

2020 - 12 - 15

Post card # 2020- 21 - # 005

To: Members**Subject: SSQ Insurance – Survivor’s Pension,**

In my November 2020 publication I included a copy of your SSQ Insurance Booklet, as well as mentioning, to be on the lookout for another reference to your benefits. This particular section, is fortunately rarely requested, as one would expect.

The situation deals with the death of a member prior to retirement, namely the “Survivor’s Pension” section. In August of 2020 an active member, with whom I had met earlier to discuss retirement options, became ill and unexpectedly passed away. I had never experienced this in all my years at AAESQ which led me to investigate this benefit more extensively and to now share this with you.

The benefits are outlined in your SSQ booklet.

ii- Survivor's pension plan

Survivor’s pensions are payable monthly, starting on the first day of the month during which a participant with a spouse or dependent children dies. – A) Spouse’s pension, B) Dependent children’s pension, C) Earnings used to calculate the pension, D) Survivor’s pension claims - All requests for survivor’s pension payments must be sent in writing to SSQ and E) Exemption.

Accompanying this Postcard is a four (4) page pdf file which gives more information. I recommend that this information be placed in one of your personal files dealing with your working conditions, insurance and pension benefits.

X IF YOU WOULD LIKE CLARIFICATION, HAVE QUESTIONS OR WOULD LIKE TO DISCUSS THIS, PLEASE FEEL FREE TO CONTACT:



or



Michael Stirrup, Executive Assistant, 514- 426-5110, info@aaesq.ca

PLANS SELF-INSURED BY THE QUEBEC GOVERNMENT:

- UNIFORM LIFE INSURANCE PLAN**
- SURVIVOR'S PENSION PLAN**
- SHORT TERM DISABILITY INSURANCE PLAN**

The Quebec government covers these plans for management personnel of the Quebec public and parapublic sectors. You pay no premiums under these plans.

Please note that this document has been prepared for information purposes only and has no legal value. Only the full texts approved by the appropriate authorities can be used to specifically determine the benefits of these plans and how they apply and, if required, settle any dispute concerning these plans.

Contact your employer for further information.

I- UNIFORM LIFE INSURANCE PLAN

A- Benefit

Management personnel benefit from life insurance coverage of \$6,400, payable to the legatees designated in a will or, failing that, to the heirs as defined in the Civil Code. This amount is reduced to \$3,200 for participants working part time.

B- Death benefit claim

To obtain payment of the amount of coverage provided by the Quebec government, the heirs must complete the *Application for a survivor's benefit* form available from their employer or from the CARRA. The form must be sent to:

Commission administrative des régimes
de retraite et d'assurances (CARRA)
475 rue Saint-Amable
Quebec, QC G1R 5X3
Telephone: 418-643-4881 for the Quebec City area
1-800-463-5533 for other areas (toll free)

II- SURVIVOR'S PENSION PLAN

Survivor's pensions are payable monthly, starting on the first day of the month during which a participant with a spouse or dependent children dies.

A- Spouse's pension

This pension is payable to the spouse, as defined in the *1-General Information* section, until his or her death.

- The survivor's pension will be paid to the spouse as named by the participant to the Insurer. Any change of spouse should be made using the *Declaration of spouse* form (FV3435), which can be obtained from your employer.

The initial amount of the pension is equal to 40% of the participant's monthly earnings and is reduced by the initial amount of the similar pension payable under the Quebec Pension Plan.

B- Dependent children's pension

This pension is payable to the dependent children, as defined in the *1-General Information* section, or to their guardian.

When a spouse's pension is payable, the initial amount of the dependent children's pension is equal to 15% of monthly earnings for all of the dependent children combined.

If there is no spouse or if the spouse who had been receiving a pension dies, the initial amount of the dependent children's pension is equal to 15% of monthly earnings for the first dependent child and to 10% of the same earnings for each additional dependent child.

However, the initial amount of the pensions payable to the spouse and dependent children can never exceed 55% of the participant's monthly earnings at the time of his death.

C- Earnings used to calculate the pension

These pensions are based on the participant's monthly earnings at the time of his death and, if applicable, on the Compulsory Additional Long Term Disability Insurance Plan (CAP).

If a participant is totally disabled at the time of his death, pensions are calculated in accordance with the earnings on which the short term disability benefit is based or, if the disability has lasted for more than 104 weeks, in accordance with the insurable earnings on which calculation of the Long Term Disability Benefit is based.

D- Survivor's pension claims

All requests for survivor's pension payments must be sent in writing to SSQ.

E- Exemption

A participant who does not have a spouse or dependent children and who provides evidence that no benefits will be payable under the survivor's pension plan may be exempted from participation in this plan during the following periods:

- 1- unpaid absence or leave for more than 30 days; or

- 2- period not worked at the time of an unpaid partial leave that is spread out over a period of more than 30 days; or
- 3- period not worked within the context of an agreement of reduced working time; or
- 4- non-rehiring, termination of employment or dismissal contested by appeal.

The participant must file his request for exemption with his employer under the circumstances described in items 1, 2 and 3 before the leave starts, or with SSQ under the circumstance described under item 4, at the time of submitting his request for maintaining the insured plans for the duration of this appeal.

Under the circumstances described above, the participant must use the form entitled *Request for exemption of participation in the survivor's pension plan* that can be obtained from his employer.

III- **SHORT TERM DISABILITY INSURANCE PLAN**

This plan covers the first 104 weeks of disability for management personnel. Your employer is responsible for paying the benefits under this plan.

A- **Disability**

Total disability is defined as a state of incapacity resulting from illness, accident or serious complications arising from pregnancy or from a surgical procedure directly related to family planning requiring medical care, and rendering the participant totally incapable of carrying out the usual duties of his employment or any other employment with similar remuneration offered to him by the employer.

No total disability period is recognized if resulting from self-inflicted injury or illness, alcoholism or drug addiction, active duty in the armed forces or active participation in a riot, insurrection, offences or criminal acts.

In the case of alcoholism or drug addiction, a total disability period is recognized if during such period, the participant receives treatment or medical care with a view to rehabilitation.

B- **Benefits under the plan**

First period

During the first week of total disability, the participant receives the earnings he would have been entitled to had he been at work.

Second period

From the second week of total disability to the 26th week from the onset of the disability, the disability insurance benefit is equal to 80% of the earnings the participant would have been entitled to had he been at work.

Third period

From the 27th week of total disability up to the 104th week from the onset of the disability, the disability insurance benefit is equal to 70% of the earnings the participant would have been entitled to had he been at work.

- For a participant whose rehabilitation started during the first 104 weeks of the disability, benefits are equal to 90% of the participant's earnings for the working period provided for in the rehabilitation plan.

C- Coordination of benefits

The amount of the benefits payable under the short term disability insurance plan is reduced by any disability benefits payable under the Quebec Automobile Insurance Act, the Quebec Pension Plan, the Act respecting industrial accidents and occupational diseases and any other pension plan to which the employer contributes.