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and services

2002 EDITION



for people 55 and over

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Québec and its Seniors: Together in Action

The modern society that is Québec could not have existed without the immense contribution of the women and men who now make up our senior population. They have played a large role in providing Québec with economic, social and cultural instruments that are the envy of many countries all around the world.

It is in this context that the Government of Québec presented ***Québec and its Seniors: Together in Action***. This important step toward more fully recognizing the exceptional contribution of seniors to Québec's evolution is the result of a vast consultation that was undertaken in 1999 during the International Year of Older Persons. On this occasion, senior-citizen organizations identified the issues they wanted their government to address as priorities. Today, seniors and the Government of Québec are making a commitment to work together with the support of Québec society as a whole.

New measures will be implemented. The 17 Regional Steering Committees on Seniors will split an annual sum of \$425,000. Community projects will receive a fund of \$1 million per year, and three mobilizing initiatives—on the quality of services provided by private residences, the fight against elder abuse and simplifying financial assistance to seniors—will be undertaken.

I can assure you that I intend to devote myself wholeheartedly and passionately to this endeavour so that all concerned—governments, businesses, groups and individuals—will become involved and place seniors at the heart of their concerns.



Linda Goupil

Minister of State for Family and Childhood

Minister Responsible for Seniors

Minister Responsible for the Status of Women

Minister Responsible for the Chaudière-Appalaches region

For information:
www.mfe.gouv.qc.ca

Publication produced by Communication-Québec, Ministère des Relations avec les citoyens et de l'Immigration.

Copywriting

Jacques Laliberté

Advertising Sales' design and production

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The collection of free Communication-Québec guides is available

- Online at the Québec government portal
www.gouv.qc.ca
- At all 25 Communication-Québec offices (see page 73)

Note: Certain programs may change during the year. The information contained in this guide was verified in November 2001.

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Bibliothèque nationale du Québec

National Library of Canada

ISBN 2-550-38238-2

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Cette publication est aussi disponible en français sous le titre Pour les 55 ans ou plus. Vous pouvez obtenir un exemplaire gratuitement à l'un des 25 bureaux de Communication-Québec. Voir page 73.

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and contains a model mandate.



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A new definition of
street shoes—better
fit and superior quality



**Several factors
should be considered
when choosing a
good pair of shoes:**

- Individual foot structure
- Intended use of the shoes
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length, width, depth
- Preferred style and color
- Type of construction and
leather used

Natural leather and a soft,
cushioned sole will delight even
the most demanding walkers.



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Foreword

For a number of years, the Organization of Economic Co-operation and Development (OECD) has recommended an "active aging" approach in dealing with the reality of senior citizens. The basic idea consists of allowing older people to continue playing an active role in society and the economy. The Conseil des Aînés, in its recent publication entitled "*La réalité des aînés québécois*," noted that our society must strive to offer greater flexibility between work, volunteerism, learning and leisure activities throughout its citizens' lifetimes.

Québec seniors want to remain active. They are keenly interested in their environment and wish to know what the government and support organizations have to offer them. Communication-Québec is therefore proud to release the 9th edition of its guide ***For People 55 and Over, Programs and Services for Seniors***.

With the 42 different topics discussed here, readers will find out all about the main government support programs and services offered by organizations mandated to enhance the well-being of seniors. Please note that certain programs are not designed exclusively for seniors.

If you would like general information on the programs and services offered by the departments and organizations of the Government of Québec, feel free to call the Communication-Québec regional office nearest you. You will find a list of the addresses and telephone numbers of our 25 offices on pages 73 and 76.

If, after reading the guide, you require additional information about Government of Canada programs, please call 1-800-622-6232.

Lastly, we would like to thank all departments and agencies that assisted in the updating of this booklet.

Income

Old Age Security Benefits

At age 65, everyone who meets Canada's citizenship and legal residence requirements is entitled to an *Old Age Security pension*. Also provided under the Old Age Security program are:

- The Guaranteed Income Supplement, for people 65 and over who have a low income
- The Allowance, payable to individuals between the ages of 60 and 64, provided their spouse is 65 or over and receives the Guaranteed Income Supplement
- The Allowance for survivors between the ages of 60 and 64 who have low incomes

Human Resources Development Canada may send the Old Age Security Pension application form to seniors who have filed a federal income tax return in recent years or who have contributed to the Canada Pension Plan.

Important

It is not necessary to be retired to receive the basic Old Age Security benefit. You must, however, apply for it. An application should be submitted between 6 and 11 months before your 65th birthday.

The form entitled Application for a Benefit under the Old Age Security Act is available at Human Resource Centres of Canada, Income Security Programs through Human Resources Development Canada (HRDC).

There is no deadline for submitting an initial declaration with a view to obtaining the Guaranteed Income Supplement, the Allowance or the Allowance for the survivor. Individuals can automatically renew the benefits they receive from these programs by filing an income tax return with the Canada Customs and Revenue Agency (formerly Revenue Canada) by April 30. There is no separate form to submit. Renewal forms will only be sent to those who must provide additional information.

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Application forms can be obtained by calling the regional offices of the HRDC–Income Security Programs, or by contacting one of the Human Resource Centres of Canada directly.

For information :

Government of Canada, Human Resources Development Canada, Income Security Programs, Canada Pension Plan, Old Age Security

Service in English: 1-800-277-9914

Service in French: 1-800-277-9915

(calls from Québec, the rest of Canada, and the United States)

Calls from other countries: (613) 990-2244

Teletype machine: see page 72

Website: www.hrdc-drhc.gc.ca/isp

Québec Pension Plan

The Québec Pension Plan is a compulsory public plan. It provides basic financial protection for workers and their families in the event of retirement, death or disability.

What the Plan Offers You

The Québec Pension Plan provides basic financial protection to persons who have worked and contributed sufficiently. It provides:

- Payment of a retirement pension to workers upon retirement
- Payment of a surviving spouse's pension, an orphan's pension, and a death benefit of \$2,500 in the event of death
- Payment of a disability pension to workers who are deemed to be disabled by the Régie des rentes and a pension for disabled persons' dependent children under age 18 in the event of disability.

Retirement Pension

The retirement pension is payable at age 65. However, it is possible to apply for your pension as of age 60. In such cases, the amount will be reduced by 6% for every year you requested it before age 65. The amount of your pension is equal to 25% of the average earnings on which you contributed to the Plan.

If you like, the Régie des rentes du Québec can provide information about the contributions you have made to the Québec Pension Plan since you entered the workforce. Simply ask the Régie to send you your Statement of Participation. This is helpful in retirement planning.

Besides your contributions, you will also find the amount of the monthly retirement pension you have earned so far, that is, the amount you would be entitled to at age 65 if you stopped contributing to the Plan today. The information also indicates the amount of the monthly retirement pension that you will receive at age 65 if you continue to contribute. An estimate of other benefits is also included.

Retirement Pension Sharing

It is possible to divide your retirement pension with your spouse (married or de facto). Both you and your spouse must be at least 60 years of age and not legally separated or divorced. To apply, you must use the appropriate form, which you can obtain from the Régie.

Returning to Work After Retirement

Are you already receiving a retirement pension but have returned to work? You will continue to receive your pension. However, you must contribute to the Québec Pension Plan even if you are receiving a retirement pension, regardless of your age, provided you earn more than the basic exemption (\$3,500). In return, your pension could be increased annually.

Request for a Pension or Benefit

In order to receive a pension or benefit, you must apply in writing. You can obtain the necessary forms at the Régie des rentes du Québec, the offices of Communication-Québec, the office of your member of the National Assembly or from the Régie's Website (www.rrq.gouv.qc.ca). Retirement pension application forms are also available at any Caisse Desjardins.

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For information :

Régie des rentes du Québec

Québec City area: (418) 643-5185

Montréal area: (514) 873-2433

Elsewhere in Québec: 1-800-463-5185

Teletype machine: see page 72

Website: www.rrq.gouv.qc.ca

There are client services centers of the Régie des rentes du Québec in Chicoutimi, Drummondville, Hull, Montréal, Sainte-Foy, Rimouski, Rouyn-Noranda, Sherbrooke, and Trois-Rivières. To contact them, consult the blue pages in the phone book in the *Government of Québec, Pensions* section, under the *Régie des rentes du Québec* or refer to the *Keyword Heading* listings in the new, government blue pages.

In addition, representatives of the Régie des rentes du Québec regularly visit over 60 municipalities where there are no permanent client services centers. Communication-Québec and the Régie can give you information about this.

Phased Retirement and Early Retirement

If you are thinking about reducing your working hours or leaving your job in order to retire, it is important for you to know the options available for phased retirement and early retirement.

Phased Retirement

Are you between 55 and 69 years of age and wish to reduce your working hours? If you reach an agreement with your employer, you can:

- Continue to contribute to the Québec Pension Plan as if your salary had not been reduced or had been less than it actually was. This will allow you to avoid receiving a reduced pension when you apply. To find out the pension to which you will be entitled if you take phased retirement, and for other eligibility requirements, contact the Régie des rentes du Québec
- Receive a benefit from your supplemental pension plan (retirement plan). The benefit will make up for some of the income lost due to the reduction in your working hours.

Early Retirement

If you are between 55 and 65 years of age and you quit working to take early retirement, you can receive a temporary pension from your supplemental pension plan while waiting to receive your retirement pension from the Québec Pension Plan and the federal Old Age Security Pension.

Important

Any benefits paid by your supplemental pension plan during phased retirement or an early pension will reduce the amount of the retirement pension to which you are entitled when you reach age 65.

For information:

For more information, contact your pension plan administrator or the person in charge of benefits where you work. You can also ask for the brochure *Time for Living—Phased Retirement—Early Retirement* at the Régie des rentes.

Supplementary Pension Plans

If you are a member of a supplemental pension plan (company plan), it is important for you to know and understand what advantages the plan offers. For example, what is the amount of the benefits paid following disability, death, or if you stop contributing to the plan? You need to know if your supplemental pension plan is paired with the Québec Pension Plan or the federal Old Age Security program. If so, your plan will calculate your benefits by taking into account those paid by the public plan to which it is paired.

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For information :

For supplemental pension plans subject to the Québec Supplemental Pension Plans Act (most company plans), contact your employer or the administrator of your plan. If you have any problems obtaining information on your pension plan, contact the following agency:

Régie des rentes du Québec

Direction des régimes de retraite

Case postale 5200

Québec City (Québec) G1K 7S9

Québec City area (collect calls are accepted): (418) 643-8282

Fax: (418) 643-7421

Website: www.rrq.gouv.qc.ca

In the case of a plan subject to the federal Pension Benefits Standards Act, 1985, which governs company plans in sectors like interprovincial and international transportation, radio and TV, telecommunications, and banks, contact your employer or the following agency:

Superintendent of Financial Institutions

Pension Benefits Standards Division

255 Albert Street, 13th Floor

Ottawa, Ontario K1A 0H2

Throughout Québec: 1-800-385-8647

Fax: (613) 990-5591

Teletype machine: see page 72

Email: extcomm@osfi-bsif.gc.ca

Website: www.osfi-bsif.gc.ca

For more information on pension plans covering public and parapublic employees in Québec (teachers, civil service employees, nurses, etc.), which are administered by the Commission administrative des régimes de retraite et d'assurances (CARRA), contact:

Commission administrative des régimes de retraite et d'assurances

Service à la clientèle
475, rue Saint-Amable, 5^e étage
Québec (Québec) G1R 5X3
Québec City area: (418) 643-4881
Elsewhere in Québec: 1-800-463-5533
Fax: (418) 644-3839
Website: www.carra.gouv.qc.ca

For information about plans in the federal public sector, contact:

Public Works and Government Services Canada

Superannuation Division
P.O. Box 5010
Moncton, New Brunswick E1C 8Z5
Throughout Québec, service in English: 1-800-561-7930
Throughout Québec, service in French: 1-800-561-7935
Fax: (506) 533-5989

Registered Retirement Savings Plans (RRSPs)

An RRSP is a retirement savings plan. It allows you to postpone paying income tax to a later year and accumulate capital tax-free. RRSP contributions can be deducted from your income. Moreover, income from accumulated amounts (interest, dividends or capital gains) are not taxed on an annual basis. However, if you withdraw these funds, they will be included in the annual income you declare and will be taxed at the rate in effect at that time.

You must convert your RRSP into retirement income no later than December 31 of the year in which you turn 69. Your RRSP can then be transferred to a registered retirement income fund (RRIF), used to buy an annuity or cashed.

If you contribute to an RRSP, you should know that your pension under the Québec Pension Plan will not be reduced when you withdraw funds from your RRSP. However, RRSP and RRIF withdrawals can lead to the reimbursement of part of the federal Old Age Security pension as well as a decrease in certain income-based benefits of this program, such as the Guaranteed Income Supplement, the Allowance and the Allowance for the survivor (see chapter on Old Age Security Benefits on pages 11 and 12).

RRSPs are available through life insurance companies, trust companies, banks, savings banks, credit unions and securities brokers. This savings plan should be part of any retirement financial planning.

International Social Security Agreements

The Québec government has signed social security agreements with 24 countries. If a person has worked abroad, even if only for a few months, the worker or the spouse may be eligible for foreign pension benefits.

These pensions from other countries will in no way reduce benefits paid into or to be received from the Québec Pension Plan.

Generally speaking, if you or your spouse have contributed to a foreign social security plan and to the Québec Pension Plan, you can check your eligibility or submit a pension application form by contacting the following department:

For information about agreements signed by Québec:

Ministère des Relations avec les citoyens et de l'Immigration

Direction des ententes de sécurité sociale

Montréal area: (514) 873-5030

Elsewhere in Québec: 1-800-565-7878

Fax: (514) 873-1811

Email: ententes@mrci.gouv.qc.ca

Website: www.immq.gouv.qc.ca/ententes

Canada has also signed social security agreements with nearly 32 countries. People who reside or have resided in one of these countries can add these periods of residence or contribution abroad to their periods of residence or contribution in Canada in order to meet the minimum eligibility requirements for Old Age Security benefits.

For information about agreements signed by Canada:

**Government of Canada
Human Resources Development Canada
Income Security Programs
Canada Pension Plan
International Operations**

Throughout Québec, the rest of Canada, and the United States, service in English: 1-800-277-9914

Throughout Québec, service in French: 1-800-277-9915

Calls from other countries: (613) 957-1954

Teletype machine: see page 72

Email: ibfa.piae@hrdc-drhc.gc.ca

Website: www.hrdc-drhc.gc.ca/isp/common/home.shtml

Employment Insurance

Most Canadians have jobs covered by employment insurance. This means that they make contributions and receive benefits when they are unemployed. Employment insurance protects workers in the event of job loss. It gives workers a temporary income while they look for another job or during an illness.

Workers aged 65 and over continue to contribute to the employment insurance plan administered by Human Resources Development Canada according to the same terms and conditions as other workers. Their usual contributions are deducted by their employers from their insurable salary.

Important

The retirement pension paid under the Québec Pension Plan may be considered income for the purposes of calculating employment insurance benefits. It may be worthwhile, in some cases, to receive the pension even if a person's employment insurance benefits are reduced. Individuals who believe they are entitled to employment insurance should contact the Human Resource Centre of Canada before submitting their retirement pension applications to the Régie des rentes du Québec.

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For information :

Consult the blue pages of the phone book in the *Government of Canada* section, under Human Resources Development Canada, Human Resource Centres of Canada or refer to the *Keyword Heading* listing in the new government blue pages.

Phone: _____

Teletype machine: see page 72

Help in Filling Out Income Tax Returns

It is important to file federal and provincial income tax returns every year, even if you do not have any work income, to be able to take advantage of the tax credits to which you are entitled. At any time during the year, the general information services of the Ministère du Revenu du Québec and Canada Customs and Revenue Agency (formerly Revenue Canada) are available to answer your questions and settle most tax-related issues.

People 65 or over who have received Form TIS-A through the mail are invited to complete it. No calculations are required on this form. All you have to do is provide the information requested and Canada Customs and Revenue Agency, Tax Services will do all the calculations for you.

Every February, March, and April, hundreds of volunteers trained by the Ministère du Revenu du Québec and the Tax Services Office of the Canada Customs and Revenue Agency offer help free of charge or at a nominal cost. These volunteers help people who have difficulty filling out their returns and who do not have the funds to seek professional help.

To find out the dates on which the service is offered, contact the general information services of the Ministère du Revenu or Canada Customs and Revenue Agency, Tax Services or Communication-Québec.

For information :

Consult the blue pages of the phone book in the *Gouvernement du Québec* section, under *Revenu, Informations générales et renseignements sur l'impôt* or refer to the *Keyword Heading* listing in the new government blue pages.

Phone: _____

Teletype machine: see page 72

Or the blue pages of the phone book in the *Government of Canada* section, under *Canada Customs and Revenue Agency (formerly Revenue Canada), Tax Services* or refer to the *Keyword Heading* listings in the new government blue pages.

Phone: _____

Teletype machine: see page 72

Health

Basic Prescription Drug Insurance Plan

The Basic Prescription Drug Insurance Plan guarantees basic coverage for all Quebecers.

Prescription drug coverage may be obtained through group plans (group insurance or employee benefit plans) or, in the case of eligible persons, through the Public Prescription Drug Insurance Plan, which is administered by the Régie de l'assurance maladie du Québec.

All Quebecers must have prescription drug coverage, and insured persons may be required to contribute financially.

Persons Under the Age of 65 Who Are Covered by a Group Plan

These persons remain covered by their group plan.

In addition, they must ensure that their group plan covers their spouse and children, if the latter are not already covered by another group plan.

Persons 65 Years of Age and Over

As soon as they reach their 65th birthday, eligible persons are automatically registered for the public plan. However, if these persons are covered by a group plan, they have the option of maintaining their full group plan coverage, in which case they must cancel their registration for the public plan.

They also have the option of being registered for the public plan while retaining all the supplemental coverage provided by their group plan.

Employment Assistance Recipients and Other Holders of a Claim Slip

Employment assistance (welfare) recipients and other holders of a claim slip are insured under the public plan.

Persons who cease to be employment assistance recipients must, as required, either join a group plan or register for the public plan.

Persons Who Do Not Have Access to a Group Plan

Persons whose former or current employment status, profession, or habitual occupation does not give them access to a group plan must register for the public plan.

Persons Eligible for a Group Plan

Persons who have access to a group plan by virtue of former or current employment status, profession, or habitual occupation, and who meet the requirements for belonging to a group to which a group plan providing basic prescription drug coverage is offered, must join that group to obtain at least that coverage.

Drugs Purchased Outside Québec

Please note that the public plan does not cover prescription drugs purchased outside Québec by persons who have left Québec temporarily or permanently, unless these persons purchase their drugs at certain designated pharmacies.

The Public Plan

What It Costs (January 1 to December 31, 2001)

		Holders of a Claim Slip			
		Persons 65 years of age and over	Employment assistance recipients <u>without</u> severe employment constraints	Employment assistance recipients <u>with</u> severe employment constraints	Other insured persons
Annual premium		\$0 – \$385 ¹ depending on family income	0 \$	0 \$	\$0 – \$385 ¹ depending on family income
Contribution	Deductible	\$8.33 per month	\$8.33 per month	0 \$	\$8.33 per month
	Co-insurance amount	25% of drug costs	25% of drug costs	0 \$	25% of drug costs
	Maximum contribution	\$16.66 per month (max. GIS) \$41.66 per month (partial GIS) \$62.49 per month (no GIS)	\$16.66 per month	0 \$	\$62.49 per month
Children		Nothing to pay	Nothing to pay	Nothing to pay	Nothing to pay

1. Re-evaluated on January 1 of each year.

GIS: *The Guaranteed Income Supplement* paid under the federal government's Old Age Security program.

In the above table, the *deductible* is the first part of the contribution. Each month, the insured person pays the first \$8.33 of the cost of the drugs he or she purchases. The *co-insurance amount*, which is the second part of the contribution, consists of a percentage of the cost of drugs purchased during the month. If that cost exceeds \$8.33, the excess amount is paid jointly by the insured person (25%) and by the Régie (75%), until the person's *maximum contribution* for the month has been reached. The maximum contribution is therefore the maximum monthly amount that the insured person may be required to pay.

For 2001, the maximum premium is \$385. This amount is adjusted on January 1 of each year at the rate set by the Régie in accordance with rules determined by the government.

Employment assistance recipients with severe employment constraints, and their spouses, do not pay anything when purchasing prescription drugs, nor do persons 60 to 64 years of age with severe employment constraints who receive a spouse's allowance or a widow's allowance from the federal government and who hold a claim slip issued by the Ministère de l'Emploi et de la Solidarité sociale.

Group Plans

The premium and the amount payable by insured persons for each drug purchase are determined according to the terms of each group plan.

Children

Persons 0 to 17 years of age, and spouseless persons 18 to 25 years of age who attend an educational institution on a full-time basis and over whom a person would exercise parental authority if they were minors, are considered children.

For information :

Régie de l'assurance maladie du Québec

Service des opérations et des renseignements aux personnes assurées
C.P. 6600 Québec (Québec) G1K 7T3

The **Health Insurance Info-Line** keeps you informed 24 hours a day, 7 days a week:

Québec City area: (418) 646-4636

Montréal area: (514) 864-3411

Elsewhere in Québec: 1-800-561-9749

Email: services.beneficiaires@ramq.gouv.qc.ca

Website: www.ramq.gouv.qc.ca

Between 8:30 a.m. and 4:30 p.m. on Mondays, Tuesdays, Thursdays and Fridays, and between 10:00 a.m. and 4:30 p.m. on Wednesdays, you can speak to an agent at the Régie's Service des opérations et des renseignements aux personnes assurées by calling one of the above numbers and entering "2", then "0".

Teletype machine: see page 72

Please note: Your Health Insurance Card is valid until the last day of the month in which it expires. It's up to you to check the expiry date.

THE BASIC PRESCRIPTION DRUG INSURANCE PLAN

Some **ANSWERS** to your questions!

Doreen

is single and has been retired for two years. She has just turned 65. She may either retain her group insurance coverage or register for the plan administered by the Régie de l'assurance maladie du Québec. If she chooses the Régie's plan, will she be able to obtain coverage under her group plan again in the future?

No. Persons 65 years of age and over who choose to register for the Régie's plan do not have the option of obtaining coverage under their group plan again later on.

Michael

is insured under a group plan related to his employment. Do his dependent children have to be covered by his group plan?

Yes. Persons who have access to a group plan must obtain coverage under that plan for themselves and for:

- their spouse;
- their children 0 to 17 years of age;
- their children 18 to 25 years of age who are single and are full-time students.

The above examples are not representative of all situations.

For further information about the Basic Prescription Drug Insurance Plan, or to order a pamphlet describing the plan, call the Régie at one of the following numbers:

Québec City: (418) 646-4636

Montréal: (514) 864-3411

Elsewhere in Québec, toll-free: 1 800 561-9749

**or visit the Régie on the
Internet at:**

<http://www.ramq.gouv.qc.ca>



**Régie de
l'assurance maladie**

Québec



Healthcare Services Insured Outside Québec

When in Québec, you pay nothing for consultations with physicians or for healthcare in a hospital. In addition, you have prescription drug insurance coverage, either under the public plan or a group plan. However, if you require healthcare services when traveling outside Québec, the Régie de l'assurance maladie du Québec may not reimburse all your costs. Note that *outside Québec* means in the other Canadian provinces and outside Canada.

For healthcare outside Québec, the Régie doesn't pay for everything.

The rules below apply when you are outside Québec.

PROFESSIONAL SERVICES: The Régie reimburses the cost of medical consultations and healthcare provided by physicians in other provinces and abroad (outside Canada), at the rate it pays to physicians in Québec. If the physician who attends to you charges a higher fee, the difference is payable by you or by your private insurance.

HOSPITAL SERVICES: If you are hospitalized or receive healthcare services at a hospital outpatient clinic in another Canadian province, the Régie pays the full amount of the hospital fees.

However, if you are hospitalized or receive healthcare services at a hospital outpatient clinic or emergency ward in another country, for example in the United States, the Régie pays a maximum of \$100 per day for hospitalization and \$50 per day for treatment at a hospital outpatient clinic or emergency ward, as long as you require these services because of a sudden illness or an accident. The Régie pays up to \$220 per day for hemodialysis treatments. The difference between the actual costs and those paid by the Régie is payable by you or by your private insurer. The Régie does not reimburse any costs related to ambulance transportation, regardless of your age.

PHARMACEUTICAL SERVICES (prescription drugs): If you are insured under the Public Prescription Drug Insurance Plan, the Régie pays only for the drugs you purchase in Québec. If you are insured under a group plan administered by an insurance company, find out whether you have coverage for the cost of drugs you purchase outside Québec.

Communication-Québec

Just think
about us!

The following tables summarize coverage for healthcare services received outside Québec:

PROFESSIONAL SERVICES

Location of services	Coverage
In another Canadian province	The Régie pays for professional services at Québec rates. Additional amounts are payable by you or by your insurance company.
Outside Canada	The Régie pays for services at Québec rates. Additional amounts are payable by you or by your insurance company.

HOSPITAL SERVICES

Location of services	Coverage
In another Canadian province	The Régie pays the full cost of the hospital services.
Outside Canada	The Régie reimburses up to \$100 per day for emergency hospitalization and \$50 per day for treatment at an outpatient clinic or emergency ward. The difference is payable by you or by your insurance company.

PHARMACEUTICAL SERVICES

Place of purchase	Plan	Coverage
In another Canadian province	Public Prescription Drug Insurance Plan	Drugs purchased in another province are not covered.
	Group plan	According to the particular group plan. Check with your insurance company.
Outside Canada	Public Prescription Drug Insurance Plan	Drugs purchased outside Canada are not covered.
	Group plan	According to the particular group plan. Check with your insurance company.

Important

Supplemental travel insurance: a necessity! If you plan to leave Québec for a few months, a few days or even a few hours, you should, before leaving, take out private insurance to partially or fully cover the costs not paid by the Régie de l'assurance maladie du Québec.

If you have group health insurance as an employee or a retiree, check whether you are covered for the portion of costs that the Régie does not pay. If you do not have such coverage, we strongly recommend that you take out private supplemental insurance. Travel agencies can give you advice in this regard.

For information:

Consult the pamphlet entitled *Healthcare Services Insured Outside Québec*, available at most pharmacies, doctor's offices, hospitals, Communication-Québec offices and, of course, at the Régie. If you wish, the Régie will send you the pamphlet through the mail (see page 25).

Hearing Devices Program

This program is intended for persons who have a hearing impairment and who must wear or use one or more devices to correct their hearing problem. To be eligible to receive these devices and the accompanying services, which include the purchase, fitting, replacement and repair of hearing devices, a person must meet certain requirements, which vary according to age, degree of hearing impairment, and type of device needed.

A hearing device may be either a hearing aid or an assistive listening device such as a telephone amplifier or a doorbell ring detector.

For information :

Consult the pamphlet entitled *Hearing Devices Program*, available at most pharmacies, doctor's offices, hospitals, Communication-Québec offices and, of course, at the Régie. If you wish, the Régie will send you the pamphlet through the mail (see page 25).

Ear, nose and throat specialists, audiologists and hearing aid acousticians can provide information about this program.

To contact the Régie de l'assurance maladie du Québec, refer to the information appearing on page 25.

Optometric Services Program

Optometric services (eye examinations) are free of charge for:

- Persons under 18 years of age. Every year, these persons are entitled to one complete eye examination and one extensive color vision test only
- Persons 65 years of age and over, who are entitled to the same services as the persons mentioned above
- Employment assistance (welfare) recipients who have held a claim slip for at least the past 12 consecutive months and are 18 to 64 years of age. Every two years, these persons are entitled to one complete eye examination and one extensive color vision test only. The two-year period is calculated from the date of the most recent service the person received
- Visually impaired persons who are registered with a rehabilitation center with which an agreement has been signed
- Persons 18 to 64 years of age who are hospitalized to receive long-term care, or persons accommodated in a long-term care facility
- Persons 60 to 64 years of age who receive a spouse's allowance under *the Old Age Security Act* and who hold a valid claim slip issued by the Ministère de l'Emploi et de la Solidarité sociale.

For information :

Consult the pamphlet entitled *Optometric Services Program*, available at most pharmacies, doctor's offices, hospitals, Communication-Québec offices and, of course, at the Régie. If you wish, the Régie will send you the pamphlet through the mail (see page 25).

Visual Devices Program

This program is intended for blind persons or for persons who have low vision. Under the program, these persons are loaned visual devices to help them read, write and move about in unfamiliar surroundings.

To benefit from the program, a person must first apply to a visual impairment rehabilitation facility accredited by the Régie. The facility determines whether the person is eligible, evaluates his or her needs, and loans the person the appropriate visual devices.

For information:

Consult the pamphlet entitled *Visual Devices Program*, available at most pharmacies, doctor's offices, hospitals, Communication-Québec offices and, of course, at the Régie. If you wish, the Régie will send you the pamphlet through the mail (see page 25).

Ocular Prostheses Program

This program is intended for persons who require an ocular prosthesis because of a birth defect or as a result of an accident.

Generally speaking, these persons are covered for the cost of purchasing an ocular prosthesis, for each eye, once every five years. The maximum reimbursement is \$585 for a custom prosthesis made by a certified ocularist, and \$225 for a manufactured prosthesis. In addition, these persons receive the sum of \$25 per year to cover repair and maintenance costs.

The program also covers the purchase and fitting of conformers. The maximum allowance is \$187 per custom-made conformer and \$112 per prefabricated conformer.

Please note that the Régie reimburses employment assistance recipients for all costs related to the purchase and servicing of a prosthesis and to the purchase and installation of conformers.

For information :

Consult the pamphlet entitled *Ocular Prostheses Program*, available at most pharmacies, doctor's offices, hospitals, Communication-Québec offices and, of course, at the Régie. If you wish, the Régie will send you the pamphlet through the mail (see page 25).

Devices That Compensate for Physical Deficiencies (Program)

This program is intended for persons who need to wear or use a device to compensate for a physical deficiency. They must, however, fulfill certain conditions in order to be eligible for the program.

The services insured are the purchase, fitting, replacement and repair of orthotics, prosthetics, wheelchairs and other equipment supplied by physical rehabilitation facilities and orthotics/prosthetics laboratories accredited by the Régie.

For information :

Consult the pamphlet entitled *Devices that Compensate for Physical Deficiencies (Program)*, available at most pharmacies, doctor's offices, hospitals, Communication-Québec offices and, of course, at the Régie. If you wish, the Régie will send you the pamphlet through the mail (see page 25).

Ostomy Appliances Program

This program is intended for persons who have undergone a permanent colostomy, ileostomy or urostomy. An ostomy is a surgical procedure in which an artificial opening is constructed through the abdominal wall to allow for the discharge of urine or stools.

As of the date of their operation, these persons are entitled to an allowance of \$600 per ostomy to cover part of the purchase cost of the ostomy appliances they need. Each year thereafter, they receive the same allowance of \$600 per ostomy on the date corresponding to the date of their operation.

Please note that employment assistance recipients are entitled to a full reimbursement of the purchase cost of the products they require.

For information :

Consult the pamphlet entitled *Ostomy Appliances Program*, available at most pharmacies, doctor's offices, hospitals, Communication-Québec offices and, of course, at the Régie. If you wish, the Régie will send you the pamphlet through the mail (see page 25).

External Breastforms Program

The External Breastforms Program is intended for women who have undergone a total or radical mastectomy as a result of trauma or a disease. The program is also intended for women 14 years of age and over who have a total absence of breast formation, diagnosed as aplasia.

As of the date of the operation or, in the case of aplasia, the date of the medical report, women are entitled to a single payment of \$200 for each breast to cover the purchase cost of an external breastform.

Thereafter, every two years on the date corresponding to the date of the operation or of the medical report, women receive a single payment of \$200 to cover the cost of replacing the breastform.

Please note that employment assistance recipients may be entitled to an additional amount of up to \$100 upon purchase of the breastform and every two years thereafter.

For information

Consult the pamphlet entitled *External Breastforms Program*, available at most pharmacies, doctor's offices, hospitals, Communication-Québec offices and, of course, at the Régie. If you wish, the Régie will send you the pamphlet through the mail (see page 25).

Ambulance Service

Ambulance service is free for people 65 years of age and older and, in certain circumstances, to employment-assistance beneficiaries (social aid). To be eligible for free service, the patient must be transported by ambulance to the nearest and most appropriate health institution. Furthermore, the designated staff member who takes charge of the patient upon arrival at the hospital must certify that the condition of the patient justified being transported on a stretcher by the ambulance service.

Transportation by ambulance between two private residences or from a private residence to a private clinic or to a physician's office is always at the expense of the user.

For information :

Consult the white pages of the phone book (in the Business section if there is one) under *Régie régionale de la santé et des services sociaux*.

Phone: _____

Flu Vaccinations

The flu virus can cause serious heart and lung complications in many people. Those 60 or over and anyone with a chronic heart, lung or kidney disease are entitled to a free flu vaccination. This protection is also offered to people with asthma, diabetes, cancer, and serious and chronic anemia. Because the flu virus changes from year to year, a new anti-flu vaccine adapted to the particular variety prevalent must be developed each year. Therefore, an annual vaccination is strongly recommended.

To be effective, the vaccine should be given a few weeks before the flu season, which generally starts in early winter. The vaccine is usually available at doctors' offices, medical clinics, and CLSCs (local community service centers) from the end of October until the beginning of January.

For information:

Consult the white pages of the phone book (in the Business section if there is one) under *CLSC* or *Centre local de services communautaires* or *Health Centre*.

Phone: _____

Home Care and Assistance Services

Local community service centers (CLSCs) and health centers provide a whole range of services for older people to help them live at home (nursing services, physiotherapy and occupational therapy, psychosocial services, and domestic help).

A person's health and the support the person receives from those around in the home environment are all taken into consideration when a request for home care services is made. In some areas, certain services are available through community organizations. This is often the case with meal services (such as Meals on Wheels).

Psychological services offered by CLSCs include programs specifically designed to respond to certain difficult situations experienced by the elderly. Social workers can be a real help in making life easier with programs that assist the elderly in breaking out of isolation, overcoming the loss of a loved one, or getting support for illness-related adjustments.

For information:

Consult the white pages of the phone book (in the Business section if there is one) under *CLSC* or *Centre local de services communautaires* or *Health centre*. Communication-Québec can provide you with contact information for the CLSC in your area.

Phone: _____

Consulting Your Medical and Social Services Record

First, a distinction must be made between active medical records in a public institution and active records in a professional services establishment related to health care (e.g., a private clinic). Medical and social service records are confidential as defined by the *Act Respecting*

Health Services and Social Services. With rare exceptions, no one other than the institution's personnel who need the file to perform their duties has access to them without the consent of the person concerned.

Persons who have received medical or social care can request that an establishment in the health and social services network make available the contents of their records for onsite consultation or for consultation of a copy of their records at a later date. If individuals wish to consult or obtain a full or partial copy of their medical records, they must contact the person at the institution in charge of access to documents of public bodies and the protection of personal information.

However, access to a file can be denied if it is deemed that knowledge of its contents may be harmful to the health of the beneficiary. Any refusal, regardless of the reasons given, can be appealed to the Commission d'accès à l'information, a Superior Court judge, the Court of Québec, or the Québec Administrative Tribunal. The Tribunal has the exclusive jurisdiction to try appeals made against administrative decisions rendered by certain public administration authorities.

Moreover, according to the Act Respecting the Protection of Personal Information in the Private Sector, patients may consult their personal medical files obtain copies. Some photocopy charges may apply. Professionals working in a private institution (e.g., a general clinic) may temporarily refuse access to files if they consider they may be harmful to the applicants' health. They must then advise the applicants in writing when it will be possible to consult them

Persons denied access to records kept by a physician practicing in a private office or clinic should contact the Commission d'accès à l'information directly.

For information :

Commission d'accès à l'information

480, boul. Saint-Laurent, bureau 501
 Montréal (Québec) H2Y 3Y7
 Montréal area: (514) 873-4196
 Elsewhere in Québec: 1-888-528-7741
 Fax: (514) 844-6170
 Email: cai.communications@cai.gouv.qc.ca
 Website: **www.cai.gouv.qc.ca**

575, rue Saint-Amable, bureau 1.10
 Québec (Québec) G1R 2G4
 Québec City area: (418) 528-7741
 Elsewhere in Québec: 1-888-528-7741
 Fax: (418) 529-3102

Tribunal administratif du Québec

500, boul. René-Lévesque Ouest, 21^e étage
 Montréal (Québec) H2Z 1W7
 Montréal area: (514) 873-7154
 Elsewhere in Québec: 1-800-567-0278
 Fax: (514) 873-8288

575, rue Saint-Amable
 Québec (Québec) G1R 5R4
 Québec City area: (418) 643-3418
 Fax: (418) 643-5335
 Website: **www.taq.gouv.qc.ca**

In the Event of Incapacity

An illness, an impairment, or the frailty of old age can alter a person's mental faculties or the ability to take care of oneself and one's affairs.

In such a situation, whether it is temporary or permanent, individuals can benefit from a system of protection. Only a court may authorize the establishment of protective supervision and determine its nature.

Individuals who are fully capable of exercising their rights can designate someone who will take care of them and their property if they can no longer do this for themselves. This is called designating a mandatary through a document called a mandate.

A mandate can be made before a notary or can be written by hand and countersigned by two witnesses who are not affected by it and who are capable of attesting to the mental capacity of the principal at the time the mandate was made.

The Public Curator has prepared a sample mandate for use in the event of incapacity, which is sold at Publications du Québec partner bookstores. This 16 page brochure entitled *My Mandate in Case of Incapacity* contains basic information on choosing a mandatary, the various clauses that may be included in the mandate, and its approval by the Court. The brochure can also be downloaded from the Public Curator's Website.

For information about protection systems and the mandate :

Public Curator of Québec

600, boul. René-Lévesque Ouest

10^e étage

Montréal (Québec) H3B 4W9

Montréal area: (514) 873-4074

Elsewhere in Québec: 1-800-363-9020

Fax: (514) 873-4972

Email: information@curateur.gouv.qc.ca

Website: www.curateur.gouv.qc.ca

The Public Curator also has offices in Longueuil, Chicoutimi, Québec City, Saint-Jérôme, Sherbrooke, Trois-Rivières, and Rimouski. To call them, consult the blue pages of the phone book in the *Gouvernement du Québec* section, under *Curateur public*, or refer to the *Keyword Heading* listings in the new government blue pages.

Financial Assistance Program for Domestic Help Services

The Financial Assistance Program for Domestic Help Services is designed to promote job creation in the social economy sector and to make domestic help services accessible to all Quebecers. Under this program, a person who uses services provided by an accredited regional business receives financial assistance applicable against the hourly rate the business charges.

Generally speaking, the domestic help services covered by this program include housekeeping, errands, clothing care, and meal preparation (for persons who do not require a special diet). «Light» housekeeping work includes laundering, as well as general maintenance of living space (vacuuming, dusting, cleaning) and of equipment used daily (refrigerator, bathtub, sink, pantry). «Heavy» housekeeping includes major cleaning jobs and clearing snow from the main entrance to the residence.

Financial assistance is paid directly to the accredited business. The user pays the difference between the rate the business charges and the financial assistance granted under the program.

Important

Persons who are 65 years of age or over, and any persons requiring support who are referred by a CLSC, are eligible for variable financial assistance in addition to the basic financial assistance. Total financial assistance may be as much as \$10 for each hour of service rendered by an accredited business. However, this assistance varies according to family size and family income.

For information:

To benefit from this program, you must fill out the form entitled *Application for Financial Assistance*, available from accredited businesses. A list of these businesses is available from the Régie de l'assurance maladie du Québec (see page 25) from the regional health and social services board in your region, or from Communication-Québec, which also distributes the pamphlet entitled *Financial Assistance Program for Domestic Help Services: Accessible Domestic Help...*, published by the Régie de l'assurance maladie du Québec.

Please note that it is also possible, under certain terms and conditions, to register for the Tax Credit for Home Support for the Elderly.

It is also possible for persons aged 70 or over to register for the Tax Credit for Home Support for the Elderly program under certain terms and conditions.

Tax Credit for Home Support for the Elderly

Want to continue living in the house where you've spent many years and where you feel at home? No longer able to perform regular upkeep, yet friends and family have trouble finding the time to help out? You should know that seniors 70 and over can take advantage of a new refundable tax credit for home support services. The program provides \$2,760 in financial aid per year for home support services. Eligible expenses may not, however, exceed \$12,000 per year. The tax credit is equivalent to 23% of expenses incurred for these services.

Housing may include a room in a senior's residence, hotel or rooming house or in a home, apartment, or any other housing of this kind. However, it must be the person's main residence.

Please note that the tax credit is obtained in advance, i.e., each time a person 70 years of age or over incurs an expense to obtain home support services, the amount of the credit available is used to reduce the cost of the service obtained.

Eligible Services

Eligible home support services include personal aid services and domestic services. They may be provided by a company or by an individual employed by the elderly person. Personal aid services include non-professional assistance for day-to-day activities (eating, washing, dressing), meal preparation services (caterer or cafeteria service), non-specialized supervision, and civic support (accompaniment on outings, assistance in filling out forms, and budget management).

Domestic services include the upkeep of living areas, the running of daily household appliances, laundry, the purchase of household supplies, and light exterior work (cleaning the windows, shoveling snow, mowing the lawn, etc.)

For information:

For more information, please contact the regional office of the Ministère du Revenu du Québec, or consult the website.

Ministère du Revenu du Québec

Teletype machine: see page 72

Website: www.revenu.gouv.qc.ca

Physical Activity

In cooperation with the Québec Federation of Senior Citizens, Kino-Québec created the Viactive program in 1988 for Québec seniors' groups. Viactive recruits leaders from seniors' groups to make seniors aware of and undertake regular physical activities (exercise breaks, walking, dancing, etc.) Following basic instruction and with the ongoing supervision of a physical activity resource person, these volunteers lead their groups in a physical activity period at least once a week.

For information :

Kino-Québec

Phone: (418) 646-6555

Website: www.kino-quebec.qc.ca

Housing

Shelter Allowance Program

Jointly administered by the Société d'habitation du Québec and the Ministère du Revenu du Québec, the Shelter Allowance program provides direct financial shelter assistance to low-income households. It is aimed at individuals 55 years of age and older and low-income families with at least one dependent child.

The Shelter Allowance Program gives financial help to low-income households for whom the cost of housing represents more than 30% of their total family income. The program takes into account the number of people in the household, the cost of rent, the annual income, and their goods and liquid assets. The maximum aid awarded is \$80 per month. Note that the Shelter Allowance Program is not intended for people living in low-cost housing, in a hospital, or in a senior's residence. However, people living in a rooming house may be eligible.

Important

You may apply for the program at any time. In addition, the Ministère du Revenu automatically sends a revaluation form to beneficiaries in June every year. The beneficiary has 45 days to return the form with the documents requested.

For information:

For more information, please contact the regional office of the Ministère du Revenu du Québec, or consult the website.

Ministère du Revenu du Québec

Teletype machine: see page 72

Website: www.revenu.gouv.qc.ca

Tax Credit Respecting the Housing of a Parent

Does one of your parents or one of your spouse's parents live with you? If so, you are probably entitled to the Refundable Tax Credit Respecting the Housing of a Parent from Revenu Québec. The parent in question must be aged 70 or over on December 31, or 60 or over if suffering from a severe and prolonged mental or physical impairment. The credit is \$550 for the 2001 tax year. Note that eligibility for the refundable tax credit is in no way related to the parent's income.

To apply for the credit, you must complete Schedule H, which is included in the simplified or general income tax return form.

For information:

For more information, please contact the regional office of the Ministère du Revenu du Québec, or consult the website.

Ministère du Revenu du Québec

Teletype machine: see page 72

Website: www.revenu.gouv.qc.ca

Communication-Québec

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Low-Rent Housing

An independent elderly person with a low income may have the right to low-rent housing. These units are subsidized and tenants pay rent in proportion to their income.

Contact the Office municipal d'habitation (housing board) of the municipality to find out the eligibility criteria or to submit an application.

For information :

Consult the white pages of the phone book (in the Business section if there is one) under *Office municipal d'habitation*.

Phone: _____

Community Housing

The *AccèsLogis* program allows housing cooperatives and non-profit organizations to create community housing for low-to-moderate income families. Certain community housing projects are designed for independent seniors (starting at age 55) or those with slight loss of autonomy aged 75 or over. Seniors under 75 suffering from loss of autonomy may be eligible, provided their condition is confirmed by a CLSC.

At the local level, housing cooperatives and non-profit organizations must ensure the support of a technical resource group recognized by the Société d'habitation du Québec.

For information:

Société d'habitation du Québec

Throughout Québec: 1-800-463-4315

Website: www.shq.gouv.qc.ca

Lodging for People Who Can No Longer Take Care of Themselves

In a Senior Citizens' Residence

Those with a relative age-related loss of autonomy or a physical or mental impairment may wish to live in a senior's residence. The initial application must be submitted to the local community service center (CLSC). If applicants are deemed apt to live in a senior's residence, the CLSC will do everything within its means to consider their preferences and needs and the characteristics of the area's residences. They are then invited to meet residents at the center selected and to view the premises and consider whether they would be able to adapt to the environment, staff, and other residents.

In a Residential Center or Hospital for Extended Care

The frail elderly may be admitted to a residential center or a hospital for extended care. A relative or friend may take the initial step by contacting the area's Régie régionale de la santé et des services sociaux. The Régie will evaluate the type and extent of services required depending on the person's condition. The admissions committee will then direct the frail individual to the institution or program best suited to their needs and preferences.

For information:

Consult the white pages of the phone book (in the Business section if there is one) under *CLSC*, *Centre local de services communautaires*, or *Health Center*, or under *Régie régionale de la santé et des services sociaux*.

Phone: _____

Canceling a Lease

Tenants may cancel their leases under certain conditions, for example

- If they are attributed a low-rent dwelling
- If they can no longer live in the dwelling because of a handicap
- If they are seniors and are admitted on a permanent basis to:
 - a reception accommodation center for the elderly or
 - an accommodation center for the elderly

For information :

Consult the blue pages of the phone book in the *Gouvernement du Québec* section under *Régie du logement* or refer to the *Keyword Heading* listings in the new government blue pages.

Phone: _____

Website: www.rdl.gouv.qc.ca

Home Adaptations for Seniors' Independence

The *Home Adaptations for Seniors' Independence Program* (HASI) provides financial assistance to low-income seniors aged 65 or over. It is designed to allow seniors to make minor changes to their homes or residences so they may continue to live independently and in safety for as long as possible.

When the work is performed by a contractor holding the proper Régie du bâtiment du Québec license, financial assistance may be up to a maximum of \$2,500. In all other cases, the maximum is \$1,250, and covers the costs of materials and equipment only.

For information:

Contact your municipality or regional county municipality.

Website: www.shq.gouv.qc.ca

Residential Adaptation Assistance Program (for handicapped persons)

The Regional Adaptation Assistance Program helps disabled persons cover the costs of making their housing accessible and adapted to their special needs. Grant amounts vary depending on whether you are the owner, tenant, or boarder. Requests for assistance must be made by the owner to the municipality or regional county municipality.

For information:

Contact your municipality, regional county municipality, or the

Société d'habitation du Québec

Throughout Québec: 1-800-463-4315

Website: www.shq.gouv.qc.ca

Resources for the Protection and Well-Being of the Elderly

Compensation for Victims of Crime

Victims of crimes against the person, assault, assault with a weapon or robbery may be entitled to compensation under the Crime Victims Compensation Act.

Any person who has suffered bodily harm or a mental or nervous shock as a result of an act of this nature being perpetrated against them may receive benefits while medically incapable of returning to work or attending to their usual business.

The Crime Victims Compensation Program (IVAC) also covers expenses for medical assistance. These expenses may be related to physical rehabilitation (physiotherapy), social rehabilitation (psychotherapy, personal help, etc.) and vocational rehabilitation. If victims suffer from permanent after-effects, they may receive a monthly benefit proportionate to the physical or psychological disability suffered. Note that the application for compensation must be submitted the year the crime occurred.

For information:

Direction de l'indemnisation des victimes d'actes criminels (IVAC)

1199, rue de Bleury, 5^e étage
C.P. 6056, succursale Centre-ville
Montréal (Québec) H3C 4E1
Montréal area: (514) 906-3019
Elsewhere in Québec: 1-800-561-4822
Fax: (514) 906-3029
Email: ivac@csst.qc.ca
Website: www.csst.qc.ca

The situations are often hard on the victims, whether they involve a burglary, the destruction of personal property, a robbery, an act of physical aggression, a murder, etc. Victims can, however, get support from a Centre d'aide aux victimes d'actes criminels (CAVAC).

These community organizations are found throughout Québec and are totally confidential. They offer:

- A telephone consultation
- Individual and group therapy
- A warm reception, comfort and moral support
- Basic information on their rights and legal recourses
- Support and accompaniment in their dealings with private and public organizations.

These services are free of charge. Consult the white pages of the phone book (in the Business section if there is one) under Centre d'aide...or Service d'aide aux victimes d'actes criminels, to find out about the CAVAC in your area.

Abuse of the Elderly

Abuse of the elderly can take many forms:

- Negligence (not responding to basic needs)
- Physical abuse (sexual abuse, injury)
- Psychological or emotional abuse (threats, humiliation, isolation, intimidation)
- Forced medical treatment
- Material and financial abuse (misappropriation or misuse of funds or property belonging to an elderly person).

Attention must also be paid to age discrimination (all negative attitudes and prejudices against the elderly and aging) and the stereotypes and social behavior that lower the self-esteem and dignity of the elderly.

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Any person who is the victim of such abuse or witnesses it can seek help from the following organizations:

- Centre local de services communautaires (CLSC)
- Health Center.

For information:

Consult the white pages of the phone book (in the Business section if there is one) under *CLSC, Centre local de services communautaires* or *Health Center*.

Phone: _____

Commission des droits de la personne et des droits de la jeunesse

Under section 48 of the Charter of Human Rights and Freedoms, "Every aged person and every handicapped person has a right to protection against any form of exploitation."

Anyone can file a complaint by phone, in writing or in person at one of the offices of the Commission. They will be given any assistance they need to clarify the situation and determine whether the complaint is admissible.

For information:

Commission des droits de la personne et des droits de la jeunesse

360, rue St-Jacques, 2^e étage

Montréal (Québec) H2Y 1P5

Montréal area: (514) 873-5146

Elsewhere in Québec: 1-800-361-6477

Fax: (514) 873-6032

Website: www.cdpdj.qc.ca

Elder Abuse Consultation Center of Québec

The Info/Abus line for the elderly is a telephone listening, support and information service offering help to individuals confronted with abuse situations. These may be cases of financial, psychological or physical abuse or of negligence. The service also provides information to anyone else who has reason to believe an elderly person is suffering abuse.

For information:

Info/Abus line for the Elderly

Montréal area: (514) 489-2287 (489-ABUS)

Elsewhere in Québec: 1-888-489-2287 (1-888-489-ABUS)

Protection from Discrimination and Harassment on the Basis of Age

People have the right to equal treatment in the exercise and recognition of their human rights and freedoms. If a distinction, preference or exclusion jeopardizes this right because of the age of a person, that person is the victim of illegal discrimination under the Charter of Human Rights and Freedoms. The Charter also prohibits harassment because of age.

In employment matters, the Charter protects a person from being refused employment, promotions, vocational training, travel opportunities, work benefits, or salary as well as from being fired on the basis of age. It is forbidden for an employer to treat employees differently, to harass them or deal more harshly with them on the basis of their age. Furthermore, an employer may not force elderly employees to retire and may not fire them because of age. However, elderly employees must have the abilities and skills required to perform the work.

In housing, it is forbidden to refuse to sign a lease or to include special conditions in a lease because of a person's age. It is also forbidden to refuse access because of a person's age, to public places or to goods and services offered to the public.

Anyone who believes they are the victim of discrimination or harassment on the basis of age or on another illegal ground of distinction may contact the Commission des droits de la personne et des droits de la jeunesse by phone or in writing in order to file a complaint.

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If necessary, the staff of this agency will help them clarify the situation and will assist them in preparing their complaint.

For information:

Commission des droits de la personne et des droits de la jeunesse

360, rue St-Jacques, 2^e étage

Montréal (Québec) H2Y 1P5

Montréal area: (514) 873-5146

Elsewhere in Québec: 1-800-361-6477

Fax: (514) 873-6032

Website: www.cdpcdj.qc.ca

Retirement Age

People have the right to continue working even if they have reached or passed the age or the number of years of service that entitle them to a pension. Certain exceptions exist, for example for people who are employed by corporations under the jurisdiction of the Government of Canada.

If you believe that you have been dismissed, suspended or forced to retire simply because you have reached or passed the age or number of years of service after which retirement is allowed, you may lodge a complaint with the Commission des normes du travail within 90 days of being dismissed, suspended, or forced to retire.

For information:

Commission des normes du travail

Montréal area: (514) 873-7061

Elsewhere in Québec: 1-800-265-1414

Teletype machine: see page 72

Website: www.cnt.gouv.qc.ca

If you find it necessary to write or go in person to the Commission des normes du travail, look for the address of the office in your region in the blue pages of the phone book in the *Gouvernement du Québec* section, under *Commission des normes du travail* or refer to the Keyword Heading listings in the new government blue pages.

Rights of Grandparents

The law recognizes the right of grandparents to visit and take out their grandchildren. Parental separation in no way nullifies their right to maintain a fulfilling relationship with their grandchildren. The mother and father of the children cannot, unless they have serious reasons, stand in the way of a personal relationship between grandchildren and grandparents. The grandparents may attempt to reach an agreement with regard to visiting rights. In the absence of an agreement between the parties, the Court will decide on the conditions of the relationship. In all such cases, the judge will give the best interest of the children priority and will consult them if necessary.

In cases where parents are denied custody of their children, the grandparents may gain custody of them until the parents are apt to reassume their parental responsibilities.

The G.R.A.N.D association (Grandparents Requesting Access n'Dignity) may be able to support grandparents in their efforts by promoting conciliation between the parties.

For information:

Grandparents Requesting Access n'Dignity (G.R.A.N.D)

12, Park Place, bureau 1

Westmount (Québec) H3Z 2K5

Montréal area: (514) 846-0574

Fax: (514) 846-0235

Website: **www.familis.org**

Important

Grandparents who do not have sufficient financial resources may use the services of legal aid attorneys.

For information:

Consult the white pages of the phone book (in the Business section if there is one), under *Aide juridique*.

Phone: _____

Organizations That Represent the Elderly

Conseil des aînés

The Conseil des aînés, a consultative body representing all Québec seniors, is the only mandated body made up mostly of seniors. The organization has an overall view of the situation of seniors and can advise the government on all matters of concern to them. It puts forth seniors' claims and takes a proactive position on integrating current policies and defining new approaches that are better adapted to the aging population.

For information:

Conseil des aînés

20, rue Pierre-Olivier-Chauveau

Aile Cook, 3^e étage

Québec (Québec) G1R 4J3

Québec City area: (418) 691-2006

Elsewhere in Québec: 1-877-657-2463

Fax: (418) 643-1916

Email: aines@conseil-des-aines.qc.ca

Website: www.conseil-des-aines.qc.ca

National Advisory Council on Aging

The National Advisory Council on Aging is an organization whose mandate is to assist and advise the Minister of Health on all matters related to the aging of the Canadian population and the quality of life of seniors. One of its priorities deals with seniors' autonomy, so that seniors may live at home and in their communities for as long as possible.

For information:

Phone (will return calls): (613) 957-1968

Fax: (613) 957-9938

Email: seniors@hc-sc.gc.ca

Website: www.ccnta.ca

Population and Public Health Branch, Health Canada Division of Aging and Seniors

This federal departmental center deals with matters relating to seniors. It assists seniors at risk by giving advice and implementing education, research and innovation programs in collaboration with other partners. It provides information on federal programs and services for seniors, among other things.

For information:

Phone (collect calls accepted): (613) 952-7606

Fax: (613) 957-7627

National Advisory Council on Aging and Population and Public Health Branch, Health Canada Division of Aging and Seniors

Jeanne Mance Building, 8th floor

Address locator 1908A1

Ottawa, Ontario K1A 1B4

Email: seniors@hc-sc.gc.ca

Website: www.hc-sc.gc.ca/seniors-aines

Organizations to Assist and Accompany Users with Complaints

Center to Assist and Guide Users with Complaints

The Minister of Health and Social Services has designated a community organization in each region of Québec to act as a "center to assist and guide users with complaints." Their mandate is to assist and guide users of social or health services who want help with the preparation and filing of a complaint about services they received or should have received from a health or social service establishment or agency. Complaints may concern a regional health and social services board, a hospital, a local community service center (CLSC), a residential and extended care center (CHSLD), a child and youth protection center, a rehabilitation center, an intermediary resource, a family resource, a community organization, or a retirement home.

The complaints mechanism calls for dissatisfied service users to lodge their complaints first with the establishment at fault. After reviewing their complaints, the person in charge will communicate their conclusions to them. If the users remain dissatisfied with the answer or receive no answer, they can refer their complaints to the regional board and get a second opinion. If the users remain dissatisfied following the conclusions of the regional board, they can call upon the Commissaire aux plaintes en matière de santé et de services sociaux for a final review of their complaints (third and last appeal level).

For information:

To obtain the address and phone number of the organization mandated to assist and accompany users in your region, contact

**Regroupement provincial des organismes communautaires
d'assistance et d'accompagnement aux plaintes**

Throughout Québec: 1-877-767-2227

Commissaire aux plaintes en matière de santé et de services sociaux

All individuals who receive healthcare and services from a hospital, CLSC, youth center or any other health and social services network institution are protected by certain rights recognized by law. They also have the privilege—and responsibility—to express any dissatisfaction they may have with regard to the healthcare and services they have received or require.

This lack of satisfaction can take the form of a complaint. Under the current complaints examination system, the Commissaire aux plaintes is a final resort for users dissatisfied with the response they obtained from an institution or the Régie régionale de la santé et des services sociaux.

The Commissaire aux plaintes is also responsible for monitoring the application of the complaints examination system and the respect of the rights of the users of the health and social services network. He can make recommendations with a view to improving the quality of services and provide input to the Ministre de la Santé et des Services sociaux on matters relating to the respect of user rights.

For information :

Commissaire aux plaintes en matière de santé et de services sociaux

Throughout Québec: 1-877-658-2625

Conseil pour la protection des malades (CPM)

The Conseil pour la protection des malades (CPM) promotes and defends the rights of the elderly, the ill, the institutionalized and the psychiatric. It protects the ill by seeing that they are well cared for and that their rights and dignity are respected.

For information :

Conseil pour la protection des malades (CPM)

420, rue de la Gauchetière Ouest

Bureau 320

Montréal (Québec) H2Z 1E1

Montréal area: (514) 861-5922

Fax: (514) 861-5189

Email: info@cpm.qc.ca

Website: www.cpm.qc.ca

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Association québécoise de défense des droits des personnes retraitées et préretraitées (AQDR)

The AQDR defends the rights of pensioners and people contemplating retirement. Its goal is to improve their quality of life as it pertains to such matters as income, housing, social policy and transportation.

For information:

AQDR–Headquarters

1931, rue Sherbrooke Ouest, 2^e étage

Montréal (Québec) H3H 1E3

Montréal area: (514) 935-1551

Elsewhere in Québec: 1-877-935-1551

Fax: (514) 937-7371

Email: aqdr@qc.aira.com

Website: www.aqdr.qc.ca

Consult the white pages of the phone book (in the Business section if there is one) under AQDR or Association québécoise de défense des droits des personnes retraitées et préretraitées.

Fédération de l'Âge d'Or du Québec (FADOQ)

FADOQ is the largest association of senior citizens in Québec and is made up of some 1,000 affiliated clubs. The federation's primary mission is to maintain and improve the quality of life of the elderly. It represents its members at various levels of government and ensures that the interests of the elderly are protected. The clubs offer members sports and leisure activities.

Any person aged 50 or over may become a member of the FADOQ and obtain his or her senior citizen's card. Upon payment of the membership fees, the FADOQ card entitles the cardholder to services, products and special privileges negotiated by the federation.

For information:

Fédération de l'Âge d'Or du Québec (FADOQ)

Secrétariat provincial

4545, avenue Pierre-De-Coubertin

C.P. 1000, succursale M

Montréal (Québec) H1V 3R2

Montréal area: (514) 252-3017

Fax: (514) 252-3154

Email: fadoq@fadoq.ca

Website: www.fadoq.ca

Regional Branch

Throughout Québec: 1-800-828-3344

This toll-free number directs calls to the office of the nearest regional branch.

Communication-Québec can provide the addresses and telephone numbers of the AQDR and FADOQ in your area and those of other regional organizations for seniors or that offer services to seniors.

Fédération des Clubs de l'Âge d'Or de l'Est du Québec (FCADEQ)

The FCADEQ has 160 member clubs for senior citizens. It operates an information, training and activity service and defends the interests of its members before the various government authorities. Any individuals aged 50 or over may become members of the FCADEQ and obtain their senior citizen's card.

For information:

Fédération des Clubs de l'Âge d'Or de l'Est du Québec (FCADEQ)

148, avenue Belzile, bureau 207

Rimouski (Québec) G5L 3E4

Québec City area: (418) 722-6066

Fax: (418) 722-6077

Email: fcadeq@libertel.org

Website: www.libertel.org/site/agedor/agedor.htm

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Fédération des Clubs de l'Âge d'Or de l'Abitibi-Témiscamingue-Ungava

This federation has 45 member clubs for senior citizens. It offers administration, leadership, support and representation services to its members. It defends the interests of its members before the various government authorities. Any person aged 50 or over may become a member of the Fédération des Clubs de l'Âge d'Or de l'Abitibi-Témiscamingue-Ungava and obtain a senior citizen's card.

For information:

Fédération des Clubs de l'Âge d'Or de l'Abitibi-Témiscamingue-Ungava

380, rue Richard, bureau 205

Rouyn-Noranda (Québec) J9X 4L3

Phone: (819) 762-5413

Fax: (819) 762-6517

Email: federationagedoratu@cablevision.qc.ca

Don't Wait Till New Year's to Make a Lasting Resolution!

Get into a good habit and ask for your member card today to share many
benefits and programs offered by FADOQ.

It's easy to become a member!

**Fill in the form below and return it to FADOQ.
You'll have made a sound resolution that lasts
well into next year!**



Yes.

**I WANT TO BE A
FADOQ MEMBER.**



Quebec Federation of Senior Citizens

Member Form.

Annual dues = \$20*

Please use block letters

Notice: FADOQ may sometimes
send its member list to certain
exclusive partners whose products
could interest you.

In addition, we reserve the right to
check with them the validity of your
membership in exclusive programs
of the Federation.

If you want your name removed
from this list, please inform us in
writing at the following address:

FADOQ/Ref.: Removal from list
4545 Pierre-de-Coubertin
P.O. Box 1000, Station M
Montreal, Quebec H1V 3R2

Deadline: Please allow 2 to 4
weeks to receive your card.

***The cost of direct membership
with a club or with a region may
vary.**

Last Name: _____ First Name: _____

Address: _____ Apt.: _____

City: _____ Province: _____ Postal Code: _____

Tel. No.: (____) _____ Sex: F ☐ M ☐

Birthdate: ____/____/____
 day month year

Payment Method

☐ VISA ☐ MasterCard

No.: ____/____/____/____

Exp.: ____/____

☐ Cheque ☐ Money Order

Signature (mandatory): _____

Date : ____/____/____
 day month year

New members only. To renew your card, call 1-800-828-3344.

Forward this form along with your payment to:
FADOQ, 4545 Pierre-de-Coubertin, P.O. Box 1000, Stn. M,
Montreal, Quebec H1V 3R2

Miscellaneous

Ability to Drive a Motor Vehicle

Driving a vehicle requires that a person be physically and mentally fit and have good eyesight no matter the age. That is why the Société de l'assurance automobile du Québec (SAAQ) asks drivers to undergo a medical or optometric assessment:

- At the time of renewal of their driver's license when they turn 75 and 80 and every two years thereafter for holders of Class 5 licenses
- At the time of application for a Class 1 to 4 license
- At the time their driver's licenses are renewed when they turn 45, 55, 60 and 65 and every two years thereafter for holders of licenses in classes 1, 2, 3, 4A, 4B and 4C.

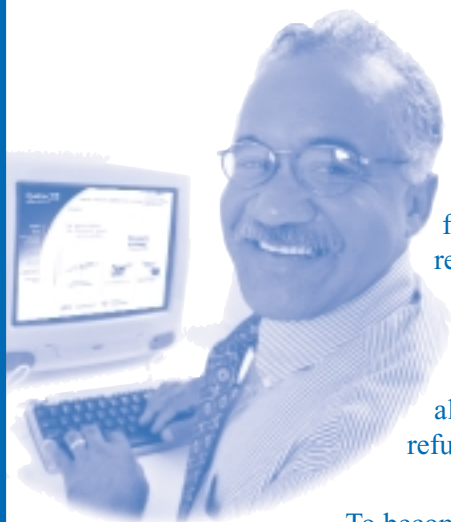
The SAAQ can also require licenseholders to undergo a driving test, a medical assessment or an eye examination:

- If they are 70 years of age
- If their driving or state of health indicates that their driving ability must be checked
- If they have not had an examination for 10 years and the SAAQ feels that they should have one
- If they hold a Class 1, 2, 3, 4A, 4B or 4C license
- If they have not been authorized to drive a road vehicle for three years or more.

The SAAQ will send the person a medical examination or assessment form accompanied by a letter giving the reasons why this is required.

Internet filing of the income tax return

A *net* advantage



Did you know that you can now file your Québec income tax return via the Internet?

NetFile Québec is a simple and confidential filing method that allows you to receive your tax refund faster than ever.

To become a NetFile user, you must have access to the Internet. You must also obtain an access code and complete your return using software approved by the Ministère.

For further information:

www.revenu.gouv.qc.

Revenu

Québec



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and services, it's easy!**

Call us, come see us, or visit the
Québec government Website.

www.gouv.qc.ca

*Relations
avec les citoyens
et Immigration*

Québec 

For information:

Société de l'assurance automobile du Québec

Montréal area: (514) 873-7620

Québec City area: (418) 643-7620

Elsewhere in Québec: 1-800-361-7620

Teletype machine: see page 72

Website: **www.saaq.gouv.qc.ca**

Wills

You do not have to make a will. But by doing so, you yourself can decide how your property will be divided up after your death. When there is no will, the Civil Code of Québec provides for the division of the succession among your legal heirs.

By law, de facto spouses and relatives by marriage (brothers-in-law, sisters-in-law, sons-in-law or daughters-in-law) are not considered legal heirs. They may not inherit if you have not stated so in your will.

If you were married under the matrimonial regime of partnership of acquests or community of property, the provisions of the regime will always prevail over those of the will. The same holds true in the case of the family patrimony.

Communication-Québec offers free publications produced by the Ministère de la Justice dealing with wills and successions.

Société québécoise d'information juridique

The Société québécoise d'information juridique (SOQUIJ) provides Info-Capsules on its Website. The short texts deal with legal principles that apply to a wide range of everyday situations. This service replaces the former "Legal Telephone" service. Subjects covered include the testamentary executor, the division of assets in an estate, debts in an estate, wills, divorce, etc.

SOQUIJ Website: **www.soquij.qc.ca**

For more information, you must consult a lawyer or a notary, depending on your needs.

To obtain the name of a notary in your area, call the referral service of the Chambre des notaires.

Chambre des notaires du Québec

Montréal area: (514) 879-1793

Elsewhere in Québec: 1-800-263-1793

Fax: (514) 879-1923

Website: www.cdnq.orgEmail: admin@cdnq.org

If you wish to consult a lawyer and live in Montréal, Laval, Longueuil, Hull, Québec City or in the Laurentides-Lanaudière area, you may contact the Bar referral service in your region. You will be given the name of a lawyer and can obtain a half-hour consultation at a reduced price.

Montréal Bar: (514) 866-2490

Laval Bar: (450) 686-2958

Longueuil Bar: (450) 468-2609

Hull Bar: (819) 777-5225

Laurentides-Lanaudière Bar: (450) 437-0752

Québec City Bar: (418) 529-0301

Whatever your age, it is important to plan your estate. In order to do so, you need a copy of your birth certificate and your marriage certificate before going to a notary to draw up a will. These are important documents. You can request copies from the Registrar of Civil Status.

The process is simple: Obtain and fill out the Request for Certificate form and send it by mail or fax or drop it off at the Québec City or Montréal office of the Registrar of Civil Status. This form is also available at the following locations: Communication-Québec, Caisse populaire Desjardins branches, CLSCs, church rectories, court houses, funeral homes, and municipalities (except in the City of Montréal). The cost is \$15 per certificate and \$20 for a copy of the Act.

In certain special cases, requests may be rush processed at a cost of \$35 per certificate, which can be picked up at the counter or sent by courier. Requests must be accompanied by certain pieces of identification.

For information:

Registrar of Civil Status

2050, rue de Bleury, 6^e étage
Montréal (Québec) H3A 2J5
Montréal area: (514) 864-3900
Fax: (514) 864-4563

205, rue Montmagny
Québec (Québec) G1N 2Z9
Québec City area: (418) 643-3900
Fax: (418) 646-3255
Elsewhere in Québec: 1-800-567-3900
Email: etaticiv@dec.gouv.qc.ca
Website: www.etaticivil.gouv.qc.ca

Prearranged Funeral and Burial Services

You may make certain funeral arrangements and indicate them in your will if you so wish.

Funeral directors hold permits that give them the right to negotiate and sign contracts for prearranged funeral and burial services. They are legally obliged to deposit the amounts they receive for services in escrow to be transferred at a later date. Parishes and church cemeteries may also offer these kinds of arrangements. However, these individuals and organizations are forbidden from soliciting consumers, unless explicitly requested.

Before signing such a contract, it is important to contact the Office de la protection du consommateur to find out your rights and obligations and those of the funeral home.

The *What to Do in the Event of Death* guide produced by Communication-Québec contains a wealth of information on the various steps to be taken. The guide is free and is available at all Communication-Québec offices.

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For information:

Consult the blue pages of the phone book in the *Gouvernement du Québec* section under *Office de la protection du consommateur* or refer to the *Keyword Heading* listings in the new government blue pages.

Phone: _____

Documentation

We recommend that you read the following brochures and leaflets available from each organization in question. Many are also available from Communication-Québec.

The Québec Public Curator (www.curateur.gouv.qc.ca)

- Mandate: in case of incapacity
- Download *My Mandate in Case of Incapacity* (including a free form)

Registrar of Civil Status (www.etatcivil.gouv.qc.ca)

- The Registrar of Civil Status: A Wide Range of Indispensable Services
- Marriage
- Death
- Change of Name and of Designation of Sex

Ministère de la Justice (www.justice.gouv.qc.ca)

- Wills
- Successions

Ministère des Relations avec les citoyens et de l'Immigration (www.mrci.gouv.qc.ca)

- You or your spouse have worked in another country? You may be entitled to a foreign pension.

Ministère du Revenu du Québec (www.revenu.gouv.qc.ca)

- The tax credit respecting home-support services for seniors – brochure

Régie de l'assurance maladie du Québec (www.ramq.gouv.qc.ca)

- Financial assistance program for domestic help services–Accessible Domestic Help

Régie des rentes du Québec (www.rrq.gouv.qc.ca)

- Ask for your Statement of Participation in the Québec Pension Plan – What does your future hold?

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- When you retire
- Application for a retirement pension (form)
- In the Event of Disability
- Application for disability benefits (form)
- Survivors' benefits
- Application for survivors' benefits (form)
- Application for retirement pension sharing between spouses (form)
- Québec Pension Plan – Direct Deposit (form)
- A simple call is easy for all – Make an appointment!
- Prospects – Retirement planning Now's the time!
- Guide to Financial Planning for Retirement–Retirement: Think about it now! (in partnership with Protégez-vous magazine, the Institut québécois de planification financière and Human Resources Development Canada)

Communication-Québec (www.comm-qc.gouv.qc.ca)

- What to Do in the Event of Death

Reference Literature Not Available From Communication-Québec

Human Resources Development Canada (www.hrdc-drhc.gc.ca)

- Old Age Security Program
- Old Age Security and Canada Pension Plan Overview
- Spouses' Allowance and Widowed Spouses' Allowance
- Old Age Security Pension
- The Guaranteed Income Supplement
- Application for a Benefit under the Old Age Security Act (form)

On sale at Publications du Québec partner bookstores

The Québec Public Curator (www.curateur.qc.ca)

- My Mandate in Case of Incapacity (\$4.95)

Le Conseil des aînés (www.conseil-des-aines.qc.ca)

- La réalité des aînés québécois (2001) (\$22.95), (in French)

To order by mail:

Québec City area: (418) 643-5150

Elsewhere in Québec: 1-800-463-2100

Website: **www.publicationsduquebec.gouv.qc.ca**

A shipping and handling charge of \$4 (up to \$20, taxes included) applies to each order.

You will find all the most popular publications as well as a host of other products at Publications du Québec partner bookstores. Contact Communication-Québec for contact information for the partner bookstore nearest you.

Services for the Deaf or Hard-of-hearing Who Have a Teletype Machine



Here is a list of teletype machine numbers for the exclusive use of the deaf or hard-of-hearing:

Canada Customs and Revenue Agency
(formerly Revenue Canada)
Throughout Québec: 1-800-665-0354

Commission des normes du travail
Throughout Québec: (514) 864-3920

Communication-Québec
Montréal area: (514) 873-4626
Elsewhere in Québec: 1-800-361-9596

Human Resources Development Canada (HRDC)
Montréal area: (514) 875-7615
Elsewhere in Québec—employment insurance: 1-800-529-3742

Ministère du Revenu du Québec
Montréal area: (514) 873-4455
Elsewhere in Québec: 1-800-361-3795

Office of the Superintendent of
the Financial Institutions: (613) 990-0473

Régie des alcools, des courses et des jeux
Québec City area: (418) 528-7666
Elsewhere in Québec: 1-877-663-8172

Régie des rentes du Québec
Throughout Québec: 1-800-603-3540

Société de l'assurance automobile du Québec
Montréal area: (514) 954-7763
Elsewhere in Québec: 1-800-565-7763

Québec Government Portal

To access Québec government information available over the Internet, simply visit the Québec government portal:

www.gouv.qc.ca

Communication-Québec Offices

Use the following number if you are making a long-distance call:
1-800-363-1363 (toll-free)

Baie-Comeau

625, boul. Laflèche, bureau 701
Baie-Comeau (Québec) G5C 1C5
(418) 295-4000

Drummondville

270, rue Lindsay, RC 16
Drummondville (Québec) J2B 1G3
(819) 475-8777

Gaspé

96, montée Sandy-Beach, 1^{er} étage, bureau 1.02
Gaspé (Québec) G4X 2W4
(418) 360-8000

Granby

77, rue Principale, RC 22
Granby (Québec) J2G 9B3
(450) 776-7100

Hull

170, rue de l'Hôtel-de-Ville, RC 120
Hull (Québec) J8X 4C2
(819) 772-3232

Îles-de-la-Madeleine

224-A, route Principale
Case postale 340
Cap-aux-Meules (Québec) G0B 1B0
(418) 986-3222

Joliette

Édifice Louis-Cyr
450, rue Saint-Louis, RC 20
Joliette (Québec) J6E 2Y8
(450) 752-6800

Jonquière

3950, boul. Harvey
Jonquière (Québec) G7X 8L6
(418) 695-7850

Laval

1796, boul. des Laurentides, Vimont
Laval (Québec) H7M 2P6
(514) 873-2111

Longueuil

118, rue Guilbault, RC 101
Longueuil (Québec) J4H 2T2
(514) 873-2111

Montréal

Place Dupuis
800, boul. de Maisonneuve Est, RC 2
Montréal (Québec) H2L 4L8
(514) 873-2111

Québec

400, boul. Jean-Lesage, bureau 105
Québec (Québec) G1K 8W1
(418) 643-1344

Rimouski

337, rue Moreault
Rimouski (Québec) G5L 1P4
(418) 727-3939

Rouyn-Noranda

255, avenue Principale, RC 01
Rouyn-Noranda (Québec) J9X 7G9
(819) 763-3241

Saint-Antoine

Galleries des Laurentides
500, boul. des Laurentides, bureau 1503-C
Saint-Antoine (Québec) J7Z 4M2
(450) 569-3019

Saint-Félicien

1209, boul. Sacré-Cœur
Case postale 7
Saint-Félicien (Québec) G8K 2P8
(418) 679-0433

Saint-Georges

11287, 1^{re} Avenue Est, bureau 100
Saint-Georges (Québec) G5Y 2C2
(418) 226-3000

Saint-Hyacinthe

600, avenue Sainte-Anne
Saint-Hyacinthe (Québec) J2S 5G5
(450) 778-6500

Saint-Jean-sur-Richelieu

109, rue Saint-Charles
Saint-Jean-sur-Richelieu (Québec) J3B 2C2
(450) 346-6879

Salaberry-de-Valleyfield

83, rue Champlain
Salaberry-de-Valleyfield (Québec) J6T 1W4
(450) 370-3000

Sept-Îles

456, avenue Arnaud, RC 01
Sept-Îles (Québec) G4R 3B1
(418) 964-8000

Sherbrooke

200, rue Belvédère Nord, RC 02
Sherbrooke (Québec) J1H 4A9
(819) 820-3000

Communication-Québec

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Thetford Mines

183, rue Pie-XI
Thetford Mines (Québec) G6G 3N3
(418) 338-0181

Trois-Rivières

100, rue Laviolette, RC 26
Trois-Rivières (Québec) G9A 5S9
(819) 371-6121

Val-d'Or

1212, 8^e Rue
Val-d'Or (Québec) J9P 3N7
(819) 354-4444

Teletype Machine



The deaf or hard-of-hearing can reach Communication-Québec using a teletype machine. The following numbers are reserved only for this use:

Montréal region: (514) 873-4626

Elsewhere in Québec: 1-800-361-9596

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