



Québec Parental Insurance Plan

Information document for your files



Québec has a number 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, 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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Contents

1. Eligibility criteria	4
2. Types of benefits	4
3. When to apply for benefits	6
4. How to apply for benefits	10
5. Benefit amounts	11
6. Payment of benefits	12
7. Online services	13
8. Additional information	13
9. How to reach us	14

APPENDIX

Application Guide: Information to help you with your application for parental insurance benefits	15
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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 premium 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

Depending on your situation, other eligibility conditions may apply.

2. Types of benefits

BIRTH OF A CHILD:

- Maternity benefits (mother only)
- Paternity benefits (father only)
- Parental benefits (for either of the parents or shared by the parents, according to an agreement between them)

ADOPTION OF A CHILD:

- Adoption benefits (for either of the parents or shared by the parents, according to an agreement between them)

CHOOSING A PLAN

Before they can receive benefits, parents have to choose between the **basic plan** and the **special plan**. That choice determines the length of the leave 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 submit 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%

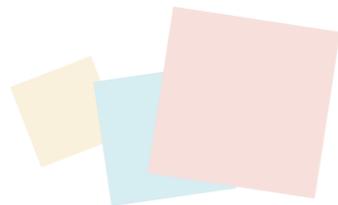
IF YOU ARE A WAGE EARNER WHO IS ALSO SELF-EMPLOYED:

- 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 can submit your application for benefits even if you have not yet received your Record or Records of Employment.

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, de l'équité, de la santé et de la sécurité du travail, at 1-844-838-0808. You can also visit the CNESST website, at cnesst.gouv.qc.ca.

If you have made arrangements with your employer to take paid vacation days within the first 18 weeks following the birth of your child, please note that you could lose maternity benefit weeks. As a rule, maternity benefit weeks cannot be paid later than the 18th week following the week of the birth. It is therefore preferable to make arrangements with your employer to schedule such paid vacation days for after your parental leave period.



THE DATE ON WHICH YOU MAY SUBMIT 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 submitted 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"> the 16th week before the expected date of delivery in the case of a termination of pregnancy, the week the pregnancy was terminated if the termination occurs after the 19th full week of pregnancy 	<ul style="list-style-type: none"> 18 weeks after the week the child is born 18 weeks after the week the pregnancy is terminated
Paternity (father only)	<ul style="list-style-type: none"> the week the child is born 	<ul style="list-style-type: none"> 52 weeks after the week the child is born
Parental (may be shared by the parents)	<ul style="list-style-type: none"> the week the child is born 	<ul style="list-style-type: none"> 52 weeks after the week the child is born
Adoption ¹ (may be shared by the adoptive parents)	<p>Adoption in Québec: the week the child comes into the care of one of the parents for adoption². The child's arrival date for adoption depends on the type of adoption.</p> <ul style="list-style-type: none"> For regular adoption, for adoption under the Banque mixte program, and for Inuit customary adoption, <p>the arrival date for adoption is the date the child is physically placed in the family.</p>	<ul style="list-style-type: none"> 52 weeks after the week of the child's arrival

Type of benefit	The application for benefits may be submitted no earlier than	Unless the benefit period is extended, payment of benefits ends no later than:
<p>Adoption¹ (may be shared by the adoptive parents)</p>	<ul style="list-style-type: none"> • For adoption of a child already placed in the adoptive parents' foster home, and • for special (intrafamily) adoption, <p>the arrival date for adoption is the date the application for a placement order is filed with the court for the purposes of adoption.</p> <p>Adoption outside Québec: 2 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"> • 52 weeks after the week of the child's arrival

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.
2. The date on which a child comes into the care of one of the parents for adoption is not the same as the legal adoption date.

You cannot 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. Note that you could lose weeks of benefits if you delay making your application.

Example

You stop working on Friday, March 3, 2017, and want to receive benefits as of the week of March 5, 2017. You must submit your application as of Sunday, March 5, 2017.



DATE ON WHICH YOU SUBMIT YOUR APPLICATION FOR BENEFITS

The date on which we consider you to have submitted your application for benefits will depend on the method used.

It is:

- **The date on which you send in your application**
 - If you use the QPIP online services
 - If you complete your application for benefits by telephone with the assistance of an agent and you then send in your application yourself, using the QPIP online services
- **The date on which your signed and dated application form is received at the Centre de service à la clientèle**
 - If you complete your application for benefits by telephone with the assistance of an agent and you ask us to send you the application form by regular mail so that you can sign it and send it in by regular mail.

THE DATE ON WHICH YOU SUBMIT YOUR APPLICATION IS VERY IMPORTANT!

You may be able to receive benefits for a period prior to the date on which you submit your application. However, the period cannot be more than 3 weeks preceding the date on which you submit the application. Therefore, if you delay in submitting your application for benefits once you have stopped receiving remuneration, you could lose weeks of benefits. We recommend that you submit your application without delay.

Example

You stop working on Friday, March 3, 2017, and **want to receive** benefits as of the week of March 5, 2017. You must submit your application for benefits no later than April 1, 2017.

MATERNITY BENEFITS

If you delay in submitting your application for maternity benefits following the birth of your child (or following a termination of pregnancy after the 19th full week of gestation), you could lose weeks of maternity benefits. You cannot receive maternity benefits more than 18 weeks after the week of birth of the child (or the week of termination of the pregnancy).

RECORDS OF EMPLOYMENT

Even if you do not yet have your Record or Records of Employment, **you should still submit your application**, as your eligibility is established based on the date you submit the application. If you were receiving the same weekly salary every week during the 26 weeks prior to the date on which you want your benefit payments to begin, you can ask to receive provisional benefits. Once the Centre de service à la clientèle (CSC) receives your Record or Records of Employment, we will carry out a new analysis of your application and, if applicable, adjust the amount of your benefits. Note that pay stubs or a T4 slip do not provide the information we require and cannot replace a Record of Employment.

IDENTIFICATION INFORMATION ABOUT YOUR CHILD

If you apply for maternity benefits before the birth of your child, you must provide identification information about the child following his or her birth. This information is needed in order for us to pay benefits. You can provide the information to the Québec Parental Insurance Plan through your online file, or by calling the Centre de service à la clientèle.

You must also declare the child's birth to the Directeur de l'état civil!

In accordance with the *Civil Code of Québec*, births in Québec must be declared to the Directeur de l'état civil. To declare the birth, you can use the online services of the Directeur de l'état civil, at etatcivil.gouv.qc.ca/DeclarationNaissance. You will need your clicSÉCUR ID. The electronic declaration of birth allows you to rapidly provide information about your child's birth to certain ministries and organizations, which will simplify your access to various government programs and services.

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 rqap.gouv.qc.ca.

If you prefer, you can call the Centre de service à la clientèle (CSC). An agent will help you complete your application for benefits. Once the application has been completed, the agent will give you 2 options:

- You can submit 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.

We can start processing your application sooner if you submit 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 benefit 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 (1 year). It can be extended to as many as 104 weeks (2 years) if you have been unable to work and unable to have insurable earnings (earnings taken into account for benefit-calculation purposes) for reasons such as the following:

- You received indemnities from the Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST).
- 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. For an estimate of the benefit amount to which you may be entitled, you can use the benefit calculation simulator found on the website, or contact the Centre de service à la clientèle.

BENEFIT 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 benefit supplement may be granted to one of the parents, if he or she applies for it.

The maximum insurable earnings used to calculate benefits 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

You must declare without delay any work income or any other income received while you are receiving benefits. Such income could result in a change in your benefits. They can also be taken into account when you submit a subsequent application for benefits.

You can declare your income using the online services available on the QPIP website. These services are easy to use and available at all times.

Undeclared income could lead to a claim for repayment of benefits

If you receive earnings or other income while receiving benefits, it could be more advantageous for you to have your next benefit payment postponed.

6. Payment of benefits

Benefits are paid on Sundays and cover 2 calendar weeks (Sunday to Saturday).

Benefits are payable by direct deposit or by cheque. **Direct deposit** payments are made into your bank account 3 or 4 days after the benefit payment date. Payments **by cheque** are delivered according to standard Canada Post delivery times.

Signing up for direct deposit is a smart move:

- You'll avoid postal delays and unnecessary travel.
- Your benefits will be safely deposited directly into your account.
- You'll be protecting the environment.

Direct deposit: A simple, fast and safe solution!

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.

We suggest that you provide your email address as well, so that we can quickly inform you when your tax slips are added to your file.

CHANGE IN YOUR SITUATION

It is important to inform our Centre de service à la clientèle without delay of any change in your situation during the period in which you are receiving benefits.

7. Online services

INTERNET

You can use QPIP online services (rqap.gouv.qc.ca) at any time to:

- Apply for benefits online—a fast, efficient and safe solution
- Upload digitized documents or pictures of documents directly to your online file
- Track and update your file
- Provide identification information for your child
- Find out your benefit payment dates
- Rapidly consult and print out your tax slips
- Make a change of address

8. Additional information

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

ALTERNATIVE MEDIA

This document can be adapted to certain alternative media. To make a request, contact the QPIP's Centre de service à la clientèle.

NOTE

This QPIP information document may not be used for legal interpretation purposes. The information it contains was updated in September 2017.

For full, up-to-date information about the QPIP, see the QPIP website (rqap.gouv.qc.ca).



9. How to reach us

rqap.gouv.qc.ca

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

Overseas: **1-418-643-7246** (charges apply)

You can contact us to:

- Apply for benefits with help from an agent
- Obtain general information

Agents at the Centre de service à la clientèle (CSC) cannot make official decisions on your situation until you submit an application.



Application Guide

Information to help you with your application for parental insurance benefits



You should submit your application without delay. The maximum retroactive period for which you can receive benefits is 3 weeks prior to your application date (the date we receive your online application). If you complete your application by telephone, the application date is the date on which we receive your duly signed and dated application form.

Required information when applying for benefits

- Social insurance number: yours, the other parent's and your spouse's, if applicable
- Date of birth: yours, the other parent's and your spouse's, if applicable
- Expected delivery date 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 you held employment but during which you did not work and for which you received no pay
 - **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 you held employment but during which you **did not work and for which you received no pay**
 - **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 you held employment but during which you **did not work and for which you received no pay**

Required documents

In general, you are not required to provide any supporting documents with your application for benefits. We will obtain the necessary information by carrying out information exchanges with the government ministries and organizations in question.

Do not provide any supporting documents **unless we request them** (we will send the request by email or regular mail). To speed up the processing of your file, you can provide the documents by uploading them to your online file.

If you send the documents by mail, be sure to send photocopies. Do not send the originals.

Online services

You can use QPIP online services in a number of situations. For example, you can:

- Apply for benefits
- Upload digitized documents or pictures of documents directly to your online file
- 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 ministries and organizations.

If you already have a clicSÉQUR ID, you can access the QPIP online services at **rqap.gouv.qc.ca**.

If you don't have a clicSÉQUR ID, you first have to sign up for the service to obtain a user code and password. Then you can sign up for QPIP online services. When you sign up, you will be asked for the following information:

- Your social insurance number
- Your Revenu Québec access code (6 digits). To obtain an access code, you must know the amount entered on line 199 of your Québec income tax return.
- The number of the notice of assessment that you received after filing your most recent income tax return (11 letters and numbers)

You can sign up for QPIP online services at any time, even if your application for benefits was made by telephone with an agent at the Centre de service à la clientèle.

When you fill out your application for benefits, we suggest that you **choose email as your preferred method of communication**. Doing so will avoid postal delays, and we will be able to rapidly inform you of information added to your file.

Processing time

- **Online applications:** We can start processing your application sooner if you file it online. Make sure it has been properly sent.
- **Applications submitted by regular mail:** If you complete your application with the assistance of an agent at the Centre de service à la clientèle (CSC) and ask that the form be sent to you, there will be a longer wait. **Be sure to sign and date your application.**

The date you submit 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, in order not to lose any weeks of benefits. Be sure to put sufficient postage on the envelope.

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

How to reach us

rqap.gouv.qc.ca

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

Overseas: **1-418-643-7246** (charges apply)

DO YOU HAVE YOUR QUÉBEC SERVICES ACCOUNT?



My Québec Services Account provides you with a list of personalized steps that you must take to access government programs and services upon your child's birth, and allows you direct access to online services.

Simplify your steps
and use your time to enjoy
the happy event!

mondossiercitoyen.gouv.qc.ca

Services

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