

for people
55 and
over

2005 EDITION

85 years

62 years old

94 years old

71 years old

56

75 years

59 years old

67 years old

Québec



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Québec government portal at
www.gouv.qc.ca

For People 55 and Over

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This document and its French version *Pour les 55 ans ou plus* can be downloaded (in the PDF format) on Québec's national portal

www.gouv.qc.ca.

Note:

Certain programs may change during the year. The information contained in this guide was verified in October 2004.

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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 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.

Retirees or those about to retire (people aged 55 or older in Québec) want to stay 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 eleventh edition of its guide **For People 55 and Over**.

With the 50 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.

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.

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Old Age Security Benefits

At the age of 65, any person meeting Canadian residency and legal status requirements is entitled to a pension under the Old Age Security program. The Old Age Security also provides for

- A Guaranteed Income Supplement for low-income people aged 65 or older
- An allowance payable to those between 60 and 64 whose spouse or common law spouse is eligible for the Guaranteed Income Supplement
- A survivor allowance for low-income seniors aged between 60 and 64 whose spouse or common law spouse is deceased

Social Development Canada (SDC) sends Old Age Security pension application forms to individuals one month after their 64th birthday.

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.

You can obtain *Allowance, Survivor Allowance and Old Age Security Pension* application forms at any Human Resource Centre of Canada of Human Resources and Skills Development Canada (HRSDC). The form is also available online at www.dsc.gc.ca

There is no deadline for submitting an initial application for the Guaranteed Income Supplement, Allowance, or Allowance for the survivor. Individuals can automatically renew the benefits they receive from these programs by filing and sending an income tax return with the Canada Revenue Agency (formerly Canada Customs and Revenue Agency) before April 30. However, retroactivity is limited to 12 months, counting the month in which SDC receives the form.

For information:

**Government of Canada,
Social Development Canada
(SDC), 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 62

Website: www.dsc.gc.ca

Assistance Filing Income Tax Returns

It is important to file a federal and provincial income tax return every year—even if you have no earned income—in order to benefit from all the tax credits you are entitled to. The tax service offices of the Canada Revenue Agency (formerly Canada Customs and Revenue Agency) and general information services of Revenu Québec can answer your questions and resolve most major tax issues at any time throughout the year.

Telefile Services for Seniors

CRA offers a Telefile Service for Seniors, a simplified service to enable individuals that meet certain criteria to file their tax returns free of charge using a touch-tone phone. They simply need to identify themselves and answer a few yes-or-no questions. It is not necessary to list income or deductions except for, as the case may be, a spouse's income. If you are eligible for this service, you will receive an invitation with your 2004 tax kit.

People aged 65 or older who would rather fill out a paper tax return and who have received the T1S-A form are encouraged to use it. This tax return requires no calculation on your part.

Simply fill in the requested information and the Tax Services Office of the Canada Revenue Agency will do all the calculations for you.

Volunteer Program

Every year, from February to April, hundreds of volunteers trained by the Canada Revenue Agency and Revenu Québec will offer free (or moderately priced) tax clinics for those who need assistance filing their income tax returns and do not have access to specialists.

For information on the dates for tax clinics in your area or to become a volunteer, please contact the general information department of the Canada Revenue Agency, Revenu Québec, or Communication-Québec.

Information:

Consult the blue pages in the Québec Government section of your telephone directory under "Income, General Information and Tax Information" or go to the "Keyword Heading" section of the new government blue pages.

Phone: _____
Teletype machine: see page 62

You can also consult the blue pages in the Government of Canada section of the telephone directory under the "Tax Services Office of the Canada Revenue Agency" (formerly Canada Customs and Revenue Agency) or go to the "Keyword Heading" section of the new government blue pages.

Phone: _____
Teletype machine: see page 62

Québec Pension Plan

The Québec Pension Plan is a compulsory public insurance 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 pays

- **A retirement pension** to workers upon retirement
- **A surviving spouse's pension**, an orphan's pension, and a death benefit
- **A disability pension** and a pension for disabled persons' dependent children

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 adjusted earnings on which you contributed to the Plan.

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.

To maintain the same standard of living through retirement, it is important to plan ahead. For more information, consult the Régie des rentes du Québec website under the "Planning your retirement" heading (www.rrq.gouv.qc.ca). You can also consult the *Guide to Retirement Financial Planning*, which is full of useful information and published by Question Retraite.

To better plan your retirement, ask the Régie des rentes for your statement of contributions to the Plan online at www.rrq.gouv.qc.ca (see contact information on page 12).

Along with the total of your contributions, it lists the monthly dollar value of the pension plan you have earned (i.e., the amount you will be entitled to when you are 65 if you stopped contributing to the Plan today). It also gives the value of the pension plan you would have at 65 if you continued to contribute. Your contribution statement will also give you an estimate of the other benefits of the Plan.

Retirement Pension Sharing

It is possible to share your retirement pension with your spouse (married, civil union or de facto). In particular, you and your spouse must be at least 60 years of age and not be legally separated or divorced. You can obtain the appropriate form on the Régie's website (www.rrq.gouv.qc.ca) or from a Régie client service centre.

Returning to Work After Retirement

If you are already receiving a retirement pension and you return 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, of course, that you earn more than the basic exemption (\$3,500). In return, your pension could be increased annually.

Applying for a Pension or Benefit

You must apply to receive a pension or a benefit from the Québec Pension Plan. At the Régie des rentes du Québec website, you can download the form or even complete your application online using the NetRégie services. Application forms are also available from any Régie client service centre, Communication-Québec, the office of your MNA, or most banks and Desjardins caisses.

NOTE

It is recommended that you submit your application one to three months before the date you wish to receive your first installment.

For information:

By Internet

www.rrq.gouv.qc.ca

By phone

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 62

By mail

Régie des rentes du Québec

P.O. Box 5200

Québec City, QC G1K 7S9

In person

At one of our client service centres. For our contact information, call us or consult our website under the "Contact Us" heading.

We suggest that you call before coming to the office. In most cases, you can get the information you need by phone.

Are you
60 or over?

Have you ever worked?

Application for a
Retirement Pension

Apply for your retirement pension **on line** and you will **immediately** know the amount to which you could be entitled

www
rrq.gouv.qc.ca

Régie des rentes

Québec



Phased Retirement and Early Retirement

If you are thinking about reducing your working hours or leaving your job in order to retire, you should know the options open to you in terms of 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:

Contact your pension plan administrator or the person in charge of fringe benefits where you work. You can also ask the Régie des rentes for the brochure *Time for Living — Phased Retirement — Early Retirement*.

Supplementary Pension Plans

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

For information:

For information on the Supplemental Pension Plans Act or if you have difficulty obtaining information on your pension plan, contact

Régie des rentes du Québec

Direction des régimes de retraite

P.O. Box 5200

Québec City, QC 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

Superintendent of Financial Institutions

Pension Benefits Standards Division

255 Albert Street, 13th Floor

Ottawa, ON K1A 0H2

Throughout Québec:

1-800-385-8647

Fax: (613) 990-5591

Teletype machine: see page 62

E-mail: 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, 5th floor

Québec City, QC 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 public sector of the Government of Canada, contact

Public Works and Government Services Canada

Superannuation Division

P.O. Box 5010

Shediac, NB E4P 9B4

Throughout Québec,

service in French:

1-800-561-7935

Throughout Québec,

service in English:

1-800-561-7930

Fax: (506) 533-5989

Registered Retirement Savings Plans (RRSPs)

An RRSP is a savings plan for retirement planning. 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 in.

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 page 7).

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 27 countries. If a person has worked in one of these countries even for a few months, the worker (or the spouse) may be eligible for a foreign pension.

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, you can check your eligibility or submit a pension application to the Social Security Agreement Office (Bureau des ententes de sécurité social or BESS) of the Régie des rentes du Québec. Contacting BESS:

For information about agreements signed by Québec:

By Internet

www@rrq.gouv.qc.ca

By phone

Montréal Area:

(514) 866-7332, ext. 7801

Toll free:

1-800-565-7878, ext. 7801

In person

Social Security Agreement Office

Régie des rentes Québec

1055 boul. René-Lévesque Est,

13th floor

Montréal, QC H2L 4S5

We suggest that you call before coming to the office. If you wish to meet with an agent, you must first make an appointment.

Canada has also signed social security agreements with over 40 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 Social Development Canada Income Security Programs— International Benefits

Throughout Québec,
service in English: 1-800-277-9914

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

(Throughout Québec, the rest of
Canada, and the United States)

From other countries:

(613) 957-1954

Teletype machine: see page 62

Website: www.dsc.gc.ca

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 and Skills 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.

For information:

Internet: www.rhdcc.gc.ca

Consult the blue pages of the phone book in the Government of Canada section, under "Human Resources and Skills 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 62

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 make domestic help services available 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 people who do not require a special diet). "Light" housekeeping work includes laundering and the general upkeep of the living space (vacuuming, dusting, cleaning) and equipment used daily (refrigerator, bathtub, sink, pantry). Heavy housekeeping notably includes

things like spring cleaning and clearing snow from the main entrance to the residence.

Individuals who are 18 or over and eligible for the program receive \$4 an hour in financial assistance for the services received. This sum is paid directly to the business selected to do the work.

IMPORTANT

In addition, anyone aged 65 or over and anyone aged between 18 and 64 who needs support and is referred by a CLSC is eligible for variable financial assistance in addition to the basic assistance. However, this assistance varies according to the family size and family income. TOTAL financial assistance may be as much as \$10 an hour for services rendered by an accredited business.

The individual only pays the difference, if any, between the company's rate and the amount of financial assistance granted under the program.

Information:

To benefit from this program, you must fill out the Financial Assistance Application Form, available from social economy businesses. You can get names of participating businesses by contacting the Régie de l'assurance maladie (see page 22) or a Communication-Québec office. For more information on the topic, the Régie de l'assurance maladie du Québec has released a brochure on the Financial Assistance Program for Domestic Help

Services. You can consult the brochure at www.ramq.gouv.qc.ca or pick up a copy at any Communication-Québec office, or the Régie. The Régie can also send you a copy by mail (see page 22).

Please note that people aged 70 or over can also register for the Tax Credit Respecting Home Support Services for Seniors program.

Tax Credit Respecting Home Support Services for Seniors

Did you know that persons aged 70 or over residing in Québec on December 31 of the year in which they received certain services may benefit from a refundable tax credit to help them stay living in their homes? The program grants a maximum of \$2,760 a year in tax assistance for home support services. Total expenses cannot surpass \$12,000 a year to be entitled to the credit. The tax credit corresponds to 23% of the expenses incurred to receive these services.

A home is the place where applicants habitually live (where they eat and sleep). This may be their house or apartment, but it may also be a residence for the elderly, a hotel, a rooming house, or a private residential and long term care facility (CHSLD).

Documentation:

- Revenu Québec website (www.revenu.gouv.qc.ca)
- *Tax Credit Respecting Home Support Services for Seniors* Brochure (IN-102)
- *Seniors and Taxation* Brochure (IN-311)

Eligible Services

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

Domestic services include the upkeep of the living space and equipment used on a daily basis, clothing maintenance, purchasing of household supplies, and light exterior work (cleaning windows, snow removal, cutting the grass, etc.).

Information:

For more information on how to apply, go to your region's Revenu Québec office or consult the organization's website.

Revenu Québec

Teletype machine: see page 62

Internet: www.revenu.gouv.qc.ca

IMPORTANT NOTICE

The Tax Credit Respecting Home Support Services for Seniors is a measure designed for seniors even though it can be overseen by a third party, such as the owner of a private residence. Even seniors who rent can decide to apply for themselves, in which case they must obtain a form from their landlord stating the amount of their rent and the value of the services included in the lease.

Tax Credit for Housing a Parent

Are you housing one of your parents or spouse's parents? You undoubtedly qualify for Revenu Québec's tax credit for housing a parent. The parent in question must be aged 70 or older on December 31, or 60 or older if they have a severe and prolonged mental or physical impairment. This credit is \$550 per person per tax year. It is important to note that this refundable tax credit is in no way tied to the parent's income.

Application must be made using Appendix H, which is included in simplified and general income tax return forms.

Information:

For more information on how to apply, go to your region's Revenu Québec office or consult the organization's website.

Revenu Québec

Teletype machine: see page 62

Internet: www.revenu.gouv.qc.ca

Basic Prescription Drug Insurance Plan

Since 1997, all Quebecers have had to be covered by prescription drug insurance. All citizens can obtain the prescription drugs they need, regardless of their financial situation.

There are two types of plans that cover prescription drugs:

- Private group insurance plans or employee benefits
- The public plan administered by the Régie de l'assurance maladie du Québec

Choosing the Best Plan

Under 65

People under 65 who are eligible for a private group insurance plan that covers prescription drugs are required to join it.

There are a number of ways to get access to a private plan. You may have access to a private plan through your employer or a professional association or corporation to which you belong. If so, your spouse also has access. Those covered by a private plan are required to include their spouse and children in the plan too unless they are already covered by another private plan.

Retirement before 65

Some employers give their employees the option of extending their private insurance into retirement. In such cases, retirees may not cancel their private plan to sign up for the public plan. However, they may check to see if they are eligible for another private plan (that of a spouse, for example) and choose the most advantageous private plan for them. In other words, before the age of 65, you must continue to be covered by a private plan for as long as possible.

Starting at 65

The Régie de l'assurance maladie du Québec enrolls all people aged 65 or older in the public prescription drug insurance plan, unless they give notification to the contrary.

People already enrolled in the public plan at the time of retirement automatically continue with their coverage.

However, those who are covered by a private group insurance plan may have a choice to make. Some private health plans continue to offer prescription drug protection for people who have reached the age of 65. If this is your case, you may then decide to be insured

- Solely by the public plan
- By a combination of the public plan (for basic coverage) and your private plan (for supplemental coverage)

- Solely by their private plan, provided that it includes basic coverage, or at least the equivalent of what the public plan offers

In order to make an informed decision, ask your insurance representative about the options available to you. Those who choose to continue with the basic protection of their private plans must contact the Régie so they are not enrolled in the public plan.

Public Plan: Cost Breakdown

(From July 1, 2004 to June 30, 2005)

	At the pharmacy			Income tax returns
	Deductible (per month)	Co-insurance (per month)	Maximum contribution (per month)	Premium (per year)
Members (people aged 18 to 64 who do not have access to a private plan)	\$10.25	28.5%	\$71.42	\$0 to \$494
People aged 65 or over who receive no GIS	\$10.25	28.5%	\$71.42	\$0 to \$494
People aged 65 or over who receive under 94% of the maximum GIS (partial GIS)	\$10.25	28.5%	\$46.67	\$0 to \$494
People aged 65 or over who receive at least 94% of the maximum GIS	\$8.33	25%	\$16.66	\$0 to \$494
Employment assistance beneficiaries and other claim booklet holders without severe job constraints	\$8.33	25%	\$16.66	\$0

Public Plan: Cost Breakdown (next)

	At the pharmacy			Income tax returns
	Deductible (per month)	Co-insurance (per month)	Maximum contribution (per month)	Premium (per year)
Employment assistance beneficiaries and other claim booklet holders with severe job constraints	\$0	0%	\$0	\$0
Children of insured people (including single, full-time students aged 18 to 25)	\$0	0%	\$0	\$0

GIS: The Guaranteed Income Supplement is added to the Old Age Security pension and paid out at the same time to certain people who qualify.

Information:

For more information, go to www.ramq.gouv.qc.ca or pick up the *Prescription Drug Insurance—Important Information About the Public Plan* brochure available at most pharmacies, CLSCs, Communication-Québec offices, and, of course, the Régie. You can also pick up the *Prescription Drug Insurance—For Our Greater Benefit* at Communication-Québec and Régie offices.

The Régie can also send you a copy of either of these publications by mail.

Information:

Régie de l'assurance maladie du Québec

Service des opérations et des renseignements aux personnes assurées

P.O. Box 6600, Québec City, QC G1K 7T3

The Talking Sun Card service gives access to information day and night:

Québec City Area: (418) 646-4636

Montréal Area: (514) 864-3411

Elsewhere in Québec:

1-800-561-9749

Teletype machine: see page 62

E-mail : services.beneficiaires@ramq.gouv.qc.ca

Internet: www.ramq.gouv.qc.ca

By dialling “1” then “0” after any of the above numbers, you will be able to speak to an agent from 8:30 a.m. and 4:30 p.m. on Mondays, Tuesdays, Thursdays, and Fridays, and from 10 a.m. to 4:30 p.m. on Wednesdays.

Health Insurance Plan

It should be noted that your health insurance card is valid until the end of the month in which it expires. It is your responsibility to check the expiry date.

Insured Healthcare Services Rendered Outside Québec

When you are in Québec, you do not have to pay when you see a doctor or receive care in a hospital. You also have prescription drug insurance through either the public plan or a group plan. However, if you require healthcare services during a trip outside Québec, the Régie de l'assurance maladie du Québec may not cover all expenses incurred. It is therefore important that you acquire private travel insurance even if you are only leaving Québec for a short time. The expression “outside Québec” means “other provinces and territories in Canada” and “outside Canada.”

Outside Québec, the Régie covers some—but not all—expenses.

Here are the rules that apply when you are outside Québec.

Professional services: Medical consultations and healthcare provided by doctors, both in other Canadian provinces or territories and abroad (outside Canada), are reimbursed based on the rates paid to doctors in Québec. If the doctor treating you charges higher fees, you or your private insurance will have to pay the difference.

Hospital services: If you are hospitalized or treated at an outpatient clinic in another Canadian province or territory, hospital fees will be fully covered by the Régie.

However, if you are hospitalized or treated at a hospital outpatient clinic or emergency room abroad, (e.g., in the United States), the Régie will only reimburse you for a maximum of \$100 per day of hospitalization and \$50 per day of treatment at an outpatient clinic or emergency room, provided that these services are required due to a sudden illness or accident. The Régie pays for hemodialysis treatment up to a limit of \$330 per treatment including related medications. You or your private insurance must pay the difference between the actual costs of treatment and those paid by the Régie. The Régie will not reimburse you for fees related to ambulance transportation, regardless of your age.

Pharmacy services (medication):

If you are insured through the public prescription drug plan, prescription drugs purchased outside Québec are not covered. If

you are insured through a group plan administered by an insurance company, talk to your insurer to find out if they cover prescription drugs purchased outside Québec.

In summary, coverage for services received outside Québec breaks down as follows:

Professional services

Place where services were received	Coverage
Another Canadian province or territory	Services paid at the Québec rate. You (or your insurance company) are responsible for paying anything over this rate.
Outside Canada	Services paid at the Québec rate. You (or your insurance company) are responsible for paying anything over this rate.

Hospital Services

Place where services were received	Coverage
In another Canadian province or territory	Services fully paid for by the Régie
Outside Canada	Fees reimbursed at up to \$100 per day of hospitalization and \$50 per day of treatment at an outpatient clinic or emergency room. You (or your insurance company) are responsible for paying the difference.

FOR
PRESCRIPTION DRUGS,
it's important to be covered
by the right plan!

Certain events in life, such as retirement, require that we make choices regarding our prescription drug insurance. The important thing to remember is that persons under age 65 who have access to a private group insurance plan that includes prescription drug coverage must remain registered for that plan. For persons age 65 and over, the rules are different.

For further details, read the information in the “Health” section of this guide and then find out from your private insurer what your options are.



If you have questions about prescription drug insurance, visit our Web site at www.ramq.gouv.qc.ca or call us at one of the following numbers:

Québec: (418) 646-4636

Montréal: (514) 864-3411

Elsewhere in Québec
(toll-free): 1 800 561-9749

**Régie de
l'assurance maladie**

Québec



Pharmacy Services

Place where prescription drug was purchased	Plan	Coverage
In another Canadian province or territory	Public prescription drug insurance plan	Prescription drugs purchased in another Canadian province or territory are not covered.
	Group plan	Depends on group contract. Ask your insurer.
Outside Canada	Public prescription drug insurance plan	Prescription drugs purchased outside Canada are not covered.
	Group plan	Depends on group contract. Ask your insurer.

IMPORTANT

Supplemental travel insurance: a travel essential. Before leaving Québec, regardless of whether you'll be gone for a few hours, a few weeks, or a few months, you should supplement the coverage provided by the Régie de l'assurance maladie du Québec by obtaining insurance that covers part or all of the fees not covered by the Régie.

If, as part of your employment or retirement package, you have group health insurance, we suggest that you check whether it covers the portion of fees not covered by the Régie. If not, you should purchase individual insurance to cover this portion of medical fees. Travel agencies can help you with this.

Information:

For more information, you can go to www.ramq.gouv.qc.ca or pick up the *Healthcare Services Insured Outside Québec* brochure at Communi-

cation-Québec offices and, of course, the Régie. The Régie can also send you a copy by mail (see page 22).

Hearing Devices Program

This program is designed for people with a hearing impairment and who must wear or use devices to correct their hearing problems. However, they must meet certain conditions to be eligible for these hearing devices and the related services. These conditions vary based on the age, severity of the hearing disability, and type of prosthesis or hearing aid needed. Insured services include the purchase, replacement, and repair of hearing aids.

Hearing devices may include hearing aids or assistive listening devices, such as a telephone amplifier or doorbell ring detector.

Information:

For more information, you can go to www.ramq.gouv.qc.ca or pick up the *Hearing Devices Program* brochure at Communication-Québec offices and, of course, the Régie. The Régie can also send you a copy by mail (see page 22).

Ear-nose-and-throat specialists, audiologists, and audioprothetists can give you all the information you need on this program.

For information on how to contact the Régie de l'assurance maladie du Québec, see page 22.

Optometric Services Program

Optometric services (eye examinations) are free for

- Persons under the age of 18 (they are entitled to only one insured complete eye examination and only one insured extensive colour vision test per year)
- Persons aged 65 or older (they are entitled to the same rights as the above category)
- Persons aged 18 to 64 who have been employment assistance (welfare) recipients for at least 12 consecutive months. They are now entitled to only one insured complete eye examination and only one insured extensive colour vision test every 2 years. The two-year period is calculated starting on the date of the last examination received.
- Visually impaired persons of any age who are registered with any of the accredited specialized centres
- Persons aged 18 to 64 who are hospitalized to receive long-term care or persons who are accommodated in a long-term care facility
- Persons aged 60 to 64 who have received a spouse's allowance under the *Old Age Security Act* for at least twelve (12) consecutive months and who, without this allowance, would be entitled to employment assistance

Information:

For more information, you can go to www.ramq.gouv.qc.ca or pick up the *Optometric Services Program* brochure at Communication-Québec offices and, of course, the Régie. The Régie can also send you a copy by mail (see page 22).

Visual Devices Program

This program is intended for persons who are blind or have low vision. It consists of loaning recipients devices to enable them to read, write and get around in unfamiliar environments.

To take advantage of this program, you must first go to a visual impairment rehabilitation facility accredited by the Régie. The facility will determine if you are eligible for the program, evaluate your needs, and loan you the appropriate visual devices.

Information:

For more information, you can go to www.ramq.gouv.qc.ca or pick up the *Visual Devices Program* brochure at Communication-Québec offices and, of course, the Régie. The Régie can also send you a copy by mail (see page 22).

Ocular Prosthesis Program

This program is designed for people who need ocular prostheses (artificial eyes) due to a malformation or accident.

Generally, those who qualify are entitled, for each eye, to reimbursement of the cost of purchasing or replacing an ocular prosthesis once per five-year period. The Régie will pay a maximum of \$585 for a custom prosthesis made by a certified ocularist and \$225 for a manufactured prosthesis. It also pays \$25 a year for the repair and maintenance of the ocular prosthesis.

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

Please note that for employment assistance recipients, the Régie pays the full cost of purchasing and maintaining a prosthesis as well as the purchase and fitting of conformers.

Information:

For more information, you can go to www.ramq.gouv.qc.ca or pick up the *Ocular Prosthesis Program* brochure at Communication-Québec offices and, of course, the Régie. The Régie can also send you a copy by mail (see page 22).

Program for Devices That Compensate for Physical Deficiencies

This program is intended for people who must wear or use a device to compensate for a physical deficiency. However, applicants must meet certain conditions to take advantage of the program.

Insured services include the purchase, adjustment, replacement, and repair of orthotics, prostheses, wheelchairs, and other devices provided by rehabilitation establishments for the physically impaired and orthotics and prosthesis labs certified by the Régie.

Information:

For more information, you can go to **www.ramq.gouv.qc.ca** or pick up the *Program for Devices that Compensate for Physical Deficiencies* brochure at Communication-Québec offices and, of course, the Régie. The Régie can also send you a copy by mail (see page 22).

Ostomy Appliances Program

This program is intended for people who have undergone a permanent colostomy, ileostomy, or urostomy. An ostomy is a surgical opening in the abdominal wall for the elimination of urine or stool.

Those having undergone this surgery are entitled to \$600 for each ostomy to partially cover the cost of the required ostomy appliances. Every year thereafter on the anniversary date of the operation, they receive \$600 for each ostomy.

Please note that employment assistance recipients are also entitled to be reimbursed for any fees that exceed the \$600 mentioned above.

Information:

For more information, you can go to **www.ramq.gouv.qc.ca** or pick up the *Ostomy Appliances Program* brochure at Communication-Québec offices and, of course, the Régie. The Régie can also send you a copy by mail (see page 22).

External Breastforms Program

This program is intended for women who have undergone a total or radical mastectomy following a trauma or disease. It is also designed for women aged 14 and over suffering from aplasia, or a total absence of breast formation.

Following an operation or a medical diagnosis in the case of aplasia, women are entitled to \$200 for each breast for the purchase of an external breastform. Every two years thereafter, on the anniversary date of the mastectomy or aplasia diagnosis, eligible women are entitled to \$200 to cover the cost of replacing the breastform.

Please note that employment assistance recipients are also entitled to a maximum \$100 supplement on the purchase of a breastform and every two years thereafter.

Information:

For more information, you can go to www.ramq.gouv.qc.ca or pick up the *External Breastforms Program* brochure at Communication-Québec offices and, of course, the Régie. The Régie can also send you a copy by mail (see page 22).

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

Influenza (commonly known as “the flu”) is a respiratory infection caused by a virus. Influenza should not be confused with more common respiratory infections, such as the common cold, which have much more minor effects. Influenza can cause you to be bedridden for days and keep you from conducting day-to-day activities. It sometimes has more severe consequences, such as pneumonia, which can lead to hospitalization and, in some cases, death. This is particularly true among people aged 60 and over or people with chronic health problems, such as diabetes, asthma, cancer, and heart or kidney disease. The vaccine is free for such people.

Annual vaccination is strongly recommended because the viruses that cause influenza change every year. The vaccine is therefore modified to neutralize the viruses currently in circulation. To receive your vaccination, see your doctor or contact your CLSC. The vaccine is available starting on November 1.

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 “Centre de santé.”

Phone: _____

Home Care and Assistance Services

Health and social service centres (CSSS) provide a wide range of home care services to help keep people active in the community (nursing, physiotherapy and occupational therapy, psychosocial services, nutrition, personal care, etc.).

Regardless of how long a person needs home care, their needs must be determined through an assessment chart that is used across Québec: the multiclientele tool. This assessment is what will determine if the person’s needs can be met by home care services or if the person needs to be sent to a care facility. The individual’s state of health, ability to conduct daily activities, and support received from family and friends are key elements in assessing a request for home care. Sometimes, some of these services are provided by volunteer organizations, as is often the case for home meal services (meals on wheels), or by a social economy company in the case of housekeeping.

The psychosocial services offered by CSSSs include programs tailored to the difficult situations certain seniors face. Social workers can make life much easier for these people through programs that help seniors break out of their isolation, cope with the loss of a loved one, or get support in making changes brought on by a disease.

Home support services are intended for anyone residing at home, whether in a conventional home or some group housing complexes, such as private homes with services, nonprofit community-owned housing units, etc.

Information:

Consult the white pages of the phone book (in the “Business” section if there is one) under “CSSS” or “Centre de santé et de services sociaux.”

Communication-Québec can put you in contact with the HSC in your area.

Phone: _____

Housing for Dependent Individuals

Those who find it increasingly difficult to function safely at home may ask the CSSS to conduct an assessment of their situation using its multiclientele tool, which determines exactly what services should be provided to help them continue living at home. If, despite home care services, day centre services, caregiver support, and help from community organizations, clients cannot be sufficiently cared for at home, they will be assigned housing more appropriate to their needs. As much as possible, the CSSS will try to take into account the senior's preferences in its choice of a new living environment.

Seniors' homes or intermediate resources

These two types of residences were created to offer dependent people a residential environment as close as possible to a regular home environment and in which they receive the support and assistance they require. People directed to live in seniors' homes or intermediate resources do not have to pay anything for the healthcare they receive there but must make a financial contribution to their housing expenses. The amount of this contribution is set according to the residence and the individual's financial resources.

In residential and long-term care centres (RLTCC) or hospitals

The frail elderly are directed to establishments offering long-term care if their assessment demonstrates this to be the most appropriate response to their condition (the only ones offering the type of care required). As in seniors' homes and intermediate resources, individuals have a say in the choice of the RLTCC where they will live. They will also have to cover the cost of the room, based on the type of room assigned, and the individual's income, finances, and family obligations.

NOTE

Those admitted to such institutions are entitled to the services they need. However, they generally must help pay for these services.

The Régie de l'assurance maladie du Québec (RAMQ) administers the *Financial Contribution for Accommodated Adults Program*. It also is responsible for determining the amount of financial contribution each individual is to make in order to ensure the regulations are enforced in a consistent, fair, and impartial manner throughout the network.

Moreover, all those required to contribute have 90 days to appeal decisions of the Régie de l'assurance maladie du Québec. To do so, they must complete a Review Request form, available from the Direction de la contribution et de l'aide financières. A decision is made within 90 days. Individuals who are still not satisfied after the review should contact the Tribunal administratif du Québec within 60 days.

Consulting Your Medical and Social Services Record

First, a distinction must be made between a medical record in a public institution and a medical record in a healthcare-related professional services institution (e.g. a private medical clinic). Public healthcare institutions are subject to the Act respecting health services and social services and the Act respecting Access to documents held by public bodies and the Protection of personal information, while private clinics are covered by the Act respecting the protection of personal information in the private sector.

The medical record of the user of an institution is confidential within the meaning of the Act respecting health services and social services. However, the Act respecting the protection of personal information in the private sector makes the record held by a private clinic confidential.

Persons who have received medical care or social services may demand that any institution in the health and social services network or in the private sector give them access to their medical record. An application must be submitted to the person in charge of access to documents held by public bodies and the protection of personal information at the institution or the person in charge at the private clinic. Access to the documents is free of charge. However, fees may be payable for copies of the documents requested.

Moreover, if the institution or private clinic does not accede to the request within the time period provided for by the law, users can contact the Commission d'accès à l'information. However, users may be denied access to their medical files if it is deemed that knowledge of the content thereof could be detrimental to the user's health.

Persons denied access to records kept by a physician practising 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, suite 501
Montréal, QC H2Y 3Y7
Montréal Area: (514) 873-4196
Elsewhere in Québec:
1-888-528-7741
Fax: (514) 844-6170
E-mail:
cai.communications@cai.gouv.qc.ca
Website: **www.cai.gouv.qc.ca**

575 rue Saint-Amable,
bureau 1.10
Québec, QC 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,
21st floor
Montréal, QC H2Z 1W7
Montréal Area: (514) 873-7154
Elsewhere in Québec:
1-800-567-0278
Fax: (514) 873-8288

575 rue Saint-Amable
Québec, QC 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 one's mental faculties or the ability to take care of oneself or administer one's property.

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 still 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. They designate a mandatary through a document called a "mandate."

A mandate can be made before a notary or an attorney, or it can be written by hand. In the latter case, it must be countersigned by two witnesses who are not affected by it and who are capable of attesting to the mental capacity of the principal (the person who gives the mandate) 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.

*If tomorrow morning,
I could no longer make decisions...*

who would do it for me?

As long as I still have life and breath, I want to make the decisions that seem best for me, my family, my business...

But if tomorrow, an accident or disease were to temporarily – or even worse, permanently – deprive me of my ability to think clearly, who would make these decisions for me? Who would run my business? Choose my investments? Decide what care I should receive?

The mandate in case of incapacity lets you select the person you trust the most to make the right decisions in your place.

Think of yourself, your family and your business and prepare a mandate in case of incapacity today.



For more information:
www.curateur.gouv.qc.ca

(514) 873-4074 1 800 363-9020

Curateur public
Québec



For information about protection systems and the mandate:

Public Curator of Québec

600 boul. René-Lévesque Ouest
10th floor

Montréal, QC H3B 4W9

Montréal Area: (514) 873-4074

Elsewhere in Québec:

1-800-363-9020

Fax: (514) 873-4972

E-mail:

information@curateur.gouv.qc.ca

Website:

www.curateur.gouv.qc.ca

The Public Curator also has offices in Longueuil, Saguenay, Québec City, Saint-Jérôme, Sherbrooke, Trois-Rivières, Rimouski, Rouyn-Noranda, Gatineau, and Victoriaville. 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.

Physical Activity

The *Viactive* program is available to a number of seniors’ groups in Québec. This program, which is administered by trained *Viactive* facilitators, offers seniors exercise programs and encourages them to adopt a physically active lifestyle.

Kino-Québec, in conjunction with the Québec Federation of Senior Citizens (FADOQ-Mouvement des aînés du Québec), has created the *Viactive Mise en forme* program. This tool consists of six routines of 15 to 30 minutes each (circuit training, relaxation, around the world, muscle tone, dance, stretching), and comes in a case containing an illustrated booklet and three audio cassettes.

More information about seniors and physical activity is given in the free *Get the most of out life... Be active!* This brochure can be downloaded from the Kino-Québec website. You can also get it by contacting the Kino-Québec representative in your region. For contact information, go to the Kino-Québec website or call (418) 646-6555.

Information:

Kino-Québec

Phone: (418) 646-6555

Internet: **www.kino-quebec.qc.ca**

Shelter Allowance Program

Jointly administered by the Société d'habitation du Québec and the Revenu 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 program gives financial help to low-income households to help them pay their housing expenses when they exceed 30% of their total family income. The program takes into account the number of people in the household, the amount of rent, annual income, and property and liquid assets. The financial assistance is generally \$80. It should be noted that the Shelter Allowance program is not designed for people living in a low-cost housing project, a CLSC, a hospital, a child and youth protection centre, a residential and long-term care centre, or a rehabilitation centre. However, people living in a rooming house may be eligible.

IMPORTANT

You may apply for the program at any time. In addition, Revenu Québec automatically sends a reevaluation 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 department's website.

Revenu Québec

Teletype machine: see page 62

Website: www.revenu.gouv.qc.ca

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 d'habitation (housing board) of your 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 d'habitation."

Phone: _____

Community Housing

The AccèsLogis Québec and Affordable Housing Québec (social and community division) programs allow 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.

At the local level, housing cooperatives and non-profit housing organizations must draw up their community housing project with 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

Housing in a Private Residence

There are over 2,500 private residences listed in the residence register, which is kept by each of the regional health and social services network development agencies. These residences come in a wide array of sizes: some can house only a very small number of people, others can accommodate a larger number of people, while others are big enough to house a very large number.

Residences are subject to a number of regulations based on their size (notably inspections to verify compliance with the building code or safety code, food safety inspections for residences with ten or more tenants, etc.)

Leases and Lease Termination

The lease is the contract that binds tenants and landlords. It is important to note that the appendix is an integral part of the lease. The price for services is clearly indicated in the appendix. When the lease is renewed, increases in the price for these services may be contested before the Régie du logement.

However, if you live in a building that is new or whose use has been modified, it is impossible to contest increases in rent or the price of services in the first five years.

Tenants may terminate their lease under certain conditions:

- If they are assigned nonprofit community-owned housing
- If they can no longer live in their home due to a disability
- If the tenant is a senior who has been permanently admitted into
 - A residential and long-term care centre
 - or
 - A nursing home whether or not they resided in such an establishment at the time when they were admitted.

To exercise this right, tenants must give the landlord written notice indicating which of the above situations applies; this notice must be accompanied by an attestation by the authority in question.

In other situations, tenants or their relatives may terminate their leases with three months' notice, and are allowed to keep the keys for the duration of this notice period. If the landlord rents the housing unit before the end of the three-month period, the three-month period will be reduced accordingly, because a landlord cannot receive two rents for the same unit.

Information:

The website of the Régie du logement gives information and sample notices at www.rdl.gouv.qc.ca; You can also contact the Régie by phone at the following numbers:

Montréal, Laval, and Longueuil: (514) 873-2245
 Québec City: (418) 643-2245
 Elsewhere in Québec, toll free: 1-800-683-2245.

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 \$3,500. In all other cases, the maximum is \$1,750, and covers the costs of materials and equipment only.

For information:

Contact your municipality or regional county municipality (RCM) or the Société d'habitation du Québec for the terms of the program for the 2003-2004 fiscal year.

Website: www.shq.gouv.qc.ca

Residential Adaptation Assistance Program (for handicapped persons)

The Residential 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 the disabled person is the owner, or a tenant or roomer. Requests for assistance must be made by the owner to the municipality or regional county municipality (RCM).

For information:

Contact your municipality, your RCM, or the

Société d'habitation du Québec

Throughout Québec:

1 800 463-4315

Website: www.shq.gouv.qc.ca

Resources for the Protection and Wellbeing of the Elderly

Compensation for Victims of Crime

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

Any individuals who have 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 resuming their work or returning to their usual activities.

The Direction de l'indemnisation des victimes d'actes criminels (IVAC) can also pay expenses for medical assistance. These expenses may be related to physical rehabilitation (physiotherapy), social rehabilitation (psychotherapy, personal assistance, etc.) and vocational rehabilitation. If victims are left with permanent injuries after these treatments, they can receive a monthly benefit proportionate to the rate of physical or psychological disability sustained. Note that the application for benefits must be submitted in the year that the victim's physical or mental injury or death occurred.

For information:

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

1199 rue de Bleury, 5th floor
P.O. Box 6056, Centre-ville branch
Montréal, QC H3C 4E1
Montréal Area: (514) 906-3019
Elsewhere in Québec:
1-800-561-4822
Fax: (514) 906-3029
E-mail: ivac@csst.qc.ca
Website: www.ivac.qc.ca

Crime Victims' Assistance Centres

The experiences of these victims are often difficult to overcome, whether they involved a burglary, the destruction of personal property, a robbery, a physical assault, a murder, or something similar. 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

- Telephone consultation
- Individual and group therapy
- 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 aux victimes d’actes criminels” or “Service d’aide aux victimes d’actes criminels”, in order to find 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)

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

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

- Centre de santé et de services sociaux (CSSS)

Information:

Consult the white pages of the phone book (in the “Business” section if there is one) under “CSSS” or “Centre de santé et de services sociaux.”

Phone: _____

Elder Abuse Hotline

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.

Information:

The service is offered from 9 a.m. to 5 a.m., Monday through Friday. A voice mail service is available outside of these hours. The service can refer people to the CSSS or organizations in the legal network for help.

Service available across Québec:
Info-abus Hotline 1-888-489-ABUS
(free service)

Moreover, anyone with Internet access looking for literature on the topic of elder abuse can consult the francophone Internet network “Vieillir en liberté” (RIFVEL) at www.rifvel.org.



CRIME VICTIMS
ASSISTANCE CENTER



Support, Help and Resources

www.cavac.qc.ca

CAVAC – *Crime victims assistance*

Abitibi-Témiscamingue
(819) 797-5599
(Toll free) 1 866 335-5599

Lower St. Lawrence
(418) 724-0976
(Toll free) 1 800 820-2282

**National Capital and
Chaudière-Appalaches**
(418) 648-2190
(Toll free) 1 888 881-7192

Centre-du-Québec
(819) 472-1110
(Toll free) 1 888 472-1110

North Shore
(418) 962-2822
(Toll free) 1 866 962-2822

Estrie
(819) 820-2822
(Toll free) 1 877 822-2822

Gaspésie-Îles-de-la-Madeleine
(418) 689-4331
(Toll free) 1 866 892-4331

Lanaudière
(450) 755-6127
(Toll free) 1 888 755-6127

Laurentides
(450) 569-0332
(Toll free) 1 800 492-2822

Laval
(450) 688-4581
(Toll free) 1 877 629-4580

Mauricie
(819) 373-0337
(Toll free) 1 888 552-2822

Montréal
(450) 670-3400
(Toll free) 1 888 670-3401

Montréal
(514) 277-9860
(514) 864-1500 (Youth Division)

Outaouais
(819) 778-3555
(Toll free) 1 800 331-2311

Saguenay-Lac-Saint-Jean
(418) 543-9695
(Toll free) 1 877 543-9695



Desjardins
Sécurité financière

vie, santé, retraite

Justice

Québec

partenaire du réseau des CAVAC

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, except as stipulated by law, 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.

People who believe they are victims 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.

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, 2nd floor
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

In addition, according to 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."

You can file a complaint by phone, in writing, or in person at one of the offices of the Commission. If necessary, you will be given assistance to clarify the situation so that it can be determined whether the complaint is admissible.

Work and 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 62

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.

Uniting Generations to Stay Stronger

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, Suite 1

Westmount, QC H3Z 2K5

Montréal Area: (514) 846-0574

Fax: (514) 846-0235

Website: www.familis.org

IMPORTANT

Financially disadvantaged grandparents can have access to the services of a lawyer in the legal aid program.

NOTE

Although grandparents have no legal obligation to support their grandchildren, a certain moral obligation should compel them—as it does with most grandparents—to see to the well-being of their grandchildren whenever they can.

The law also stipulates that parents, even after they are retired, have an obligation to make sure their children are supported, and vice versa. This is to promote mutually beneficial solidarity between generations.

For information:

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

Phone : _____

Watchdog Organizations

Secrétariat aux aînés

The Secrétariat aux aînés has a broad mission within the government apparatus. It observes and monitors the various government measures and initiatives regarding seniors in all areas of their life, notably income, health and social services, housing, living environments, quality of life, and community involvement. It also works to ensure consistency and coordination in government actions with regard to senior citizens. The Secretariat is the organization that implements actions decided on by the Minister responsible for the Status of Seniors.

Conseil des aînés

The Conseil des aînés is an advisory body composed primarily of seniors that advises the Québec government and in particular the minister in charge of the seniors’ portfolio. By advocating for seniors, it ensures that the policies and programs put forward by the government are best adapted to the aging population. Its special role within the government and close ties to senior groups allow it foster cooperation between the government and seniors, thereby ensuring greater attention is paid to seniors’ needs.

Information:

Conseil des aînés

930 chemin Ste-Foy, 6th floor
Québec City, QC G1S 2L4
Québec City Area: (418) 643-0071

Elsewhere in Québec:
 1-877-657-2463
 Fax: (418) 643-1916
 E-mail:
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:

National Advisory Council on Aging (NACA)

Jeanne-Mance Building, 8th floor
 Postal locator: 1908A1
 Ottawa, Ontario K1A 1B4
 Phone (will return calls):
 (613) 957-1968
 Fax: (613) 957-9938
 E-mail: seniors@hc-sc.gc.ca
 Website: www.ccnta.ca

Public Health Agency of Canada (formerly Health Canada)

Division of Aging and Seniors

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

For information:

Phone (collect calls accepted):
 (613) 952-7606
 Fax: (613) 957-7627

Division of Aging and Seniors Health Promotion and Programs Division – Health Canada

Jeanne Mance Building, 8th floor
 Address locator: 1908A1
 Ottawa, ON K1A 1B4
 E-mail: seniors@phac-aspc.gc.ca
 Website: www.phac-aspc.gc.ca/sh-sa_f.html

Organizations to Assist and Guide Users with Complaints

Centre to Assist and Guide Users with Complaints

The Minister of Health and Social Services has designated (sec. 76.6 and 76.7) a community organization in each region of Québec to act as a “Centre to assist and guide users with complaints.” This organization’s mission is to assist and guide users who wish to file a complaint with regard to services received or services that should have been received from an establishment or organization in the health and social services network. The complaint may concern the local health and social services network, a hospital, a CLSC, a residential and long-term care centre (CHSLD), a child and youth protection centre, a rehabilitation centre, an intermediary resource, a family-type resource, a community organization, or a seniors’ home.

The complaint review mechanism stipulates that a user who is dissatisfied with a service may file a complaint with the establishment concerned or the Health and Social Services Agency (first line of appeal). After reviewing the complaint, the local or regional service quality commissioner will notify the user of his or her findings. If users are still dissatisfied following this response or if no response is given, they may contact the Health and Social Services Ombudsman to have their complaint reviewed again (second and final appeal).

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

Health and Social Services Ombudsman

All individuals who received, are receiving or should have received care and services from a hospital, CLSC, youth centre or any other health and social services network institution or organization, including a community organization recognized under the Act respecting health services and social services, have a number of rights, including the right to express their dissatisfaction with the care and services provided.

This dissatisfaction can take the form of a complaint. The Ombudsman is the last recourse for people who are dissatisfied with the results of the examination of their complaint at the first level by an institution or a regional health and social services board.

The Health and Social Services Ombudsman thereby sees that users and their rights are respected, and can take the initiative of intervening when the situation of vulnerable clientele requires it. The Ombudsman can make recommen-

dations to the authorities of the health and social services network with a view to improving services, and can provide the Minister of Health and Social Services with an opinion on matters relating to user rights and the quality of services.

For information:

Health and Social Services Ombudsman

Montréal Area: (514) 873-3205
Throughout Québec:
1-877-658-2625

Conseil pour la protection des malades (CPM)

The Conseil pour la protection des malades (CPM) sees to the promotion and defence of the rights of the elderly, the ill, the institutionalized and psychiatric patients. It protects these people 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
Suite 320
Montréal, QC H2Z 1E1
Montréal Area: (514) 861-5922
Fax: (514) 861-5189
E-mail: info@cpm.qc.ca
Website: www.cpm.qc.ca

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

The AQDR, whose primary mission is to defend the economic, cultural, and social rights of all retired persons and people contemplating retirement, pursues one main objective: to transform the living conditions of those who have retired. Its goal is to improve their quality of life as it pertains to such matters as income, housing, social policies, and transportation.

For information:

AQDR—Headquarters

1931 rue Sherbrooke Ouest, 2nd floor
Montréal, QC H3H 1E3
Montréal Area: (514) 935-1551
Elsewhere in Québec:
1-877-935-1551
Fax: (514) 937-7371
E-mail: 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” to find the various local affiliates.

FADOQ – Mouvement des aînés du Québec

FADOQ – Mouvement des Aînés du Québec is the largest association for people fifty and older in Quebec, with over 280,000 members.

For the past 35 years, *FADOQ*'s mission has been to optimally represent Quebec seniors in matters concerning their rights and needs. As well, it organizes activities and offers programs and services that meet the expectations of those fifty and older with the goal of promoting their quality of life and development.

FADOQ has a well-rooted network in Quebec, comprising over 850 affiliated clubs and 16 regional groups. Many sports and recreational activities are offered throughout its network.

FADOQ members can also receive exclusive benefits and discounts from well-known companies.

For information:

FADOQ – Mouvement des aînés du Québec

Head Office

4545 Pierre-De Coubertin
P.O. Box 1000, Station M
Montreal, Quebec H1V 3R2
Telephone: (514) 252-3017
Fax: (514) 252-3154
E-mail: info@fadoq.ca
Internet: www.fadoq.ca

Regional Groups

Throughout Quebec:
1 800 828-3344

This toll-free number forwards calls to the Regional Group Office nearest you.


Fédération des Clubs de l'âge d'or de l'Est du Québec (FCADEQ)

FCADEQ has more than 36,000 members in 158 affiliated clubs for senior citizens in the Bas-Saint-Laurent, Gaspésie and Îles-de-la-Madeleine regions. Its mandate consists in defending the rights of seniors in the region. It also offers its members recreational and cultural programs. Any person who is 50 years of age or over may become a member of FCADEQ and obtain a senior citizen's card.

For information:

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

148 avenue Belzile, Suite 207
Rimouski, QC G5L 3E4
Québec City Area: (418) 722-6066
Fax: (418) 722-6077
E-mail: fcadeq@libertel.org
Website: www.libertel.org/site/agedor/agedor.htm



“After all the years I spent working,
I decided to take charge of my life...
I wanted to be around as long as
possible for my grandchildren. I joined
FADOQ – Mouvement des Aînés du Québec,
which offers fitness and recreational
programs designed for people like me who
want to get in shape. Today, at 62, I have
more energy than ever and my grandchildren
appreciate it. It goes without saying that,
by becoming an “active” member of
FADOQ – *Mouvement des Aînés du Québec*,
I made a good move!”

FADOQ - Mouvement des Aînés du Québec has
been representing Quebec seniors for 35 years
and offers a wide range of interesting products
and services:

- Exclusive discounts and benefits with
well-known companies
- Creation of unique programs:
 - ROSES D'OR, used to assess and rate
private residences
 - FADOQ.ca workshops on how to use the
latest technology
 - FADOQ – En mouvement for physical activity

A varied sports and recreation program is offered
by 850 clubs and 16 regional groups affiliated
with FADOQ.



You can reach us at:

1 800 828-3344

info@fadoq.ca www.fadoq.ca

Fédération des Clubs de l'âge d'or de l'Abitibi-Témiscamingue-Ungava

Founded in 1972, this federation has 43 clubs for senior citizens and nearly 6,000 members. It offers its members activities and representation services, technical support and administrative services, as well as financial benefits (discounts from insurance companies and commercial enterprises). It is very active in the regions. It defends the interests of seniors before 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,

For information:

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

380 rue Richard, Suite 205
Rouyn-Noranda, QC J9X 4L3
Phone: (819) 762-5413
Fax: (819) 762-6517
E-mail: federationagedoratu@cablevision.qc.ca

Ability to Drive a Motor Vehicle

Driving a vehicle requires a good physical and mental state as well as good vision no matter what the driver's age. The Société de l'assurance automobile du Québec (SAAQ) thus asks drivers to undergo medical checkups in the following circumstances:

- 6 months before the age of 75, 6 months before the age of 80, and every 2 years after, for class 5 license holders
- When requesting a class 1 through 4 license
- When renewing a driver's license once you have reached the age of 45, 55, 60, or 65 and every 2 years after, for class 1, 3, 4, 4A, 4B, and 4C license holders

The SAAQ may also ask you to undergo a driving test or a medical or eye exam at any time:

- Once you reach the age of 70
- If the SAAQ has reasonable grounds to wish to check your state of health or driving behaviour
- If you have not had an exam in 10 years and the SAAQ deems it appropriate
- If you hold a class 1, 2, 3, 4A, 4B, or 4C driver's license

- If you have not been authorized to drive a vehicle for the previous 3 years or more.

If the SAAQ wishes you to undergo a medical checkup, it will send you the medical exam or evaluation form along with a letter explaining why it wants you to have a checkup.

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 62

Website: www.saaq.gouv.qc.ca

Wills

You are not required to draw up a will. However, it allows you to decide for yourself how your estate will be divided up after your death. In the event of a death without a will, the Civil Code will determine your legal heirs and how the estate will be divided among each heir.

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 or joined in a civil union 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, family patrimony, marriage, and civil unions.

These publications are also available on the Ministère de la Justice du Québec website at **www.justice.gouv.qc.ca**.

Please note that the Ministère de la Justice, in cooperation with Publications du Québec, sells a brief and affordably priced (\$4.95) guide to writing your own will (*My Will*). It comes with a ready-to-use template to get you started.

The Société québécoise d'information juridique (SOQUIJ) has legal information briefs on its website. The short texts deal with legal principles that apply to a wide range of everyday situations. This service has replaced the "Legal Telephone" service. Subjects covered include the liquidator of a succession (testamentary executor), the division of a succession, the debts of a succession, wills and divorce

SOQUIJ website:
www.soquij.qc.ca

For more information, consult a notary or an attorney. For the name of a notary in your area, call the referral service of the Chambre des notaires.

Information:

Chambre des notaires du Québec

Montréal Area: (514) 879-1793

Elsewhere in Québec:

1-800-263-1793

Fax: (514) 879-1923

Website: **www.cdnq.org**

E-mail: admin@cdnq.org

If you wish to consult an attorney and you live in Montréal, Laval, Longueuil, Gatineau, Québec City, or the Laurentides-Lanaudière region, contact the Bar referral service in your area for the name of an attorney. You can obtain a half-hour consultation at a reduced rate.

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

A very
simple way
to create a
permanent
charitable fund

Community Foundations enable donors to make a gift or leave a legacy for the benefit of a cause or charitable organization they care about. Individuals or families who wish to make a gift that will benefit their community in perpetuity may set up a named permanent endowment fund at their community foundation and may do so at no cost.

The capital of the fund is invested and protected in perpetuity and the income granted according to the donor's wishes.

For more information please contact the Community Foundation in your region.

Community Foundations of Québec

Greater Montréal

T: 514-866-0808

infos@fondationdugrandmontreal.org

www.fondationdugrandmontreal.org

Greater Québec City

T: 418-521-6664

infos@fcommunautaire.com

www.fcommunautaire.com

Gaspésie-Les Îles

T: 418-759-1484

fondationcgj@globetrotter.net

www.fondationcgj.com

St-Maurice

T: 819-376-1000

fcsmb@bellnet.ca

Eastern Townships

T: 819-569-9281

Regardless of your age, it is important to plan your estate. To do this, you need to obtain a copy of your birth certificate and, if applicable, your marriage or civil union certificate before seeing the notary to draw up your will. Ask your notary to specify the type of certificate you need for your will. Sometimes, it is better to use the copy of your marriage (or civil union) certificate that lists all acts concerning you. It is less expensive (\$20 instead of \$30) than it is to obtain both a birth and marriage or civil union certificate (\$15 each for a total of \$30). We recommend that you apply to the Registrar of Civil Status for these documents as early as possible to avoid delays.

The procedure is simple: simply ask for and complete the *Certificate and Copy of an Act of Birth request* form, making sure to read the appended *instructions* on the necessary identification requirements. All those requesting civil status documents are required to prove their identity by enclosing a copy of two documents. One must be a photo ID and the other must show your home or work address. You can send your form by mail or fax or deliver it in person to the Registrar of Civil Status office in Québec City or Montréal.

The form is available at the following locations: Registrar of Civil Status Offices, on the website at **www.etatcivil.gouv.qc.ca**, Communication-Québec, Desjardins caisses, CLSCs, and court houses.

*The form may be completed onscreen and printed.

In certain cases, an application may be processed faster upon presentation of the appropriate supporting documents (see Instructions). Each document costs \$35 and can be delivered by courier or left for pickup at a Registrar office.

Information:

Registrar of Civil Status

2050 rue De Bleury, 6th floor
Montréal, QC H3A 2J5
Montréal Area: (514) 864-3900
Fax: (514) 864-4563

2535 boulevard Laurier
Sainte-Foy, QC G1V 5C5
Québec City Area: (418) 643-3900
Fax: (418) 646-3255

Elsewhere in Québec:

1-800-567-3900

E-mail : etatcivil@dec.gouv.qc.ca

Website:

www.etatcivil.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 from the Ministère de la Santé et des Services sociaux 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.

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: _____

Support for Informal Caregivers

Helping a sick or aging loved one is not always easy. Fortunately, there are resources that can offer advice and assistance. Check with your CSSS (or CLSC) for information on the services available in your area and contact community organizations that work with the ill (e.g., Alzheimer Society).

Labour Standards

The Act Respecting Labour Standards stipulates that an informal caregiver supporting a family member, (spouse, father, mother, brother, sister, or grandparents) may take an unpaid leave of 10 days a year.

This time off can also be spread out over various days throughout the year. A day off may be divided (e.g., into half-days) if the employer agrees.

Information:

Commission des normes du travail

Montréal Area: (514) 873-7061

Elsewhere in Québec:

1-800-265-1414

Teletype machine: see page 62

Website: www.cnt.gouv.qc.ca

Compassionate Care Benefit

A six-week Compassionate Care Benefit is now available to Canadians who are eligible for Employment Insurance.

This Compassionate Care Benefit is a special employment insurance benefit. It provides temporary income support for eligible workers who take leave to provide care or support for a family member who has a significant risk of death within six months. To be eligible, you must submit a medical certificate from the attending physician of the family member who is ill.

To receive the Compassionate Care Benefit, you must submit an EI application online or in person at your local Human Resource Centre of Canada office. You should apply as soon as you stop working.

Information:

Consult the blue pages in the Québec Government section of your telephone directory under "Human Resources and Skills Development Canada, Human Resource Centre of Canada" or go to the "Key Word" section of the new government blue pages.

Phone: _____

Teletype machine: see page 62

For the sake of your loved ones,
take care of your own funeral arrangements.



Almost all of us have experienced the delicate task of making funeral arrangements for a family member. Immediately following the death announcement, a series of decisions must be made quickly. Yet what we would like more than anything is simply to grieve.

Why not take the burden off those you love?

Preplanning your funeral arrangements gives family members the freedom to grieve their loss.

Make this important decision with confidence and peace of mind by contacting a member of Corporation des thanatologues du Québec, professionals governed by a code of ethics that protects you.



*Corporation
des thanatologues
du Québec*

To contact a member, visit
www.corpothanato.com

1 800 463-4935

Resource material

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

Le Curateur public du Québec (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 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?*
- *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 Human Resources and Skills 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

Social Development Canada (www.dsc.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)*

Société québécoise d'information juridique (www.soquij.qc.ca)

- *Legal information on the Web*

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 Teletypewriter

67 years old



The following numbers are for the exclusive use of the deaf or hard-of-hearing who have a teletypewriter.

Canada Revenue Agency

Throughout Québec: 1 800 665-0354

Commission des normes du travail

Throughout Québec: (514) 864-3920, from 8:30 a.m. to 4:30 p.m.

Communication-Québec

Montréal area: (514) 873-4626

Elsewhere in Québec: 1 800 361-9596

Government of Canada

Throughout Canada: 1 800 255-4786

Revenu Québec

Montréal area: (514) 873-4455

Elsewhere in Québec: 1 800 361-3795

Office des personnes handicapées du Québec

Montréal area: (514) 873-9880

Elsewhere in Québec: 1 800 564-1477

Régie de l'assurance maladie du Québec

Québec City area: (418) 682-3939

Elsewhere in Québec: 1 800 361-3939

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

For any information on the programs and services of the Québec government, simply visit the Québec government national portal at **www.gouv.qc.ca**

You can also call the following number:

From anywhere in Québec: **1 800 363-1363 (toll free)**

Elsewhere: **(418) 643-1344**

Teletypewriter



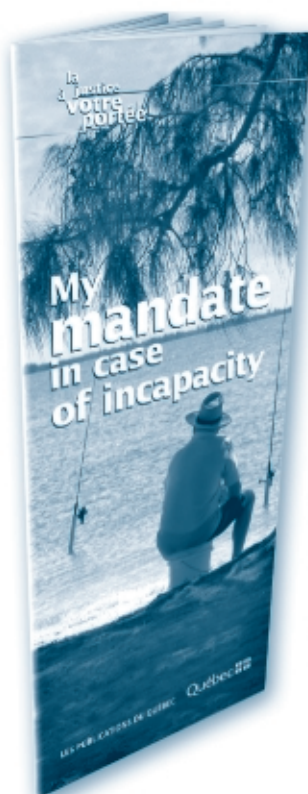
The deaf or hard-of-hearing can reach Communication-Québec using a teletypewriter.

The following numbers are reserved solely for this use:

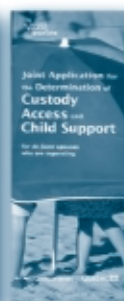
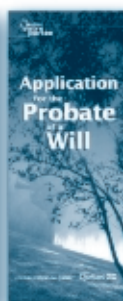
Montréal area: (514) 873-4626

Elsewhere in Québec: 1 800 361-9596

It must be signed by the mandator
in the presence of two witnesses...



Only
Les Publications
du Québec
offers
such a valuable guide
to drawing up
a mandate
in the case of incapacity.



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www.publicationsduquebec.gouv.qc.ca

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Québec



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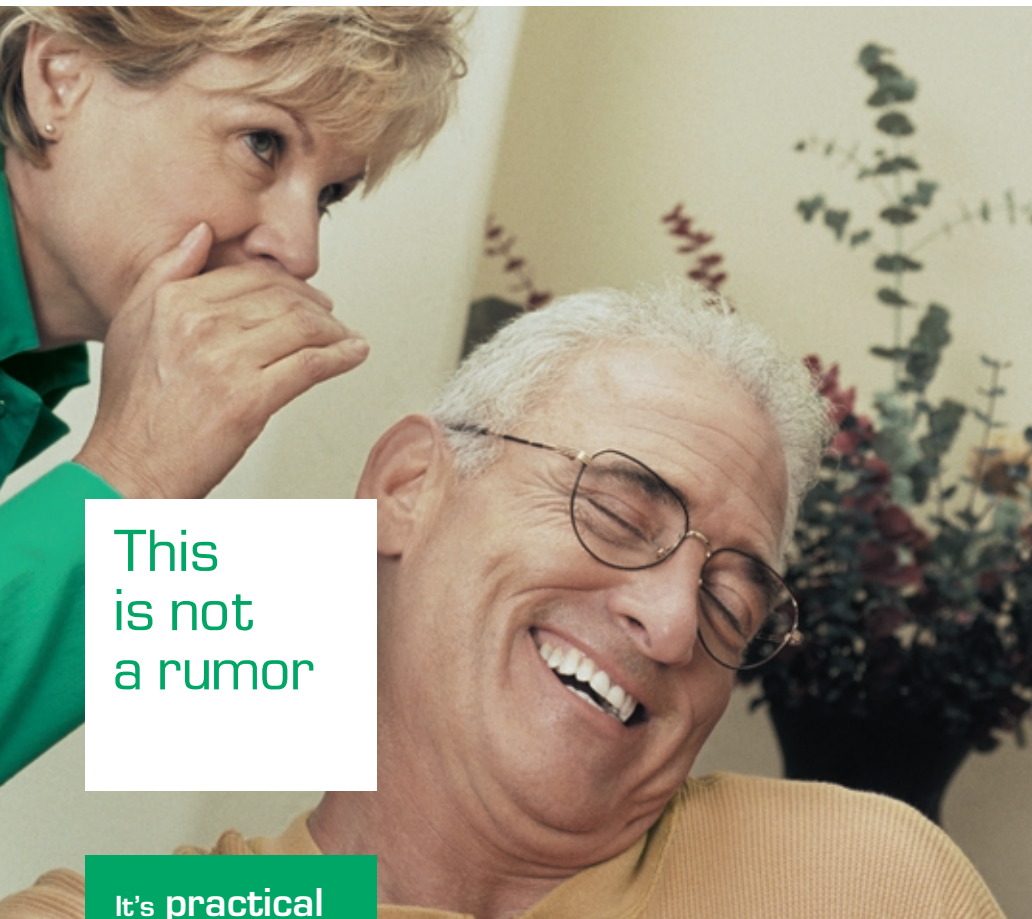
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- Ministère des Relations avec les citoyens et Immigration