



No. 3 - 2011

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Drug Insurance Pooling 2011

In light of the experience results of the last year as to the risk pooling of high drug claims, the Quebec Drug Insurance Pooling Corporation has revised the pooling parameters for January 1st, 2011. The pooling threshold corresponds to the amount of claims beyond which a group experience is no longer affected by the additional claims from the same certificate.

To view the new Drug Insurance Pooling terms since January 2011, please visit the section « Newsletters » of our website at the following address : www.groupecenseo.com/newsletters.html



Employment Insurance Act (EI)

Maximum annual insurable earnings : \$ 44,200 in 2011.

Contribution rate : per \$ 100 of gross insurable earnings :

- in Quebec the contribution rate is \$ 1.41 for the employee;
- outside of Quebec, the contribution rate is \$ 1.78 ;
- the contribution rate of the employer is equal to 1.4 times the contribution of the employee if there is no short term disability insurance plan;
- when there is a qualifying short term disability insurance plan, the program allows a reduction of the contribution rate (\$ 1.123 in Quebec and \$ 1.181 outside Quebec).



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Public plan rates effective July 1st, 2010

Adults age 18 to 64 or persons age 65 or over receiving no GIS (0%)							
Rates in effect before and after July 1, 2010							
At the pharmacy						When filing income tax return	
Monthly deductible		Monthly co-insurance		Maximum monthly contribution		Annual premium	
Before	After	Before	After	Before	After	Before	After
\$14.95	\$16.00	32%	32%	\$79.53	\$80.25	From \$0 to \$585	From \$0 to \$600
+ \$1.05 per month				+ \$0.72 per month		Maximum increase of \$15	

Summary :

Annual estimated deductible : \$ 192 per adult

Reimbursement : 68%

Maximum annual contribution (after it's 100%) : \$ 964.36

Maximum annual contribution for persons aged 65 or over (1% to 93% of GIS) : \$ 599.64

Annual premium (payable on the income tax report) : \$ 600 per adult

Annual premium for 2010 : \$ 592.50 per adult (This cost represents 6 months at \$ 585 and 6 months at \$ 600)

For more information on this subject, you can visit the following website :

<http://www.ramq.gouv.qc.ca/en/citoyens/assurancemedicaments/tarifs.shtml>

Quebec Pension Plan (QPP)

- Maximum eligible earnings : \$ 48,300 in 2011.
- Basic exemption : \$ 3,500.
- Maximum employee contribution : 4.95 % of the maximum contributory earnings, maximum of \$ 2,217.60 in 2011.
- Maximum employer contribution : 4.95 % of the maximum contributory earnings, maximum of \$ 2,217.60 in 2011.
- Maximum contribution for self-employed worker : \$ 4,435.20.
- Warning : A contribution is permitted if the group insurance plan is taxable, but in this case, the employer and employee contribution will have to be paid by the disabled employee.

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