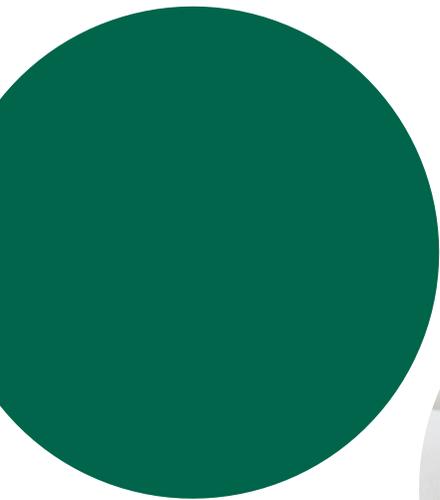




2021 Bulletin

on Quebec Social Legislation



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We are proud to present the 47th edition of the *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 has remained constant: our desire to preserve the collective spirit and solidarity, values that have, since the very beginning, guided our actions and continue to inspire us every day.

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



With 2020 being marked by the COVID-19 pandemic and its significant impact on the economic, financial and health fronts, this year's edition of our bulletin includes information on the measures temporarily put in place to support the population during this crisis. Some of these measures may thus change depending on how the health and economic situation unfolds. It is therefore always advisable to check the updated information on the websites of the respective ministries and agencies.

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1. Employment Insurance Act

Types of Benefits

Different types of benefits are offered to Canadians depending on their personal circumstances.

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 worked between **420 and 700 hours*** during the reference period.

Sickness Benefits

Employment Insurance provides sickness benefits to individuals who are unable to work because of sickness, injury, or quarantine. To be eligible, workers must accumulate **600 insurable hours*** and have lost more than 40% of their earnings.

Regular and Sickness Benefits

Maximum insurable annual earnings in 2021	\$56,300
Waiting period before receiving benefits	7 days
Benefits	55% of the average insurable salary over the last 52 weeks
Maximum weekly benefit	\$596
Maximum duration of benefits	Regular From 14 to 45 weeks, based on the unemployment rate in the region Sickness A maximum of 15 weeks



A Closer Look at Group Insurance Integrated and Non-Integrated Plans

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

Caregiving Benefits

Employment Insurance offers three types of caregiving benefits. To be eligible, workers must have accumulated at least **600 insurable hours*** and have lost more than 40% of their earnings. The benefits are equal to 55% of the average insurable salary over the last 52 weeks, up to a maximum of \$596 per week. The waiting period before receiving benefits is seven days.

Benefit	Maximum weeks payable ¹	Who you are providing care to
Family caregiver benefit for children	35 weeks	A critically ill or injured person under 18
Family caregiver benefit for adults	15 weeks	A critically ill or injured person 18 or over
Compassionate care benefits	26 weeks	A person of any age who requires end-of-life care

* Caution: Temporary COVID-19 relief measure.

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



COVID-19 Measure

Temporary easing of eligibility requirements for regular benefits

Since September 27, 2020, temporary changes have been made to the eligibility requirements for EI benefits. These changes will be in effect for one year:

- A minimum unemployment rate of 13.1% applies to all regions across Canada since August 9, 2020:
 - if your region's unemployment rate is higher than 13.1%, we'll use the higher actual rate to calculate your benefits.
 - this means you can receive at least 26 weeks of regular benefits.
- You only need 120 insured hours to qualify for benefits because you'll get a one-time credit of:
 - 300 insured hours to help you meet the required 420 insured hours of work for regular benefits.
 - 480 insured hours to help you meet the required 600 insured hours of work for sickness or caregiver benefits.
- You'll receive at least \$500 per week before taxes but you could receive more.
- If you received the Canada Emergency Response Benefit (CERB), the 52-week period to accumulate insured hours will be extended.



COVID-19 Measure

Canada Recovery Benefit (CRB) for people who do not qualify for regular EI benefits

The Canada Recovery Benefit (CRB) gives income support to employed and self-employed individuals who are directly affected by COVID-19 and are not entitled to EI benefits. Eligible individuals could receive \$1,000 (\$900 after taxes withheld) for a 2-week period. If their situation continues past 2 weeks, individuals will need to apply again every 2 weeks, up to a total of 13 eligibility periods (26 weeks) between September 27, 2020 and September 25, 2021. Specific eligibility criteria apply depending on the circumstances of the applicants. [Learn more](#).

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](#)

Contributions

	2021	2020
Maximum annual insurable earnings	\$56,300	\$54,200
Employee premium rate for every \$100 of gross insurable earnings	1.18%	1.20%
Maximum annual employee premium	\$664.34	\$650.40
Employer premium rate for every \$100 of gross insurable earnings (1.4 times the employee's contribution)	1.652%	1.68%
Maximum annual employer premium	\$930.08	\$910.56

Canada Training Benefit

In late 2020, the federal government introduced financial assistance to help Canadians between the ages of 25 and 64 pay for training. This support includes:

- A non-taxable training credit to help Canadians with the cost of training. Eligible workers would 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 will cover up to 50% of direct costs of training. For more information on this measure, refer to the following page on the 2019 Federal budget website: [The Canada Training Benefit](#).

For more on the improvements and changes made to different Employment Insurance programs, see [Employment Insurance - Recent improvements and overview](#).

Additional Information

[Employment Insurance Benefits and Leave](#)

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

Eligible interruption of earnings according to worker's status

Worker Status	Eligibility criteria
Wage earner	<ul style="list-style-type: none"> • Have stopped working or seen a reduction of at least 40% of the usual weekly salary
Self-employed	<ul style="list-style-type: none"> • Resident of Quebec on December 31 of the year preceding the start of the benefit period • Have ceased business activities or reduced the time spent on business activities by at least 40%
Wage earners who are also self-employed	<ul style="list-style-type: none"> • Resident of Quebec on December 31 of the year preceding the start of the benefit period • 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%

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

Types of Benefits

The maximum insurable earnings for 2021 is \$83,500. The following chart summarizes the different possibilities:

Types of Benefits	Basic Plan		Special Plan	
	Maximum number of benefit weeks	% of average weekly income	Maximum number of benefit weeks	% of average weekly income
Maternity (exclusively for the woman who gave birth)	18	70%	15	75%
Parental (exclusively for the father)	5	70%	3	75%
Parental (may be shared between the parents)	First 7 weeks	70%	25	75%
	Other 25 weeks	55%		
Parental (may be shared between the parents)	If each parent uses 8 weeks of shareable parental benefits:		If each parent uses 6 weeks of shareable parental benefits:	
	4 additional weeks	55%	3 additional weeks	75%
Adoption Welcome and support benefits (shareable)	13	70%	12	75%
Adoption benefits (exclusive to each parent)	5	70%	3	75%
	First 7 weeks	70%	25	75%
Other 25 weeks	55%			
Adoption benefits (shareable)	If each parent uses 8 weeks of shareable parental benefits:		If each parent uses 6 weeks of shareable parental benefits:	
	4 additional weeks	55%	3 additional weeks	75%



COVID-19 Measure

Temporary adjustment of QPIP benefits

The minimum benefit for parents whose benefit period under the QPIP begins between September 27, 2020, and September 25, 2021, will now be \$500 per week. This temporary adjustment will ensure that Quebec parents enjoy the same benefits as those in the rest of Canada following the changes made by the federal government to Employment Insurance maternity, parental and adoption benefits. For eligible parents, the changes apply retroactively to September 27, 2020, and require no action on their part.

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.

2021 Contributions

Premium rates for the Quebec Parental Insurance Plan for the year 2021 remain the same as those of 2020.

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

NEW Provisions to promote family-work balance

With the adoption of Bill 51, *An Act mainly to improve the flexibility of the parental insurance plan* in order to promote family-work balance, there will be new provisions for income exemptions while receiving benefits to achieve greater equity for women. From now on, mothers who wish to return to work gradually during their maternity leave will be able to continue receiving their weekly benefits, a measure that was already in place for fathers.

The calculation of the amount of income-related exemptions was amended and allows a higher exemption of individuals receiving QPIP benefits, including maternity benefits for which no exemption was provided previously.

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
<u>Exemption amount</u>	<u>\$240</u>

Additional Information

Quebec Parental Insurance Plan

Canada Revenue Agency

3. Canada Child Benefit

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

Primary Caregiver (PCG)

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

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

When parents live together in the same household as the child, the Canada Revenue Agency automatically considers the mother to be 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
- Satisfy any one of the following conditions:
 - Be a Canadian citizen
 - Be a permanent resident
 - Be a protected person
 - Be a temporary resident of Canada for the last 18 months and have valid permit as of month 19
 - Be an Indigenous person who meets the definition of "Indian" under the [Indian Act](#)

Benefits

The Canada Revenue Agency uses the information from the Income Tax and Benefit Return to calculate the CCB payments. In order to receive the benefit, the primary 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 on a monthly basis from July to June of the following year. The amount is recalculated in July based on the information provided in the income tax return of the previous year. The information used to calculate the benefit is:

- The number of children living with the individual primarily responsible for their care and upbringing
- The age of the children concerned
- The adjusted family net income (AFNI), which appears on line 236 of the income tax return and 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 2020 to June 2021 Period

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

- \$6,765 per year (\$563.75 per month) for each eligible child under the age of 6
- \$5,708 per year (\$475.67 per month) for each eligible child aged 6 to 17

The amount is reduced when the adjusted family net income (AFNI) is over \$31,711. The reduction is calculated as follows:

Number of children	Family income from \$31,711 to \$68,708	Family income over \$68,708
1	7% of the income	\$2,590 + 3.2% of the income
2	13.5% of the income	\$4,995 + 5.7% of the income
3	19% of the income	\$7,029 + 8% of the income
4 or more	23% of the income	\$8,509 + 9.5% of the income
Basic amount of the Child Disability Benefit (CDB)		\$2,886 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 Canada Revenue Agency (CRA) and the provincial vital statistics office. The CRA uses the information on the child's provincial birth registration form to determine the primary caregiver's eligibility for benefits and tax credits.
- The CRA's *My Account* service: The primary caregiver must have a valid account and **apply for child benefits** online.
- Complete the [RC66 Canada Child Benefits Application](#) available online.

Additional Information

Canada Child Benefit

Retraite Québec

4. Family Allowance

The Family Allowance payment is a form of financial assistance paid to all eligible families with one or more dependent children under age 18 living with them. In 2021, under this program, parents receive an annual amount ranging from \$1,013 to \$2,547 per child, an increase over the previous year's amounts resulting from the indexation of the personal income tax system at a rate of 1.26%.

Eligibility

To be eligible for Family Allowance payments, all of the following conditions must be met:

- You or your spouse are responsible for the care and education of a child under age 18
- That child lives with you
- You live in Quebec¹
- You or your spouse fall into one of the following categories:
 - Canadian citizen
 - Protected person²
 - Permanent resident²
 - Temporary resident who has been living in Canada for the last 18 months²

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

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

Application

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

- You adopt a child
- You are an immigrant or become a resident of Quebec
- Your child arrives in or returns to Quebec
- You live in Quebec but your child was born outside Quebec
- You obtain custody of a child
- You obtain shared custody of a child
- You retain custody of a child following a conjugal separation and you were not previously receiving Family Allowance payments in your name
- Retraite Québec requires it

The **Application for Family Allowance** may be submitted online on the Retraite Québec website or on paper.

Payment Calculation

The amount of the Family Allowance payment is calculated by Retraite Québec based on the following four criteria:

- Number of dependent children under age 18 who live with the beneficiary
- Number of dependent children in shared custody
- Family income
- Family situation (with or without a spouse)

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

Maximum and minimum yearly family allowance amounts in 2021

Maximum Amount

Per child	\$2,547
Single-parent family	+ \$893

Maximum Amount

Per child	\$1,013
Single-parent family	+ \$356

To continue receiving the Family Allowance payment, both spouses, where applicable, must file a Quebec income tax return every year, even if one of them has no income to declare. Revenu Québec forwards the information regarding family income and conjugal status as at December 31 of the previous year to Retraite Québec. To avoid delays, income tax returns in Quebec must be produced every year by **April 30 at the latest**.

CalculAide is an online service on Retraite Québec's website that enables you to obtain an estimate of the payments that you could be entitled to receive depending on your family situation.

Frequency of Payments

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

Shared Custody

Shared custody means that a child lives **alternately with each parent between 40% and 60%** of the time each month. For families with shared custody, please note that:

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

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

Supplement for the Purchase of School Supplies

Annual financial assistance for the purchase of school supplies amounts to \$105 per child aged 4 to 16 (as of September 30), and is paid to parents who are entitled to the Family Allowance and who have custody the month it is paid. For the 2021-2022 school year, the payment will be made to families in July 2021. 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 2021, the amount is \$200 per month, per eligible child, or \$2,400 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 2021, the amount is \$1,008 per month, or \$12,096 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 - 2021

Supplement for handicapped children	\$2,400
Supplement for handicapped children requiring exceptional care	
Tier 1	\$12,096
Tier 2	\$8,052

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

Income Replacement of a Worker

The income replacement indemnity of a worker is paid to a worker who suffers an employment injury that renders him or her incapable of working. For calculation purposes, the gross salary and gross annual income of the worker are considered up to a maximum yearly insurable earning of \$83,500, which is indexed every year. The indemnity is paid as follows:

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

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

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

Average Contribution in 2021

The rate has been set at \$1.77 for every \$100 of the company payroll, which is a \$0.08 decrease from 2020.

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 \$1,137. The amounts used to calculate the benefit are indexed annually.

Death Benefit

The spouse of a worker who dies following an employment injury receives a monthly pension equivalent to 55% of the income replacement indemnity the worker was entitled to at the time of his or her death, for a period that varies from 1 to 3 years, depending on the age of the spouse. The spouse is also entitled to a minimum lump sum indemnity of \$113,826, which may amount to a sum equal to 3 times the worker's gross salary at the time of his or her death, up to the maximum yearly insurable earning. This amount has no impact on the QPP benefits the beneficiary may be entitled to.

Children of the deceased worker who are minors each receive a monthly pension of \$571 until the age of majority. The pension is indexed annually. At age 18, they receive a lump sum indemnity of \$20,494 if they are still full-time students. If at the time of the worker's death, the child is aged between 18 and 25 and a full-time student, he or she immediately receives this lump sum.

The CNESST reimburses the individual who incurs funeral expenses for up to \$5,534, as well as the expenses for the transportation of the body. In addition, the surviving spouse, or when there is none, the dependents, receive \$2,277 for all other expenses related to the death.

Other Indemnities

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

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

Additional Information

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

6. Automobile Insurance Act

The *Automobile Insurance Act* guarantees that all persons who suffer bodily injury as a result of damage caused by an automobile are entitled to compensation. Moreover, all vehicle owners in Quebec are required to hold liability insurance covering material damage caused by their automobile. This liability insurance, in the obligatory minimum amount of \$50,000, must be purchased from a private insurance company.

Table of benefits for accidents and deaths occurring between January 1 and December 31, 2021

Indemnity	Amount
Income replacement indemnity ¹	90% of the victim's net income based on a maximum yearly earnings of \$83,000.
Indemnity for care expenses	Weekly amounts: <ul style="list-style-type: none"> - \$462 where the victim has the care of 1 person - \$518 where the victim has the care of 2 persons - \$572 where the victim has the care of 3 persons - \$630 where the victim has the care of 4 or more persons
Lump sum indemnity for students ²	<ul style="list-style-type: none"> - \$5,534 for each school year missed at the elementary level - \$10,155 for each school year missed at the secondary level - \$10,155 for each semester missed at the post-secondary level, up to a maximum of \$20,308 per year.
Inconveniences stemming from loss of enjoyment of life, pain and mental suffering	\$258,947 ³

The income replacement benefit is paid every two weeks to the accident victim or to his/her authorized representative for the duration of the disability, WITH THE EXCEPTION OF THE FIRST SEVEN DAYS FOLLOWING THE ACCIDENT.

¹ A victim who is receiving an income replacement indemnity will have his or her benefits reduced by 25% on his or her 65th birthday, by 50% on his or her 66th birthday, by 75% on his or her 67th birthday and will cease altogether on his or her 68th birthday.

² Upon completion of studies, students may receive a benefit based on the amount of \$50,429, which corresponds to the average remuneration for workers in Quebec for the current year.

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

Other Specific Benefits

Indemnities	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	Up to \$10.40 for breakfast Up to \$14.30 for lunch Up to \$21.55 for supper
Care expenses	\$140 for 1 person \$184 for 2 people \$234 for 3 people \$278 for 4 or more people
Home care expenses	Up to \$924 per week for an accident victim whose state of health requires continuous care

Indemnities	Amounts
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. Up to \$35 for availability of 4 hours or less Up to \$70 for availability of more than 4 hours
Clothing	Up to \$400 for dry-cleaning, repairing or replacing clothing worn during the accident Up to \$1,000 for leather clothing or a helmet worn in a motorcycle accident
Prescription contact lenses	Up to \$110 ¹
Prescription eyeglasses	Up to \$200 for frames Actual cost of the lenses reimbursed in full
Medical reports	Up to \$30 for an initial report Up to \$80 for an assessment report Up to \$80 for a progress report Up to \$75 for an after-effects report
Professional fees	Up to \$55 per prescribed physiotherapy treatment Up to \$31 per prescribed chiropractic treatment Up to \$26 per prescribed acupuncture treatment Up to \$86.60 per prescribed psychology treatment For fees of other professionals, contact the SAAQ call centre
Substitute labour costs in a family business	Up to \$922 per week for the first 180 days after the accident (supporting documents required)
Medication	Automated reimbursement at the pharmacy or Reimbursement 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

¹ Possibility of receiving a reimbursement of up to \$300, under certain conditions.

Death Benefits

Victim with dependents	
• Surviving spouse	From \$73,846 to \$415,000 depending on the victim's age and income Maximum gross income eligible: \$83,000
• Disabled surviving spouse	Based on the victim's age and gross income
• Dependents	From \$35,075 to \$64,618 according to the dependent's age
• Disabled dependent at the time of the victim's death	Additional lump-sum benefit of \$30,461
• 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	\$59,189 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	\$5,534 is paid to the victim's succession

Additional Information

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

7. Quebec Pension Plan

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

On January 1, 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 (MPE)

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 a beneficiary of a retirement pension that they cannot cancel to receive the disability pension.

Benefits for Loved Ones

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

The Quebec Pension Plan at a Glance

Basic information for 2021	
Maximum Pensionable Earnings	\$61,600
Basic exemption	\$3,500
Contribution rate	
Base plan	10.80%
Additional plan	1.0%
Maximum contribution for workers and employers	
Base plan (5.4%)	\$3,137.40
Additional plan (0.5%)	\$290.50
Maximum contribution for self-employed workers	
Base plan (10.80%)	\$6,274.80
Additional plan (1.0%)	\$581.00
Indexation rate for benefits as at January 1, 2021	1.0%
Maximum amount for lump-sum¹	
Maximum death benefit	\$2,500

Maximum monthly amounts^{1,2}**Retirement pension**

Age 60 (64% of the maximum pension)	\$773.29
Age 65 (100% of the maximum pension)	\$1,208.26
Age 70 (142% of the maximum pension)	\$1,715.73

Disability benefits

Disability pension	\$1,416.45
Additional amount for disability for retirement pension beneficiaries	\$510.82
Pension for a disabled person's child	\$81.78

Survivors' benefits

Orphan's pension	\$257.58
Surviving spouse's pension ³	
Beneficiary under age 45, not disabled, without dependent children	\$578.42
Beneficiary under age 45, not disabled, with dependent children	\$921.89
Beneficiary under age 45, disabled, with or without dependent children	\$958.40
Beneficiary between ages 45 and 64	\$958.40
Beneficiary age 65 or over	\$714.78

¹ These benefits are taxable.

² Pensions calculated based on the average of maximum pensionable earnings for the last 5 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 2021 only, and will be retroactive.

³ Pension calculated with respect to contributors who were not receiving a retirement pension.

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

Additional Information**Québec Pension Plan**

Retraite Québec

8. Voluntary Retirement Savings Plan (VRSP)

What is a VRSP?

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

Eligible employees are automatically enrolled in a VRSP set up by their employer. The default options of the plan make it so employees 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 year and at least 5 on December 31 of the previous year are obligated to offer a VRSP or other group retirement savings plan option to their employees by no later than December 31 of that year.

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

Contributions

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

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

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

Maximum VRSP contributions

2019	\$26,500
2020	\$27,230
2021	\$27,830

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, 2021

Default contribution rate for participating employee	4% of gross income
Maximum pensionable earnings ¹	\$61,600
Annual statement as at December 31, 2020	\$5.35 per participant

¹ Data considered for reimbursements.

Additional Information

Voluntary Retirement Savings Plan (VRSP)

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 (OAS)	<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 the spouse or common-law partner of a person who receives the OAS pension and GIS, or be eligible to receive them Must be aged 60 to 64 Must be a Canadian citizen or a person authorized to reside in Canada at the time the Allowance application is approved, or have been approved the last time he or she travelled outside Canada Must have lived in Canada for at least 10 years after turning 18
Allowance for the Survivor 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 legal resident at the time the application for the Allowance is approved or have been approved the last time he or she travelled outside Canada Has an annual income below the prescribed limit Has a spouse or common-law partner who has died, and has not remarried nor lived in a common-law union for more than 12 months since Must have lived in Canada for at least 10 years after turning 18

Payment Amounts

OAS pension and benefit payments are revised on a quarterly basis (January, April, July and October) to reflect the increased cost of living as measured by the Consumer Price Index (CPI). Payments are made as follows:

Old Age Security Pension Payments from January to March 2021

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}	\$615.37	\$129,075	N/A
Guaranteed Income Supplement (GIS)			
Single, widowed or divorced	\$919.12	\$18,648	\$8,864
Spouse/common-law partner of an individual who:			
Does not receive the OAS pension	\$919.12	\$44,688	\$17,728
Receives the OAS pension	\$553.28	\$24,624	\$7,936
Receives the Allowance	\$553.28	\$44,688	\$7,936
Allowance⁴	\$1,168.65	\$34,512	\$7,936
Allowance for the Survivor	\$1,393.08	\$25,152	\$8,864

¹ The maximum amount includes top-ups to the GIS 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 2021 is from \$79,845 to \$129,075.

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

10. Health Insurance Act



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 health insurance plans offer more generous coverage that allows employers to count 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 health care professionals with comprehensive health insurance coverage.

Program	Eligibility	Services covered
Medical Care	Persons insured under the Quebec Health Insurance Plan who have a valid health insurance card	<p>Medical services that are medically necessary and rendered by a general practitioner or a medical specialist, including:</p> <ul style="list-style-type: none"> - examinations - consultations - diagnostic procedures - therapeutic procedures, psychiatric treatments - surgery - radiology - anesthesia <p>Details, eligibility requirements and registration See RAMQ Website</p>
Dental Care	<p>Persons insured under the Quebec Health Insurance Plan who have a valid health insurance card</p> <p>Children under 10 years old</p>	<p>Certain oral surgery services rendered in hospitals as well as examinations, local or general anesthesia and x-rays related to a surgery.</p> <p>Services rendered by a dentist at a dental clinic or hospital, including:</p> <ul style="list-style-type: none"> - Annual and emergency examination - X-rays - Local or general anesthesia - Grey amalgam fillings on premolar and molar teeth - Fillings using esthetic materials in certain cases - Tooth and root extractions - Prefabricated crowns - The oral surgery services covered for everyone <p>Not covered:</p> <ul style="list-style-type: none"> - Cleaning and scaling - Fluoride application - Pit and fissure sealing - Orthodontics

Program	Eligibility	Services covered
Dental Care <i>(continued)</i>	Recipients of last-resort financial assistance with a valid claim slip (<i>carte de réclamation</i>)	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"> - under 12 consecutive months - 12 to 24 consecutive months - 24 consecutive months or more Details, conditions, limitations and exclusions See RAMQ website: Dental services
Optometric services	Persons insured under the Quebec Health Insurance Plan and who are in any of the following situations : <ul style="list-style-type: none"> - under the age of 18 - 65 years of age or older - 18 to 64 years of age and 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 and have been receiving a spouse's allowance under the <i>Old Age Security Act</i> for at least 12 consecutive months and, without this allowance, would be eligible for last-resort financial assistance benefits - have a visual impairment 	Covered optometric services include: <ul style="list-style-type: none"> - Eye examinations - Prescription of exercises to improve vision - Referrals to another 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 See RAMQ website: Optometric Services
Devices that compensate for a physical deficiency	Persons insured under the Quebec Health Insurance Plan who have a physical impairment They must also meet the eligibility conditions related to the device needed	Fees for the purchase, adjustment, replacement, repair and, in certain cases, adaptation of: <ul style="list-style-type: none"> - walking aids - standing aids - locomotor assists - posture assists - several types of orthotics and prosthetics More on covered services: Tariff for insured devices which compensate for a motor deficiency and related services Details and conditions See RAMQ website: Devices to compensate for a physical disability
Hearing Aids	Persons insured under the Quebec Health Insurance Plan who have a hearing impairment Eligibility criteria for impairment coverage vary according to the type of impairment or limitation and the age of the insured person	Fees for the purchase, repair and replacement of hearing aids and assistive listening devices needed to carry out daily activities Details and conditions See RAMQ website: Hearing aids

Program	Eligibility	Services covered
Appliances for ostomates	Persons insured under the Quebec Health Insurance Plan who have undergone a permanent or temporary colostomy, ileostomy or urostomy	<p>Annual lump-sum payment for the purchase of appliances and their replacement:</p> <p>Permanent ostomy: \$1,264 per ostomy</p> <p>Temporary ostomy: \$842 per ostomy</p> <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> <p>See RAMQ Website: Appliances for ostomates</p>
External breastform	<p>Persons insured under the Quebec Health Insurance Plan who are in one of the following situations:</p> <ul style="list-style-type: none"> - have undergone a total, radical or partial mastectomy - are aged 14 or over and have received a diagnosis of breast aplasia, that is, a total absence of breast formation 	<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> <ul style="list-style-type: none"> - \$447 for a full breastform - \$264 for a partial breastform <p>The breastform must be purchased in Quebec</p> <p>Details, conditions and application</p> <p>See RAMQ website : External breastforms</p>
Bandages and compression garments used to treat lymphedema	Persons insured under the Quebec Health Insurance Plan suffering from primary or secondary lymphedema	<p>Persons age 18 and over</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 and 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>Children 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> <p>See RAMQ website: Compression garments for lymphedema</p>

Program	Eligibility	Services covered
Visual Aids	<p>Persons insured under the Quebec Health Insurance Plan who have a permanent visual impairment that prevents them from carrying out one of the following activities:</p> <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) <p>An assessment must demonstrate that the person has a functional need stemming from the impairment</p>	<p>Covers the loan, replacement and repair of visual devices:</p> <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 <p>Amounts for a guide dog</p> <ul style="list-style-type: none"> - \$210 to obtain a guide dog - \$2,240 annually to take care of the dog <p>Fees covered: see Tariff for visual aids</p> <p>Details and conditions</p> <p>See RAMQ website: Visual aids</p>
Ocular prostheses or artificial eyes	<p>Persons insured under the Quebec Health Insurance Plan and who need an ocular prosthesis for any of the following reasons:</p> <ul style="list-style-type: none"> - They have lost an eye, for instance, during surgery or an accident - They have an eye that is atrophied or without useful vision - At birth, they suffered from an eye disease (ophthalmia or microphthalmia) 	<p>Maximum amounts for the following services:</p> <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 <p>Details and conditions</p> <p>See RAMQ website: Ocular prostheses or artificial eyes</p>

NEW

Pharmacy services entirely covered by RAMQ

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

- Administration of certain drugs in an emergency situation
- Initiating a drug therapy (including emergency oral contraception)
- 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

Financial Contribution – Accommodated Adults

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

Category	Maximum Monthly Rate	
	2021	2020
Private room	\$1,966.20	\$1,946.70
Semi-private room	\$1,642.50	\$1,626.30
Room with 3 beds or more	\$1,223.70	\$1,211.70

Financial Contribution – Intermediate Resources

Accommodation resources or intermediate resources were created to offer persons a residential environment that is as close as possible to a home environment in which to receive the support and assistance they require. There are currently four main types of residences operated by intermediate resources: supervised apartments, rooming houses, reception homes and group homes. Contributions are payable as of the first day of accommodation and are prorated to the number of days of accommodation. The day of arrival is included in the calculation but not the day of departure.

Financial Assistance Program for Domestic Help Services

In accordance with the *Health Insurance Act*, anyone age 18 or over residing or staying in Quebec is eligible for the program. However, persons receiving compensation for domestic help services under a public plan (CSST, SAAQ, Veterans Affairs, etc.) or under a private insurance plan may receive financial assistance from the program only for the portion of the costs exceeding their indemnity.

Services Covered Outside Quebec

During a trip or stay: People who have a valid health insurance card and are travelling or vacationing outside Quebec may receive health services that are covered under Quebec's health insurance plan. The care is reimbursed as per the tariffs in effect in Quebec. Emergency care obtained outside Canada is covered up to a maximum of \$100 per day at the hospital and \$50 per day for outpatient. [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 associated with obtaining emergency health care that is not covered by public insurance, this type of insurance is often accompanied by trip cancellation insurance or assistance services.

The Public Prescription Drug Plan

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

- Persons aged 65 and over
- Recipients of last-resort financial assistance and other holders of a claim slip
- Persons who are not eligible for a private plan

Persons age 65 and over

Persons who turn 65 are automatically enrolled in the public plan. Many private insurers continue to offer prescription drug coverage to persons aged 65 and over who were already covered by such a plan. Two types of coverage may be available to them:

- basic coverage (at least equal to the coverage provided by the Régie)
- supplemental coverage (complementary to the coverage provided by the Régie).

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 \$662 per adult according to net family income. This amount is in force from January 1, 2021, to June 30, 2021.

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 or if they are between the ages of 18 and 25 and are full-time students who do not have a spouse and live with their parents
- people with a functional impairment covered by the *Regulation respecting the basic prescription drug insurance plan* that occurred before the age of 18



COVID-19 Measure

Adjustments

The public prescription drug insurance plan rates are normally adjusted on July 1 every year, but due to the COVID-19 pandemic, the government approved an emergency regulation last June to freeze the deductible and co-insurance for a period of six months. The prices should therefore be readjusted on June 30, 2021.



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

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

The amounts in force from January 1, 2021, to June 30, 2021, for persons insured under the public plan are as follows:

	Monthly Deductible	Co-insurance	Maximum Monthly Contribution	Maximum Annual Contribution
Adults aged 18 to 64 not eligible for a private plan	\$22.25	35%	\$95.31	\$1,144
Persons aged 65 or over – without GIS				
Persons aged 65 or over – 1% to 93% of the GIS	\$22.25	35%	\$54.83	\$658

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

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

Since January 1, 2021, the pooling parameters are as follows:

Group Size	Threshold		Monthly cost			
	2020	2021	2020		2021	
			Individual	Single-Parent, Couple, Family	Individual	Single-Parent, Couple, Family
Under 25	\$8,000	\$8,000	\$17.58	\$48.42	\$20.92	\$57.58
25 to 49	\$16,500	\$16,500	\$11.42	\$31.33	\$13.75	\$37.92
50 to 124	\$32,500	\$32,500	\$6.17	\$17.08	\$7.83	\$21.50
125 to 249	\$47,500	\$47,500	\$4.33	\$11.83	\$5.67	\$15.58
250 to 499	\$72,000	\$72,000	\$2.83	\$7.83	\$4.08	\$11.25
500 to 999	\$95,000	\$95,000	\$2.25	\$6.17	\$3.33	\$9.25
1,000 to 3,999	\$120,000	\$120,000	\$0.96	\$5.17	\$2.92	\$7.92
4,000 to 5,999	\$300,000	\$300,000	\$0.92	\$2.58	\$1.33	\$3.67
6,000 and more	N/A	N/A	N/A	N/A	N/A	N/A

Additional Information

Prescription Drug Insurance Plan

11. Hospital Insurance Act

	January 1, 2021	January 1, 2020
1. Public ward	Free	Free
2. Semi-private room	\$66.33	\$65.67
a) with telephone, washbasin or toilet, private or shared with another room (at least two of these items)	\$73.17	\$72.45
b) with telephone, washbasin or toilet, private or shared with another room	\$80.02	\$79.23
c) with telephone and full bathroom	\$93.45	\$92.52
3. Private room	\$107.00	\$106.00
a) from 9.75 to 11.5 square metres with telephone and washbasin or toilet, private or shared with another room	\$132.00	\$131.00
b) at least 11.5 square metres with telephone and washbasin or toilet, private or shared with another room	\$158.00	\$156.00
c) at least 11.5 square metres with telephone and full bathroom, private or shared with another room	\$185.00	\$183.00
d) at least 11.5 square metres with telephone and full private bathroom	\$213.00	\$211.00
e) with telephone, private bathroom and adjoining sitting room	\$266.00	\$263.00



A Closer Look at Group Insurance

Private Hospital Insurance: Greater peace of mind

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

12. Individual and Family Assistance Act

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 who do not have a severely limited capacity for employment or who have a temporarily limited capacity for employment. Families whose adult members have no limitations or those with only one adult member with temporarily limited capacities are also eligible.

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

- An 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 the Basic Benefit (January 1, 2021) ¹	Temporarily Limited Capacity Allowance	Total Benefit	Exempted Work Income
One adult					
No limited capacity	\$663	\$45	\$0	\$708	\$200
Temporarily limited capacity	\$663	\$45	\$140	\$848	\$200
One spouse of a student					
No limited capacity	\$183	\$45	\$0	\$228	\$200
Temporarily limited capacity	\$183	\$45	\$140	\$368	\$200
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 child²					
	\$273	\$0	\$0	\$273	\$200
Two adults					
No limited capacity	\$1,027	\$45	\$0	\$1,072	\$300 ³
Temporarily limited capacity	\$1,027	\$45	\$242	\$1,314	\$300 ³
Two adults in different situations					
One adult with no limited capacity and one adult with a temporarily limited capacity	\$1,027	\$45	\$140	\$1,212	\$300 ³

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

² The monthly amount granted as a personal expense allowance to a sheltered person is determined by RAMQ. To find out the amount, please visit its website, at www.ramq.gouv.qc.ca.

³ 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 individual or their spouse is significantly affected by a permanent or indefinite physical or mental health condition and, for that reason and based on socio-professional factors (lower level of education, no work experience), has a severely or permanently limited capacity for employment.

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

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

Social Solidarity Program (Monthly Amounts)

	Basic benefit	Adjustment to basic benefit (January 1, 2021)		Total amount		Exempted work income
		Regular	66/72 ¹	Regular	66/72 ¹	
One adult	\$1,008	\$103	\$290	\$1,111	\$1,298	\$200
One spouse of a student	\$511	\$103	\$290	\$614	\$801	\$200
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 ²	\$273	\$0	\$0	\$273	\$273	\$200
Two adults	\$1,507	\$118	190 \$	\$1,625	\$1,697	\$300

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.

² 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). To find out the amount, please visit its website at www.ramq.gouv.qc.ca.

Aim for Employment Program

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

13. 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.

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

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

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

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

Death or Disappearance

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

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

Death of a Close Relative

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

Annual Vacation

An employee is entitled to three weeks of paid 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.

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.

Minimum Wage

	As of May 1, 2020	As of May 1, 2021
General rate	\$13.10/hour	\$13.50/hour
Employees receiving tips	\$10.45/hour	\$10.80/hour
Employees in the clothing industry	\$13.10/hour	\$13.50/hour

Regular Work Week

The duration of the regular work week is 40 hours. The regular work week is used to determine when an employee must be paid a wage with a 50% premium (time and a half). Some exceptions are provided for under the Act.

National Holiday

June 24 is Quebec's national holiday, which is a non-working, paid statutory holiday for all employees in Quebec. When June 24 falls on a Sunday, the statutory holiday is transferred to the Monday, June 25, only for those employees who do not ordinarily work on Sunday. Employers have the option of choosing between paying the statutory holiday indemnity or granting compensatory leave to employees, whether or not the statutory holiday coincides with a day worked.

Contributions

The CNESST is financed through a contribution collected from employers by Revenu Québec. The contribution rate in effect for 2021 is 0.07% of the remuneration subject to the contribution paid to an employee, up to an annual maximum of \$83,500 per employee.

Additional Information

Labour standards

14. Tax Impact on Group Insurance

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

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

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

² If the employer pays any part of the premium, regardless of the amount. If the employer pays the 9% sales tax on premiums but the employee pays the premium, the benefits remain non-taxable for the employee and the tax paid by the employer is a taxable benefit for the employee. Please note that the 9% tax in Quebec must be included in the calculation of the taxable benefit. It must also be noted that, in Quebec, any taxable benefit is an integral part of the insurable earnings used to calculate the employee and employer contributions to the Québec Pension Plan. Furthermore, employers must include such taxable benefits in their total payroll when calculating Health Services Fund, and Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST) contributions. Taxable benefits must be calculated every pay period for the payments to the government to be correctly determined.

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

The texts presented in this document are the responsibility of the various government bodies that produce 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.