



# Québec Parental Insurance Plan



Québec has an array of measures to help parents balance their family and work responsibilities. These measures include parental leaves.

The Québec Parental Insurance Plan (QPIP) provides for the payment of benefits to eligible workers, including persons who are self-employed, who take a maternity, paternity, parental or adoption leave. The QPIP is an income-replacement plan, which means that a person **must have received work income to qualify for benefits.**



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Note: A handy, detachable application guide is provided inside this booklet.

## 1. Eligibility criteria

To be eligible for QPIP benefits, you must meet all of the following criteria:

- be resident in Québec at the start of the benefit period
- have paid or owe a QPIP contribution during the qualifying period
- have at least \$2,000 in insurable earnings during the qualifying period

**AND**

### **IF YOU ARE A WAGE EARNER:**

- have stopped working or have seen a reduction of at least 40% in your normal weekly earnings

### **IF YOU ARE SELF-EMPLOYED:**

- be resident in Québec on December 31 of the year preceding the start of the benefit period
- have ceased your business activities or reduced the time spent on your business activities by at least 40%

### **IF YOU ARE A WAGE EARNER WHO IS ALSO SELF-EMPLOYED:**

- be resident in Québec on December 31 of the year preceding the start of the benefit period
- have ceased your business activities or reduced the time spent on your business activities by at least 40%, and stopped working or have seen a reduction of at least 40% in your regular weekly earnings

## 2. Types of benefits

### **BIRTH OF A CHILD:**

- maternity benefits (mother only)
- paternity benefits (father only)
- parental benefits (for one or both parents or shared by the parents, according to an agreement between the parents)

### **ADOPTION OF A CHILD:**

- adoption benefits (for one or both parents or shared by the parents, according to an agreement between the parents)

Before they can receive benefits, parents have to choose between the **basic plan** and the **special plan**. The type of plan determines the number of weeks of benefits and the income replacement rate. The choice of plan is determined according to the plan indicated in the application made by the parent who receives benefits first, and **cannot be changed**. The other parent is bound by this choice, even in the case of joint custody.

Parents may receive their weeks of benefits at the same time as one another or consecutively.

The following table shows the maximum number of weeks of benefits and percentage of average weekly earnings replaced for each type of benefit, for both types of plans.

Type of benefit	Basic plan		Special plan	
	Maximum number of weeks of benefits	Percentage of average weekly earnings	Maximum number of weeks of benefits	Percentage of average weekly earnings
Maternity (mother only)	18	70%	15	75%
Paternity (father only)	5	70%	3	75%
Parental (may be shared by the parents)	7 25 (7+25=32)	70% 55%	25	75%
Adoption (may be shared by the adoptive parents)	12 25 (12+25=37)	70% 55%	28	75%

**EXAMPLES:**

**Under the basic plan,** the mother could be entitled to a maximum of 50 weeks of benefits (18 weeks of maternity benefits plus 32 weeks of parental benefits if she and the father agree that she should receive all of the parental benefits).

**Under the special plan,** the mother could be entitled to a maximum of 40 weeks of benefits (15 weeks of maternity benefits plus 25 weeks of parental benefits if she and the father agree that she should receive all of the parental benefits).



### 3. When to apply for benefits

Each parent must file an application for QPIP benefits. You must have stopped working before applying. The date you stopped working is defined as follows:

**IF YOU ARE A WAGE EARNER:**

- the date you stopped working or the first day your normal weekly earnings were reduced by at least 40%

**IF YOU ARE SELF-EMPLOYED:**

- the date you ceased your business activities or the day you reduced the time spent on your business activities by at least 40%

**IF YOU ARE A WAGE EARNER WHO IS ALSO SELF-EMPLOYED:**

- the date you stopped working or the first day your normal weekly earnings were reduced by at least 40%, and the date you ceased your business activities or the day you reduced the time spent on your business activities by at least 40%

You and your employer must agree on the timing of your leave. The *Act respecting labour standards* includes provisions governing leave for family events. For more information, contact the Service des renseignements at the Commission des normes du travail (CNT), at 1-800-265-1414 (toll-free) or 514-873-7061. You can also visit the CNT website, at [www.cnt.gouv.qc.ca](http://www.cnt.gouv.qc.ca).



**THE DATE ON WHICH YOU MAY FILE YOUR APPLICATION AND THE DATE ON WHICH YOUR BENEFITS END DEPEND ON THE TYPE OF BENEFITS FOR WHICH YOU APPLY:**

Type of benefit	The application for benefits may be filed no earlier than:	Unless the benefit period is extended, payment of benefits ends no later than:
Maternity (mother only)	<ul style="list-style-type: none"> <li>the 16th week before the expected date of delivery</li> <li>in the case of an interruption of pregnancy, the week the pregnancy was interrupted if the interruption occurs after the 19th week of pregnancy</li> </ul>	<ul style="list-style-type: none"> <li>18 weeks after the week the child is born</li> <li>18 weeks after the week the pregnancy is interrupted</li> </ul>
Paternity (father only)	<ul style="list-style-type: none"> <li>the week the child is born</li> </ul>	<ul style="list-style-type: none"> <li>52 weeks after the week the child is born</li> </ul>
Parental (may be shared by the parents)	<ul style="list-style-type: none"> <li>the week the child is born</li> </ul>	<ul style="list-style-type: none"> <li>52 weeks after the week the child is born</li> </ul>
Adoption <sup>1</sup> (may be shared by the adoptive parents)	<p><b>Adoption in Québec:</b> the week the child comes into the care of one of the parents for adoption. The child's arrival date for adoption depends on the type of adoption.</p> <ul style="list-style-type: none"> <li><b>For regular adoption,</b></li> <li><b>for adoption under the Banque mixte program, and</b></li> <li><b>for traditional Inuit adoption,</b></li> </ul> <p>the arrival date for adoption is the date the child is physically placed in the family.</p>	<ul style="list-style-type: none"> <li>52 weeks after the child's arrival.</li> </ul>

<p>Adoption<sup>1</sup> (may be shared by the adoptive parents)</p>	<ul style="list-style-type: none"> <li>• <b>For adoption of a child already placed in the adoptive parents' foster home, and</b></li> <li>• <b>for special (intrafamily) adoption,</b></li> </ul> <p>the arrival date for adoption is the date the <b>application</b> for a placement order is filed with the court for the purposes of adoption.</p> <p><b>Adoption outside Québec:</b> two weeks before the week the child comes into the care of one of the parents for adoption. The child's arrival date for adoption is the date on which the child, who has been physically entrusted by the competent authority to the care of the adoptive parents, arrives in Québec, or, upon request, the date the child is entrusted by the competent authority to the adoptive parents in the child's province or country of origin.</p>	<ul style="list-style-type: none"> <li>• 52 weeks after the child's arrival</li> </ul>
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1. For adoption benefits, proof of the intention to adopt is required, so that it can be established that the child's arrival is indeed for the purpose of adoption. Certain documents are required to confirm the intention to adopt.

You may not apply for benefits in advance. The earliest you can apply for benefits is during the calendar week (Sunday to Saturday) in which you wish to begin your benefit period.

**Example:**

You stop working on Friday, March 9, 2012, and **want to receive** benefits as of the week of March 11, 2012. You may file your application as of Sunday, March 11, 2012.





# Guide

This document provides full information about how to file an application for benefits under the Québec Parental Insurance.



## Important

**Please note that the start date for payment of your benefits cannot be more than three weeks prior to the date you file your application.**

## Required information when applying for benefits

- Social insurance numbers: yours, the other parent's and your spouse's, if applicable
- Dates of birth: yours, the other parent's and your spouse's, if applicable
- Expected date of delivery or the date the child was born
- In the case of an adoption, the date of the child's arrival into the care of one of the parents for adoption
- Information about your financial institution and bank account if you wish to sign up for direct deposit
- Remuneration end date:
  - **If you are a wage earner:**  
the date you stopped working or the first day your normal weekly earnings were reduced by at least 40%
  - **If you are self-employed:**  
the date you ceased your business activities or the day you reduced the time spent on your business activities by at least 40%
  - **If you are a wage earner who is also self-employed:**  
the date you stopped working or the first day your normal weekly earnings were reduced by at least 40%, and the date you ceased your business activities or the day you reduced the time spent on your business activities by at least 40%

- Information about your income:
  - **If you are a wage earner** who received a **regular salary** during the 26 weeks preceding the benefit start date:
    - the amount of your gross weekly earnings
  - **If you are a wage earner** who received earnings on an **irregular basis** during the 26 weeks preceding the benefit start date:
    - the number of records of employment you received over the 52 weeks preceding the desired benefit start date
    - the dates of the calendar weeks (from Sunday to Saturday) during which, although employed, you did not work and were not paid
  - **If you are self-employed** and carried on business activities during the calendar year **preceding** the year in which your benefit period begins:
    - the income amount you entered or will enter on lines 22 to 26 of Schedule L of your Québec income tax return for the calendar year preceding the year your benefit period begins
  - **If you are self-employed** and **began** your business activities during the calendar year in which your benefit period begins:
    - an **estimate** of your net business income for the calendar year in which your benefit period begins, according to lines 22 to 26 of Schedule L of your Québec income tax return
  - **If you are a wage earner who is also self-employed** and carried on business activities during the calendar year **preceding** the year in which your benefit period begins:
    - the income amount you entered or will enter on lines 22 to 26 of Schedule L and line 101 of your Québec income tax return for the calendar year preceding the year in which your benefit period begins
- AND
  - the number of records of employment you received over the 52 weeks preceding the desired benefit start date, as well as the dates of the calendar weeks (from Sunday to Saturday) during which, although employed, **you did not work and were not paid**
- **If you are a wage earner who is also self-employed** and **began** your business activities during the calendar year in which your benefit period begins:
  - an **estimate** of your net business income for the calendar year in which your benefit period begins, according to lines 22 to 26 of Schedule L of your Québec income tax return

- an **estimate** of your gross employment income for the calendar year in which your benefit period begins, according to line 101 of your Québec income tax return  
AND
- the number of records of employment you received over the 52 weeks preceding the desired benefit start date as well as the dates of the calendar weeks (from Sunday to Saturday) during which, although employed, **you did not work and were not paid**

## Required documents

We may require documents such as the following in order to determine your eligibility for benefits:

- your record of employment (official document given to you by your employer)
- in the case of an interrupted pregnancy, written confirmation by a physician of the number of weeks of pregnancy as well as the date of the interruption.

To speed up the processing of your benefit application, it is important to provide these documents as soon as they are requested.

## Online services

You can use the QPIP website to:

- apply for benefits
- track and update your file.

To use QPIP online services, you must have a clicSÉQUR ID.

clicSÉQUR is the Québec government authentication service allowing you to use a user-specific ID to safely access the online services of participating Québec government departments and agencies.

If you already have a clicSÉQUR ID, you can access the online services available on our website ([www.rqap.gouv.qc.ca](http://www.rqap.gouv.qc.ca)).

If you don't have a clicSÉQUR ID, you have to sign up with Revenu Québec. Make sure you have the following information at hand:

- your social insurance number
- your Revenu Québec access code (6 digits). To obtain this code, you have to give the amount entered on line 199 of your Québec income tax return.

- the number shown on the notice of assessment you received after filing your last Québec income tax return (11 letters and digits)

Once Revenu Québec has confirmed your identity, you can obtain a clicSÉCUR ID and password allowing you to access the QPIP online services. You need your ID and password each time you consult your QPIP file online.

**You can sign up for QPIP online services any time, even if you applied for benefits by telephone with the help of a Centre de service à la clientèle (CSC) officer.**

## Processing time

- **Online applications:** We can start processing your application sooner if you file it online. Make sure it has been properly sent. We also suggest that you choose **email as your preferred means of communication**, to avoid postal delays.
- **Applications filed by mail:** If you complete your application with help from an officer at the Centre de service à la clientèle (CSC) and choose regular mail as your means of communication with the CSC, there will be a **longer wait** before your application can be processed. Be sure to sign and date your application.

The filing date for your application is the date the CSC receives your signed and dated application form. It is therefore important to send us your form as soon as possible, as a delay could lead to the loss of weeks of benefits.

To speed up the processing of your application, make sure you provide any required **information** and **documents** by the **deadline**.

## How to reach us

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

Across North America: **1-888-610-7727 (RQAP)** (toll-free)

Overseas: **1-416-342-3059** (long-distance charges apply)

CSC business hours: Monday to Friday from 8 a.m. to 8 p.m.



## **THE DATE YOU FILE YOUR APPLICATION IS VERY IMPORTANT!**

If you delay in filing your application for benefits once you have stopped receiving remuneration, you could lose weeks of benefits. Although it is possible to receive benefits for a period prior to your application date, **it is important to note that you cannot be granted more than a maximum of three retroactive weeks of benefits.**

### **Example:**

You stop working on Friday, March 9, 2012, and **want to receive** benefits as of the week of March 11, 2012. You have to file your application for benefits by April 7, 2012. If you file it after this date, you may lose weeks of benefits.

## **BENEFIT APPLICATION FILING DATES**

### **• Online application**

The filing date for your application is the date on which you **submit** your application. If you file your application online, you will automatically receive a confirmation number indicating that the application has been received. Make sure that you receive this confirmation number, as it is your proof that your application has been duly submitted and could prevent the loss of weeks of benefits.

### **• Telephone application**

The filing date for your application is the date the Centre de service à la clientèle (CSC) **receives your signed and dated application form.** It is therefore important to send us your form as soon as possible, as a delay could lead to the loss of weeks of benefits.

## **MATERNITY BENEFITS**

If you are the mother and delay in filing your application for maternity benefits following the birth of your child, you could lose weeks of benefits, as you cannot receive maternity benefits more than 18 weeks after the week of birth of the child.

## **INDEMNITIES UNDER THE CSST'S PRECAUTIONARY CESSATION OF WORK PROGRAM (FOR A SAFE MATERNITY EXPERIENCE PROGRAM)**

If you receive indemnities under the precautionary cessation of work program (For a Safe Maternity Experience program) administered by the Commission de la santé et de la sécurité du travail (CSST), you may file your application for benefits as of the fourth week prior to the expected week of delivery. The CSST will cease to pay you indemnities as of this date if you are eligible for QPIP benefits. Be sure to file your application as soon as possible.

## RECORDS OF EMPLOYMENT

Even if you do not yet have your record or records of employment, **you should still file your application without delay**, as your eligibility is established based on the date you file your application. If you had only one employer and your gross weekly earnings were the same for the 26 weeks prior to the date you would like to start receiving benefits, you can ask to receive provisional benefits. When the Centre de service à la clientèle (CSC) receives your record or records of employment, they will carry out a new analysis of your application and, if applicable, adjust the amount of your benefits.

## PREGNANCIES OR ADOPTIONS IN CLOSE SUCCESSION

If you have had pregnancies and/or adoptions in close succession and received QPIP benefits, we suggest that you contact the Centre de service à la clientèle (CSC) for more information about a new application for benefits.

## 4. How to apply for benefits

You can apply for QPIP benefits using our online services. Online applications are efficient, fast and safe! Go to **[www.rqap.gouv.qc.ca](http://www.rqap.gouv.qc.ca)**.

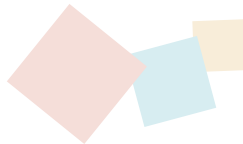
If you prefer, you can contact the Centre de service à la clientèle (CSC). An officer will help you complete your application for benefits.

Once your application has been completed, the officer will give you two options:

- You can file your application yourself, using the QPIP online services.
- We can mail you a copy of the completed form, for you to sign and mail back to us as soon as possible.

Even if you apply for benefits by telephone with help from a CSC officer, you can sign up for QPIP online services at any time in order to track and manage your file online.

**We can start processing your application sooner if you file it online.**



## 5. Benefit amounts

The amount of benefits to which you may be entitled depends on factors such as the following:

- the qualifying period
- your earnings
- the type of benefits requested
- the choice of plan
- the supplement for low-income families

The qualifying period is the period for which your earnings are taken into account for the purpose of calculating the amount of your benefits. The start and end dates of the qualifying period depend on your employment status. The qualifying period is normally 52 weeks (one year). It can be extended to as many as 104 weeks (two years) if you have been unable to work and have not had insurable earnings (earnings taken into account for benefit-calculation purposes) for reasons such as the following:

- you received indemnities from the Commission de la santé et de la sécurité du travail (CSST)
- you received employment insurance benefits
- you received QPIP benefits
- you received indemnities from the Société de l'assurance automobile du Québec (SAAQ)

The QPIP website provides additional information about the situations described above. You can also call the Centre de service à la clientèle (CSC).

### **SUPPLEMENT FOR LOW-INCOME FAMILIES**

Certain families that are eligible for QPIP benefits may receive additional financial support. If a family's net income is under \$25,921, a supplement may be granted to one of the parents, if he or she applies for this additional support.

The maximum insurable earnings used to calculate the benefit amount is index-adjusted on January 1 each year. To find out the current maximum, see the QPIP website.



## INCOME THAT YOU MUST DECLARE WHILE RECEIVING BENEFITS

If you work or receive income while receiving benefits, you must declare the income. In almost all cases, the income that you declare will be taken into account for the week it is earned, not the week it is received. Your income could result in a reduction in your benefits and be taken into account when you file a subsequent application for benefits.

If you worked or received income during the week as of which you want to start receiving benefits, you must also declare this income.

**Failure to declare income could lead to a claim for repayment of benefits.**

## 6. Payment of benefits

Benefits are paid on Sundays and cover two calendar weeks (Sunday to Saturday).

**Benefits are payable by direct deposit or by cheque.** **Direct deposits** payments are made into your bank account three or four days after the benefit payment date. Payments **by cheque** are delivered according to standard Canada Post delivery times.

**To avoid inconvenience due to postal delays caused by statutory holidays, sign up for direct deposit.** The service is safe, practical, and fast.

If you change your address, you must inform the Centre de service à la clientèle (CSC). QPIP benefits are taxable and you must report them in your tax returns. In order to send you your tax slips, we need to know your correct postal address.

It is also important to inform the CSC if a birth occurs or an adoption process begins during your benefit period.



## 7. Online services

### INTERNET

You can use QPIP online services ([www.rqap.gouv.qc.ca](http://www.rqap.gouv.qc.ca)) at any time to:

- apply for benefits online – a fast, efficient and safe solution
- assess the amount of your benefits using the benefit calculator
- track and update your file
- find out your benefit payment dates
- obtain information about specific situations
- obtain full QPIP information

## 8. Additional information

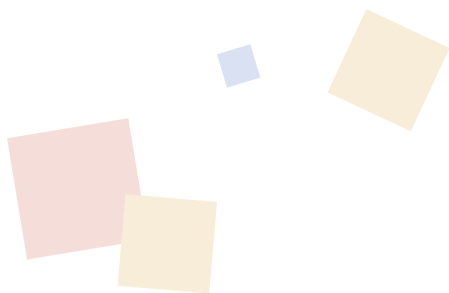
The Conseil de gestion de l'assurance parentale (CGAP) website ([www.cgap.gouv.qc.ca](http://www.cgap.gouv.qc.ca)) provides information on how the QPIP is managed, who contributes to it and the current contribution rates.

### SUBSTITUTE MEDIA

This document can be adapted to certain substitute media. To make a request, contact the Bureau des renseignements et plaintes at the Ministère de l'Emploi et de la Solidarité sociale, at **1-888-643-4721** (toll-free).

### DISCLAIMER

This QPIP information document may not be used for legal interpretation purposes. The information it contains was valid in June 2012. **For full, up-to-date information about the QPIP, see the QPIP website ([www.rqap.gouv.qc.ca](http://www.rqap.gouv.qc.ca)).**



## 9. How to reach us

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

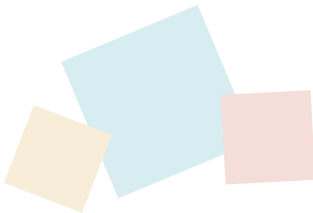
Across North America: **1-888-610-7727** (toll-free)

Overseas: **1-416-342-3059** (long-distance charges apply)

You can contact us to:

- apply for benefits with help from an officer
- obtain general information. Officers at the Centre de service à la clientèle (CSC) cannot make official decisions on your situation until you file an application.

CSC business hours: Monday to Friday from 8 a.m. to 8 p.m.





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et Solidarité sociale*

Québec

