

# Québec Parental Insurance Plan

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In effect since January 1, 2006, the Québec Parental Insurance Plan provides for the payment of benefits to all eligible workers who take maternity leave, paternity leave, parental leave or adoption leave. These benefits replace the maternity benefits, parental benefits and adoption benefits previously available under the federal Employment Insurance Plan. The Québec Parental Insurance Plan is an **income replacement plan**: this means that you must have received insurable remuneration to qualify for benefits.

## **A supplement for low-income families**

Under the Québec Parental Insurance Plan, low-income families may be entitled to additional financial assistance. If the net family income is under \$25,921, an increase in benefits may be granted to the person applying for benefits.

## **What are the advantages of the Québec Parental Insurance Plan?**

### **GENEROUS**

- Benefits may reach up to 75% of insurable income
- Paternity benefits are reserved exclusively for the father of the child that has just been born

### **FLEXIBLE**

- Choice between two options, the basic plan and special plan, which differ as to the duration of leave and amount of benefits. You can decide to receive a lesser benefit amount for a longer period or a higher amount for a shorter period

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- Benefits payable as of the first day of the benefit eligibility period (no waiting period)

## **ACCESSIBLE**

- Possible eligibility of salaried workers and self-employed workers for maternity benefits, paternity benefits, parental benefits and adoption benefits
- Minimum insurable income of \$2,000, regardless of the number of hours worked

The Québec Parental Insurance Plan offers a generous, flexible and accessible plan tailored to the needs of Québec families. In other words, it offers a concrete way to balance family and work responsibilities.

## **What are the eligibility criteria?**

In order to be eligible for the Québec Parental Insurance Plan, you must meet all of the following conditions:

- pay Québec Parental Insurance Plan premiums

### **If you are a salaried worker, you must also:**

- reside in Québec at the beginning of the benefit period
- have at least \$2,000 in insurable income during the reference period, regardless of the number of hours worked
- have stopped working or have seen a drop of at least 40% in your usual weekly salary

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## **If you are a self-employed worker, you must also:**

- reside in Québec at the start of the benefit period, in addition to residing in Québec on December 31 of the year preceding the beginning of the benefit period
- have at least \$2,000 in insurable income during the reference period
- have ceased your business activities or reduced the time spent on your business activities by at least 40%

## **If you are a worker who is both salaried self-employed, you must also:**

- reside in Québec at the start of the benefit period, in addition to residing in Québec on December 31 of the year preceding the beginning of the benefit period
- have at least \$2,000 in insurable income during the reference period
- have ceased your business activities or reduced the time spent on your business activities by at least 40% and have stopped working or seen a drop of at least 40% in your usual weekly salary

## **What types of benefits are available?**

### **For a birth**

- Maternity benefits, exclusively for the mother
- Paternity benefits, exclusively for the father
- Parental benefits, which may be shared between the parents

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## For an adoption

- Adoption benefits, which may be shared between the parents

Parents may take their weeks of benefits one after the other or at the same time.

First, however, they have to choose between the two benefit plans: the basic plan and the special plan. In so doing, they decide the number of weeks they will receive benefits as well as the income replacement rate.

The choice of plan is determined by the first parent to file a benefit application and **cannot be changed**. As a result, this decision binds the other parent, even in the event of joint custody.

Types of benefit	Basic plan		Special plan	
	Maximum number of benefit weeks	Percentage of average weekly income	Maximum number of benefit weeks	Percentage of average weekly income
Maternity	18	70%	15	75%
Paternity	5	70%	3	75%
Parental	7 25 (7+25=32)	70% 55%	25	75%
Adoption	12 25 (12+25=37)	70% 55%	28	75%

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Under the basic plan, the future mother could be entitled to a total of 50 weeks of benefits, that is, 18 weeks of maternity benefits and 32 weeks of parental benefits, if she and the father agree that she be the only one to use the parental benefits.

Under the special plan, this same mother could receive 40 weeks of benefits, that is, 15 weeks of maternity benefits and 25 weeks of parental benefits if she and the father agree that she be the only one to use the parental benefits.

## **When to apply for benefits?**

To apply for parental insurance benefits, you must have stopped working. The date on which you stop working is:

### **Salaried worker**

- your last day of work or the first day when your usual weekly salary drops by at least 40%

### **Self-employed worker**

- the day when you reduce the time spent on your business activities by at least 40%

### **Worker who is both salaried and self-employed**

- the day when your usual weekly salary drops by at least 40% and when you reduce the time spent on your business activities by at least 40%

Note that you and your employer must agree on when the leave is taken.

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Depending on the type of benefits you are applying for, you may submit your application no sooner than:

Type of benefits	Application for benefits submitted no sooner than
<b>Maternity</b> (exclusively for the mother)	<ul style="list-style-type: none"><li>▪ the 16th week before the expected delivery date.</li><li>▪ When there is an interruption of pregnancy, the week the pregnancy was interrupted, if it occurs in or after the 20th week of pregnancy.</li></ul>
<b>Paternal</b> (exclusively for the father)	<ul style="list-style-type: none"><li>▪ the week the child is born</li></ul>
<b>Parental</b> (may be shared between the parents)	<ul style="list-style-type: none"><li>▪ the week the child is born</li></ul>
<b>Adoption</b> (may be shared between the parents)	<p><b>Adoption in Québec :</b></p> <ul style="list-style-type: none"><li>▪ the week the child comes into the care of one the parents.</li></ul> <p><b>Adoption outside Québec :</b></p> <ul style="list-style-type: none"><li>▪ two weeks before the child comes into the care of the parents.</li></ul>

## How to apply for benefits?

There are two ways to apply for benefits under the Québec Parental Insurance Plan:

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- Use the Québec Parental Insurance Plan online services (Internet). Doing so is effective, quick and secure!  
Just go to **www.rqap.gouv.qc.ca**
- Call our customer service centre, the Centre de service à la clientèle at:
  - **1 888 610-7727** throughout North America (toll-free)
  - **1 416 342-3059** overseas (long-distance fees apply).

An officer will help you complete your benefit application.

## **Submitting your application**

You cannot submit your application in advance. You must submit your application in the calendar week (from Sunday to Saturday) during which you wish to start receiving benefits.

**Example:** You stopped working on Friday, June 15, 2007, and you would like to receive benefits beginning the week of Sunday, June 17, 2007. You must therefore apply as of Sunday, June 17, 2007.

Both parents must apply for benefits.

**The date on which you submit your application is very important!**

Delaying your application when you have stopped receiving remuneration could result in the loss of benefit weeks. We may be able to grant you benefits for weeks prior to the week when you submitted your application. Nevertheless,

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even in this case, the maximum number of weeks granted is three weeks before the application submittal date.

Please note that you cannot receive maternity benefits beyond the 18 weeks following the birth week. Therefore, don't delay in submitting your application after your child is born; otherwise, you could lose weeks of maternity benefits.

## **If you apply for benefits online:**

The application submittal date is the date you transmit your application.

## **If you apply for benefits by telephone:**

The application submittal date is the date the customer service centre receives your dated, signed application.

## **Record of employment**

**Even if you don't have your record(s) of employment on hand, you should still submit your application as soon as possible** because your eligibility takes effect from the application submittal date. As a result, you could receive a provisional benefit. Then, when we receive your record(s) of employment, we will reassess your application and adjust your benefit amount, if warranted.

## **Income received in the first week of benefits**

It is important to note that, if you worked or received income in the week for which you wish to start receiving benefits, this income will be taken into account for benefit calculation



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purposes. Accordingly, your benefit amount for this first week could be reduced.

Generally speaking, the income declared is calculated for the week or hours worked and not for the week the income was received.

## **If you receive indemnities from the Commission de la santé et de la sécurité du travail**

You can submit your application starting four weeks before the expected week of delivery. This is because the Commission de la santé et de la sécurité du travail (CSST) will stop paying you indemnities as of that time if you are eligible for Québec Parental Insurance Plan benefits.

## **How is the benefit amount determined?**

In determining the amount of your benefits, we take into account the insurable income you received in the reference period.

The reference period usually consists of the 52 weeks (1 year) before the period for which you are applying for benefits. However, this period may be extended up to 104 weeks (2 years) if you were unable to receive insurable income for one the following reasons, for instance:

- You received indemnities from the Commission de la santé et de la sécurité du travail (CSST)
- You received employment insurance benefits
- You received Québec Parental Insurance Plan benefits

If you experienced closely spaced pregnancies or closely spaced adoptions, the income taken into account for benefit

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calculation purposes could be the same as that used for the previous birth or adoption, if you meet certain conditions. Additionally, other reasons could allow for changes to be made to the reference period.

For the amount of the maximum insurable income in effect, please consult the Québec Parental Insurance Plan website at [www.rqap.gouv.qc.ca](http://www.rqap.gouv.qc.ca).

## **Payment of benefits**

Payment of regular benefits is made on Sunday and covers a period of two calendar weeks (Sunday to Saturday).

Benefits may be paid for a period before the application submittal date. In this case, however, the maximum period is three weeks before the application submittal date. These retroactive payments are made on a day other than Sunday.

Note that it is important to inform us if a child is born or as soon as you begin adoption procedures during the time you are receiving benefits.

## **Who pays premiums under the Québec Parental Insurance Plan?**

As of January 1, 2006, Québec salaried workers, self-employed workers and employers contribute to the Québec Parental Insurance Plan.

As a rule, employers must make source deductions from the salary or wages paid to their employees toward Québec Parental Insurance Plan premiums. They must also pay the employer premium. It should be noted that since the Québec

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Parental Insurance Plan has been in effect, Québec salaried workers and employers pay lower premiums into the federal Employment Insurance Plan.

In the case of self-employed workers, they pay their premium at the time of filing their income tax return. The premium is calculated on the basis of their net business income. If they are required to pay tax installments, they will also have to pay installments toward their Québec Parental Insurance Plan premium.

For the premium rates in effect, please consult the Québec Parental Insurance Plan website at [www.rqap.gouv.qc.ca](http://www.rqap.gouv.qc.ca).

## **Who is responsible for managing the Québec Parental Insurance Plan?**

The Québec Parental Insurance Plan is an independent insurance plan. To manage the plan, the Government has created the Conseil de gestion de l'assurance parentale, an organization made up of representatives of unionized and non-unionized workers, self-employed workers, employers, and government.

Among other things, the Conseil de gestion de l'assurance parentale is responsible for ensuring the plan's funding and sustainability, and making recommendations about the Plan to the government.

## **How to reach us?**

Go to the Québec Parental Insurance Plan **website** at:

**[www.rqap.gouv.qc.ca](http://www.rqap.gouv.qc.ca)** if you wish to:

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- obtain information on the Plan
- apply for benefits online. It's quick, efficient and secure!
- assess the amount of benefits you may receive using the SimulRQAP benefit calculator
- track your file and make changes, if necessary
- find out the benefit payment dates

Call our customer service centre, the Centre de service à la clientèle at:

**1 888 610-7727** throughout North America (toll-free)  
**1 416 342-3059** overseas (long-distance fees apply)

- apply for benefits with the help of an officer
- explain your specific situation
- obtain information

## **To find out more:**

### ***Québec Parental Insurance Plan premiums***

Visit the Revenu Québec website at:

**[www.revenu.gouv.qc.ca](http://www.revenu.gouv.qc.ca)**

### ***Conseil de gestion de l'assurance parentale***

Visit the Conseil website at: **[www.cgap.gouv.qc.ca](http://www.cgap.gouv.qc.ca)**

## **Adapted formats**

This document may be available in certain adapted formats. Just call and ask the Bureau des renseignements et plaintes of the Ministère de l'Emploi et de la Solidarité sociale at the following numbers:

Québec City area: **418 643-4721**

Elsewhere in Québec, toll-free: **1 888 643-4721**

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**Note**

This general information document cannot be used for legal interpretation purposes and does not replace the provisions of the relevant statutes and regulations.