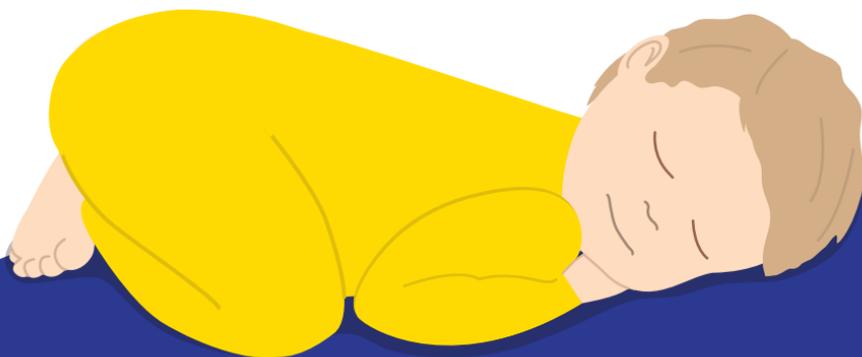


15 Years!



# Québec Parental Insurance Plan

A Practical Guide



The Québec Parental Insurance Plan (QPIP) offers a concrete way for working parents to balance their family and work responsibilities. It provides for the payment of benefits to any person taking 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.

**Important:** Information found in this brochure is for parents whose child was born or arrived for adoption on or after January 1, 2021. If your child was born or arrived for adoption before January 1, 2021, please visit the QPIP website at [rqap.gouv.qc.ca](http://rqap.gouv.qc.ca) to get information about your situation.

#### **NOTE**

This QPIP information document may not be used for legal interpretation purposes. The information it contains was updated in March 2021. For full, up-to-date information about the QPIP, see the QPIP website at [rqap.gouv.qc.ca](http://rqap.gouv.qc.ca).

#### **ALTERNATIVE FORMAT**

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

Translated from the original French.

ISBN : 978-2-550-89710-1 (printed)  
ISBN : 978-2-550-89711-8 (PDF)  
Legal Deposit – Bibliothèque et Archives  
nationales du Québec, 2021  
© Gouvernement du Québec



# Contents

<b>1. Eligibility criteria</b>	<b>4</b>
<b>2. Type of benefits by event category</b>	<b>4</b>
<b>2.1 Benefits for a pregnancy or childbirth</b>	<b>4</b>
<b>2.2 Benefits for the birth of a child</b>	<b>5</b>
<b>2.3 Benefits for the arrival of a child for adoption</b>	<b>6</b>
<b>3. Choosing a plan</b>	<b>8</b>
<b>4. When to apply for benefits</b>	<b>11</b>
<b>5. How to apply for benefits</b>	<b>16</b>
<b>6. Benefit amounts</b>	<b>19</b>
<b>7. Payment of benefits</b>	<b>21</b>
<b>8. Online services</b>	<b>22</b>
<b>9. Conseil de gestion de l'assurance parentale</b>	<b>22</b>
<b>10. How to reach us</b>	<b>23</b>

# 1. Eligibility criteria

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

- Be a resident of Québec at the start of the benefit period. If you are a person whose income is from self-employment or as a family-type resource\* or an intermediate resource\*, you must also be a resident of Québec as of December 31 of the previous year.
- Have paid or owe a QPIP premium during the qualifying period
- Have at least \$2,000 in insurable earnings during the qualifying period
- Have stopped working or have seen a reduction of at least 40% in your normal weekly earnings, if you are a wage earner. If you earn income as a self-employed worker, you must have stopped working or reduced the time spent on your business activities by at least 40%. If you offer services as a family-type resource or an intermediate resource, you are considered as having reduced the time spent on this type of activity by at least 40%.

Depending on your situation, other eligibility conditions may apply.

\* Family-type resources or intermediate resources are people who, at their principal place of residence, are housing children, adults or seniors who are referred to them by a public institution so they can live in an environment that is adapted to their needs.

## 2. Type of benefits by event category

The type of benefits depends on the event that applies to you:

- A pregnancy or childbirth
- The birth of a child
- The arrival of a child for adoption

### 2.1 Benefits for a pregnancy or childbirth

#### Maternity benefits

The purpose of maternity benefits is to allow recovery from pregnancy or childbirth. Only a person who has experienced pregnancy, childbirth or termination of pregnancy after 19 full weeks of gestation may be entitled to these benefits.

Maternity benefits may begin before birth, no sooner than the **16th week before** the week scheduled for childbirth. Subject to exceptions, these benefits must end no later than **20 weeks** after the child is born.

Parental benefits can also be added to the maternity benefits following the birth of a child. Parental benefits allow parents to be present with and take care of their child.

The number of benefit weeks is determined according to the plan that is chosen.

## 2.2 Benefits for the birth of a child

### Paternity benefits

Paternity benefits are exclusive to the father or to the female spouse of the mother who gave birth if the spouse is registered on the act of birth. They allow the parent to be present in order to care for the child. Therefore, the parent must be able to care for the child to be entitled to paternity benefits.

Paternity benefits may begin in the week the child is born and must end, subject to exceptions, no later than **78 weeks** after the child is born.

The number of benefit weeks is determined according to the plan that is chosen.

### Parental benefits

Parental benefits allow both parents to be present in order to care for their child. The benefit weeks may be taken at the same time by both parents or in different weeks.

Parental benefits may begin in the week the child is born and must end, subject to exceptions, no later than **78 weeks** after the child is born.

Some parental benefits are shareable, while others are not.

#### ■ Shareable Parental Benefits

The birth of a child entitles the parents to parental benefit weeks, which both parents may share by mutual agreement. **Additional parental benefit weeks** are offered when each parent has been paid a certain number of shareable parental benefit weeks.

#### ■ Exclusive (Non-Shareable) Parental Benefits

Parents who had more than one child from the same pregnancy are entitled to non-shareable parental benefit weeks. Each parent is entitled to the same number of benefit weeks. These benefit weeks may not be shared between the parents or transferred to the other parent, and do not entitle the parent to additional parental benefit weeks.

The number of benefit weeks is determined according to the plan that is chosen.



## 2.3 Benefits for the arrival of a child for adoption

### Adoption benefits

Adoption benefits allow parents to be present in order to care for their child. Therefore, the parents must be able to care for the child to be entitled to adoption benefits. The benefit weeks may be taken at the same time by both parents or in different weeks.

Some adoption benefits are shareable, while others are not.

#### ■ Shareable Adoption Benefits

The parents may share the shareable adoption benefit weeks between them, according to their agreement. **Additional adoption benefit weeks** are offered when each parent has been paid a certain number of adoption benefit weeks. Only shareable adoption benefits may entitle the parents to additional benefit weeks.

#### ■ Exclusive (Non-Shareable) Adoption Benefits

Each parent is entitled to a number of non-shareable adoption benefit weeks. These benefit weeks may not be shared between the parents or transferred to the other parent. When more than one child is adopted at the same time, an additional number of non-shareable adoption benefit weeks is offered to each parent.

### Adoption-Related Welcome and Support Benefits

The purpose of the adoption-related welcome and support benefits is to meet the specific needs of parents who adopt a child. These benefits allow the parents to be present in order to care for the child. The two parents may share these benefits between them, according to their agreement. The adoption-related welcome and support benefits are not taken into account to obtain additional shareable adoption benefits. The parents may choose to receive shareable adoption benefits before taking advantage of adoption-related welcome and support benefits, if this option is more advantageous for them.

## Benefit period

The adoption benefits and the adoption-related welcome and support benefits may begin in the week in which the child comes into the care of one of the parents for adoption. In the case of an adoption outside Québec, the benefits may begin no sooner than **five weeks** before the scheduled date of the child's arrival at one of the parents for adoption.

Subject to exceptions, the benefits must end no later than **78 weeks** after the child's arrival.

The date considered as the date of the child's arrival for adoption depends on the type of adoption. To find out when you can submit your application, visit the QPIP website at [rqap.gouv.qc.ca](http://rqap.gouv.qc.ca) or call the Centre de service à la clientèle.

The number of benefit weeks is determined according to the plan that is chosen.



### 3. Choosing a plan

When you apply for benefits, you have to choose between two options: the basic plan and the special plan.

This choice determines the number of parental insurance benefit weeks that may be paid and the percentage replacement of your earnings for these weeks.

Both parents must choose the same plan. The choice of plan is determined by the first of the two parents who files an application. This binds the other parent, even in the case of shared custody.

**Important:** once your application is received by the QPIP, it will no longer be possible to change plans and this will apply for the duration of the benefit period, except under exceptional circumstances.

#### Choice of plan for pregnancy or childbirth

Type of Benefits	Basic Plan	Special Plan
<b>Maternity</b> Non-shareable benefits	18 weeks 70% of earnings*	15 weeks 75% of earnings*
<b>Paternity</b> Non-shareable benefits	5 weeks 70% of earnings*	3 weeks 75% of earnings*
<b>Parental</b> Shareable benefits	32 weeks <ul style="list-style-type: none"> <li>■ First 7 weeks: 70% of earnings*</li> <li>■ Next 25 weeks: 55% of earnings*</li> </ul> 4 additional benefit weeks at 55% of earnings once 8 shareable parental benefit weeks have been paid to each parent	25 weeks 75% of earnings*  3 additional benefit weeks at 75% of earnings once 6 shareable parental benefit weeks have been paid to each parent
<b>Parental for Multiple Births</b> Non-shareable benefits	5 weeks to each parent 70% of earnings*	3 weeks to each parent 75% of earnings*

\* The amount of the benefit is calculated according to the percentage of average weekly earnings (% of earnings)

## In short, under the basic plan for the birth of a child

- The mother is entitled to 18 weeks of maternity benefits.
- The father or the female spouse of the mother who gave birth is entitled to 5 weeks of paternity benefits.
- Both parents are entitled to 32 weeks of shareable parental benefits. As soon as eight weeks of shareable parental benefits have been paid to each parent, they will be eligible for **four additional weeks of parental benefits**, which brings the number of shareable parental benefit weeks to 36 weeks.

**In total**, under the basic plan, parents could benefit from **a maximum of 59 benefit weeks** (maternity, paternity and parental benefits).

## In short, under the special plan for the birth of a child

- The mother is entitled to 15 weeks of maternity benefits.
- The father or the female spouse of the mother who gave birth is entitled to 3 weeks of paternity benefits.
- Both parents are entitled to 25 weeks of shareable parental benefits. As soon as six weeks of shareable parental benefits have been paid to each parent, they will be eligible for **three additional weeks of parental benefits**, which brings the number of shareable parental benefit weeks to 28 weeks.

**In total**, under the special plan, parents could benefit from **a maximum of 46 benefit weeks** (maternity, paternity and parental benefits).



## Choice of plan for the arrival of a child for adoption

Type of Benefits	Basic Plan	Special Plan
<b>Adoption</b> Non-shareable benefits	5 weeks to each parent 70% of earnings*	3 weeks to each parent 75% of earnings*
<b>Adoption-Related Welcome and Support Benefits</b> Shareable benefits	13 weeks 70% of earnings*	12 weeks 75% of earnings*
<b>Adoption</b> Shareable benefits	32 weeks <ul style="list-style-type: none"> <li>■ First 7 weeks: 70% of earnings*</li> <li>■ Next 25 weeks: 55% of earnings*</li> </ul> 4 additional benefit weeks at 55% of earnings* once 8 shareable adoption benefit weeks have been paid to each parent	25 weeks 75% of earnings*  3 additional benefit weeks at 75% of earnings* once 6 shareable adoption benefit weeks have been paid to each parent
<b>Multiple Adoption</b> Non-shareable benefits	5 weeks to each parent 70% of earnings*	3 weeks to each parent 75% of earnings*

\* The amount of the benefit is calculated according to the percentage of average weekly earnings (% of earnings)

### In short, under the basic plan for the adoption of a child

- Each parent is entitled to 5 weeks of non-shareable adoption benefits.
- Both parents are entitled to 13 weeks of adoption-related welcome and support benefits, which are shareable.
- Both parents are entitled to 32 weeks of shareable adoption benefits. As soon as eight weeks of shareable adoption benefits have been paid to each parent, they will be eligible for **four additional weeks of adoption benefits**, which brings the number of shareable adoption benefit weeks to 36 weeks.

**In total**, under the basic plan, parents could benefit from a **maximum of 59 benefit weeks** (non-shareable adoption benefits, adoption-related welcome and support benefits and shareable adoption benefits).

## In short, under the special plan for the adoption of a child

- Each parent is entitled to 3 weeks of non-shareable adoption benefits.
- Both parents are entitled to 12 weeks of adoption-related welcome and support benefits, which are shareable.
- Both parents are entitled to 25 weeks of shareable adoption benefits. As soon as six weeks of shareable adoption benefits have been paid to each parent, they will be eligible for **three additional weeks of adoption benefits**, which brings the number of shareable adoption benefit weeks to 28 weeks.

**In total**, under the special plan, parents could benefit from **a maximum of 46 benefit weeks** (non-shareable adoption benefits, adoption-related welcome and support benefits and shareable adoption benefits).

To find out which benefits you could be entitled to claim depending on your situation, to estimate their amount or to evaluate which of the two plans is more advantageous for you, use the [Benefit Calculation Simulator](#), available at [rqap.gouv.qc.ca](http://rqap.gouv.qc.ca).

## 4. When to apply for benefits

Each parent must submit their own application for QPIP benefits. To know when you should submit your application, you must first choose the moment when you want to receive your benefits. **This moment varies according to the type of event and your work situation.**

### If the event that applies to you is :

#### ■ A pregnancy or a childbirth

Maternity benefits may begin no sooner than the 16th week before the expected week of childbirth.

#### ■ A birth

Paternity benefits and parental benefits may begin no sooner than the week of the child's birth.

#### ■ An adoption

Adoption benefits and adoption-related welcome and support benefits may begin no sooner than the week of the child's arrival in the care of one of the parents for adoption.

In the case of an adoption outside Québec, adoption benefits and adoption-related welcome and support benefits may begin five weeks before the week of the child's arrival in the care of one of the parents for adoption.

#### ■ A termination of pregnancy or the death of a child

Specific conditions apply to the processing of a file when there is a termination of pregnancy after the 19th full week of gestation or after the death of a child. If one of these situations applies to you, refer to the QPIP website at [rqap.gouv.qc.ca](http://rqap.gouv.qc.ca) or contact the Centre de service à la clientèle at 1-888-610-7727.

## Your work situation also conditions the date your benefits begin

In addition to considering the date your benefits begin according to the event that applies to you, you must also have stopped working or have seen a reduction of at least 40% in your usual weekly employment income (salary) to be entitled to benefits.

If you are self-employed, you must have ceased your business activities or reduced the time spent on them by at least 40%. If you are a person who receives remuneration as a family-type resource or an intermediate resource, you are deemed as having reduced the time spent on this type of activity by at least 40%.

You and your employer must agree on the time of your leave. The Act respecting labour standards includes provisions governing leave for family events. For more information, visit the [Commission des normes, de l'équité, de la santé et de la sécurité du travail \(CNESST\)](#) website or contact them by phone at 1-844-838-0808 (toll free).

### For a Safe Maternity Experience Program (CNESST)

The For a Safe Maternity Experience Program, managed by the Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST), generally pays income replacement benefits up to four weeks before the expected date of birth.

If you are receiving benefits from the For a Safe Maternity Experience Program, you must submit an application for QPIP benefits to determine your eligibility.

If you are not eligible for the QPIP, you may apply to receive the CNESST indemnity up to your date of childbirth.

For more information on the CNESST's prevention program, [For a Safe Maternity Experience](#), visit [cnesst.gouv.qc.ca](http://cnesst.gouv.qc.ca).



## Beginning and end of the benefit period

At QPIP, a benefit week always begins on Sunday and ends on Saturday. It is impossible to split the week into days. For example, if your child arrives on Wednesday and you worked Monday and Tuesday, you may either:

- begin your benefits the previous Sunday and declare your earnings for Monday and Tuesday, or
- begin your benefits the following Sunday.

**Important:** The date you choose for the beginning of your benefits cannot be earlier than six weeks prior to the date you submit your application. Beyond that delay, some of the requested weeks may not be available to you.

The following tables provide a summary of the times at which your benefit period can begin or end.

### Benefit period for pregnancy or childbirth

Type of benefits	The application for benefits may be submitted no earlier than	Benefits can be paid at the latest <sup>1</sup>
<b>Maternity</b>	<ul style="list-style-type: none"> <li>■ the 16th week before the expected date of delivery</li> <li>■ 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</li> </ul>	<ul style="list-style-type: none"> <li>■ 20 weeks after the week the child is born</li> <li>■ 20 weeks after the week the pregnancy is terminated</li> </ul>

<sup>1</sup> Except if the benefit period is extended

### Benefit period following the birth of a child

Type de benefits	The application for benefits may be submitted no earlier than	Benefits can be paid at the latest <sup>1</sup>
<b>Paternity</b>	<ul style="list-style-type: none"> <li>■ The week of the child's birth</li> </ul>	<ul style="list-style-type: none"> <li>■ 78 weeks after the week of the child's birth</li> </ul>
<b>Parental</b>	<ul style="list-style-type: none"> <li>■ The week of the child's birth</li> </ul>	<ul style="list-style-type: none"> <li>■ 78 weeks after the week of the child's birth</li> </ul>

<sup>1</sup> Except if the benefit period is extended

## Benefit period for the arrival of a child for adoption

Type of benefits	The application for benefits may be submitted no earlier than	Benefits can be paid at the latest <sup>3</sup>
<p><b>Adoption<sup>1</sup> and Adoption-related welcome and support</b></p>	<p><b>For adoption in Québec:</b> the week the child comes into the care of one of the parents for adoption<sup>2</sup>. The child's arrival date for adoption depends on the type of adoption.</p> <ul style="list-style-type: none"> <li>■ For regular adoption, adoption under the Banque mixte program, and native customary adoption, it is the date the child is physically placed in the family.</li> <li>■ For adoption of a child already placed in the adoptive parents' foster home, and for special (intrafamily) adoption, it is the date the application for a placement order is filed with the court for the purposes of adoption.</li> </ul> <p><b>For adoption outside Québec,</b> 5 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>■ 78 weeks after the week of the child's arrival</li>   <li>■ 78 weeks after the week of the child's arrival</li> </ul>

<sup>1</sup> For adoption benefits, proof of the intention to adopt is required to establish that the child's arrival is indeed for the purpose of adoption. Certain documents are required to confirm the intention to adopt.

<sup>2</sup> 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.

<sup>3</sup> Except if the benefit period is extended.

## Filing date for your application for benefits

Your eligibility is determined as of the filing date for your application for benefits. Since the filing date is the date on which the Québec Parental Insurance Plan (QPIP) receives your filled, dated and signed form, it will depend on the method used:

- **Using online services:** the filing date is the day you submit your online application. If you complete your application for benefits by telephone, the filing date will also be the day you send in your application yourself, using the QPIP online services.
- **By mail:** the filing date is the day QPIP receives your dated and signed form, if you complete your application for benefits by telephone and the application form is sent by regular mail so that you can sign it and return it. Please make sure to affix proper postage on the return envelope to avoid additional postal delays.

### The date on which you submit your application is very important!



You could receive benefits for a period prior to the date on which you submit your application. However, the period cannot be more than **six weeks** prior to 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. For instance, if you stopped working on Friday, March 5, 2021 and you wish to receive benefits starting on March 7, 2021, your application for benefits must be submitted by April 24, 2021 at the latest.

### 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 20 weeks after the week of birth of the child or the week of termination of the pregnancy.

## 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 QPIP's 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 [www.etatcivil.gouv.qc.ca/DeclarationNaissance](http://www.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 departments and agencies, which will simplify your access to various government programs and services.

## Pregnancies or adoptions in close succession

If you have received QPIP benefits and are experiencing another event (pregnancy, birth or adoption) in close succession, we suggest that you contact the Centre de service à la clientèle (CSC) for more information about a subsequent application for benefits.

## 5. How to apply for benefits

The most effective way to apply for QPIP benefits is to use our online services at [rqap.gouv.qc.ca](http://rqap.gouv.qc.ca).

You can fill your application in advance and save the information at any time, which will allow you to gather the required information and return to it later. The information will be kept for 120 days. You will be informed of the date at which you can submit your application for benefits, in accordance with the type of event and your work situation, when you fill out your application.

You can also call the Centre de service à la clientèle (CSC) at 1-888-610-7727. An agent will help you complete your application for benefits. Once your application has been completed, the agent will give you 2 options:

- Submitting your application yourself, using the QPIP online services.
- Getting a copy of the completed form sent to you, so you can sign it and mail it back to us as soon as possible.

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

When you fill out your application for benefits, we recommend you choose email as your means of communication. It will allow you to be notified faster about information that has been added to your file.

## Required documents

In general, you are not required to provide any supporting documents with your application for benefits. We can establish your eligibility for QPIP by exchanging information with the relevant departments and public agencies.

Do not provide any supporting documents **unless we request them**. 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.

## 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
- If you are pregnant, the expected delivery date
- If the child is born, their last name, first name, date of birth and sex
- In the case of an adoption, the date of the child's arrival into the care of one of the parents for adoption
- Your financial institution number, bank transit number and bank account number if you wish to sign up for direct deposit. You will find this information on a cheque or by contacting your banking institution.

## Information about your income

### Wage Earner

- The amount of your gross salary
- The number of Records of Employment you received during the 52 weeks preceding the desired start date of your benefits
- The date when you stopped working or the date when your usual weekly salary decreased by at least 40%.

## Self-Employed Worker

- If you had business activities during the calendar year preceding the year when your benefit period begins, you must provide the amount of net income entered or which you will enter (profit or loss) on Schedule L (lines 22 to 26) of your Québec income tax return for the calendar year preceding the year when your benefit period begins.
- If you started your business's activities during the calendar year when your benefit period begins, you must provide **the estimate** of your net business income for the calendar year when your benefit period begins, according to Schedule L (lines 22 to 26) of your Québec income tax return.
- The date when you ceased your business activities or the date when you reduced the time spent on them by at least 40%. If you are a person who receives remuneration as a family-type resource or intermediary resource, you are deemed to have reduced the time spent on this type of activity by at least 40%.

## Wage Earner Who is Also Self-Employed

- You must attach the documents enumerated in each of the two sections above.
- The date when you stopped working or your usual weekly salary decreased by at least 40% and the date when you ceased your business activities or reduced the time spent on your business activities by at least 40%. If you are a person who receives remuneration as a family-type resource or intermediary resource, you are deemed to have reduced the time spent on this type of activity by at least 40%.

## Application processing time

Decisions are usually issued within **10 working days** following the date the Centre de service à la clientèle received all the required information and, if need be, all the documents needed to analyze your file.

Use our online services and avoid postal delays.

Watch for emails from the QPIP: if an item is missing in your file, we will request it. Make sure to provide all the information and all the documents required within the prescribed deadlines.



## 6. Benefit amounts

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

- Your insurable income
- The qualifying period
- The income you are earning or receiving while receiving benefits
- The type of benefits requested
- The choice of plan
- The benefit supplement for low-income families

### Insurable income

To establish your benefit amount, we take into account the earnings on which you were required to contribute to QPIP.

The maximum insurable income is indexed on January 1 of each year at the rate set by the Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST). To know [the current maximum income](#), visit QPIP website.

### Qualifying period

The qualifying period is the period for which your insurable income is 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 usually corresponds to the 52 weeks (1 year) prior to the benefit period. It can be extended to as many as 104 weeks (2 years) if you have been unable to have insurable earnings (earnings taken into account for benefit-calculation purposes) for reasons such as the following:

- You were unable to work because of reasons such as illness, injury, quarantine or pregnancy
- You received compensation 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)

## Income earned or received while receiving benefits

Your income affects the amount of your 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. It 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.**

Please note that if you earn or receive income while you are receiving benefits, it could be advantageous for you to change the distribution of your benefit weeks if your income reduces the amount of benefits granted to you.

## Type of benefits

The type of benefits – maternity, paternity, parental, adoption or adoption-related welcome and support benefits – partly determines the amount of your benefits, according to the percentage replacement of your average weekly income.

## Choice of plan

Your choice of plan, either basic plan or special plan, determines the number of weeks of parental insurance benefits that can be paid and the percentage replacement of your income for those weeks.

## Increase in benefits

Benefits can be increased when your income is lower than the amount determined by regulation. For more information, visit the QPIP website at [rqap.gouv.qc.ca](http://rqap.gouv.qc.ca) on the Benefits Amount / How Is the Benefit Amount Determined? page, depending on your worker status: [wage earner](#), [self-employed worker](#), [wage earner who is also self-employed](#). You may also contact the Centre de service à la clientèle.

## Benefit Calculation Simulator

The QPIP website offers more detailed information about the situations described above and it allows you to evaluate the amount of your benefits using the [Benefit Calculation Simulator](#). You can also contact the Centre de service à la clientèle.

## 7. Payment of benefits

QPIP benefits are paid on Sundays and payments usually cover 2 calendar weeks.

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.

### Provisional benefits

If your employer is unable to quickly supply your employment record and if your usual gross weekly salary was the same during the 26 weeks preceding the date you wish your benefits to begin, you could ask for provisional benefits. You can request it when you fill out your application.

### 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. This can mean a change of address, a change in the presence of the child with a parent or income received during the benefit period that can reduce the amount of benefits and even lead to claims for overpayment.

### Tax slips

Since parental insurance benefits are taxable, the amount you received must be included in your tax return. It's important to make sure your address is up to date in your file, even after the end of your benefit period, so that we can send you your tax slips. We also recommend that you provide us with an email address, so we can quickly inform you when your tax slips are added to your file.

## 8. Online services

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

- 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

To provide secure access to our online services, QPIP uses clicSÉCUR, Québec's government authentication service. This service allows secure access to the online services of participating departments and agencies, thanks to a unique identifier.

Please note that you can register for QPIP's online services at any time, even if you submitted your application for benefits by telephone with the help of an agent from the Centre de service à la clientèle.

## 9. Conseil de gestion de l'assurance parentale

The Québec Parental insurance plan is managed by the Conseil de gestion de l'assurance parentale (CGAP). The CGAP is the trustee for the self-balancing Parental Insurance Fund which finances the Plan. The Conseil acts as administrator, overseer and counselor for matters regarding parental insurance. For more information about the management of QPIP, to find out about current premium rates and to learn more about those who contribute to QPIP, please visit the CGAP website at [cgap.gouv.qc.ca](http://cgap.gouv.qc.ca).

## 10. How to reach us

You can access our online services at [rqap.gouv.qc.ca](http://rqap.gouv.qc.ca).

For assistance, additional information about the Québec Parental Insurance Plan, or to make a change to your file, contact an agent at our Centre de service à la clientèle, at one of the following numbers:

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

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

Monday to Friday, from 8:00 a.m. to 6:00 p.m.

Agents from the Centre de service à la clientèle cannot make official decisions about your situation until you submit your application.



