



RETRAITE QUÉBEC

Québec Pension Plan

Certificate of Coverage for Work Abroad

If you are an employer or a self-employed worker

In both cases, you must make social security contributions to the Québec Pension Plan, the Régie de l'assurance maladie du Québec and the Commission des normes, de l'équité, de la santé et de la sécurité du travail. But what should you do if you temporarily work outside the country or one of your employees is seconded to work in a foreign country?

- ? Will you have to contribute to foreign social security programs?
- ? And how much will this cost, especially considering that such contributions are often much higher abroad than they are in Québec?
- ? Is there a way to contribute only to Québec's social security programs?

The solution is simple! You must obtain a certificate of coverage from our Bureau des ententes de sécurité sociale (BESS). The certificate will allow you to save substantially because you will only have to contribute to Québec's social security programs.

How to obtain a certificate of coverage

If you are an employer

Check whether the foreign country in question has signed an international social security agreement with Québec. See the list of countries on the reverse side of this leaflet or on our website at retraitequebec.gouv.qc.ca.

Fill out the appropriate forms for the employee who is being temporarily seconded.

Please note that the **forms and agreements are different** for each country. The BESS will provide you with all the information and documents you need. Note that you can download the forms directly from our website.

Once you have received the certificate of coverage, give it to the employee. If the international social security agreement covers health insurance, it is important that he or she carefully read the accompanying information. It will indicate to which government agency the employee must present the certificate of coverage.

If you are self-employed

The procedure is the same.

It takes **about 3 weeks** to obtain a certificate of coverage because certain agreements cover many aspects of social security. For example, the agreement with the United States only covers the Québec Pension Plan, whereas the agreement with France covers the Québec Pension Plan, health insurance, as well as industrial accidents and occupational diseases.

The certificate is valid for a limited period, which can be extended upon request. However, the BESS must first obtain the authorization of the country in question.



International social security agreements

The Québec government has agreements with 39 countries. The agreements only cover the social security measures that are available in Québec, that is, the Québec Pension Plan, health insurance, as well as industrial accidents and occupational diseases.

The agreements vary for each country. To find out more about the coverage under the agreement between Québec and your country of destination, see our website. You can also contact us directly. For more information about pensions that are payable under the international social security agreements, see our website or our leaflet *Pensions from Foreign Countries*.

List of countries that have an international social security agreement with Québec

Austria	Croatia	France	Italy	Norway	Serbia	Turkey
Barbados	Cyprus	Germany	Jamaica	Philippines	Slovakia	United States
Belgium	Czech Republic	Greece	Luxembourg	Poland	Slovenia	Uruguay
Brazil	Denmark	Hungary	Malta	Portugal	South Korea	
Bulgaria	Dominica	India	Morocco	Romania	Sweden	
Chile	Finland	Ireland	Netherlands	Saint Lucia	Switzerland	

Québec often negotiates **new international social security agreements** that could come into effect after this leaflet is published. For this reason, we recommend that you refer to our website.

Examples

Helen’s employer signed a big contract to manage the computer services of a company located in the United States. The employer has asked her to go train the employees in the U.S. The training is expected to take about eight months.

Under the international social security agreement between Québec and the United States, Helen’s employer can ask for a certificate of coverage for Helen. This will allow Helen to continue contributing to the Québec Pension Plan, and her employer will not be required to pay social security contributions to any U.S. program. Therefore, both Helen and her employer will save money.

Peter works for a company that develops video games. His employer has opened an office in France in order to encourage sales in that country and has asked Peter to work in this new office for a year. The agreement between Québec and France covers a number of social programs, including the Québec Pension Plan, health insurance, as well as industrial accidents and occupational diseases.

Peter’s employer will obtain a certificate of coverage for Peter, who will remain covered by Québec’s social security programs but will be able to use the health services available to French citizens. Furthermore, Peter’s employer will save money because he will not have to pay any social security contributions in France, which are much higher than those in Québec.

How to reach us

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