2025 Bulletin

on Quebec Social Legislation

beneva

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We are pleased to present the *2025 Beneva Bulletin on Quebec Social Legislation*,

which summarizes the government programs available to citizens. This document provides information on how these programs and group insurance plans work in synergy to improve the well-being of Quebec citizens.

The programs covered in this bulletin are tools our society has introduced to improve conditions for its members. This document highlights legislation that maintains social acquisitions, programs for maintaining citizens' quality of life, as well as measures for supporting and protecting the dignity of fellow citizens who are experiencing difficulties.

It also reflects the solidarity and humanity that defines our society.
These values are particularly relevant for the people at Beneva. As a mutual company, our mission is to improve people's lives by putting them at the heart of our thinking and our actions. In publishing this bulletin, we hope to offer a tool to guide organizations and individuals in making choices that promote their physical and financial health.

NOTES:

We recognize that sex is based on the physical and biological characteristics of a person at birth and that gender is a multi-dimensional concept shaped by various factors such as cultural and behavioural norms and personal identity. Given current social change, this concept is also evolving. We use the term "women" to designate people who identify as women. We also recognize that many health issues covered in this document may apply not only to women but also to transgender people and non-binary persons who were assigned the female sex at birth.

In this bulletin, the word "spouse" refers both to people who are married as well as to those who live together.

The measures and programs presented in this document are the responsibility of the various government bodies that administer them and are subject to change.
As a result, certain information contained in the document may change after publication. In the event of a discrepancy, the wording of the laws and regulations takes precedence over the information provided in this bulletin.

If you have any comments about the *Beneva Bulletin on Social Legislation*, please email us at bulletin@beneva.ca.

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FEDERAL PLAN

01. Employment Insurance Act

Employment Insurance provides an income to workers who lose their jobs through no fault of their own or who must take a leave from work for illness, the birth or adoption of a child or to be a caregiver.

Premiums paid by employers and workers

Employment Insurance is financed by premiums paid by employers and workers.

Parameters	2025		2024	
Maximum yearly insurable earnings		**$65,700**		**$63,200**
Employees	**Canada, except Quebec**	**Quebec[1]**	**Canada, except Quebec**	**Quebec[1]**
Premium rate per $100 of gross insurable earnings	1.64%	1.31%	1.66%	1.32%
Maximum annual premium	$1,077.48	$860.67	$1,049.12	$834.24
Employers	**Canada, except Quebec**	**Quebec[1]**	**Canada, except Quebec**	**Quebec[1]**
Premium rate per $100 of gross insurable earnings (1.4 times the employee's premium)	2.296%	1.834%	2.324%	1.848%
Maximum annual premium	$1,508.47	$1,204.94	$1,468.77	$1,167.94

1. Quebec has its own parental benefits plan. This is why the rates are lower than those in effect elsewhere in Canada.

Regular benefits

To be eligible for regular Employment Insurance benefits, workers must have accumulated the required number of insurable employment hours for a reference period, i.e. between 420 and 700 hours based on the unemployment rate in their area.

They must also:

- Have lost their job through no fault of their own
- Not worked or received earnings for at least 7 consecutive days in the last 52 weeks
- Be able to work each day
- Be actively seeking employment

Note: Different eligibility criteria may apply to certain groups of workers such as farmers, fishers, workers or residents outside Canada and self-employed workers.

Payment amount and calculation of regular benefits

Parameters	Terms
Waiting period before receiving benefits	7 days
Benefits	55% of the average insurable earnings of the 14 to 22 best weeks over the past 52 weeks, based on the regional unemployment rate
Maximum weekly benefits	$695
Duration	14 to 45 weeks, based on the unemployment rate in the region

Sickness benefits

To be eligible for Employment Insurance sickness benefits, workers must have accumulated 600 insurable hours of work during the reference period.

They must also:

- Be unable to work for medical reasons
- Have experienced a more than 40% reduction of their weekly earnings for at least one week
- Provide a medical certificate

Calculation and payment of sickness benefits

Parameters	Terms
Waiting period before receiving benefits	7 days
Benefits	55% of insurable earnings
Maximum weekly benefits	$695
Maximum duration	26 weeks

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Irene, director of human resources in a manufacturing SME

Age 42

Objective Attract and retain employees amid a labour shortage

Challenge Maximize benefits without increasing company costs

In her search for ways to attract and retain employees without raising her company's expenses, Irene comes across the EI Premium Reduction Program. By maximizing the short-term disability plan in place at her SME, she could offer better coverage for her employees while also reducing costs.

The game plan

Curious to learn more, she discusses it with her group benefits advisor. Together, they review the company's current short-term disability coverage.

He suggests adjusting the plan to:

- Cover at least 15 weeks of disability
- Provide benefits equal to or greater than those provided by Employment Insurance
- Reduce the waiting period to seven days
- Make sure that benefits are paid within eight days of the illness or injury
- Provide coverage to employees within three months of hiring

The result

Irene receives a reduction of $0.35 for every $100 of insurable earnings.

The result: substantial savings, enhanced employee coverage, and a more competitive company. Excited, Irene shares these changes with her staff to strengthen their commitment to the company.

Maternity and parental benefits

Maternity and parental benefits provide financial aid to parents who are on leave from work to care for a newborn or a newly adopted child.[1]

To qualify for coverage, applicants must:

- Have experienced a drop in earnings of more than 40% for at least one week
- Have accumulated at least 600 insurable hours of work during the reference period

Maternity benefits

Maternity benefits are paid to biological mothers, including surrogate mothers, who cannot work because they are pregnant or have recently given birth.

The benefits cannot be shared between the two parents. The mother receiving maternity benefits may also be entitled to receive parental benefits.

Parental benefits

Parental benefits are paid to the parents of a newborn or newly adopted child. Parents must choose between two options: standard parental benefits or extended parental benefits.

Each parent must submit their own application. Parents sharing benefits must each choose the same option. Once they start receiving parental benefits, they cannot change options. They can receive their benefits at the same time or one after another.

Calculation of parental benefits

Type of benefits	Maximum weeks	Benefit rate	Weekly maximum
Maternity	15 weeks	55%	$695
Parental			
Standard	40 weeks Can be shared, but one parent cannot receive more than 35 weeks of standard benefits	55%	$695
Extended	69 weeks Can be shared, but one parent cannot receive more than 61 weeks of extended benefits	33%	$417

1. Quebec has its own program, the Québec Parental Insurance Plan, that provides maternity, paternity and adoption benefits.

Caregiving benefits

Caregiving benefits provide financial assistance to individuals who must take time away from work to care for or support a close relative who is critically ill or injured or who needs end-of-life care.

To be eligible, the applicant must have accumulated at least 600 insurable hours of work during the reference period.

They must also:

- Be a family member or a person who is considered a family member of this person
- Have experienced a more than 40% reduction of their weekly earnings for at least one week because they are on leave from work to provide care or support to the person
- Provide a medical certificate confirming that the person is seriously ill or injured or in need of end-of-life care

The weeks of benefits may be shared by eligible caregivers. In this situation, they can receive their weeks of benefits at the same time or one after another.

Calculation and payment of caregivers' benefits

Parameters	Terms
Waiting period before receiving benefits	7 days
Benefits	55% of insurable earnings
Maximum weekly benefits	$695
Maximum duration of benefits[1]	
Family caregiver benefit for children	35 weeks
Family caregiver benefit for adults	15 weeks
Compassionate care benefits	26 weeks

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.

Working while on claim

Individuals who earn employment income may continue receiving part of their benefits. For each dollar earned, they may keep $0.50 of the Employment Insurance benefits up to the earnings threshold. This threshold is defined as 90% of the insurable weekly earnings used to calculate the benefit amount. Each dollar that exceeds this threshold is deducted from the benefits.

For more information:
Employment Insurance – Working While on Claim

Additional information

Employment Insurance benefits

PROVINCIAL PLAN

02. Québec Parental Insurance Plan

The Québec Parental Insurance Plan (QPIP) pays benefits to wage earners and self-employed workers who go on maternity, paternity, parental or adoption leave.

This plan replaces Employment Insurance parental benefits paid by the federal government in the other Canadian provinces.

Contributions

QPIP premiums are deducted by *Revenu Québec*. They are indexed on January 1 of each year. In 2025, the plan's premium rates remained the same as the previous year.

Calculations	2025	2024
Maximum annual insurable earnings	$98,000	$94,000
Wage earners		
Premium rate as a percentage of earnings	0.494%	0.494%
Maximum premium	$484.12	$464.36
Self-employed workers		
Premium rate as a percentage of income	0.878%	0.878%
Maximum premium	$860.44	$825.32
Employers		
Premium rate as a percentage of earnings	0.692%	0.692%
Maximum premium	$678.16	$650.48

Eligibility conditions

To qualify for QPIP benefits, applicants must:

- Pay a premium
- Have insurable earnings of at least $2,000 during the reference period

Other conditions apply depending on the status of the worker as indicated in the table below.

Eligibility conditions based on worker status

Status	Eligibility conditions
Wage earners	• Be a resident of Quebec at the start of the benefit period • Have stopped working or seen a reduction of at least 40% of weekly earnings
Self-employed workers (including persons receiving QPIP insurable earnings as a family-type or intermediate resource)	• Be a resident of Quebec at the start of the benefit period as well as 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	• Be a resident of Quebec at the start of the benefit period and 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 usual weekly earnings • Have ceased business activities or reduced the time spent on business activities by at least 40%

Benefits

The following tables summarize different possibilities. For each plan, benefits are calculated as a percentage of average weekly earnings.

The maximum insurable earnings for 2025 is $98,000.

Benefits for pregnancy or birth

Type of benefits	Basic plan	Special plan
Maternity or exclusive to the individual person for pregnancy or childbirth	18 weeks: 70% of earnings	15 weeks: 75% of earnings
Paternity or exclusive to the parent who did not give birth	5 weeks: 70% of earnings	3 weeks: 75% of earnings
Parental Shareable	32 weeks • First 7 weeks: 70% of earnings • Next 25 weeks: 55% of earnings **4 additional weeks** at 55% of earnings once 8 shareable adoption benefit weeks have been paid to each parent	25 weeks: 75% of earnings **3 additional weeks** at 75% of earnings once 6 shareable adoption benefit weeks have been paid to each parent
Parental for multiple births Non-shareable	5 weeks for each parent: 70% of earnings	3 weeks for each parent: 75% of earnings
Single parent parental Non-shareable	5 weeks: 70% of earnings	3 weeks: 75% of earnings

Adoption

Type of benefits	Basic plan	Special plan
Adoption Non-shareable	5 weeks for each parent: 70% of earnings	3 weeks for each parent: 75% of earnings
Adoption-related welcome and support Shareable	13 weeks: 70% of earnings	12 weeks: 75% of earnings
Adoption Shareable	32 weeks • First 7 weeks: 70% of earnings • Next 25 weeks: 55% of earnings **4 additional weeks** at 55% of earnings once 8 shareable adoption benefit weeks have been paid to each parent	25 weeks: 75% of earnings **3 additional weeks** at 75% of earnings once 6 shareable adoption benefit weeks have been paid to each parent
Multiple adoption Non-shareable	5 weeks for each parent: 70% of earnings	3 weeks for each parent: 75% of earnings
Single parent parental Non-shareable	5 weeks: 70% of earnings	3 weeks: 75% of earnings

Increased benefit amount

Benefits are increased to recipients whose average weekly income is below a threshold equal to the minimum wage for a regular work week of 40 hours. Eligibility for this increase is automatically determined. It is not necessary to apply for it.

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 exemption is obtained by calculating the difference between the average weekly earnings and the amount of benefits. When weekly earnings exceed the permitted exemption, QPIP benefits are reduced by this amount.

Example

Let's assume that the average weekly income of a parent is $800. If the parent choses the basic plan, the benefit will be $560, i.e. 70% of the average income.

Calculation:	
Average income	$800
Benefit	– $560
Exemption	$240

Additional information

Québec Parental Insurance Plan

FEDERAL PLAN

03. Canada Child Benefit

The Canada Child Benefit (CCB) is paid every month to families who have children under 18. The CCB may include the Child Disability Benefit (CDB), where applicable. These benefits are not taxable.

Eligibility

To be eligible for the CCB, the applicant must:

- Live with a child under age 18
- Be designated as primarily responsible for the care and upbringing of the child
- Be a resident of Canada for tax purposes
- Have one of the following statuses or have a spouse with 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 the 19th month
  - Be registered, or entitled to be registered, under the Indian Act

Benefits

Benefits are paid over a 12-month period from July of one year to June of the following 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
- The primary caregiver's marital status
- The adjusted family income indicated on line 236 of the income tax return and to which is added the net income of the spouse, where applicable
- The eligibility of a child for the Child Disability Benefit

Basic Benefit for the period of July 2024 to June 2025

For the period of July 2024 to June 2025, households with a net income under $36,502 receive the maximum allowance for each child:

- Under age 6: $7,787 per year ($648.91 per month)
- Age 6 to 17: $6,570 per year ($547.50 per month)

When the adjusted family income exceeds $36,502, the allowance is reduced in accordance with the terms indicated in the following table.

CCB reduction based on adjusted family income

Number of children	Reduction according to adjusted family income level (% of amount exceeding the established threshold)	
	Between $36,502 and $79,087	Over $79,087
1 child	7%	$2,981 + 3.2%
2 children	13.5%	$5,749 + 5.7%
3 children	19%	$8,091 + 8%
4 children or more	23%	$9,795 + 9.5%

Child Disability Benefit

The Child Disability Benefit is paid in addition to the CCB.

For the period of July 2024 to June 2025, the basic amount of this benefit is $3,322 ($276.83 per month) for each eligible child.

The CDB is reduced when adjusted family net income is greater than $79,087. The reduction is calculated according to the terms indicated in the table below.

CCB reduction based on family income

Number of eligible children	Adjusted family income above $79,087 (% of the portion exceeding the established threshold)
1 child	3.2%
2 or more	5.7%

Additional information

Canada Child Benefit

Yasmina, new mother

Age 29

Objective To make sure she receives the benefits she's entitled to in order to cover her baby's expenses.

Yasmina has just had her first child. She knows she's entitled to benefits and wants to make sure she receives all the amounts she's entitled to, including the Canada Child Benefit (CCB).

Three ways to apply

She looks into the options for when and how to submit a CCB application:

1. Automated Benefits Applications through her province or territory's vital statistics office
   - On her child's birth registration form, Yasmina can check a box authorizing her province or territory's vital statistics office to communicate the necessary information to Canada Revenue Agency (CRA).
   - The application must be submitted within 30 days following her child's date of birth.
2. Registering online to access My Account
   - Yasmina can register for My Account on the CRA website and submit her application.
   - She can track the status of her file in real time.
3. *Canada Child Benefit Application includes federal, provincial, and territorial programs (by mail)*
   - RC66 Canada Child Benefit Application can be used to apply for all federal, provincial, and territorial child benefit programs.
   - This method involves longer delays due to postal processing.

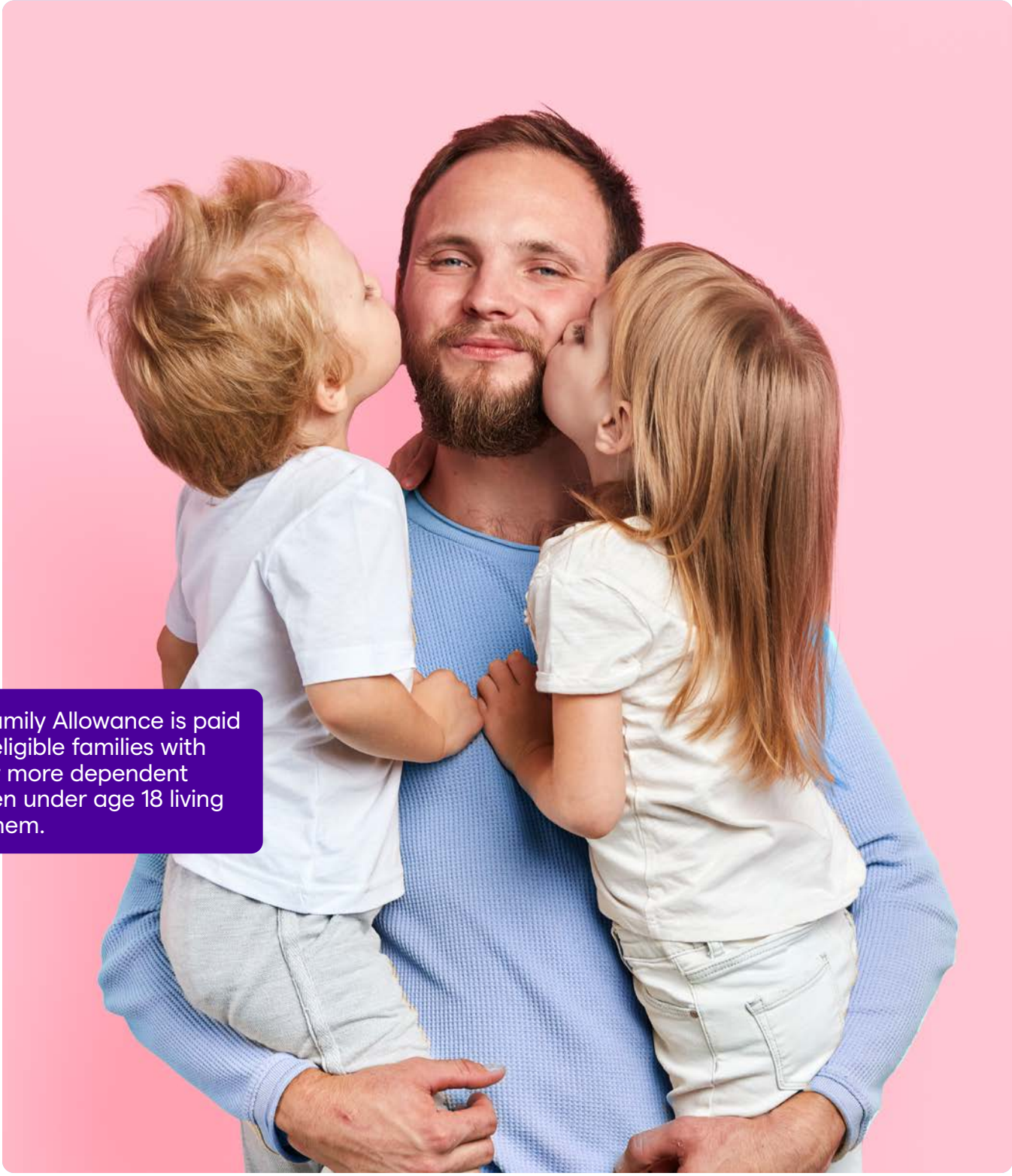
The result

Yasmina chooses the online application, which is quicker and easier to track. A few weeks later, she receives confirmation that her application has been accepted. The CCB is deposited directly into her account.

During her research, Yasmina learned that the CCB is recalculated every July based on the income declared the previous year. To ensure their CCB payments continue without interruption, she and her partner must file their tax returns on time.

PROVINCIAL PLAN

04. Family Allowance



The Family Allowance is paid to all eligible families with one or more dependent children under age 18 living with them.

Eligibility

To be eligible for the Family Allowance, the applicant must meet the following conditions or live with a spouse that meets them:

- Be responsible for the care and upbringing of a child under 18
- Live in the same household as the child
- Reside in Quebec
- Have one of the following statuses:
  - Canadian citizen
  - Protected person
  - Permanent resident
  - Temporary resident who has been living in Canada for the last 18 months

Payment calculation

The amount of the Family Allowance varies. It is calculated according to:

- The number of children under age 18 who live in the household
- The number of children in shared custody
- Adjusted family income
- Marital situation (single parent or couple)

In 2025, the Family Allowance payment was between $1,196 and $3,006 per child. This represents an increase of 2.85% over the previous year.

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

Each parent with shared custody will get 50% of the benefit they would have received if the child lived with them full time.

CalculAide provides an estimate of the payments individuals could be entitled to receive depending on their family situation.

Annual maximum and minimum Family Allowance amounts

	Minimum allowance	Maximum allowance
Per child	$1,196	$3,006
Single-parent family	+$421	+$1,055

Payment frequency

The Family Allowance is paid four times a year to one person per family on the first business day of each quarter: July, October, January, April. Parents can also request monthly payments.

Shared custody

Shared custody means that a child lives alternately with each parent between 40% and 60% of the time each month. This must be reported to *Retraite Québec* and payments will be recalculated according to the new family situation of each parent.

This means the Family Allowance:

- Is shared by both parents
- Is paid to each parent depending on the payment frequency chosen (quarterly or monthly)
- May be paid retroactively for 11 months preceding receipt of the application

Supplement for the purchase of school supplies

Annual financial assistance for the purchase of school supplies, paid in July of each year, is intended for people who:

- Receive the Family Allowance
- Have a child from age 4 to 16 as of September 30
- Have custody of the child the month the supplement is paid

The supplement for the 2025-2026 school year is $124. In cases of shared custody, each parent will receive half the amount.

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 in carrying out life habits for a period expected to last for at least 1 year.

In 2025, the supplement is $236 per month, per eligible child, or $2,832 per year, regardless of family income or the child's handicap.

Supplement for handicapped children requiring exceptional care

The supplement for handicapped children with exceptional care needs is available for children who have multiple severe handicaps that prevent them from carrying out life habits or who require specified complex medical 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.

Annual amount for a handicapped child

Financial support	Annual amount
Supplement for handicapped children	$2,832
Supplement for handicapped children requiring exceptional care	
Tier 1	$14,292
Tier 2	$9,504

Additional information

Family Allowance

PROVINCIAL PLAN

05. Act Respecting Industrial Accidents and Occupational Diseases

The *Act Respecting Industrial Accidents and Occupational Diseases* provides benefits for workers who are unable to perform their job due to a work-related injury. The public workers' compensation plan is managed by the *Commission des normes, de l'équité, de la santé et de la sécurité du travail* (CNESST).

Average premium rate

The public workers' compensation plan for work-related injuries and diseases is financed by annual contributions from employers.

The 2025 average premium rate is set at $1.48 per $100 of assessable payroll. This is the same rate as in 2024.

Premiums vary depending on the employers' operations.

Annual insurable earnings

The benefit amount is based on the person's gross earnings. Gross earnings is the income set out in the work contract and includes all forms of remuneration such as bonuses, tips, premiums and overtime.

Gross earnings must be taken into account up to the maximum annual insurable earnings in effect at the time of the injury. In 2025, the maximum insurable earnings was $98,000.

The maximum insurable earnings applicable for an injury occurring in 2025 (French only)

Benefits

The CNESST pays various types of benefits to workers who sustain an occupational injury. It also compensates the family members of workers who die due to a work accident.

Income replacement

When a person sustains an occupational injury that prevents them from performing their job, the CNESST pays benefits based on the terms and conditions indicated in the table.

Terms and conditions for income replacement indemnities

Disability dates	Benefits	Payor
Date of accident	100%	Employer
First 14 days after the accident	90% of net income[1]	Employer, who is reimbursed by the CNESST
As of the 15th day	90% of weighted net income[2]	CNESST

1. Net earnings: the gross annual income that the worker would have earned had it not been for the injury, from which is deducted federal and provincial taxes as well as contributions to *Retraite Québec*, Employment Insurance and the Québec 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 earnings but taking into account the family situation for tax law purposes. However, a worker may prove to the CNESST that they 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.

Compensation for bodily injury

The purpose of the lump-sum indemnity is to compensate workers who have sustained permanent physical or psychological impairment.

It is equal to the product of the percentage of the permanent physical or mental impairment multiplied by the amount provided for in Schedule II, Indemnity for Bodily Injury[3] at the time of the employment injury based on the worker's age at that time. The minimum indemnity is $1,333.

The amounts used to calculate compensation for bodily injury are adjusted annually.

3. *Act Respecting Industrial Accidents and Occupational Diseases*

Other benefits

The CNESST reimburses 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.

A CLOSER LOOK AT GROUP INSURANCE

Work-related injury: What about disability insurance?

When a person sustains a work injury and the employer provides a disability insurance plan, who pays the indemnities: the CNESST or the private plan? It could be both. First the CNESST assesses the claim. It pays the indemnities set out in law. The private plan may supplement the basic coverage.

In other words, the CNESST is the first payor and the private insurance company is the second payor. The insurer calculates benefits taking into account the amounts paid by the CNESST. This is called "coordination of benefits." It reflects a central principle of insurance: Combined benefits should not exceed the amount of income the person earned before disability. Coordination also applies to other benefits such as those for rehabilitation treatments or drugs that may be covered by a group insurance plan.

New obligations for employers regarding psychological health

Starting October 6, 2025, employers in Quebec will be required to include mental health in their workplace health and safety prevention plans. They will be required to identify psychosocial risks in the workplace just as they do with physical, chemical, and other risks. The objective? To create a work environment that ensures psychological safety and minimizes the negative effects of work, including teleworking.

What does this mean in concrete terms?

Employers will now be required to:

- Identify psychosocial risks in the workplace: all forms of violence, exposure to potentially traumatic events, harassment, heavy workload, as well as a lack of recognition, organizational justice, decision-making autonomy, and peer and manager support.
- Implement appropriate measures, such as adjusting working hours, providing training for managers, adopting more inclusive management practices, and ensuring a fairer distribution of tasks.
- Protect workers against physical, psychological, sexual, domestic, and family violence, considering the home as a workplace in the context of remote work.
- Ensure that prevention policies are clear and shared with employees.
- Ensure that victims are aware of the process for filing a complaint and have access to support resources.

Preparing for the transition now

To comply with these new obligations and foster a healthy work environment, employers can start taking action today by:

- Reviewing and updating their policies, particularly regarding sexual violence in the workplace.
- Raising awareness and training managers and employees on best prevention practices.
- Making support resources known, such as employee assistance programs.

To support employers in their efforts to meet these new obligations, the CNESST has provided information and an email address for submitting any questions.

A positive shift for everyone

These new measures present a real opportunity to improve the well-being and productivity of teams. A healthy work environment promotes talent retention, reduces absenteeism, and enhances the overall performance of organizations. This is a significant step toward building more human, dynamic, and high-performing workplaces!

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 indemnity	Payment amount and terms
Surviving spouse	• 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 • 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 $98,000 - Minimum indemnity: $133,354 - Maximum indemnity: $294,000
Dependent children	• Minor child: Monthly pension of $668 per child (adjusted annually) until the age of majority • Dependent children age 18 to 25 who are full-time students: Lump sum of $24,009 per child
Funeral expenses	• Up to $6,482 for funeral expenses • Expenses for the transportation of the worker's body • Up to $2,668 for other funeral expenses

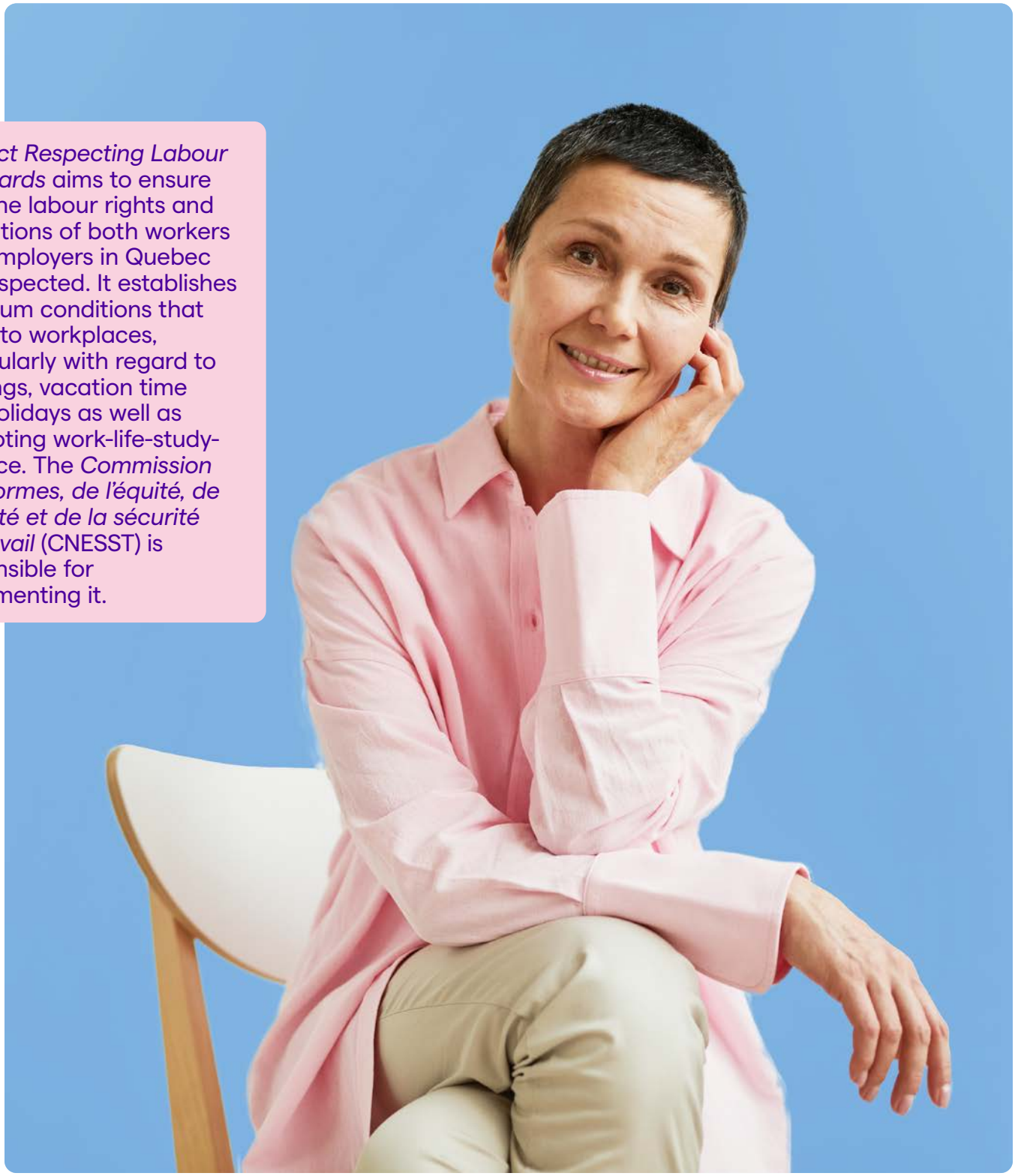
Additional information

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

PROVINCIAL PLAN

06. 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. It establishes minimum conditions that apply to workplaces, particularly with regard to earnings, vacation time and holidays as well as promoting work-life-study-balance. The *Commission des normes, de l'équité, de la santé et de la sécurité du travail* (CNESST) is responsible for implementing it.



Contributions

Most employers in Quebec must pay premiums to finance implementation of the *Act Respecting Labour Standards*. In 2025, this premium is 0.06% of the remuneration paid to employees. Any portion of a person's remuneration that exceeds $98,000 is not subject to this contribution.

Absences

Workers are entitled to be absent from work without jeopardizing their employment. There are paid and unpaid absences. Depending on the situation, the employer may request an official document to justify the absence and its duration.

Type of absence	Maximum length	Conditions
Non-work-related accident or illness	26 unpaid weeks per 12-month period	As of hire People with at least 3 months of service may be entitled to 2 paid days per calendar year.[1]
Parental or familial obligations – Short term Obligations related to the care, health or education of one's child or related to the health of a family member or a person for whom they act as an informal caregiver	10 days of unpaid leave per calendar year	As of hire People with at least 3 months of service may be entitled to 2 paid days per calendar year.[1]
Parental or familial obligations – Extended leave Providing the required support to a family member or a person for whom they act as an informal caregiver	Over a 12-month period: • Critical illness or injury: 16 unpaid weeks • Life-threatening illness 27 unpaid weeks • Minor child: 36 weeks, unpaid (can be extended to a total of 104 weeks in the event of a life-threatening illness)	As of hire People with at least 3 months of service may be entitled to 2 paid days per calendar year.[1]
Marriage or civil union The worker, their child, one of their parents, brother or sister, or their spouse's child	1 day paid leave	As of hire
Maternity or for pregnancy or childbirth	18 continuous unpaid weeks	As of hire Leave can start as early as 16 weeks preceding the estimated delivery date If the work involves risks for the mother or child, the worker can benefit from the For a Safe Maternity Experience Program. The worker may be entitled to Québec Parental Insurance Plan (QPIP) benefits.
Paternity or leave for the parent who did not give birth Including for an adoption or a parental arrangement involving a surrogate mother	5 unpaid weeks	As of hire May begin as early as the week of birth and end no later than 78 weeks after birth The worker may be entitled to Québec Parental Insurance Plan (QPIP) benefits.

Type of absence	Maximum length	Conditions
Leave for birth, adoption or termination of pregnancy after the 20th week	5 days, 2 of which are paid	Leave must be completed within 15 days following the event The parent is not eligible for the leave if they have already begun any of the following leaves: • Maternity or for pregnancy or childbirth • Paternity or leave for the parent who did not give birth
Special leave during pregnancy Medical reasons related to the pregnancy	Based on the physician's opinion	Leave can begin 4 weeks before the expected delivery date
Leave for the termination of pregnancy	• In the first 20 weeks of pregnancy: 3 unpaid weeks • After 20 weeks of pregnancy: maternity leave (18 continuous unpaid weeks)	The worker may be entitled to Québec Parental Insurance Plan (QPIP) benefits.
Death of a relative Child, life partner or their child, parent, brother or sister	5 days, 2 of which are paid	As of hire These days must be taken between the death and the funeral service.
Death or disappearance of a minor child	104 weeks, 2 of which are paid	As of hire If the child is found safe, the worker must return to work within 11 days.
Suicide of a relative	104 unpaid weeks	As of hire
Organ and tissue donation	26 unpaid weeks over a 12-month period	Workers with at least 3 months of service may be entitled to 2 paid days per calendar year.[1]
Victims of crime	104 unpaid weeks	Workers with at least 3 months of service may be entitled to 2 paid days per calendar year.[1] The worker is not eligible for leave if they engaged in a criminal act or caused harm through gross negligence.
Victims of domestic and sexualized violence	• 26 weeks over a 12-month period • 104 weeks in the event of serious bodily injury	Workers with at least 3 months of service may be entitled to 2 paid days per calendar year.[1]

1. Workers with at least three months of continuous service are entitled to two paid days off per calendar year for the following reasons: illness or accident not related to work; family obligations related to the care, health, or education of their child or their spouse's child; family obligations as an informal caregiver for a family member or another person whose health condition requires it; organ or tissue donation; domestic or sexual violence, or a criminal act.

Annual vacation

Employees are entitled to three weeks of paid vacation after three years of uninterrupted service.

Minimum wage

	As of May 1, 2024	As of May 1, 2025
Hourly rate - general	$15.75	$16.10
Hourly rate - employees receiving tips	$12.60	$12.90

Personnel placement agencies

Under the law, personnel placement agencies may not pay agency workers a lower hourly rate than that granted to workers in the client company who perform the same tasks in the same establishment solely because of their agency worker status, such as because the workers are paid by 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 law.

Statutory holidays

Workers are entitled to paid time off for statutory holidays.
The pay for each statutory holiday is equal to 1/20 of the wages earned during the 4 complete weeks of pay preceding the week of the holiday. An employer cannot decide to have its employees work on a statutory holiday and close its establishment another day instead. This rule applies to all statutory holidays.

National holiday

June 24 is Quebec's national holiday, which is a non-working, paid statutory holiday for all wage earners in Quebec. If June 24 falls on a Sunday, then Monday, June 25 becomes the statutory holiday for people who do not usually work on Sunday. Employers can choose to pay holiday pay or give paid time off at another time to all their employees, whether or not they worked on the statutory holiday.

Additional information

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

PROVINCIAL PLAN

07. Compensation for Crime Victims (IVAC)

IVAC is a provincial compensation plan for victims of crime. Individuals who are victims of a crime, either directly or indirectly, can submit a request to qualify for the program. If they meet the criteria, they may receive financial assistance to cover lost wages or expenses incurred as a result of the crime.

The Quebec Minister of Justice is responsible for the application of the *Act to assist persons who are victims of criminal offences and to facilitate their recovery* (LAPVIC). The *Commission des normes, de l'équité, de la santé et de la sécurité du travail* (CNESST) is responsible for administering the financial assistance provided under the Act.

Eligibility

To be eligible for compensation, a person must meet the definition of a victim of a criminal offence. The law recognizes several categories of victims eligible for compensation:

- Direct victims: Individuals who experience the criminal offence firsthand and endure physical or psychological harm.
- Close relatives of the victim: Spouses, children, parents, dependents, or other close family members impacted by the criminal offence or the death of the victim.
- Witnesses: Individuals who were directly exposed to the crime or the unaltered crime scene.
- Bystanders: Individuals who were harmed while attempting to prevent the crime, apprehend the offender, or assist law enforcement officers.

The criminal offence must:

- Have been committed in Quebec or, according to regulations, outside Quebec (as of October 13, 2021).
- Be committed against a person, meaning it harms the physical or mental integrity of an individual, excluding offences against property, such as fraud.

The deadline for submitting a IVAC qualification request is three years, starting from the moment the victim becomes aware of the crime's effects or from the date of the victim's death. However, a late application may be accepted if there is a reasonable justification for the delay.

GOOD TO KNOW

The criteria and deadlines for submitting an application differ for crimes committed before October 13, 2021.

Since October 13, 2021, there is no longer a deadline for offences involving domestic violence, childhood abuse, or sexual violence. This measure applies retroactively.

Maximum insurable salary

The benefit amounts are based on the victim's gross earnings, which is the income set out in the employment contract and includes bonuses, tips, premiums and overtime.

The gross salary taken into account cannot exceed the maximum insurable salary in effect at the time of the health assessment determining incapacity or at the time of the victim's death. In 2025, the maximum insurable earnings was $98,000.

The salary used to calculate benefits cannot be less than $32,848.20. Both bases are indexed on January 1 of each year.

Compensation and financial assistance for victims of crime

Victims of crime and rescuers who have suffered physical or psychological harm can benefit from a range of financial aid packages tailored to their situation. These benefits are designed to compensate for loss of income or certain disabilities, or to support their social and professional reintegration.

Type of benefits	Eligible individuals	Benefits	Terms of payment
Financial assistance to compensate for a loss of income (FALI)	Victim of a crime, parent of a child victim, witness, rescuer	90% of net income[1] Up to maximum insurable earnings	• Payment every 2 weeks • Maximum of 2 or 3 years, based on the situation
Additional financial assistance to compensate for a loss of income (AFALI)	Individual who is eligible for FALI for vocational reintegration.	Same salary base as FALI	• Payment every 2 weeks • Maximum 2 years
Financial assistance to compensate for certain disabilities (FACD)	Intended for unemployed individuals unable to carry out most of their usual tasks	90% of minimum wage or average gross income over 12 months	• Payment every 2 weeks • Maximum of 2 or 3 years, based on the situation
Financial assistance to contribute to the needs of a child who was born as a result of sexual assault	Person who supports the child	Per month: 1 child: $839 2 children: $1,203 3 children: $1,541 4 children or more $1,880	• Monthly payment • Until the child reaches age 18 or, if studying full-time, age 25
Lump-sum for permanent impairment	Victim with a permanent functional or esthetic impairment	Percentage of permanent impairment multiplied by the reference amount: $258,947 Minimal amount: 0.5% of the reference amount Maximum amount: 100% of the reference amount	• Lump sum • Calculation based on percentages established in Schedule I, Schedule of Permanent Functional and Esthetic Impairments
Lump sum for temporary physical or psychological impairment	Victim who has suffered a temporary prejudice	Between $444 and $1,480, based on a severity rating	• Lump sum • Calculation based on the gravity ratings detailed in Schedule II, Schedule of Interferences with the Integrity

1. Net income is gross income less federal and provincial income taxes and contributions to the Québec Pension Plan (QPP), Employment Insurance and the Québec Parental Insurance Plan (QPIP).

Financial assistance for vocational reintegration

Financial aid may be granted to help victims who, as a result of the criminal offence they have suffered, are unable to return to the gainful activity they were engaged in before suffering the injury. This incapacity must be confirmed by a health assessment.

Financial aid for vocational reintegration must be authorized by a rehabilitation advisor. It includes, but is not limited to:

- Professional assessment services (e.g., meetings with a career counsellor)
- Tuition fees, including registration, admission fees, and the cost of required textbooks and supplies
- Modification of a workstation or any other equipment used in the workplace
- Relocation near a new place of employment
- Additional financial assistance to compensate for a loss of income (AFALI)

Financial assistance for social reintegration

Victims can have access to professional services and certain support measures to assist with their reintegration into society. Assistance covers costs related to:

- Moving expenses
- Protection measures (e.g. alarm systems, self-defense classes, etc.)
- Personal home assistance services (e.g. house cleaning, meal preparation assistance, etc.)
- Home maintenance (e.g., lawn mowing, snow removal, etc.)
- Participation in social, recreational, or sports activities promoting reintegration into society
- Professional psychosocial intervention services (e.g. psycho-education follow-up, occupational therapy, specialized education, etc.)

Psychotherapeutic and Psychosocial Rehabilitation

Victims and rescuers may be entitled to reimbursement for expenses incurred for psychotherapeutic and psychosocial rehabilitation services provided by an authorized professional. These services are aimed at helping people get their lives back on track.

The maximum hourly rate reimbursed is $94.50. The number of sessions ranges from 7 to 30, depending on the category to which the victim belongs.

Reimbursement of travel, meal and accommodation expenses

IVAC may reimburse travel, meal or accommodation expenses incurred to:

- Receive care
- Undergo medical exams
- Perform an activity as part of their rehabilitation, readaptation or reintegration

If the victim's physical or psychological condition so requires, the person accompanying the victim is entitled to reimbursement of certain expenses.

Death benefits

A lump sum may be paid if a person's death results from a criminal offence or from voluntary assistance provided. This benefit is granted to eligible individuals once the death is confirmed or presumed.

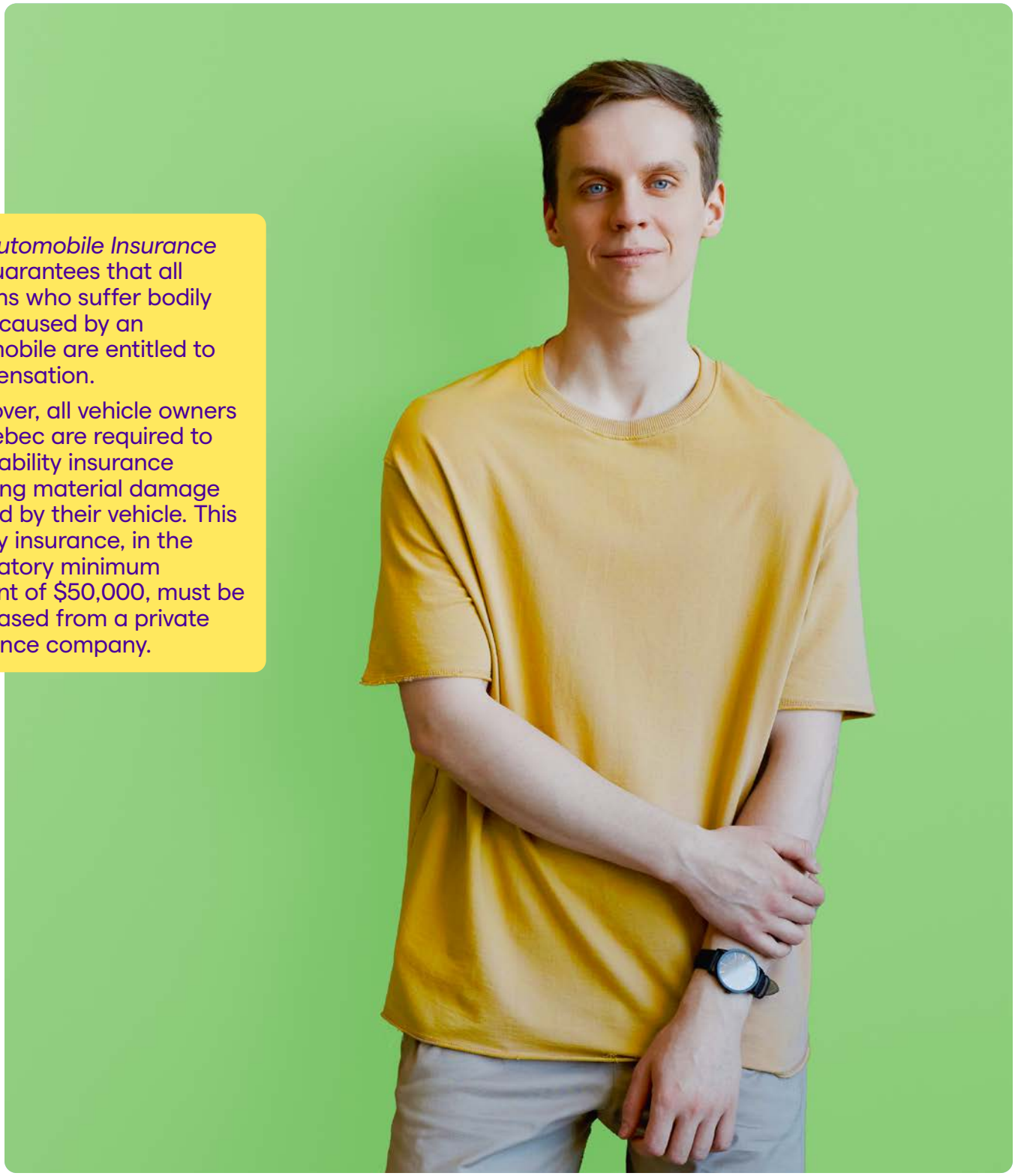
Type of benefits	Benefits
Death of a minor child or an adult without a spouse, whose parents were providing at least 50% in financial support	$69,343 shared between parents
Surviving spouse	Between $86,516 and $490,000 Calculation: Victim's gross income multiplied by the age-specific factor as outlined in Schedule III For a disabled spouse, the factors as outlined in ScheduleIV apply.
Surviving children and dependents	Between $41,092 and $75,705 according to the victim's age at the time of the death Additional compensation: An amount of $35,686 is granted if the child or dependent is disabled. If the victim did not have a spouse: Children and dependents receive an additional amount equal to the difference between the compensation allocated for a spouse and the amount they are receiving, divided equally among the beneficiaries.

Additional information

Crime Victims Compensation Act (IVAC)

PROVINCIAL PLAN

08. 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.

A CLOSER LOOK AT GROUP INSURANCE

Coordination of benefits: SAAQ benefits count as well!

Income replacement indemnities, compensation for permanent impairment, medical expenses and fees of healthcare professionals: The public automobile insurance plan reimburses these expenses that may also be covered by a private plan.

In the event of a motor vehicle accident, benefits are usually paid first under the public SAAQ plan. Health insurance or disability insurance benefits supplement this basic coverage.

It is important to report SAAQ benefits to the private insurance company so that it may correctly coordinate benefits.

Compensation for accidents and deaths occurring between January 1 and December 31, 2025

Type of indemnity	Amount
Income replacement indemnity[1, 2]	90% of the victim's net annual income, calculated based on gross annual income of up to $97,500 The income replacement indemnity is paid every 2 weeks for the duration of the disability, with the exception of the first 7 days following the accident.
Indemnity for care expenses	Weekly amounts: • $541 for 1 person • $607 for 2 people • $670 for 3 people • $738 for 4 or more people
Lump-sum indemnity for students[2]	• $6,482 for each school year missed at the elementary level • $11,897 for each school year missed at the secondary level • $11,897 for each semester missed at the post-secondary level, up to a maximum of $23,792 per year
Income replacement indemnity — after the scheduled date of completion of studies	Students may be entitled to receive an indemnity based on $59,292, which corresponds to the average earnings of Quebec workers
Indemnity for injury	$1,734
Lump-sum indemnity for permanent impairment	$303,375[3]

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

2. One year after the accident, the income replacement indemnity of an accident victim who has sustained injury or impairment granting entitlement to an income replacement indemnity based at a minimum on the average earnings of Quebec workers is calculated on the basis of a gross annual income that is not lower than $59,292.

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

Other indemnities

Type of expenses	Maximum amounts
Travel expenses to receive care or undergo treatment	• Private vehicle: - $0.635 per km when the state of health does not allow for taking public transit, when public transit is not available for the route or when it is more economical to use a private vehicle rather than public transit - $0.170 per km in other cases • Public transit: reimbursed in full • Taxi: reimbursed in full when public transit is not available for the route or when the victim's medical condition does not allow for taking public transit
Meals	**Daily maximums:** • $14.70 for breakfast • $20.20 for lunch • $30.50 for supper
Care expenses	**Weekly maximums:** • $376 for 1 person • $410 for 2 people • $468 for 3 or more people
Homecare expenses	**Weekly maximums:** • $1,082 • $1,711 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 $1,082
Availability allowance	• $40 for availability of 4 hours or less • $80 for availability of more than 4 hours
Clothing	• $457 for dry cleaning, repairing or replacing clothing worn during the accident • $1,141 for leather clothing or a helmet worn in a motorcycle accident
Medical reports	**Reports filled out by a physician or a specialized nurse practitioner (SNP):** • $34 for an *initial report* • $91 for an *assessment report* • $91 for a *progress report* • $86 for a *report on impairment* • $34 when the report is completed otherwise than on a form provided for that purpose by the SAAQ **Reports filled out by a healthcare professional other than a physician or an SNP:** • $34 per report
Professional fees for prescribed treatments	• Physiotherapy: $64 per prescribed treatment • Chiropractic treatment: $46 per prescribed treatment • Acupuncture: $63 per prescribed treatment • Psychological treatment: $113 per hour of treatment Other types of professional fees: Contact the SAAQ customer relations centre.
Reimbursement of fees to obtain a second opinion (expert report written by a healthcare professional)	• Per report: $1,825 • Report prepared following an assessment by more than one healthcare professional: $1,825 per healthcare professional, up to $5,476
Substitute labour costs in a family business	$1,080 per week for the first 180 days after the accident (supporting documents required)
Drugs	Automated reimbursement at the pharmacy or determined on presentation of bills or receipts to the SAAQ

Other indemnities (continued)

Type of expenses	Maximum amounts
Prescribed prostheses and orthoses	Reimbursement determined on presentation of bills or receipts, up to the maximum amount provided for by the regulations. • Ocular prosthesis: $2,282 • Hairpiece: $2,282 • Prescription eyeglasses: - Frames: $228 - Lenses: actual cost • Prescription contact lenses: $125 (up to $343 in certain specific cases) • Other prostheses and orthoses: in accordance with conditions prescribed by the regulations
Wheelchairs	Reimbursable in accordance with the conditions and maximum amounts prescribed by the regulations
Lost income (for a temporary leave from work to receive medical or paramedical care or to undergo an examination by a healthcare professional at the request of the SAAQ)	$182 per day
Dental care	**Maximum amounts set out in the following documents:** • *Honoraires versés aux chirurgiens dentistes aux fins d'indemnisation par la SAAQ (fees paid to dental surgeons for the purpose of compensation by the SAAQ)* • *Honoraires versés aux dentistes spécialistes aux fins d'indemnisation par la SAAQ (fees paid to dental specialists for the purpose of compensation by the SAAQ)* • *Honoraires versés aux denturologistes aux fins d'indemnisation par la SAAQ (fees paid to denturologists for the purpose of compensation by the SAAQ)* See documents (French only)

Compensation for accidents and deaths occurring between January 1 and December 31, 2025

Type of indemity	Amount
Victim with dependents	
Surviving spouse	Lump-sum benefit based on the victim's gross income multiplied by a factor of 5. Maximum gross income eligible: $97,500 • Minimum indemnity: $169,524 • Maximum indemnity: $487,500
Dependents, other than the spouse	$41,092 to $75,705 according to the dependent's age
Disabled dependents at the time of the victim's death	Additional lump-sum benefit of $35,686
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
Victim without dependents	$69,343 divided equally between the victim's father and mother (if the victim is a minor) or to the succession (if the victim is age 18 or over)
Funeral expenses	$8,556 paid to the victim's succession

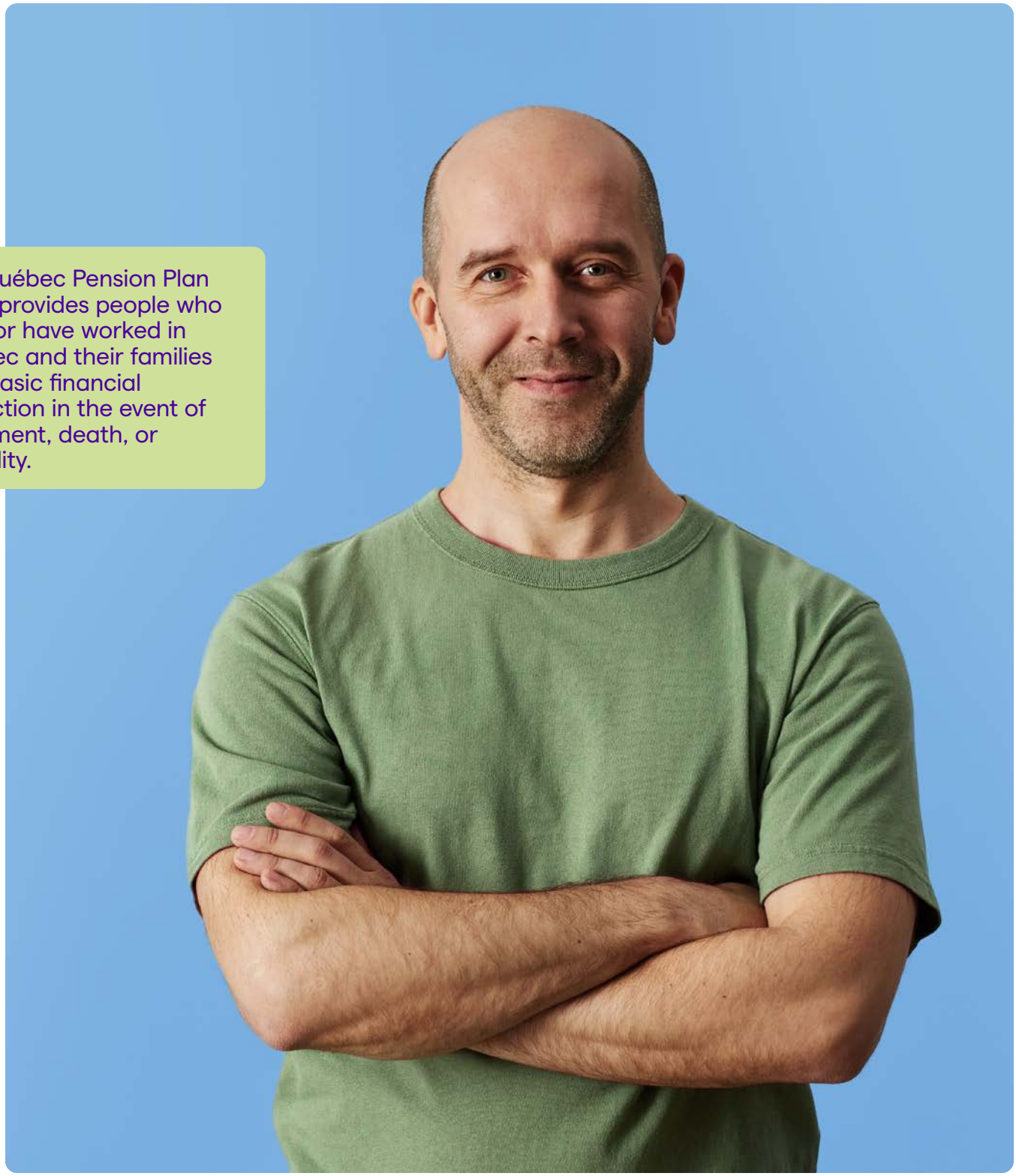
Additional information

Société de l'assurance automobile du Québec

PROVINCIAL PLAN

09. Québec Pension Plan

The Québec 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.



Contributions

The plans are financed by contributions paid by Quebec employers and workers.

Base plan

All workers age 18 and over whose annual employment income is greater than $3,500 must contribute to the base plan up to maximum pensionable earnings. This maximum is $71,300 for 2025.

- The rate for employees' contributions is 5.4% and their employer pays the same amount.
- Self-employed workers pay both parts of the contribution i.e. 10.8%.

Additional plan

The mandatory QPP can be enhanced with an additional plan to help future generations of workers improve their financial security in retirement. The contribution to the additional plan is 1% for employees and their employers. For self-employed workers, the contribution to the additional plan is 2%.

Members of the additional plan will receive a higher benefit based on the number of years of contributions.

Contributions to the Québec Pension Plan in 2025

Calculations	
Basic exemption	$3,500
Indexation rate for benefits as at January 1, 2025	2.6%
Maximum pensionable earnings (MPE)	$71,300
Yearly additional maximum pensionable earnings (YAMPE)	$81,200
Maximum pensionable earnings for the additional plan ($81,200 – $71,300)	$9,900
Contribution rate[1]	
On income from $3,500 to $71,300	
Base plan	10.8%
Additional plan	2%
On income from $71,300 to $81,200	
Additional plan	8%
Maximum contribution for employees and employers	
On $67,800 (earnings between $3,500 and $71,300) (MPE)	
Base plan (5.4%)	$3,661
Additional plan (1%)	$678
On $9,900 (earnings between $71,300 and $81,200) (YAMPE)	
Additional plan (4%)	$396
Maximum contribution for self-employed workers	
On $67,800 (earnings between $3,500 and $71,300) (MPE)	
Base plan (10.8%)	$7,322
Additional plan (2%)	$1,356
On $9,900 (earnings between $71,300 and $81,200) (YAMPE)	
Additional plan (8%)	$792

1. Employers and employees each pay half of the contribution. Self-employed workers pay both shares of the contribution.

Retirement pension

The pension benefit is calculated based on the employment income a person earned since age 18.

The retirement age has an impact on the amount you receive for life. If an individual applies for their pension benefits:

- At age 65, they receive 100% of the amount each month.
- Between ages 60 and 65, they receive a lower amount. The earlier the pension is applied for, the lower the amount.
- After age 65, a higher pension is received. The later the pension is applied for, the higher the amount.

The maximum age for applying for pension benefits is age 72.

Additional plan

Those who contributed to the additional plan are entitled to:

- An increased income replacement rate (increases from 25% to 33.33%)
- An increased maximum pensionable salary, up to 114% of the maximum pensionable earnings

Disability pension

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 surviving spouse'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.

The children of a person receiving a QPP disability pension may be entitled to a pension for a disabled person's child until the age of 18, even if they are working.

John, human resources manager for a retail chain

Age 50

Objective Understand the new QPP rules to better support employees aged 65 and over in their decisions and optimize costs for the company.

John's company employs several workers aged 65 and over, including active retirees and others who have been with the company for decades. With the changes to the Québec Pension Plan (QPP) in 2024 and 2025, they must adjust their contributions and pension plans accordingly. John wants to make sure that the company applies these new rules correctly and provides assistance to each employee based on their individual situation.

The game plan

John meets with four employees, each with different backgrounds, to help them make informed choices.

Lucy, age 66, is a sales consultant who wants to increase her net income immediately. Still working full-time and already receiving her pension, she wonders if she can stop contributing to the QPP. John explains that, due to the changes in the plan in 2024, she can now stop contributing, which will increase her income and reduce the company's contributions. Lucy decides to stop her contributions, immediately boosting her net income.

Mohammed, age 67, is a warehouse manager who wants to work part-time without it affecting his pension. He enjoys his job but wants to cut back on his hours to enjoy more free time. He fears that his lower income will negatively impact his pension. John informs him that, since 2024, low earnings after age 65 no longer decrease the pension amount. Mohammed can now cut back on his hours and remain active without it affecting his future pension.

Claire, age 70, is a cash supervisor who wants to maximize her pension. While she enjoys her job, she wonders if waiting longer before claiming her pension would be beneficial. John explains that she can wait until age 72 to receive a higher amount. Claire decides to delay her retirement to secure a better long-term benefit.

Mark, age 65, is a maintenance worker who received a disability pension before retirement. As he was forced to stop working at age 60 due to health issues, he wonders if this will impact his retirement pension. John tells him that, starting January 1, 2025, individuals who received a disability pension between the ages of 60 and 65 will be entitled to 100% of their retirement pension, without any reduction. Mark is relieved to know he will receive his full pension despite his years of disability.

The result

John updates the company policies and informs managers so that all employees aged 65 and over can make informed decisions about their retirement and QPP contributions.

Québec Pension Plan benefits

Maximum amount for lump-sum payment	
Maximum amount of the death benefit	$2,500
Maximum monthly amounts[1]	
Retirement pension	
Age 60 (64% of the maximum pension)	$917.12
Age 65 (100% of the maximum pension)	$1,433
Age 72 (158.8% of the maximum pension)	$2,275.60
Disability benefit	
Disability pension for individuals age 18 to 59	$1,672.62
Disability pension for individuals age 60 to 65	$598.46
Additional amount for disability for those receiving the retirement pension	$598.46
Pension for a disabled contributor's child	$95.82
Survivor's pension	
Orphan's pension	$301.77
Surviving spouse's pension[2]	
Beneficiary under age 45, not disabled, without dependent children	$689.43
Beneficiary under age 45, not disabled, with dependent children	$1,091.84
Beneficiary under age 45, disabled, with or without dependent children	$1,134.61
Beneficiary between ages 45 and 64	$1,134.61
Beneficiary age 65 or over	$844.24

1. Pensions are 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.
2. Pension calculated with respect to contributors who were not receiving a retirement pension.

Additional information

Québec Pension Plan

PROVINCIAL PLAN

10. Voluntary Retirement Savings Plan

A Voluntary Retirement Savings Plan (VRSP) allows all workers, including self-employed workers, to save for retirement. This plan is intended for wage earners age 18 or over 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).

When can employers set up a VRSP?

Employers are obligated to provide a VRSP or another plan allowed under the *Voluntary Retirement Savings Plan Act* by December 31, 2025, if they:

- Employed five or more eligible employees on December 31, 2024 and
- Employ ten or more eligible employees on June 30, 2025

Instead of a VRSP, employers may offer an RRSP or TFSA with payroll deductions or a registered pension plan.

Participating in a VRSP

When an employer sets up a VRSP, employees are automatically enrolled, although they can opt out.

There are a set of default options to reduce the number of decisions that employees must make. However, employees can decide to:

- Interrupt or suspend their participation in a VRSP in compliance with regulations
- Increase or decrease their contribution rate

Employers are not required to contribute to the plan.

Contributions

Contributions to the VRSP are tax deductible, similar to RRSP contributions, according to the rules established by the Canada Revenue Agency (CRA). Since these contributions are deducted from payroll, employees immediately benefit from a tax savings.

Individuals who participate in a VRSP may set their own contribution rate if they wish. The default contribution rate applies to employees who have not selected a contribution amount within the required deadline. Accumulated capital and interest are tax-free until withdrawal.

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

Voluntary Retirement Savings Plan (VRSP) 2025 parameters

Parameters	Amounts
Default contribution rate	4% of gross earnings
Maximum pensionable earnings	$71,300
Fees payable per member *Annual statement as at December 31, 2024*	$6.25
Maximum contribution	
2023	$30,780
2024	$31,560
2025	$32,490

VRSP management

VRSPs are administered by legally authorized entities such as:

- 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*
- Register their VRSP with *Retraite Québec*

The list of VRSPs registered with *Retraite Québec* is posted on the Retraite Québec website.

Additional information

Voluntary Retirement Savings Plan (VRSP)

FEDERAL PLAN

11. Old Age Security Act

The Old Age Security plan is an essential piece of Canada's public pension system. It provides citizens with a basic income when they reach retirement age.

Eligibility

The *Old Age Security Act* includes four benefits aimed at specific segments of the population, based on financial and conjugal situations. Entitlement is based on the eligibility conditions indicated below.

Type of benefits	Eligibility
Old Age Security Pension	• Be age 65 or older • Be a Canadian citizen or have legal resident status when the application for the pension is approved • Must have resided in Canada for at least 10 years since age 18 Other criteria apply to eligible individuals who reside outside of Canada.
Guaranteed Income Supplement (GIS) Provides additional income to low-income seniors living in Canada	• Receive the OAS pension • Be a Canadian citizen or have legal resident status • Live in Canada • Have an income below the maximum annual income threshold for GIS (see the table on the next page)
Allowance Offered to low-income seniors	• Must be the spouse of a person who receives the GIS • Must be age 60 to 64 • Be a Canadian citizen or have legal resident status • Must have lived in Canada for at least 10 years since age 18 • Report a combined (for the couple) annual income below the maximum annual income threshold for the Allowance
Allowance for the Survivor Additional income for low-income seniors	• Had a spouse who has died, and has not remarried or lived in a common-law union within 12 months since the death • Must be age 60 to 64 • Be a Canadian citizen or have legal resident status • Must have lived in Canada for at least 10 years since age 18 • Report an annual income below the maximum annual income threshold for the Allowance for the Survivor

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 determined by the Consumer Price Index.

Maximum payments and income thresholds – January to March 2025

Situation	Maximum amount[1]	Income level cut-off[2]	Income level cut-off for top-ups
Old Age Security pension (OAS)[3, 4]			
Age 65 to 74	$727.67	$148,451	n/a
Age 75 or over	$800.44	$154,196	n/a
Guaranteed Income Supplement (GIS)			
Single, widowed or divorced	$1,086.88	$22,056	$10,112
Spouse/common-law partner of someone who:			
Does not receive the OAS pension	$1,086.88	$52,848	$20,224
Receives the OAS pension	$654.23	$29,136	$8,608
Receives the Allowance	$654.23	$40,800	$8,608
Allowance[4]	$1,381.90	$40,800	$8,608
Allowance for the Survivor	$1,647.34	$29,712	$10,112

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 2025 is for net world income, from $93,454 to $151,668 including OAS, for individuals age 65 to 74. For those age 75 and over, the upper threshold is $157,490.
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

Public pensions

FEDERAL PLAN

12. Canada Pension Plan

The Canada Pension Plan (CPP) retirement pension is a taxable monthly benefit that provides partial income replacement upon retirement. Those who qualify receive the CPP retirement pension for the rest of their lives.

Eligibility

For entitlement to benefits from the CPP, applicants must:

- Be at least 60 years old
- Have made at least one valid contribution to the CPP

Contributions

Every person over the age of 18 who works in Canada and earns more than $3,500 per year must contribute to the CPP. Employees pay half the required contributions and their employer pays the other half. Those who are self-employed pay 100% of the contribution.

At age 70, workers no longer contribute to the CPP, even if they are still working.

The contribution amount is based on employment income. The contribution rate is indexed on January 1 of each year.

2025 CPP contributions

Contributions	
Maximum annual pensionable earnings	$71,300
Additional maximum annual pensionable earnings (CPP2) NEW	$81,200
Basic exemption	$3,500
Contribution rate	
Employees and employers	5.95%
Self-employed workers	11.90%
Contribution rate – second additional contribution (CPP2)	
Employees and employers	4%
Self-employed workers	8%
Maximum contribution	
Employees and employers	$4,034.10
Self-employed workers	$8,068.20
Maximum contribution – second additional contribution (CPP2)	
Employees and employers	$396
Self-employed workers	$792

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Mei-Lin, financial advisor

Age	36
Annual income	$75,000
Objectives	• Understand the impact of changes to the Canada Pension Plan (CPP) on her contributions and net salary. • Adjust her budget based on the new contributions while advising her clients on these changes.

Since January 1, 2024, the Canada Pension Plan (CPP) has been revised with the introduction of a second earnings ceiling. Mei-Lin recognizes that she'll have to contribute more, but she wants to grasp the full impact on her net salary and be prepared for any financial changes. This will not only help her optimize her personal budget, but also enable her to offer more informed advice to her clients on specific financial decisions.

The game plan

To gain a clearer understanding of the impact of these new rules, Mei-Lin examines the changes that will take effect in 2025.

First earnings ceiling: $68,500

Mei-Lin continues to contribute at the standard rate on her income up to the previous threshold, with no significant changes compared to previous years.

Second earnings ceiling: $68,500 to $73,200

A new 4% contribution applies to earnings between $68,500 and $73,200. Since Mei-Lin earns $75,000, she is impacted and must contribute 4% on an additional $4,700.

Calculation: 4% of $4,700 = $188 in additional contributions for 2025.

Total contributions for 2025

Compared to 2023, Mei-Lin will pay approximately $300 more in CPP contributions, which includes the standard annual increase as well as the new contribution threshold.

The result

Although the increase is relatively modest, Mei-Lin must adjust her budget to accommodate the additional $300 in contributions for 2025. She adjusts her finances to account for the $300 in additional contributions for 2025.

As a financial advisor, she also informs her clients about the upcoming changes and their potential impact on their income. She uses the Canada Revenue Agency (CRA) online tools to track her contributions.

Benefits

The standard age to start collecting CPP benefits is 65. Workers, however, can take a permanently reduced pension as early as age 60.

Contributions entitle workers to the following benefits:

- Retirement pension
- Post-retirement benefit
- Disability benefits
- Survivor benefit

The CPP allows pension splitting for married or common-law couples and credit splitting for divorced or separated couples under certain conditions.

A contributor who wishes to receive benefits must submit an application.

CPP benefits as of January 2025[1]

Type of benefits	Maximum monthly amounts		
	Portion based on standard rate	Portion based on earnings	Total
Retirement and post-retirement pensions			
Retirement pension (at age 65)	n/a	$1,433	$1,433
Post-retirement pension (at age 65)	n/a	$47.82	$47.82
Disability pension			
Disability pension	$598.49	$1,074.75	$1,673.24
Post-retirement disability benefit	$598.49	n/a	$598.49
Survivor's pension			
Survivor's pension – under age 65	$233.50	$537.38	$770.88
Survivor's pension – age 65 and over	n/a	$859.80	$859.80
Children's benefits			
Children of disabled CPP contributor	$301.77	n/a	$301.77
Children of deceased CPP contributor	$301.77	n/a	$301.77
Death benefit (one-time payment)	$2,500	n/a	$2,500
Combined benefits			
Survivor/Retirement pension (at age 65)	n/a	$1,449.53	$1,449.53
Children of CPP contributor	n/a	$1,683.57	$1,683.57

1. The amounts shown in this table are maximum amounts for new CPP benefits beginning in January 2024. They are enhanced each month (monthly data available at Statistics on CPP monthly maximum amounts for new benefits).

Additional information

Canada Pension Plan

PROVINCIAL PLAN

13. Québec Health Insurance Plan

Quebec's health insurance plan allows citizens to access health care at no charge. A person who presents a valid health insurance card in an establishment that is part of the public health network is entitled to receive covered medical care, basic hospital services and, for certain population segments, dental and optometric services.

Eligibility

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

- Be authorized to live in Canada
- Have a primary 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 internship within the scope of an official Quebec government program could qualify under certain conditions.

A CLOSER LOOK AT GROUP INSURANCE

Group insurance: Stand out as an employer

The current labour shortage is causing problems for many employers and there is strong competition to attract and retain talent. Organizations attempt to increase their pool of choice candidates by devising original strategies. Those who offer a comprehensive benefits plan have an edge on the competition. Access to generous health insurance coverage is number one on the list of items likely to tip the scales in their favour.

Job candidates are looking for benefits such as only having to pay a fraction of the fees for physiotherapy, acupuncture or occupational therapy; obtaining medical imaging appointments more rapidly; consulting a psychologist through an employees' assistance program or paying a portion of healthcare costs with a health spending account. Plus a labour force that is healthy is a valuable asset for an employer.

Overview of care and services covered by the RAMQ

Program	Services covered
Medical services	Medical services that are medically necessary and rendered by a general practitioner or a medical specialist, including: • Consultations and examinations • Diagnostic procedures • Therapeutic procedures • Psychiatric treatments • Surgery • Radiology • Anesthesia Details, eligibility conditions and registration
Optometric services Individuals: • Under age 18 • Age 65 and over • Age 18 to 64 who have been receiving last-resort financial assistance for at least the past 12 consecutive months with valid claim slip (*carnet de réclamation*) • Age 60 to 64 who have been receiving a spouse's allowance under the *Old Age Security Act* for at least 12 consecutive months • Who have a visual impairment	• Eye examinations • Prescription of exercises to improve vision • Referrals to other health professionals, for instance, an ophthalmologist • Prescription of eyeglasses or contact lenses Details and conditions **For children under 18** Reimbursement of $300 for the purchase of eyeglasses or contact lenses Conditions and application for a reimbursement

Overview of care and services covered by the RAMQ (continued)

Program	Services covered
Dental services • Any person insured under Quebec's health insurance plan	Certain oral surgery services rendered in hospitals as well as examinations, local or general anesthesia and x-rays related to a surgery
• Children under age 10	General services rendered by a dentist at a dental clinic or hospital, including: • Annual and emergency examination • X-rays • Local or general anesthesia • Grey amalgam fillings on premolar and molar teeth • Tooth and root extractions • Prefabricated crowns Excluded: • Cleaning and scaling • Fluoride application • Pit and fissure sealing • Orthodontics
• Recipients of last-resort financial assistance with a valid claim slip (*carnet de réclamation*)	Coverage according to the conditions established by the *Ministère du Travail, de l'Emploi et de la Solidarité sociale* (MTESS) Covered services are rendered at dental clinics and hospitals. Coverage varies depending on the number of months the person has been a recipient of last-resort financial assistance, i.e.: • 12 to 24 consecutive months • 24 consecutive months or more Details, conditions, limitations and exclusions
Devices which compensate for a motor deficiency	Purchase, adjustment, replacement, repair and, in certain cases, adaptation of: • Ambulation 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
Hearing aids	Expenses for the purchase, repair and replacement of hearing aids and assistive listening devices needed to carry out daily activities Details and conditions
Appliances for ostomates	Annual lump-sum payment for the purchase of appliances and their replacement: • Permanent ostomy: $1,480 per ostomy • Temporary ostomy: $987 per ostomy Recipient of last-resort financial assistance: Fully reimbursed upon presentation of detailed invoices. Details, conditions and application

Overview of care and services covered by the RAMQ (continued)

Program	Services covered
External breastforms Individuals: • Who have undergone a total, radical or partial mastectomy • Age 14 and older who have received a diagnosis of breast aplasia	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: • $525 for full breastform • $310 for partial breastform The breastform must be purchased from a business established in Quebec Details, conditions and application
Bandages and compression garments used to treat lymphedema	Reimbursements • Individuals age 18 and over: 75% of the purchase cost before taxes and delivery charges, up to the maximum allowable amount • Children under age 18: 100% of the purchase cost before taxes and delivery charges, up to the maximum allowable amount Per limb affected, per 12-month period: • 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 **Children under age 18** The number of supplies is doubled per 12-month period **Recipient of last-resort financial assistance** 100% of the purchase cost before taxes and delivery charges, up to the maximum allowable amount Maximum allowable amounts, details and conditions
Visual aids Persons who have a permanent visual impairment that prevents them from carrying out one of the following activities: • Read or write • Move around in an unfamiliar environment • Carry out activities in keeping with their lifestyle or social roles (e.g. student, worker, parent)	Expenses for the loan, replacement and repair of visual devices, including: • Reading aids such as closed circuit television systems, optical systems and calculators • Writing aids such as braillers • Mobility aids such as white canes, electronic obstacle detectors, night vision goggles Amounts for a guide dog: • Obtaining a guide dog: $265 • Caring for a guide dog: $2,240 per year More on covered services: Tariff for visual aids and related services Details and conditions
Ocular prostheses or artificial eyes • Loss of an eye, for instance, during surgery or an accident • Eye that is atrophied or without useful vision • Eye disease at birth (ophthalmia or microphthalmia)	Maximum amounts for the following services: • Purchase and replacement of an ocular prosthesis per eye, once every 5 years: - $1,650 for a custom prosthesis made by an ocularist certified by the Canadian Society of Ocularists or the U.S. National Examining Board of Ocularists - $225 for a manufactured prosthesis • Repair and maintenance: $75 per calendar year excluding the year following the purchase • 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 - $278 for each custom-made conformer - $165 for each prefabricated conformer Details and conditions

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The Smith family, from Montreal

Members	Mark and Sophie, and their children Anna, age 3 and Clara, age 1.
Concern	Quick access to care for minor health issues, without disrupting family routines or requiring a medical appointment when alternative solutions are available.

One Sunday morning, Anna complains of a burning sensation in her eye and some redness. Sophie suspects conjunctivitis, but with a busy Monday ahead, the family would prefer to avoid a visit to the clinic, if possible. Mark and Anna therefore go to the local pharmacy to see if there is an over-the-counter treatment available.

The game plan

At the pharmacy, Mark learns that the pharmacist can prescribe medication to treat Anna's condition.

Pharmacies can offer a range of services covered by the *RAMQ*, such as:

- Prescribing medication for certain minor conditions (e.g. conjunctivitis, urinary tract infections, shingles)
- Extending or adjusting a prescription to avoid interrupting treatment
- Replacing medication in the event of stock shortages or supply issues
- Ordering laboratory tests to monitor a treatment
- Administering vaccines for influenza, COVID-19, or for an upcoming trip
- Providing emergency care (e.g. allergic reaction)
- Providing palliative care support.

The result

After a quick consultation, the prescription is provided, and within minutes, the medication is ready for pickup. Thanks to the services provided at the pharmacy, the Smith family was able to quickly address a minor health issue and avoid a visit to the clinic, saving time and stress.

Financial Contribution Program for Accommodated Adults

Calculating contributions

Adults accommodated in a Quebec public healthcare facility pay a contribution based on their ability to pay and the room category.

Monthly cost per room category

	2025	2024
Private room	$2,198.10	$2,142.30
Semi-private room	$1,836.30	$1,789.80
Room with 3 beds or more	$1,368.00	$1,333.20

Intermediate resources

Accommodation or "intermediate" resources were created to offer people 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 four main types of residences run by intermediate resources:

- Supervised apartments
- Rooming houses
- Transitional housing
- Group homes

The contribution is charged as of the first day of accommodation. It is prorated to the number of days of accommodation. The day of arrival is included in the calculation but not the day of departure.

Financial Assistance Program for Domestic Help Services

In accordance with the *Health Insurance Act*, anyone age 18 or over residing or staying in Quebec is eligible for the program. However, persons receiving compensation for domestic help services under a public plan (CNESST, SAAQ, Veterans Affairs, 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 residing outside of Quebec, people who have a valid health insurance card may receive healthcare services covered by the Quebec Health Insurance Plan. The care is reimbursed according to the rates 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 health care received at a hospital outpatient clinic. Details

A CLOSER LOOK AT GROUP INSURANCE

Business travel, expatriates, inpatriates, international offices: Specialized products for every situation

The operations of many organizations have an international dimension these days from companies that open offices on another continent to organizations whose employees visit clients or partners around the globe as well as those who hire foreign workers.

In some countries, expenses for obtaining health care in the event of an emergency greatly exceed those covered by the public health insurance plan. Here, many categories of workers from other countries simply don't have access to public plans.

That's why there is an array of products for covering employees in all sorts of situations of international migration, such as:

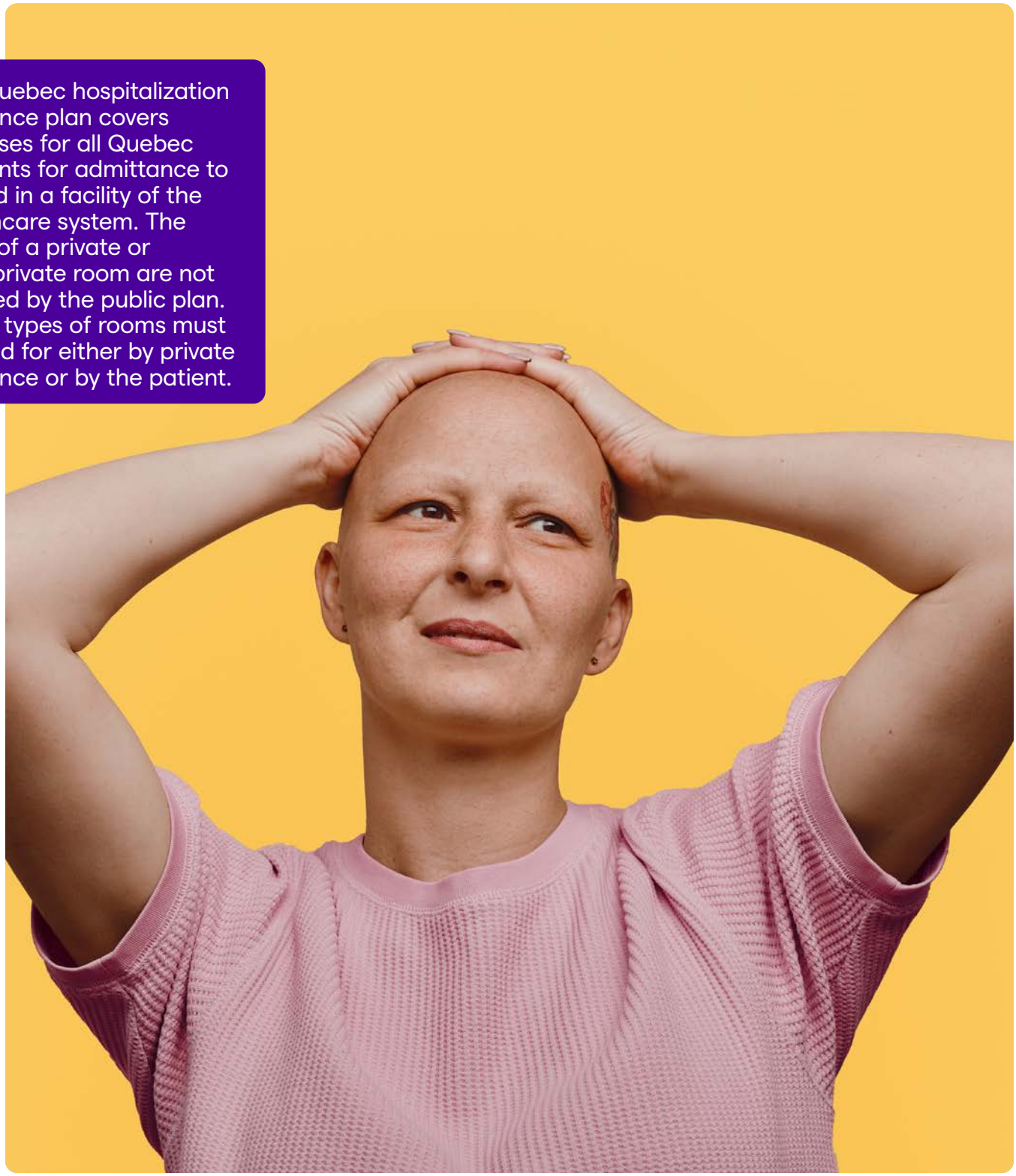
- Health insurance for inpatriates who are not eligible for their employer's plan or for public plans in Canada
- Travel and trip cancellation insurance, including certain products that include coverage in the event of war or for workers whose occupation involves higher risks
- Insurance plans for expatriates, for Canadian employees who work abroad

These products offer comprehensive and specialized coverage and include a multilingual service available 24/7.

PROVINCIAL PLAN

14. Hospital Insurance Act

The Quebec hospitalization insurance plan covers expenses for all Quebec residents for admittance to a ward in a facility of the healthcare system. The costs of a private or semi-private room are not covered by the public plan. These types of rooms must be paid for either by private insurance or by the patient.



Hospitalization expenses according to room category

Room expenses are established by regulation and indexed every year.

Hospitalization in a ward is entirely covered by the *Régie de l'assurance maladie du Québec* for Quebec residents and Canadian residents covered by the public plan in their province.

Room category	January 1, 2025	January 1, 2024
Ward with 3 beds or more	Free	Free
Semi-private room	$74.14	$72.26
• With telephone, washbasin or toilet, private or shared with another room (at least two of these items)	$81.79	$79.72
• With telephone, washbasin and toilet, private or shared with another room	$89.46	$87.19
• With telephone and full bathroom	$104.47	$101.82
Private room	$119.68	$116.65
• From 9.75 to 11.5 square metres with telephone, washbasin or toilet, private or shared with another room	$147.91	$144.16
• At least 11.5 square metres with telephone, washbasin and toilet, private or shared with another room	$176.12	$171.66
• At least 11.5 square metres with telephone and full bathroom, shared with another room	$206.62	$201.38
• At least 11.5 square metres with telephone and full bathroom	$238.23	$232.19
• With telephone, private bathroom and adjoining sitting room	$296.93	$289.41

A CLOSER LOOK AT GROUP INSURANCE

Private hospitalization insurance: Greater peace of mind

The public health insurance plan guarantees access to hospitals 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. Patients can rest easy this way and recover more quickly.

Additional information

Régie de l'assurance maladie du Québec

PROVINCIAL PLAN

15. Public Prescription Drug Insurance Plan

In Quebec, everyone must be covered at all times by a prescription drug insurance plan. The public plan provides basic coverage to citizens, including the cost of some 8,000 drugs. It applies to people age 65 and over, recipients of last-resort financial assistance and anyone who is not eligible for a private plan.

Annual premium

Generally speaking, persons covered by the public plan must pay an annual premium to *Revenu Québec* when filing their tax return.

For the period of July 1, 2024, to June 30, 2025, this amount varies from $0 to $744 per adult, according to net family income.

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 age 18, or
  - Are age 18 to 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 age 18

A CLOSER LOOK AT GROUP INSURANCE

Prescription drug insurance for everyone

In Quebec, everyone who has access to a private group insurance plan through their employer is not only required to enrol but must also insure their spouse and children.

These persons may not opt out unless they have access to another private plan such as one provided by the spouse's employer or, in the case of children, a plan in which the other parent is a member.

Can one person be covered by several plans? Yes. And since coverage can have a real impact on the cost of prescription drugs, people who have access to two plans should study them to choose which plan best meets their needs.

Coverage

Amounts in force – July 1, 2024, to June 30, 2025

Covered persons	Monthly deductible	Co-insurance	Maximum monthly contribution	Maximum annual contribution
Adults age 18 to 64 not eligible for a private plan	$22	32%	$99.65	$1,196
Persons age 65 and over not receiving GIS	$22	32%	$99.65	$1,196
Persons age 65 and over receiving partial GIS (1% to 93%)	$22	32%	$56.17	$674

GOOD TO KNOW

Prescription drug insurance for people age 65 and over: Available options

Persons who turn 65 are automatically registered with the public plan. Many private insurers continue to offer prescription drug coverage to persons age 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 to the public plan

They have a choice to make. They may decide to be insured:

- Only by the public plan
- By the public plan (first payor) and by a private plan offering supplemental coverage (second payor)
- Only by a private plan offering at least the basic coverage

Risk pooling by the Public Prescription Drug Insurance Plan

Every year, the *Société de compensation en assurance médicaments du Québec* (SCAMQ) reviews the pooling parameters of high-cost prescription drug claims. 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 excess claims for a given certificate.

Pooling terms and conditions since January 1, 2025

	Threshold		Monthly cost			
			2024		2025	
Group size	2024	2025	Individual	Single-parent, couple, family	Individual	Single-parent, couple, family
Under 25	$10,000	$10,000	$23.50	$65.67	$22.50	$67.50
25 to 49	$18,000	$18,000	$16.83	$47.08	$16.25	$48.67
50 to 124	$32,500	$32,500	$9.42	$31.83	$9.42	$33.75
125 to 249	$60,000	$60,000	$6.33	$21.33	$6.42	$22.92
250 to 499	$90,000	$90,000	$4.92	$16.67	$5.08	$18.17
500 to 999	$115,000	$115,000	$3.67	$14.67	$3.83	$16
1,000 to 3,999	$150,000	$150,000	$3.08	$12.08	$3.17	$13.25
4,000 to 5,999	$300,000	$300,000	$1.33	$5.25	$1.33	$5.58
6,000 and over	n/a	n/a	n/a	n/a	n/a	n/a

Additional information

Public Prescription Drug Insurance Plan

FEDERAL PLAN

16. Dental Care

The federal government has introduced a plan to provide all citizens with affordable access to oral care. This plan is designed to help people who are not covered by private insurance.

Eligibility

To qualify for the Canadian Dental Care Plan, applicants must:

- Be a resident of Canada for tax purposes
- Not have access to any private dental care insurance
- Have an adjusted family net income of less than $90,000
- Have filed an income tax report for the previous year

Care and services covered

The purpose of the covered services and care is to treat dental issues and maintain healthy teeth and gums. Examples include:

- Preventive services, including scaling (cleaning), polishing, sealants and fluoride
- Diagnostic services, including examinations and X-rays
- Restorative services, including fillings
- Endodontic services, including root canal treatments
- Prosthodontic services, including complete dentures and partial removable dentures
- Periodontal services, including deep scaling
- Oral surgery services, including extractions

Reimbursement amounts

The Canadian Dental Care Plan has established the percentage of expenses that will be reimbursed. Some individuals may have to pay a co-payment, which is the percentage of fees that are not covered and must be paid to the dental care service provider. This co-payment is based on adjusted family net income according to the parameters indicated in the table below.

Co-payments based on adjusted family net income

Family income	Portion covered by the Plan[1]	Portion paid by patients
Less than $70,000	100%	0%
$70,000 to $79,999	60%	40%
$80,000 to $89,999	40%	60%

1. Care and services are covered up to the maximum established by Canadian Dental Care Plan fees. Any expenses that exceed the plan fees must be assumed by patients.

Additional information

Dental Care

PROVINCIAL PLAN

17. Individual and Family Assistance Act

The Quebec government's Social Assistance and Social Solidarity Plans provide financial support and services to help low-income individuals and families achieve social and financial self-sufficiency. They also provide benefits to pay for essential needs such as shelter and food. They encourage recipients to engage in activities that promote their employment integration.

Eligibility

The *Individual and Family Assistance Act* includes four plans for helping low-income people pay for essential goods and services:

- Social Assistance Program
- Social Solidarity Program
- Aim for Employment Program
- Basic Income Program

To be eligible, applicants must meet assets and income criteria and 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. It encourages people to engage in activities that promote their employment integration or social participation. The amount allocated varies according to family composition 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 payments

Recipients	Basic benefits	Adjustment to basic benefits (January 1, 2024)[1]	Allowance	Total benefits	Exempted work income
One adult					
No limited capacity	$784	$45	$0	$829	$200
Temporarily limited capacity	$784	$45	$166	$995	$200
Spouse of a student					
No limited capacity	$216	$45	$0	$261	$200
Temporarily limited capacity	$216	$45	$166	$427	$200
Two adults					
No limited capacity	$1,213	$45	$0	$1,258	$300[2]
Temporarily limited capacity	$1,213	$45	$285	$1,543	$300[2]
Two adults in different situations					
One adult with no limited capacity and one adult with temporarily limited capacity	$1,213	$45	$166	$1,424	$300[2]

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

2. For both individuals.

Notes: 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 their 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 family composition and other criteria, such as type of accommodation, income or assets.

Severely limited capacity for employment

The status of severely limited capacity for employment means an adult has serious health problems that limit their 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 functional losses or decreases, 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 Assistance Program monthly payments

Recipients	Basic benefits	Adjustment	Total benefits	Exempted work income
One adult	$1,191	$103	$1,294	$200
Spouse of a student	$603	$103	$706	$200
Two adults	$1,780	$118	$1,898	$300[1]

1. For both individuals.

GOOD TO KNOW

Work income supplement

Since January 1, 2025, individuals receiving social assistance or social solidarity benefits and holding a job are eligible for a work income supplement of 25%.

This measure aims to increase the financial support provided to beneficiaries who have employment income. The supplement is equal to 25% of the employment income that exceeds the income threshold at which benefits begin to be reduced.

Aim for Employment Program

The purpose of the Aim for Employment Program is to provide financial aid 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 payments

Recipients	Basic benefits	Adjustment	An allowance for temporary limitations	Total benefits	Exempted work income
One adult participant with no limitations to employment	$784	$45	$0	$829	$200
Two adult participants	$1,213	$45	$0	$1,258	$300
One adult participant and one non-participating adult with no limitations to employment	$1,213	$45	$0	$1,258	$300
One adult participant and one non-participating adult with temporarily limited capacity for employment	$1,213	$45	$166	$1,424	$300
Spouse of a student with no limitations	$216	$45	$0	$261	$200
Spouse of a student with limitations	$216	$45	$166	$427	$200
One adult participant who is required to live in an institution for social integration purposes	$342	$45	$0	$387	$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

The Basic Income Program 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 their benefits being reduced.

Eligibility

To be eligible, applicants must:

- Be receiving 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 $1,309 per month, which is $15,708 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.

2025 Basic Income Program monthly benefits

	Monthly amount	Annual amount
Basic benefit	$1,309	$15,708
Adjustments		
Single person	$364	$4,368
Person with dependent children	$22	$264
Person with dependent children pursuing post-secondary education	$373	$4,476

Income affecting the basic income amount

The calculation of the basic income takes into account the total income reported on the Quebec income tax return for the previous fiscal year. Every dollar earned that exceeds $15,708 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 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 lives with 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, caregiver benefits or Employment Insurance benefits
- A spouse's income, if it exceeds $30,261 per year

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 primary residence is excluded from the calculation)
- An RRSP or RESP
- An inheritance

Exemptions and modifications to the basic income for income and liquid and tangible assets

Income and assets	Exemption	Reduction
Income (earnings, income of the spouse, benefits and allowances)	$15,708	Benefit reduction for the following year: $0.55 for each dollar in excess
Liquid assets	$20,000	Benefit reduction the following month: $1 for each dollar in excess
Tangible assets	$500,000	Basic benefit reduction: $0.15 for each dollar in excess

Additional information

Social Assistance and Social Solidarity

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18. Tax impact of group insurance

Providing a group insurance plan has tax implications for both employers and employees.

Tax deductible expenses for the employer

Insofar as the group insurance plan complies with the provisions of the *Taxation Act* and its regulations, all related costs are tax-deductible for the employer.

Benefits taxable for employees

When the employer assumes the expenses for certain benefits, this contribution, including the sales tax, are considered taxable benefits for employees. These benefits are added to their income and indirectly create tax.

For the employer, these taxable benefits increase the total payroll and, as a result, increase the contributions it must pay to finance various governmental programs such as the QPP, the CNESST, Employment Insurance, etc.

Fiscal impact of coverage included in group insurance plans

Coverage	Employer contribution taxable for employee	
	Federal	Provincial
Life	Yes	Yes
Accidental death and dismemberment due to accident or illness	Yes	Yes
Critical illness	Yes	Yes
Disability insurance	No	No[1]
Sick leave	No	Yes
Dental care	No	Yes

1. See specifics regarding disability insurance below:

Specifics regarding disability insurance

Disability insurance benefits may be taxable or non-taxable, depending on who pays the premium and how it is processed. Guidelines to remember:

Non-taxable benefits

Benefits paid to employees are non-taxable if one of the following conditions is met:

- The employees pay 100% of the premium.
- The employer pays the premium but adds it to the employees' salary as a taxable benefit.

Taxable benefits

Benefits received will be taxable if the employer pays all or part of the premium without adding it to the employees' income.

Specific case: 9% premium tax

If the employer only pays the 9% premium tax but the employees pay the insurance premium, the benefits remain non-taxable.

However, the tax paid by the employer is considered a taxable benefit for the employees.

Taxing of disability insurance benefits based on premium payment

Who pays the insurance premium?	Fiscal impact on benefits
Employees pay 100% of the premium	Non-taxable
Employer pays 100% of the premium but adds it to the employees' taxable salary	Non-taxable
Employer pays all or part of the premium without adding it to the taxable salary	Taxable
Employees pay the premium, but the employer pays the 9% premium tax	Non-taxable (but the tax becomes a taxable benefit)