at least one spouse must 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
- First Nation member or citizen

### Benefits

The CRA uses the information in the income tax return to calculate the CCB payments. This means the primary caregiver and their spouse or common-law partner (if applicable) must file an income tax return every year to receive the benefit, regardless of whether or not they earned any income.

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 person 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 2022 to June 2023

The CCB is calculated as follows:

- \$6,997 per year (\$583.08 per month) for each eligible child under age 6
- \$5,903 per year (\$491.91 per month) for each eligible child ages 6 to 17

The CCB amount is reduced when the adjusted family net income is over \$32,797. The reduction is calculated as shown in the chart below.

### CCB Reduction Based on Family Income

Number of children	Family Income from \$32,797 to \$71,060	Family income above \$71,060
1	7% of income	\$2,678 + 3.2% of income
2	13.5% of income	\$5,166 + 5.7% of income
3	19% of income	\$7,270 + 8% of income
4 or more	23% of income	\$8,801 + 9.5% of income

## Child Disability Benefit

The CCB may include an additional amount for the CDB. For the period of July 2022 to June 2023, the CDB could provide up to \$2,985 (\$248.75 per month) for each eligible child. The CDB starts being reduced when adjusted family net income is greater than \$71,060. The reduction is calculated as follows:

### CDB Reduction Based on Family Income

Number of eligible children	Family income above \$71,060
1	3.2% of income
2 or more	5.7% of income

## 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 they or their spouse meet the eligibility conditions

There are three ways to submit a CCB application:

- **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 birth registration form to determine the primary caregiver's eligibility for benefits and tax credits.
- **My Account:** The primary caregiver can apply online using 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 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 is paid to all eligible families with one or more dependent children under age 18 living with them. In 2023, parents receive an annual amount ranging from \$107 to \$2,782 per child, an increase over the previous year's amounts resulting from the indexation of the personal income tax system at a rate of 6.44%.

### 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 Quebec<sup>1</sup>

If in a relationship, at least one spouse must have one of the following statuses:

- Canadian citizen
- protected person<sup>2</sup>
- permanent resident<sup>2</sup>
- temporary resident who has been living in Canada for the last 18 months<sup>2</sup>

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 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 family situation (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.

### Yearly Family Allowance Amounts – 2023

	Minimum	Maximum
<b>Per child</b>	\$1,107	\$2,782
<b>Single-parent family</b>	+ \$389	+ \$976

To continue receiving the Family Allowance, both spouses (where applicable), must file a Quebec income tax return every year, regardless of whether or not they earned any income. 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 four times a year to one parent per family on the first business day of each quarter: July, October, January, April. It's also possible to submit an [application](#) for monthly payments.

## 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 chosen (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 situation of each parent

Families who have not yet signed up for direct deposit can do so [online](#) or by [phone](#).

## Supplement for the Purchase of School Supplies

Annual financial assistance for the purchase of school supplies is intended for people who:

- receive the Family Allowance
- have a child age 4 to 16 as at September 30
- have custody of the child the month the supplement is paid

The supplement for the 2023-2024 school year is \$115 and is paid in July 2023. 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 helps families with the costs 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 2023, the supplement is \$218 per month, per eligible child, or \$2,616 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 2023, the amount is \$1,102 per month, or \$13,224 per year, regardless of family income or the child's handicap.

These amounts are indexed in January of each year and are not taxable.

### Yearly Amount for a Handicapped Child – 2023

Financial support	Annual amount
<b>Supplement for handicapped children</b>	\$2,616
<b>Supplement for handicapped children requiring exceptional care</b>	
Tier 1	\$13,224
Tier 2	\$8,796

## Additional Information

### [Family Allowance](#)

## 5. Act Respecting Industrial Accidents and Occupational Diseases

### Workers' Compensation

An income replacement indemnity is paid to workers who are unable to perform their job due to 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 \$91,000. This amount is adjusted every year.

#### Payment Details

Day of disability	Benefit	Payer
<b>Date of the accident</b>	100%	Employer
<b>First 14 days after the accident</b>	90% of the net salary <sup>1</sup>	Employer, reimbursed by CNESST
<b>Starting on the 15th day</b>	90% of the weighted net income <sup>2</sup>	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 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.

### Premium Rate

The 2023 average premium rate is set at \$1.50 per \$100 of assessable payroll, which represents a \$0.17 decrease compared to the 2022 rate.

### Compensation for Bodily Injury

The purpose of the lump-sum indemnity is to compensate workers who have sustained permanent physical or psychological 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 benefit of \$1,244. The amounts used to calculate compensation for bodily injury are adjusted annually.

### Other Benefits

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.

## Death Benefits

Spouses and dependants of workers who die as a result of a work accident or occupational disease may receive benefits.

### Death Benefits for Surviving Family Members

Type of benefit	Payment amount and terms
<b>Spouse</b>	<ul style="list-style-type: none"> <li>• Monthly pension: 55% of the income replacement indemnity to which the worker was entitled on the date of their death, for 1 to 3 years depending on the spouse's age</li> <li>• Lump sum indemnity: up to 3 times the worker's gross earnings at the time of death, up to the maximum annual insurable earnings of \$91,000               <ul style="list-style-type: none"> <li>– minimum indemnity: \$124,497</li> <li>– maximum indemnity: \$273,000</li> </ul> </li> </ul>
<b>Dependent children</b>	<ul style="list-style-type: none"> <li>• Minor child: monthly pension of \$624 per child (adjusted annually) until the age of majority</li> <li>• Dependent children ages 18 to 25 who are full-time students: lump sum of \$22,415 per child</li> </ul>
<b>Funeral expenses</b>	Benefits paid to spouse or, in the absence of a spouse, to dependent children: <ul style="list-style-type: none"> <li>• up to \$6,052 for funeral expenses</li> <li>• expenses for the transportation of the worker's body</li> <li>• up to \$2,490 for other expenses related to the death</li> </ul>

## Additional Information

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

## 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 vehicle. This liability insurance, in the mandatory minimum amount of \$50,000, must be purchased from a private insurance company.

### Compensation – Accidents Occurring Between January 1 and December 31, 2023

Type of indemnity	Amount
<b>Income replacement indemnity<sup>1,2</sup></b>	90% of the victim's net annual income, calculated based on gross annual income of up to \$90,500  The income replacement indemnity is paid every two weeks for the duration of the disability, with the exception of the first seven days following the accident
<b>Indemnity for care expenses</b>	Weekly amounts: <ul style="list-style-type: none"> <li>• \$505 where the victim has the care of 1 person</li> <li>• \$567 where the victim has the care of 2 persons</li> <li>• \$625 where the victim has the care of 3 persons</li> <li>• \$689 where the victim has the care of 4 or more persons</li> </ul>
<b>Lump-sum indemnity for students<sup>2</sup></b>	<ul style="list-style-type: none"> <li>• \$6,052 for each school year missed at the elementary level</li> <li>• \$11,107 for each school year missed at the secondary level</li> <li>• \$11,107 for each semester missed at the post-secondary level, up to a maximum of \$22,212 per year</li> </ul>
<b>Income replacement indemnity — after the scheduled date of completion of studies</b>	Students may be entitled to receive an indemnity based on \$55,042, which corresponds to the average earnings of Quebec workers
<b>Indemnity for injury</b>	\$1,619
<b>Lump-sum indemnity for permanent impairment</b>	\$283,225 <sup>3</sup>

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. In the case of an accident victim who has sustained injury or impairment granting entitlement to an income replacement indemnity based at a minimum on the average annual earnings of Quebec workers, as of the first year anniversary of the accident, that person's income replacement indemnity is calculated on the basis of a gross annual income that is not lower than \$55,042.

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

## Other Indemnities

Type of expenses	Maximum amounts
<b>Travel expenses to receive care or undergo treatment</b>	To receive care or undergo treatment: <ul style="list-style-type: none"> <li>• private vehicle: \$0.154/km</li> <li>• public transit: reimbursed in full</li> <li>• 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</li> </ul>
<b>Meals</b>	<ul style="list-style-type: none"> <li>• \$13.75 for breakfast</li> <li>• \$18.90 for lunch</li> <li>• \$28.50 for supper</li> </ul>
<b>Care expenses</b>	Weekly maximum: <ul style="list-style-type: none"> <li>• \$351 for 1 person</li> <li>• \$383 for 2 people</li> <li>• \$437 for 3 or more people</li> </ul>
<b>Home care expenses</b>	Weekly maximum: <ul style="list-style-type: none"> <li>• \$1,011</li> <li>• up to \$1,598 per week for an accident victim whose state of health requires continuous care or whose needs have been assessed as being greater than those granting entitlement to the amount of \$1,011</li> </ul>
<b>Availability allowance</b>	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: <ul style="list-style-type: none"> <li>• \$37 for availability of 4 hours or less</li> <li>• \$75 for availability of more than 4 hours</li> </ul>
<b>Clothing</b>	<ul style="list-style-type: none"> <li>• \$426 for dry-cleaning, repairing or replacing clothing worn during the accident</li> <li>• \$1,065 for leather clothing or a helmet worn in a motorcycle accident</li> </ul>
<b>Medical reports</b>	Reports filled out by a physician or a specialized nurse practitioner (SNP): <ul style="list-style-type: none"> <li>• \$32 for an initial report</li> <li>• \$85 for an assessment report</li> <li>• \$85 for a progress report</li> <li>• \$80 for a report on impairment</li> <li>• \$32 when the report is completed otherwise than on a form provided for that purpose by the SAAQ</li> </ul> Reports filled out by a health care professional other than a physician or an SNP: <ul style="list-style-type: none"> <li>• \$32 per report</li> </ul>
<b>Professional fees</b>	<ul style="list-style-type: none"> <li>• Physiotherapy: \$59 per prescribed treatment</li> <li>• Chiropractic treatment: \$43 per prescribed treatment</li> <li>• Acupuncture: \$58 per prescribed treatment</li> <li>• Psychological treatment: \$101 per hour of treatment</li> </ul> Other types of professional fees: It is recommended to check with the SAAQ Call Centre
<b>Reimbursement of fees to obtain a second opinion</b> (expert report written by a healthcare professional)	<ul style="list-style-type: none"> <li>• Per report: \$1,704</li> <li>• Report prepared following an assessment by more than one healthcare professional: \$1,704 per professional, up to \$5,112</li> </ul>
<b>Substitute labour costs in a family business</b>	\$1,009 per week for the first 180 days after the accident (supporting documents required)

## Other Indemnities (continued)

Type of expenses	Maximum amount
<b>Medication</b>	Automated reimbursement at the pharmacy or determined on presentation of bills or receipts to the SAAQ
<b>Prescribed prostheses and orthoses</b>	Reimbursement determined on presentation of bills or receipts, up to the maximum amount provided for by regulation: <ul style="list-style-type: none"> <li>• ocular prosthesis: \$2,130</li> <li>• hairpiece: \$2,130</li> <li>• prescription eyeglasses: <ul style="list-style-type: none"> <li>– \$213 for the frames</li> <li>– actual cost of lenses</li> </ul> </li> <li>• prescription contact lenses: \$117 (up to a \$320 in certain specific cases)</li> <li>• other prostheses and orthoses: in accordance with conditions prescribed by regulation</li> </ul>
<b>Wheelchairs</b>	Reimbursable in accordance with the conditions and maximum amounts prescribed by regulation
<b>Lost wages</b> (for a temporary leave from work to receive medical or paramedical care or to undergo an examination by a health care professional at the request of the SAAQ)	\$170 per day
<b>Dental care</b>	Maximum amounts set out in the following documents: <ul style="list-style-type: none"> <li>• <i>Honoraires versés aux chirurgiens dentistes aux fins d'indemnisation par la SAAQ</i> (fees paid to dental surgeons for the purpose of compensation by the SAAQ)</li> <li>• <i>Honoraires versés aux dentistes spécialistes aux fins d'indemnisation par la SAAQ</i> (fees paid to dental specialists for the purpose of compensation by the SAAQ)</li> <li>• <i>Honoraires versés aux denturologistes aux fins d'indemnisation par la SAAQ</i> (fees paid to denturologists for the purpose of compensation by the SAAQ)</li> </ul> <p><a href="#">See documents (French only)</a></p>

## Death Benefits – Accidents Occurring Between January 1 and December 31, 2023

Type of indemnity	Amounts
<b>Victim with dependents</b>	
Surviving spouse	Lump-sum benefit established based on the victim's gross income multiplied by a factor of 5. Maximum gross income eligible: \$90,500 <ul style="list-style-type: none"> <li>– minimum indemnity: \$158,264</li> <li>– maximum indemnity: \$452,500</li> </ul>
Dependants, other than the spouse	\$38,363 to \$70,677 according to the dependent's age
Disabled dependent at the time of the victim's death	Additional lump-sum benefit of \$33,316
Children of an accident victim without a spouse	In addition to their own indemnity, the lump-sum benefit that would have been paid to the spouse, divided equally among them
<b>Victim without a spouse or dependents</b>	\$64,738 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)
<b>Funeral expenses</b>	\$7,988 paid to the victim's succession

## Additional Information

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



## RETRAITE QUÉBEC

## 7. Québec 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.

Since 2019, the QPP can be 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 contributors and their families are subject to conditions specific to each of them. Contributors 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 beneficiaries 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.

### Overview of QPP Amounts

<b>Basic amounts for 2023</b>	
Maximum pensionable earnings	\$66,600
Basic exemption	\$3,500
<b>Contribution rate</b>	
Base plan	10.80%
Additional plan	2%
<b>Maximum contribution for workers and employers</b>	
Base plan (5.4%)	\$3,407.40
Additional plan (1%)	\$631
<b>Maximum contribution for self-employed workers</b>	
Base plan (10.80%)	\$6,814.80
Additional plan (2%)	\$1,262
Indexation rate for benefits as at January 1, 2023	6.50%
<b>Maximum amount for lump-sum payment</b>	
Death benefit	\$2,500

Overview of QPP Amounts (continued)

Maximum monthly amounts <sup>1,2</sup>	
<b>Retirement pension</b>	
Age 60 (64% of the maximum pension)	\$836.20
Age 65 (100% of the maximum pension)	\$1,306.57
Age 70 (142% of the maximum pension)	\$1,855.33
<b>Disability benefits</b>	
Disability pension	\$1,537.13
Pension for a disabled person's child	\$89.45
<b>Survivors benefits</b>	
Orphan's pension	\$281.72
Surviving spouse's pension <sup>3</sup>	
Beneficiary under age 45, not disabled, without dependent children	\$649.20
Beneficiary under age 45, not disabled, with dependent children	\$1,024.88
Beneficiary under age 45, disabled, with or without dependent children	\$1,064.81
Beneficiary between ages 45 and 64	\$1,064.81
Beneficiary age 65 or over	\$804.13

1. These benefits are taxable.

2. Pensions calculated based on the average of 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 2023 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

### Who Can Contribute to this Plan?

A Voluntary Retirement Savings Plan (VRSP) is a group plan offered to 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 regard 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. Employees may, however, set their own contribution rate if they wish. As per CRA 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	2021	2022	2023
	\$27,830	\$29,210	\$30,780

### 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](#).

### The VRSP in Numbers – 2023

Main terms	2023 amounts
<b>Default contribution rate</b>	4% of gross earnings
<b>Maximum pensionable earnings</b>	\$66,600
<b>Fees payable per member</b> (annual statement as at December 31, 2022)	\$5.80 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
<b>Old Age Security (OAS) pension</b>	<ul style="list-style-type: none"> <li>• Must be a Canadian citizen</li> <li>• Must be at least 65 years old</li> </ul>
<b>Guaranteed Income Supplement (GIS)</b> Provides additional income to low-income seniors living in Canada	<ul style="list-style-type: none"> <li>• Receive the OAS pension</li> <li>• Meet requirements related to income</li> </ul>
<b>Allowance</b> Offered to low-income seniors	<ul style="list-style-type: none"> <li>• Must be aged 60 to 64</li> <li>• 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 they travelled outside of Canada</li> <li>• Must be the spouse or common-law partner of a person who receives the OAS pension and GIS, or who is eligible to receive them</li> <li>• Must have lived in Canada for at least 10 years after turning age 18</li> <li>• Have an annual income below the prescribed limit</li> </ul>
<b>Allowance for the Survivor</b> Additional income for low-income seniors	<ul style="list-style-type: none"> <li>• Must be aged 60 to 64</li> <li>• 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 they travelled outside of Canada</li> <li>• 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</li> <li>• Must have lived in Canada for at least 10 years after turning age 18</li> <li>• Have an annual income below the prescribed limit</li> </ul>

### 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.

#### Maximum Payments and Income Thresholds – April to June 2023

Benefits	Maximum amount <sup>1</sup>	Income level cut-off <sup>2</sup>	Income level cut-off for top-ups
<b>Old Age Security (OAS) pension</b> <sup>3,4</sup>			
Ages 65 to 74	\$691.00	\$129,757	n/a
Age 75 and older <sup>NEW</sup>	\$760.10	\$129,757	n/a
<b>Guaranteed Income Supplement (GIS)</b>			
Single, widowed or divorced	\$1,032.10	\$20,952	\$9,680
Spouse/common-law partner of someone who:			
Does not receive the OAS pension	\$1,032.10	\$50,208	\$19,360
Receives the OAS pension	\$621.25	\$27,648	\$8,416
Receives the Allowance	\$621.25	\$38,736	\$8,416
<b>Allowance</b> <sup>4</sup>	\$1,312.25	\$38,736	\$8,416
<b>Allowance for the Survivor</b>	\$1,564.30	\$28,224	\$9,680

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 2023 is for net world income from \$86,912 to \$141,917, for individuals ages 65 to 74. For those aged 75 and over, the upper threshold is \$147,418. Net worth income includes the OAS pension.

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 in an establishment within the public health network 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 their 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. Benefits are also 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.

## Overview – Care and Services Covered by the RAMQ

Program	Services covered
<b>Medical services</b>	Medical services that are medically necessary and rendered by a general practitioner or a medical specialist, including: <ul style="list-style-type: none"> <li>• consultations and examinations</li> <li>• diagnostic procedures</li> <li>• therapeutic procedures</li> <li>• psychiatric treatments</li> <li>• surgery</li> <li>• radiology</li> <li>• anaesthesia</li> </ul> <a href="#">Details, eligibility requirements and registration</a>
<b>Optometric services</b> Individuals: <ul style="list-style-type: none"> <li>• under 18 years of age</li> <li>• age 65 or older</li> <li>• ages 18 to 64 who have been receiving last-resort financial assistance for at least the past 12 consecutive months with valid claim slip (<i>carte de réclamation</i>)</li> <li>• ages 60 to 64 who have been receiving a spouse's allowance under the <i>Old Age Security Act</i> for at least 12 consecutive months</li> <li>• who have a visual impairment</li> </ul>	Covered optometric services include: <ul style="list-style-type: none"> <li>• eye examinations</li> <li>• prescription of exercises to improve vision</li> <li>• referrals to other health professionals, for instance, an ophthalmologist</li> <li>• writing and handing over of prescriptions for eyeglasses or contact lenses</li> </ul> <a href="#">Details and conditions</a> <b>For children under 18 years old</b> Reimbursement of \$250 following the purchase of eyeglasses or contact lenses <a href="#">Eyeglasses and contact lenses for children</a>

## Overview – Care and Services Covered by the RAMQ (continued)

Program	Services covered
<b>Dental care</b> <ul style="list-style-type: none"> <li>Any person insured under the Quebec Health Insurance Plan</li> </ul>	Certain oral surgery services rendered in hospitals as well as examinations, local or general anesthesia and x-rays related to a surgery
<ul style="list-style-type: none"> <li>Children under 10 years of age</li> </ul>	Services rendered by a dentist at a dental clinic or hospital, including: <ul style="list-style-type: none"> <li>annual and emergency examination</li> <li>X-rays</li> <li>local or general anesthesia</li> <li>grey amalgam fillings on premolar and molar teeth</li> <li>tooth and root extractions</li> <li>prefabricated crowns</li> <li>the oral surgery services covered for all</li> </ul> Not covered: <ul style="list-style-type: none"> <li>cleaning and scaling</li> <li>fluoride application</li> <li>pit and fissure sealing</li> <li>orthodontics</li> </ul>
<ul style="list-style-type: none"> <li>Recipients of last-resort financial assistance with a valid claim slip</li> </ul>	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.: <ul style="list-style-type: none"> <li>under 12 consecutive months</li> <li>12 to 24 consecutive months</li> <li>24 consecutive months or more</li> </ul> <a href="#">Details, conditions, limitations and exclusions</a>
<b>Devices that compensate for a physical deficiency</b>	Fees for the purchase, adjustment, replacement, repair and, in certain cases, adaptation of: <ul style="list-style-type: none"> <li>walking aids</li> <li>standing aids</li> <li>locomotor assists</li> <li>posture assists</li> <li>several types of orthotics and prosthetics</li> </ul> More on covered services: <a href="#">Tariff for insured devices which compensate for a motor deficiency and related services</a>  <a href="#">Details and conditions</a>
<b>Hearing aids</b>	Fees for the purchase, repair and replacement of hearing aids and assistive listening devices needed to carry out daily activities  <a href="#">Details and conditions</a>

## Overview – Care and Services Covered by the RAMQ (continued)

Program	Services covered
<p><b>Appliances for ostomates</b></p>	<p>Annual lump-sum payment for the purchase of appliances and their replacement</p> <ul style="list-style-type: none"> <li>• permanent ostomy: \$1,382 per ostomy</li> <li>• temporary ostomy: \$921 per ostomy</li> </ul> <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><a href="#">Details, conditions and application</a></p>
<p><b>External breastform</b></p> <p>Individuals:</p> <ul style="list-style-type: none"> <li>• who have undergone a total, radical or partial mastectomy</li> <li>• age 14 and older who have received a diagnosis of breast aplasia</li> </ul>	<p>For each breast and per 24-month period, the purchase or replacement cost of an external breastform is reimbursed up to a maximum of:</p> <ul style="list-style-type: none"> <li>• \$490 for a full breastform</li> <li>• \$289 for a partial breastform</li> </ul> <p>The breastform must be purchased in Quebec</p> <p><a href="#">Details, conditions and application</a></p>
<p><b>Bandages and compression garments used to treat lymphedema</b></p>	<p>Reimbursements</p> <ul style="list-style-type: none"> <li>• Persons age 18 or older: 75% of the purchase cost before taxes and delivery charges, up to the maximum allowable amount</li> <li>• Persons under age 18: 100% of the purchase cost before taxes and delivery charges, up to the maximum allowable amount</li> </ul> <p>Per limb affected, per 12-month period:</p> <ul style="list-style-type: none"> <li>• 1 set of multi-layer bandages</li> <li>• 3 elastic day-time compression garments</li> <li>• 1 non-elastic compression garment</li> <li>• 1 night-time compression garment</li> <li>• 1 accessory for compression garment</li> </ul> <p><b>Persons under age 18</b></p> <p>The number of supplies is doubled per 12-month period</p> <p><b>Recipient of last-resort financial assistance</b></p> <p>Reimbursement: 100% of the purchase cost before taxes and delivery charges, up to the maximum allowable amount</p> <p><a href="#">Maximum allowable amounts, details and conditions</a></p>
<p><b>Visual aids</b></p> <p>Persons who have a permanent visual impairment that prevents them from carrying out one of the following activities:</p> <ul style="list-style-type: none"> <li>• read or write</li> <li>• move around in an unfamiliar environment</li> <li>• carry out activities in keeping with their lifestyle or social roles (e.g., student, worker, parent)</li> </ul>	<p>Expenses for the loan, replacement and repair of visual devices, including:</p> <ul style="list-style-type: none"> <li>• reading aids (closed-circuit television systems, optical systems and calculators)</li> <li>• writing aids (braille) (s)</li> <li>• mobility aids (white canes, electronic obstacle detectors, night vision goggles)</li> </ul> <p>Amounts for a guide dog</p> <ul style="list-style-type: none"> <li>• \$210 to obtain a guide dog</li> <li>• \$2,240 annually to take care of the dog</li> </ul> <p>More on covered services: <a href="#">Tariff for visual aids and related services</a></p> <p><a href="#">Details and conditions</a></p>

## Overview – Care and Services Covered by the RAMQ (continued)

Program	Services covered
<b>Ocular prostheses or artificial eyes</b> <ul style="list-style-type: none"> <li>Individuals: <ul style="list-style-type: none"> <li>who have lost an eye, for instance, during surgery or an accident</li> </ul> </li> <li>who have an eye that is atrophied or without useful vision</li> <li>who, at birth, suffered from an eye disease (ophthalmia or microphthalmia)</li> </ul>	<p>Maximum amounts for the following services:</p> <ul style="list-style-type: none"> <li>purchase and replacement of an ocular prosthesis per eye, once every 5 years <ul style="list-style-type: none"> <li>– \$585 for a custom prosthesis made by a certified ocularist</li> <li>– \$225 for a manufactured prosthesis</li> </ul> </li> <li>\$25 (per calendar year) for repair and maintenance</li> <li>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"> <li>– \$187 for each custom-made conformer</li> <li>– \$112 for each prefabricated conformer</li> </ul> </li> </ul> <p><a href="#">Details and conditions</a></p>

## A CLOSER LOOK AT GROUP INSURANCE

### Pharmacy services covered by the RAMQ

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

- administration of certain drugs in an emergency situation
- initiating a drug therapy
- adjustment of a prescription in order to attain therapeutic targets
- initiating a drug therapy
- assessment to extend a prescription and its extension
- case management of clientele receiving palliative care
- referrals to other health professionals, for instance, an ophthalmologist

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

## Financial Contribution Program for Accommodated Adults

### Calculating Contributions

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

	2023	2022
<b>Private room</b>	\$2,079.90	\$2,019.30
<b>Semi-private room</b>	\$1,737.60	\$1,686.90
<b>Room with 3 beds or more</b>	\$1,294.50	\$1,256.70

### 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.

The four main types of residences operated by intermediate resources are:

- supervised apartments
- rooming houses
- reception homes
- 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 (CNSST, 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

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 for hospitalization and up to \$50 per day for healthcare received at a hospital outpatient clinic. [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 of 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 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.

## 11. The Public Prescription Drug Plan

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

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

### Seniors Age 65 and 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 RAMQ
- 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

### 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.

### 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, 2022, to June 30, 2023.

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 age 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 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

#### Amounts in Force – July 1, 2022, to June 30, 2023

Covered persons	Monthly deductible	Co-insurance	Maximum monthly contribution	Maximum annual contribution
<b>Adults ages 18 to 64 not eligible for a private plan</b>	\$22.25	35%	\$96.74	\$1,161
<b>Persons age 65 and over – without GIS</b>	\$22.25	35%	\$96.74	\$1,161
<b>Persons age 65 and over – 1% to 93% of the GIS</b>	\$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.

### Pooling Terms and Conditions Since January 1, 2023

Group size	Threshold		Monthly cost			
	2022	2023	2022		2023	
			Individual	Single-parent, couple, family	Individual	Single-parent, couple, family
<b>Under 25</b>	\$8,000	\$10,000	\$23.00	\$64.25	\$23.00	\$64.25
<b>25 to 49</b>	\$16,500	\$18,000	\$15.67	\$43.92	\$15.67	\$43.92
<b>50 to 124</b>	\$32,500	\$32,500	\$8.08	\$27.33	\$8.33	\$28.25
<b>125 to 249</b>	\$55,000	\$55,000	\$5.50	\$18.58	\$5.50	\$18.67
<b>250 to 499</b>	\$80,000	\$80,000	\$4.25	\$14.42	\$4.17	\$14.08
<b>500 to 999</b>	\$105,000	\$105,000	\$3.25	\$12.75	\$3.00	\$11.83
<b>1,000 to 3,999</b>	\$130,000	\$130,000	\$2.83	\$11.08	\$2.58	\$10.25
<b>4,000 to 5,999</b>	\$300,000	\$300,000	\$1.50	\$5.92	\$1.25	\$5.00
<b>6,000 and more</b>	n/a	n/a	n/a	n/a	n/a	n/a

## Additional Information

[Prescription Drug Insurance Plan](#)

## 12. Hospital Insurance Act

Room category	January 1, 2023	January 1, 2022
<b>1. Public ward</b>	Free	Free
<b>2. Semi-private room</b>	\$70.16	\$68.12
a) with telephone, washbasin or toilet, private or shared with another room (at least two of these items)	\$77.40	\$75.15
b) with telephone, washbasin and toilet, private or shared with another room	\$84.65	\$82.18
c) with telephone and full bathroom	\$98.85	\$95.97
<b>3. Private room</b>	\$113.25	\$110.00
a) from 9.75 to 11.5 square metres with telephone, washbasin or toilet, private or shared with another room	\$139.96	\$136.00
b) at least 11.5 square metres with telephone, washbasin and toilet, private or shared with another room	\$166.66	\$162.00
b) at least 11.5 square metres with telephone and full bathroom, private or shared with another room	\$195.51	\$190.00
d) at least 11.5 square metres with telephone and full private bathroom	\$225.43	\$219.00
e) with telephone, private bathroom and adjoining sitting room	\$280.98	\$273.00

### 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!

### Additional Information

[Régie de l'assurance maladie du Québec](#)

## 13. Canada Dental Benefit <sup>NEW</sup>

The interim Canadian Dental Benefit is a two-year program that covers part of the dental care costs for children under the age of 12. Families receiving the Canada Child Benefit whose annual income is less than \$90,000 and who do not have access to a private dental insurance plan are eligible.

Depending on adjusted family net income, a tax-free payment of \$260, \$390, or \$650 is available for each eligible child. This interim dental benefit is only available for two periods and is administered by the CRA.

- First period: October 1, 2022, to June 30, 2023
- Second period: July 1, 2023, to June 30, 2024

### Eligibility

#### First Benefit Period: October 1, 2022, to June 30, 2023

For expenses to qualify for payment, the following criteria must be met:

- the child must be under 12 years old as of December 1, 2022
- the dental care services were received between October 1, 2022, and June 30, 2023
- the child does not have access to a private dental insurance plan
- the child's dental costs are not fully covered by another dental program provided by any level of government

### Benefit Amount

The benefit amount is based on adjusted family net income and does not change based on dental costs.

Adjusted family net income	Payment amount (full custody)	Payment amount (shared custody)
Less than \$70,000	\$650	\$325
\$70,000 to \$79,999	\$390	\$195
\$80,000 to \$89,999	\$260	\$130
\$90,000 or more	Not eligible	Not eligible

### Additional Payment for Higher Dental Costs

The interim Canada Dental Benefit can provide an additional payment for some children who have dental costs higher than \$650 in one of the benefit periods. The additional payment is the same amount the family received for the benefit period it applied for.

#### First Benefit Period: October 1, 2022, to June 30, 2023

To be eligible for an additional payment, the following criteria must be met:

- the family was eligible and received a payment for the first benefit period (October 1, 2022, to June 30, 2023)
- no one applied for this benefit for the child in the second benefit period (July 1, 2023, to June 30, 2024)
- the child's dental costs were more than \$650 for services received between October 1, 2022, and June 30, 2023

#### Second Benefit Period: July 1, 2023, to June 30, 2024

Families can apply for an additional payment on or after July 1, 2023. They must apply for their child's first payment for the second benefit period before they can apply for the additional payment.

### Additional Information

#### [Canada Dental Benefit](#)

## 14. Individual and Family Assistance Act

The *Individual and Family Assistance Act* provides for financial assistance programs and services to help individuals and families in Quebec achieve social and financial self-sufficiency. These programs are:

- Social Assistance Program
- Social Solidarity Program
- Aim for Employment Program
- Basic Income Program <sup>NEW</sup>, which came into effect January 1, 2023.

These programs allow low-income people who meet certain criteria to obtain a certain amount of money (benefit). This money is used to pay for food, shelter, and so on.

### Eligibility

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

### Social Assistance Program

The Social Assistance Program is intended for a single adult or for families without severely limited capacity for employment. This program provides financial assistance. It encourages people to engage in activities that promote their employment integration or social participation. The amount allocated varies according to the composition of the family and other criteria, such as the presence or absence of temporarily limited capacity, type of accommodation, income, etc.

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)

Recipients	Basic benefit	Adjustment to basic benefit (January 1, 2023) <sup>1</sup>	Allowance	Total benefit	Exempted work income
<b>One adult</b>					
No limited capacity	\$725	\$45	\$0	\$770	\$200
Temporarily limited capacity	\$725	\$45	\$153	\$923	\$200
<b>One spouse of a student</b>					
No limited capacity	\$200	\$45	\$0	\$245	\$200
Temporarily limited capacity	\$200	\$45	\$153	\$398	\$200
<b>Two adults</b>					
No limited capacity	\$1,122	\$45	\$0	\$1,167	\$300 <sup>2</sup>
Temporarily limited capacity	\$1,122	\$45	\$264	\$1,431	\$300 <sup>2</sup>
<b>Two adults in different situations</b>					
One adult with no limited capacity and one adult with temporarily limited capacity	\$1,122	\$45	\$153	\$1,320	\$300 <sup>2</sup>

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

2. For both individuals.

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](#)

## Social Solidarity Program

The Social Solidarity Program is intended for a single adult or for families in which one or more adults have severely limited capacity for employment. This program provides financial assistance and promotes integration and social participation. The amount allocated varies according to the composition of the family and other criteria, such as type of accommodation, income or assets.

### Severely Limited Capacity for Employment

Severely limited capacity for employment are serious health problems that limit an adult's opportunities to work. These health problems may relate to an adult's physical or mental condition and must be noted by a doctor in a medical report.

Examples of severe employment restrictions include:

- mental disorders, such as neurosis or psychosis
- intellectual disability, mental retardation or amnesia
- chronic illness
- hearing impairment
- the aftermath of an accident
- the inability to move around
- inability to understand linguistic symbols due to language disruption

Functional limitations are losses or decreases in bodily functions, whether physical, cognitive, or sensory. These limitations may be total or partial. They prevent a person from performing an activity in an acceptable manner or within the limits considered normal for a human being. Functional limitations may be directly or indirectly related to work activities.

Examples of functional limitations that may affect employability include:

- inability to walk
- inability to climb stairs
- inability to understand linguistic symbols due to language disruption

### Social Solidarity Program (monthly amounts)

Recipients	Basic benefit	Adjustment to basic benefit	Total benefit	Exempted work income
One adult	\$1,102	\$103	\$1,205	\$200
One spouse of a student	\$558	\$103	\$661	\$200
Two adults	\$1,647	\$118	\$1,765	\$300

## 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 (monthly amounts)

Recipients	Basic benefit	Adjustment to basic benefit	Temporarily limited capacity allowance	Total benefit	Exempted work income
One adult participant	\$681	\$45	\$0	\$726	\$200
Two adult participants	\$1,054	\$45	\$0	\$1,099	\$300
One adult participant and one non-participating adult with no limitations to employment	\$1,054	\$45	\$0	\$1,099	\$300
One adult participant and one non-participating adult with temporarily limited capacity for employment	\$1,054	\$45	\$144	\$1,243	\$300
One adult participant who is the spouse of a student	\$681	\$45	\$0	\$726	\$200
One adult participant who is required to live in an institution for social integration purposes	\$681	\$45	\$0	\$726	\$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.

## Basic Income Program <sup>NEW</sup>

The Basic Income Program came into effect January 1, 2023. It provides a higher basic income for individuals with a persistent severely limited capacity for employment. Recipients can work to earn more money without affecting their benefit amount. They can also have more property and more money without seeing their benefit reduced.

### Eligibility

To be eligible, applicants must:

- receive benefits under the Social Solidarity Program
- have had severely limited capacity for employment for at least 66 months over the previous 72 months

### Basic Income Composition

The basic benefit is \$1,211 per month, which is \$14,532 for a period of one year. Additional amounts may be payable based on the individual's family situation.

Basic benefit amounts and adjustments are indexed each year.

### Benefit Amounts

Type of benefit and household composition	Monthly amount	Annual amount
<b>Basic benefit</b>	\$1,211	\$14,532
<b>Adjustments</b>		
Single person	\$337	\$4,044
Person with dependent children	\$20	\$240
Person with children of age pursuing postsecondary education	\$345	\$4,140



## Income Affecting the Basic Income Amount

The calculation of the basic income takes into account the total income reported in the Quebec income tax return for the previous fiscal year. Every dollar earned that exceeds \$14,532 will decrease the annual benefit by \$0.55 the following year.

Other income that may affect the basic benefit includes:

- employment income
- amounts received as a retirement pension (e.g., Old Age Security pension) or the amounts received under a pension plan
- benefits paid by the Régie des rentes du Québec, the Commission des normes, de l'équité, de la santé et de la sécurité du travail or the Société de l'assurance automobile du Québec
- employment assistance allowances that exceed \$222 per month (or \$353 per month for a single person who has a dependent child)
- support allowances received under a social assistance and support program that exceed \$130 per month
- maternity, paternity or adoption benefits, parental benefits, caregiving benefits or Employment Insurance benefits
- a spouse's income, if it exceeds \$28,000 per year

## Liquid Assets Affecting the Basic Income Amount

The calculation of the basic income takes into account the liquid assets individuals have in hand, including:

- cash
- money in a chequing or savings account, a term deposit
- funds deposited in a tax-free savings account (TFSA)

Tangible assets and other property of recipients is also considered. Examples include:

- vehicles, such as a car, ATV or snowmobile
- secondary residence, cottage or land (the main residence is excluded from the calculation)
- an RRSP or RESP
- an inheritance

## Exemptions and Modifications to the Basic Income

Income and assets	Exemption	Reduction
<b>Income</b> (salary, income of the spouse, benefits and allowances)	\$14,532	Benefit reduction for the following year: \$0.55 for each dollar in excess
<b>Liquid assets</b>	\$20,000	Benefit reduction the following month: \$1 for each dollar in excess
<b>Tangible assets</b>	\$500,000	Basic benefit reduction: \$0.15 for each dollar in excess

## Additional Information

### [Social Assistance and Social Solidarity](#)

## COMMISSION DES NORMES, DE L'ÉQUITÉ, DE LA SANTÉ ET DE LA SÉCURITÉ DU TRAVAIL (CNESST)

# 15. Act Respecting Labour Standards

The *Act respecting labour standards* 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.

## Contributions

The CNESST is financed through a contribution collected from employers by Revenu Québec. The contribution rate in effect for 2023 remains the same as that of 2022, namely, 0.06% of the remuneration subject to the contribution paid to an employee, up to an annual maximum of \$91,000 per employee.

## 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

Employees may be absent for up to 16 weeks over a 12-month period to take care of a relative or a person for whom they act 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

Employees may be absent for up to 27 weeks over a 12-month period when their presence is required with a relative, other than their minor child, or a person for whom they act as a caregiver, because of a serious and potentially mortal illness. Employees may be absent for up to 104 weeks when this person is their minor child.

### Death or Disappearance

Employees may be absent without pay up to 104 weeks for the:

- death of their minor child, regardless of the circumstances
- disappearance of their minor child
- death by suicide of an immediate family member (spouse, child, parent)

### Death of a Relative

Employees are 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

Employees are 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, 2022	As of May 1, 2023
<b>Hourly rate - general</b>	\$14.25	\$15.25
<b>Hourly rate - employees receiving tips</b>	\$11.40	\$12.20

## 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.

## Additional Information

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

## 16. Tax Impact of Group Insurance

From a fiscal standpoint, 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 <sup>1</sup> for employer	Employer contribution taxable for employee	Benefits taxable for the employee	Deductible expenses <sup>1</sup> for employer	Employer contribution taxable for employee	Benefits taxable for the employee
<b>Life</b>	Yes	Yes	–	Yes	Yes	–
<b>Accidental death and dismemberment, dismemberment due to illness and critical illness</b>	Yes	Yes	–	Yes	Yes	–
<b>Dependents' life</b>	Yes	Yes	–	Yes	Yes	–
<b>Short term disability</b>	Yes	–	Yes <sup>2</sup>	Yes	–	Yes <sup>2</sup>
<b>Long term disability</b>	Yes	–	Yes <sup>2</sup>	Yes	–	Yes <sup>2</sup>
<b>Health</b>	Yes	–	–	Yes	Yes	–
<b>Dental care</b>	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.

### Specifics Regarding Disability Insurance

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.

### Calculating the Taxable Benefit

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 remittances to the Québec Pension Plan.

Furthermore, employers must include such taxable benefits in their total payroll when calculating Health Services Fund contributions, 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 payments to the government to be correctly determined.

If you have any comments or questions about this Bulletin, please write to [bulletin@beneva.ca](mailto:bulletin@beneva.ca).