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EDITION



Programs and  
Services for **Seniors** >>>

Québec 



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# Programs and Services for Seniors

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This guide is available in the “Citizens” section of the gouvernement du Québec portal at [www.servicesquebec.gouv.qc.ca](http://www.servicesquebec.gouv.qc.ca), where you will also find many useful forms and links. A PDF version is available on the Website as well, and can be downloaded free of charge. You may purchase this guide from Les Publications du Québec. Services Québec would like to thank Sécurigroupe, their distribution partner.

The information in this guide was verified in the spring of 2010, but the programs and services mentioned are subject to change at any time.

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*Cette publication est aussi disponible en français sous le titre Programmes et services pour les aînés.*

*Vous pouvez consulter la version électronique sur le site mentionné ci-dessus ou obtenir un exemplaire gratuitement en téléphonant à Services Québec au 1 877 644-4545.*

# Foreword

In 2006, for the first time, the number of Quebecers aged 65 and over topped one million. In 2030, that number will have doubled, accounting for nearly 27% of the population.

This significant demographic shift spurred the gouvernement du Québec to release its Action Strategy for the Elderly in February 2007, and subsequently to launch public consultation to find out more about the living conditions of seniors.

This guide is in keeping with the government's actions as it aims to address the information needs that you, as seniors, have expressed. It is designed to make it easier for you to access the programs and services provided by the gouvernement du Québec, in particular regarding health, housing, home support, income and taxes. It also refers to certain programs offered by the federal government.

This guide contains a wealth of firsthand information for seniors. However, it does not cover certain issues, such as pre-retirement and supplemental pension plans. These are discussed in the electronic guide entitled *Retirement*. Additionally, for information on programs and services for seniors coping with a loss of independence, the guide *Coping with a Loss of Independence* is very helpful (both in French only). These guides are in the "Citizens" section of the gouvernement du Québec portal at [www.servicesquebec.gouv.qc.ca](http://www.servicesquebec.gouv.qc.ca).

Services Québec has also published paper and electronic versions of the guide entitled *What to Do in the Event of Death*, which clearly explains all the necessary administrative procedures involved when someone dies. To consult the electronic version, go to the Website mentioned previously.

For general information on the programs and services provided by the gouvernement du Québec, visit the gouvernement du Québec portal or call Services Québec at **418 644-4545** (Québec area), **514 644-4545** (Montréal area), or toll free at **1 877 644-4545**. You can also go to a Services Québec office.

For federal government programs and services, contact Service Canada at **1 800 622-6232** or go to [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).

Services Québec would like to thank all of the government departments and public agencies that helped to put this brochure together.



Liquidator of an estate?

# A responsibility with risks...

When a death occurs, someone inherits the painful task of settling the estate.

This responsibility you have so generously accepted involves many serious risks for you and the heirs...

- Did the deceased have more debts than assets?
- Was the inventory properly made and published?
- Did you receive authorization from the tax authorities before distributing assets to the heirs?
- Were all Quebec Civil Code formalities complied with?
- Before distributing the assets of the estate, did you obtain all the documents that protect your liability as liquidator?

If the liquidator does not perform certain mandatory legal duties, the heirs will be personally liable for the estate's current and future debts and the liquidator runs the risk of lawsuits years after the death occurred...

Grieving is painful enough, legal matters don't need to be.  
Consult THE specialist in estate matters: your notary...



**Association Professionnelle  
des Notaires du Québec**

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Looking for a notary in your area?

Visit [www.apnq.qc.ca](http://www.apnq.qc.ca) and click on *Les notaires membres*

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# Health

## Info-Santé 8-1-1 Health Hotline

You can dial a single number, **8-1-1**, to reach Info-Santé at any time from anywhere in Québec, except in the regions of Terres-Cries-de-la-Baie-James and Nunavik.

When you dial these three digits, you will have free access to helpful advice and information regarding **non-urgent health problems**. In the event of an emergency, you can still dial 9-1-1.

A team of nurses staffs the hotline year round, 24 hours a day, 7 days a week, to answer all of your questions.

Feel free to call and receive a professional opinion about your own health or that of a loved one and to find out who to contact in the health and social services network.

**8-1-1**, three simple digits to remember!

## Prescription Drug Insurance

All Québec residents must be covered at all times by a prescription drug insurance plan. Two types of plans provide such coverage:

- the public plan, managed by the Régie de l'assurance maladie du Québec;
- private group insurance or employee benefit plans.

You may receive coverage under a private group insurance or employee benefit plan through:

- your employer, union, or professional association or order (as part of your job or profession);
- your spouse's plan.

## You are under age 65

If, upon retirement, you are still eligible for private group insurance or an employee benefit plan, either through your former job or profession or under your spouse's plan, you must maintain your coverage. You do not have a choice.

Before age 65, only those people who are not eligible for private group insurance or an employee benefit plan can register for coverage under the public prescription drug insurance plan.

## You are 65 or over

The Régie automatically registers you for the public plan when you turn 65. However, if you are also eligible for prescription drug coverage under a private plan offered by your former job or profession or through your spouse, you have the choice of being insured under the public plan or maintaining your private plan.

If you choose the private group insurance or employee benefit plan available to you, you must call the Régie to cancel your registration for the public prescription drug insurance plan.

If you choose coverage under the public plan, you must contact your insurer to cancel your private group insurance or employee benefit plan. In the case of certain insurance policies, this decision is irrevocable.

You may also choose to have supplemental private coverage. However, it is important to remember that this coverage is additional protection and does not replace the basic coverage that all Quebecers must have.

---

For more information on the public prescription drug insurance plan, contact the Régie de l'assurance maladie du Québec.

1125, Grande Allée Ouest  
Québec (Québec) G1S 1E7

or

3<sup>e</sup> étage  
425, boul. De Maisonneuve Ouest,  
Montréal (Québec) H3A 3G5

### Website

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

### Phone

Québec area: 418 646-4636

Montréal area: 514 864-3411

Elsewhere in Québec: 1 800 561-9749

### Teletypewriter (TTY)

Québec area: 418 682-3939

Elsewhere in Québec: 1 800 361-3939

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## Eye Examinations

The optometric services program managed by the Régie de l'assurance maladie du Québec is intended for:

- persons aged 65 and over;
- visually impaired persons who are registered with a specialized centre accredited by the Régie.

If you are 65 or over and have a valid health insurance card, you are entitled to **one complete eye examination** and **one colour vision test** each calendar year.

For more information on the optometric services program, contact the Régie de l'assurance maladie du Québec. See the contact information in the previous section.

## Visual Devices

If you have low vision (that is, vision that limits or has an adverse affect on your participation in daily activities even when you wear glasses or contact lenses) or if you are functionally blind, you may be eligible for the visual devices program for persons insured under the Québec health insurance plan.

Under this program, centres that specialize in vision rehabilitation lend visual devices to assist you in reading, writing, orienting yourself and moving around. Once the specialists at the centre determine that you are eligible, they will assess your needs and lend you the appropriate visual device.

For information on the visual devices program, contact the Régie de l'assurance maladie du Québec. See the contact information on page 9.

## Ocular Prostheses (Artificial Eyes)

If you require an ocular prosthesis (artificial eye), you may be eligible for the ocular prostheses program for persons insured under the Québec health insurance plan.

In general, for each eye, you are entitled to reimbursement for the cost of purchasing or replacing a prosthesis once every five years.

The Régie de l'assurance maladie du Québec will pay up to \$585 for a custom prosthesis made by a certified ocularist, and up to \$225 for a manufactured prosthesis. In addition, a sum of \$25 is allocated each year for repair and maintenance of your ocular prosthesis.

For more information on the ocular prostheses program, contact the Régie de l'assurance maladie du Québec. See the contact information on page 9.

## Hearing Devices

If you have a hearing impairment, you may be eligible for the hearing devices program for persons insured under the Québec health insurance plan. Eligibility is based on age, the degree of hearing impairment and the type of prosthesis or device required.

The hearing devices program is intended for individuals who have a hearing impairment requiring the use of a hearing aid or an assistive listening device, such as a telephone monitor or TV amplifier. The program covers the purchase, replacement and repair of hearing devices. Certain restrictions apply.

Consult an otorhinolaryngologist, an audiologist, an audioprosthetist or the Régie staff for more information.

For more information on the hearing devices program, contact the Régie de l'assurance maladie du Québec. See the contact information on page 9.

## Ostomy Appliances

If you have had a permanent ostomy, you may be eligible for the ostomy appliances program for persons insured under the Québec health insurance plan.

An ostomy is a small surgical opening in the abdomen for the evacuation of stools or urine.

The Régie de l'assurance maladie du Québec will pay \$700 per ostomy to cover part of the cost of purchasing ostomy appliances. Every year thereafter, on the anniversary date of the operation, you will receive an amount of \$700 per ostomy to cover the cost of replacing the ostomy appliances.

Persons living in subsidized health-care facilities are not entitled to these amounts, since bags and other ostomy-related products are supplied by the facility free of charge.

For more information on the ostomy appliances program, contact the Régie de l'assurance maladie du Québec. See the contact information on page 9.

## Devices that Compensate for Physical Disabilities

If you have a physical disability and must wear or use a device to go about your daily activities, you may be eligible for the program for devices that compensate for physical deficiencies for persons insured under the Québec health insurance plan. To benefit from this program, you must have a medical prescription attesting to the fact that you require permanent use of a device because of your physical disability.

The insured devices and services must be provided by a facility or laboratory that has signed an agreement with the Régie de l'assurance maladie du Québec. Devices include orthotics, prosthetics, walking aids (i.e. canes), standing aids, locomotor assists (i.e. wheelchairs) and posture assists (i.e. devices that support the body in a seated position so you can use a locomotor assist).

For more information on the program for devices that compensate for physical deficiencies, contact the Régie de l'assurance maladie du Québec. See the contact information on page 9.

## External Breastforms

If you have undergone a total or radical mastectomy (complete removal of the breast as well as lymph nodes or muscle) following trauma or disease, you may be eligible for the external breastforms program for women insured under the Québec health insurance plan.

If you meet the program's eligibility requirements, you are entitled to an initial sum of \$200 for each breast to cover all or part of the cost of purchasing an external breastform. Every two years thereafter, on the anniversary date of your mastectomy, the Régie de l'assurance maladie du Québec will pay the sum of \$200 to cover the cost of replacing the breastform.

To take advantage of this program, you must complete the **Registration for the External Breastforms Program** form, and send it to the Régie along with the required documents.

For more information on the external breastforms program, contact the Régie de l'assurance maladie du Québec. See the contact information on page 9.

## Flu Vaccination

Influenza, commonly called the flu, is a respiratory infection caused by a virus. The main symptoms include high fever, coughing and extreme fatigue that can prevent you from carrying out your daily activities. Influenza should not be confused with more routine respiratory infections, such as the common cold.

The consequences of the flu can be very serious for seniors and those with ailing health. Complications, such as pneumonia, sometimes require hospitalization and can be fatal, which is why it is important to get vaccinated each year.

Why each year? Because the viruses that cause the flu change from one year to the next. If you are over 60, and particularly if one of the following applies to you, you can be vaccinated free of charge:

- You live in a public residential facility.
- You suffer from a chronic disease (asthma, diabetes, cancer, etc.).
- You have had an organ transplant.
- You are HIV positive.
- You live or work with persons who are sick.
- You work in a health and social services establishment.

If you wish to receive the flu vaccine, go to your local community services centre (find the contact information under "CLSC" in the phone book), contact your family physician or go to a walk-in medical clinic.

## Ambulance Transportation for Seniors 65 and Over

If you are 65 or over, the ministère de la Santé et des Services sociaux will cover the cost of ambulance transportation on a gurney when it is required by your state of health. This service is for travel within Québec from your home or a public place to the nearest

suitable health and social services institution, as determined by the care you require.

If you use this service, the staff that receives you at the hospital must certify that your condition required ambulance transportation on a gurney.

The cost of any ambulance transportation between private residences or from a private residence to a private institution or physician's office is at your expense. You should find out if your private group insurance or employee benefit plan covers these expenses, as they are not covered by the Québec public health insurance plan.

For more information, contact your local health and social services agency. The contact information is under "Agence de santé et de services sociaux" in the phone book.

You can also obtain more information by contacting Services Québec.

## Access to Your Medical Record

All institutions in possession of your medical record, whether in the public sector health and social services network or in the private sector, are required to respond to your request to consult your record.

To consult your medical record, you may submit a written request to the person in charge of access to documents at the public institution or private company in question. Access to your medical record is free of charge, but there may be fees for photocopies.

A person in charge of document access in the public sector must respond to your request for access within 20 days of its receipt. However, there may be a 10-day extension provided you are notified. A person in charge at a private company has 30 days following receipt of your request to answer you. Failure to respond within those time periods is deemed to be a denial of access.

You have 30 days from the date of a decision, or the expiry of the response period, to request a review of the decision by writing to the Commission d'accès à l'information du Québec. For examples of applications for review or for review of a grievance, consult the Commission's Website.

For more information, contact the Commission d'accès à l'information du Québec.

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Bureau 1.10  
575, rue Saint-Amable  
Québec (Québec) G1R 2G4

or

Bureau 18.200  
500, boulevard René-Lévesque Ouest  
Montréal (Québec) H2Z 1W7

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

**Phone**  
Québec area: 418 528-7741  
Montréal area: 514 873-4196  
Elsewhere in Québec: 1 888 528-7741

**Fax**  
Québec area: 418 529-3102  
Montréal area: 514 844-6170

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## Rights and Complaints with Regard to Health and Social Services

If you feel that your rights regarding health or social services have been violated, you can express your dissatisfaction or file a complaint.

### How to proceed

Are you dissatisfied with the care or services you received or do you believe your rights have not been respected? The following explains how to proceed.

First, discuss the situation directly with the staff or healthcare professionals at the institution in question. In many cases, this can lead to an acceptable solution.

If you are still dissatisfied with the outcome, or if you do not feel comfortable raising the matter with the staff or healthcare professionals, you can contact the local or regional service quality and complaints commissioner. The commissioner's role is to process complaints, ensure that patient rights are respected and promote the quality of services.

Contact the staff of the institution where you received care to obtain the contact information for the local commissioner.

To obtain the contact information for the regional commissioner, contact your local health and social services agency or Services Québec, at one of the following numbers:

Québec area: 418 644-4545  
Montréal area: 514 644-4545  
Elsewhere in Québec: 1 877 644-4545

### IMPORTANT

For complaints regarding ambulance transportation in the Montréal and Laval areas, you can file a complaint with the regional service quality and complaints commissioner for Urgences-santé at **514 723-5606**.

The commissioner has 45 days after receiving your complaint to examine the case and inform you of the findings. He or she will also propose appropriate solutions for resolving the problem or will recommend corrective measures to the people involved. Your complaint is dealt with in complete confidentiality.

If, after 45 days, you have not received a follow-up to your complaint, or if you are still dissatisfied with the response you received, you may, as a last resort, contact the Protecteur du citoyen to have your complaint examined.

### Website

[www.protecteurducitoyen.qc.ca](http://www.protecteurducitoyen.qc.ca)

### E-mail

[protecteur@protecteurducitoyen.qc.ca](mailto:protecteur@protecteurducitoyen.qc.ca)

### Phone

Québec area: 418 643-2688  
Montréal area: 514 873-2032  
Elsewhere in Québec: 1 800 463-5070



If your complaint concerns a professional practising in a health and social services institution, such as a physician, dentist or pharmacist, the commissioner will forward it to the **medical examiner** and notify you.

However, if your complaint concerns a health professional practising **outside** the health and social services network, you should address the appropriate professional order. Contact the Office des professions du Québec.

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800, place D'Youville, 10<sup>e</sup> étage  
Québec (Québec) G1R 5Z3

#### Website

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

#### Phone

Québec area: 418 643-6912  
Elsewhere in Québec: 1 800 643-6912

#### Fax

Québec area: 418 643-0973

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### Assistance and support

Do you need help to file a complaint or support to help you through the complaint process? You have various options, including the following:

- Contact the service quality and complaints commissioner.
- Your local complaint assistance and support centre can also assist you. Services are free as well as confidential. For information about the centre in your area, call **1 877 767-2227** toll free. You may also go to the Website of the Fédération des centres d'assistance et d'accompagnement aux plaintes at [www.fcaap.ca](http://www.fcaap.ca).

### Compassionate Care Benefits

If you have to be temporarily absent from work to provide care or support to a gravely ill family member at risk of dying, the Government of Canada may pay you compassionate care benefits for up to six weeks. You must meet certain conditions to be eligible for the benefits.

For more information, contact Service Canada at **1 800 622-6232** or go to [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).

# Loss of Independence

## Eligibility for Paratransit

If you have a disability that greatly compromises your mobility, you may be eligible for paratransit services.

Your application will be reviewed by an eligibility committee.

You must meet the following two conditions to be entitled to paratransit services:

- You have a disability, that is you are “a person with a deficiency causing a significant and persistent disability, who is liable to encounter barriers in performing everyday activities”.
- You have limitations to mobility that make the use of specialized transportation services necessary.

Only the following disabilities are valid for the purposes of eligibility:

- inability to walk 400 meters on level ground;
- inability to climb up a step 35 cm high with support, or to step down without support;
- inability to complete an entire commute using public transportation;
- inability to keep track of time or find your bearings;
- inability to control situations or behaviours that could be detrimental to your safety or that of others;
- inability to communicate verbally or with signs, in association with another disability.

Contact the paratransit service in your municipality for an application form and list of the required attestations. If there is no paratransit service in your municipality, contact the service nearest you. Information can also be found on the ministère des Transports du Québec Website. Click on the General Public tab, then on “Paratransit” in the “Public Transportation” section.

If you feel you have been adversely affected by the decision of the eligibility committee, you can appeal the decision by writing to the ministère des Transports du Québec review board within 40 days of the decision date. The review board will send you its decision in writing within 30 days of receipt of your application for review.

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Bureau de révision  
Direction du transport terrestre  
des personnes  
Ministère des Transports du Québec  
25<sup>e</sup> étage  
700, boulevard René-Lévesque Est  
Québec (Québec) G1R 5H1

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

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## Disabled Parking Permit

If you are disabled, you may be eligible for a disabled parking permit issued by the Société de l'assurance automobile du Québec, which is intended for the exclusive use of disabled drivers or passengers.

The permit must be displayed on the inside rearview mirror of the vehicle when it is parked in a parking spot reserved for the disabled. The permit is issued with a certificate, which the permit holder must carry at all times.

The parking privileges accompanying the permit are granted to the permit holder, not to a vehicle. The permit is for the sole usage of the holder and must not be lent or transferred to anyone else.

The permit provides access throughout Québec to parking spaces reserved for disabled persons with limited walking ability. Within a municipality, these parking spaces are identified with a sign approved by the *Highway Safety Code*.

To be eligible to receive a disabled parking permit, you must:

- have a disability that reduces your independence or that would jeopardize your health and safety if you had to walk short distances that do not require the use of a means of transportation;
- submit, if required, an assessment attesting to a disability lasting at least six months.

To apply, complete the *Disabled Parking Permit Application* form and return it, along with an assessment, if required, to the Société. The form is available at all the Société's service centres, on its Website and at Services Québec offices. You can also obtain a copy by calling the Société's Centre de relations avec la clientèle. Be sure to keep a photocopy of your application.

The cost of obtaining or renewing a parking permit and the accompanying certificate is \$15. The parking permit is valid for five years; the sticker on the permit indicates the expiry date.

If your disability is temporary, you must undergo a re-assessment of your situation before the permit expires. The Société will send you a re-assessment form several months before the expected end of your situation of disability. Be sure to keep a photocopy of your re-assessment form.

For more information, contact the Société de l'assurance automobile du Québec.

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Vignettes de stationnement  
pour personnes handicapées  
Société de l'assurance automobile  
du Québec (ACT 6630)  
Case postale 19850  
Succursale Terminus  
Québec (Québec) G1K 8Z4

### Website

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

### Phone

Québec area: 418 643-7620  
Montréal area: 514 873-7620  
Elsewhere in Québec and Canada  
or the United States: 1 800 361-7620

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## Driving Ability

Operating a motor vehicle requires sound physical and mental health as well as good eyesight.

With age, it is normal for certain health problems to arise, which is why the Société de l'assurance automobile du Québec requires you to have your physician complete a medical examination report and eye examination report form six months before you turn 75 and again at age 80, then every two years thereafter.

The Société may also require that you undergo these examinations when:

- you turn 70;
- your driving and/or health indicate that your driving ability should be tested;
- you have not had a medical examination in the last 10 years and the Société deems it is advisable to do so as soon as possible.

If one of the above situations applies to you, the Société will send you a medical examination report form and a letter explaining why you must see your physician. You must return the completed form by the required date, failing which the Société may refuse to issue you a driver's licence or may suspend your licence.

The Société will examine your file and render its decision, favourable or otherwise, in writing.

## IMPORTANT

Anyone can contact the Société de l'assurance automobile du Québec to report an individual they believe is not competent to drive a vehicle due to health problems. Simply call the Société's Centre de relations avec la clientèle, or write to its Service de l'évaluation médicale, and provide the information needed to identify the individual in question. The Société will promptly take the appropriate measures.

For more information on driving ability, contact the Société de l'assurance automobile du Québec.

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Service de l'évaluation médicale  
Société de l'assurance automobile  
du Québec  
Case postale 19500  
Québec (Québec) G1K 8J5

**Website**

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

**Phone**

Québec area: 418 643-5506  
Elsewhere in Québec: 1 800 561-2858

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## Placement in a Public Residential Facility or Other Appropriate Resource

If you are still living in your own home, you must contact your local CLSC if you need to be admitted to a public residential facility (formerly CHSLD) or other type of resource, such as an intermediate or family-type resource. A family member or a friend can also do this for you.

However, if you are admitted to a care unit of a general and specialized hospital centre (CHSGS) and are unable to return home after your hospitalization, you must contact the person in charge of the care unit so that a professional can assess your situation with you. The professional will take the necessary steps to refer you to the appropriate resource, depending on your health and degree of independence.

In both cases, a social worker or nurse will assess your degree of independence in the presence of family members. Your treating physician will then assess your state of health. These two assessments will determine the type and frequency of the services you require.

You will find the contact information for CLSCs under "CLSC" in the phone book.

## Incapacity Mandate

If you are able to exercise your rights, you may designate a person to make decisions on your behalf with regard to your physical protection or the administration of your property, or both, in the event that an illness or accident temporarily or permanently deprives you of your faculties.

By drawing up an incapacity mandate, you can designate in writing one or more persons, known as mandataries, to protect you, represent you and carry out your wishes in the event that you are unable to take care of yourself or your property, while ensuring that your rights and best interests are respected. You can also specify what end-of-life care you require and wish to receive.

You can ask a notary or attorney to help you draw up your incapacity mandate. For your protection, the notary or attorney will register the mandate in the *Registres des dispositions testamentaires et des mandats du Québec*. You can also draw up the mandate yourself, in which case you must sign it before two witnesses, who must then countersign it in your presence and attest to your soundness of mind. Bear in mind that your witnesses must be of full age and cannot be named in the mandate.

Regardless of who drew up your mandate (you, a notary or an attorney), in all cases, in the event that you are unable to take care of yourself, it must be homologated to have force of law. Homologation means it is validated by a Superior Court clerk or judge in the judicial district where you live or have elected domicile. The mandate takes effect once it has been homologated.

Various sample mandates can be found in bookstores. The Curateur public du Québec publishes the brochure entitled *My Mandate in Case of Incapacity*, which includes a sample mandate and is sold by Les Publications du Québec for \$9.95. You can also download it free of charge from the Curateur public du Québec Website. For more information, contact the Curateur public du Québec.

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### Website

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

### Phone

Montréal area: 514 873-4074

Elsewhere in Québec: 1 800 363-9020

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## Search for an Incapacity Mandate

Do you need to find out whether a person who is presumed to be incapacitated has drawn up an incapacity mandate, either themselves or with the help of a professional? You can either:

- ask a notary or attorney to conduct a search;
- do a mandate search directly in the *Registres des dispositions testamentaires et des mandats du Québec* as well as in the Québec Bar's register for wills and mandates (see the explanation that follows).

You must complete the form available from the Registres des dispositions testamentaires et des mandats du Québec of the Chambre des notaires du Québec and enclose the following original documents:

- a sworn statement that describes your interest in the person presumed to be incapacitated, explaining why the person's situation and the mandate, if there is one, concerns you;
- a medical and psychosocial assessment that confirms the incapacity of the person whose mandate you are searching for, or a recent report from the general director of a health or social services institution.

Send these documents to the Chambre des notaires du Québec. You will receive two search certificates, one for the Chambre des notaires du Québec and one for the Barreau du Québec, on which will appear the name of the notary or attorney who registered the mandate.

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Chambre des notaires du Québec  
Registres des dispositions  
testamentaires et des mandats  
du Québec  
Bureau 600  
1801, avenue McGill College  
Montréal (Québec) H3A 0A7

**Website**

[www.rdtmq.org](http://www.rdtmq.org)

**Phone**

Montréal area: 514 879-2906

Elsewhere in Québec: 1 800 340-4496

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## Power of Attorney

You may designate, in writing or verbally, a person (mandatary) to represent you and act on your behalf to settle certain legal acts with a third party. A power of attorney may be either special or general. You may confer power of attorney (also known as a mandate) on a relative or family member or a member of a professional order.

A **special power of attorney** allows your mandatary to represent you in one specific matter, such as the sale of your home or vehicle. In the case of the sale of a vehicle, it is recommended that you use the *Proxy Form* provided by the Société de l'assurance automobile du Québec.

A **general power of attorney** allows your mandatary to act on your behalf in all of your affairs. The mandatary has simple administrative powers, i.e. suitable administration of your property, but must obtain special authorization to carry out specific administrative acts, such as the sale of a home or vehicle.

You can draw up your power of attorney yourself or have it drawn up by a notary or attorney. You must be able to exercise your rights to sign the power of attorney. The person you decide to name as mandatary can either accept or refuse the responsibility. Acceptance may be explicit, i.e. the person clearly agrees to represent you, or implicit, meaning the person is presumed to have accepted even though there is no formal agreement, since he or she has not refused or has already performed certain duties set out in the mandate.

The pamphlet entitled *Mandate*, published by the ministère de la Justice and distributed free of charge by Services Québec, contains a wealth of information on your obligations and those of your mandatary. It also includes a number of sample mandates.

For more information on power of attorney, contact the Centre de communication avec la clientèle of the ministère de la Justice.

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**Website**

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

**E-mail**

[informations@justice.gouv.qc.ca](mailto:informations@justice.gouv.qc.ca)

**Phone**

Québec area: 418 643-5140

Elsewhere in Québec: 1 866 536-5140

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## Three Types of Protective Supervision

Under the provisions of the *Civil Code of Québec*, the Court will designate someone to protect you if you are unable to take care of yourself or administer your property. The type of protective supervision appropriate for a person of full age requiring assistance depends on the extent and anticipated duration of the person's incapacity. There are three types of protective supervision:

- Supervision with an **advisor to a person of full age**. This involves a person helping you accomplish certain administrative tasks or administer your property, for example by suggesting you make investments. The advisor can in no instance act or sign on your behalf.
- Tutorship protection can be either **public or private tutorship**. Tutorship applies to persons who are partially or temporarily incapacitated, e.g. if you are unable to handle the day-to-day administration of your property, but are still lucid enough to say where you want to live.
- Curatorship protection is for persons who are totally and permanently incapacitated, e.g. the case of someone suffering from Alzheimer's disease. **Curatorship** can be **private** or **public**.



A family member, friend or close relative is often appointed to carry out the duties described above (private tutorship or curatorship).

The Curateur public du Québec plays a replacement role in regards to public tutorships and curatorships and is appointed by the Court to represent incapable persons who are alone or have no family, as well as those whose family and friends cannot assume responsibility for them.

The Curateur public du Québec also helps private tutors and curators to perform their duties and oversees their administration of the property under their care.

For more information, contact the Curateur public du Québec.

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**Mail**

600, boulevard René-Lévesque Ouest  
Montréal (Québec) H3B 4W9

**Website**

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

**E-mail**

Fill out the online form on the “Contact us” page of the Curateur public Website.

**Phone**

Montréal area: 514 873-4074  
Elsewhere in Québec: 1 800 363-9020

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# Staying in Your Own Home

## Domestic Help Services

If you meet the requirements mentioned below, you may be eligible for the financial assistance for domestic help services program managed by the Régie de l'assurance maladie du Québec. The program provides basic or variable financial assistance in the form of reduced hourly rates for services provided by a domestic help social economy business.

You must meet the following conditions:

- you are a resident or temporary resident of Québec within the meaning of the *Health Insurance Act*;
- you are not receiving compensation for domestic help services under a public plan (Commission de la santé et de la sécurité du travail du Québec, Société de l'assurance automobile du Québec, Veterans Affairs, etc.) or a private insurance plan.

You may be eligible for **basic financial assistance**. If you meet the eligibility criteria, you may receive \$4 for each hour of service provided, regardless of your income.

You may be eligible for **variable financial assistance**. If you meet the eligibility criteria, you may receive variable assistance in addition to the basic assistance. This ranges from \$0.42 to \$7 for each hour of service provided. You may be eligible if you are a low-income senior aged 65 or over, or if you are under 65 and have been referred by

a health and social services centre (CSSS) or local community services centre (CLSC). The amount of variable assistance is determined according to family income and situation. You pay only the difference between the social economy company's rate and the total amount of financial assistance granted (up to a maximum of \$11 an hour).

If you are a single person and your annual income is equal to or less than \$14 034, you are entitled to a maximum of \$11 for each hour of services provided. The exemption threshold is \$22 749 for couples with no children.

The domestic help services covered by this program are:

- light housekeeping, such as laundering, vacuuming, dusting, cleaning;
- heavy housekeeping, such as major cleaning jobs and clearing snow from the main entrance to the residence;
- clothing maintenance;
- preparing non-diet meals;
- shopping for groceries and running other errands.

To obtain a *Financial Assistance Application Form*, contact a social economy business recognized by the gouvernement du Québec.

If you are dissatisfied with the amount of assistance granted, you can send an application for review to the Régie de l'assurance maladie du Québec within 90 days. A decision will be made in the 90 days following receipt of your application for review.

If you are dissatisfied with the review decision, you may file an appeal before the Tribunal administratif du Québec. You have a period of 60 days from receipt of the review decision to take this step.

For the contact information for social economy businesses recognized by the gouvernement du Québec, contact the Service de la contribution et de l'aide financières at the Régie or go to the Régie's Website.

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Service de la contribution et de l'aide financières  
Régie de l'assurance maladie du Québec  
Bureau 213  
425, boul. De Maisonneuve Ouest,  
Montréal (Québec) H3A 3G5

#### Website

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

#### Phone

Montréal area: 514 873-1529  
Elsewhere in Québec: 1 800 265-0765

#### Fax

Montréal area: 514 864-4179  
Elsewhere in Québec: 1 800 308-0265

#### Teletypewriter (TTY)

Québec area: 418 682-3939  
Elsewhere in Québec: 1 800 361-3939

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## Home Help and Support Services

Local community services centres (CLSCs) can provide a range of services, including the following:

- **Front-line professional care and services in your home (also available to outpatients):** nursing care, medical services, nutrition services, basic rehabilitation (physiotherapy, occupational therapy, speech therapy and audiology), respiratory therapy and psychosocial services. Other available services include consultations (psychogeriatrics, geriatrics, psychiatry and pediatrics) as well as specialized rehabilitation services;
- **Home support services:** personal assistance, domestic help, meals on wheels, civic support activities, accompaniment, friendship visits and learning assistance. These services are also offered by community organizations, social economy businesses and volunteer groups;
- **Services for caregivers:** babysitting, respite, temporary or last-minute help, and support for daily tasks;
- **Psychosocial services;**
- **Technical support** (loan of technical equipment and devices).

You may be entitled to home support services if you meet the following eligibility criteria:

- You have undergone a professional assessment that confirms your need for support.
- You and your caregivers agree to take part in the decision-making process and receive the required services.
- From a clinical standpoint, it is more appropriate for you to receive the services in your home.
- Your home is deemed appropriate and safe.

While services provided vary from one CLSC to the next, all are intended for:

- disabled persons;
- persons with a chronic disease;
- families in crisis who require home support;
- persons who lack the mobility to go for care in a health establishment;
- persons who reside in a conventional dwelling or congregate residence, such as private dwellings with services included and low-rental housing (HLMs).

You must apply for home help and support services if you want to receive them. If you are eligible, a person from your local CLSC will meet with you to determine the services required by your state of health.

For more information on home help and support services, contact your local CLSC. The contact information for CLSCs is under “CLSC” in the phone book.

## Meals on Wheels for Seniors and Persons Coping with a Loss of Independence

If you are a senior, are coping with the loss of independence or have a chronic disease, and are unable to prepare your meals or leave your home, upon payment of certain related costs you may receive services from meals on wheels programs. Meals are prepared and delivered to your home by volunteers.

If you would like to sign up for a meals on wheels service, contact your local CLSC or volunteer action centre.

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### Meals on Wheels

#### **Website**

[www.prasab.org/accueil.html](http://www.prasab.org/accueil.html)

#### **E-mail**

[regroupement@prasab.org](mailto:regroupement@prasab.org)

#### **Phone**

Montréal area: 514 382-0310,  
extension 206

Elsewhere in Québec: 1 877 277-2722

### **Fédération des centres d'action bénévole du Québec**

#### **Website**

[www.fcabq.org](http://www.fcabq.org)

#### **E-mail**

[info@fcabq.org](mailto:info@fcabq.org)

#### **Phone**

Montréal area: 514 843-6312

Elsewhere in Québec: 1 800 715-7515

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# Housing

## Residential Adaptation Assistance Program

If you have a disability, you may be eligible for the residential adaptation assistance program, which is intended to help persons with disabilities be more self-sufficient while going about their daily activities in their homes and encourage them to continue living at home.

Financial assistance of up to \$16 000 may be granted to a homeowner for work to alter or adapt the dwelling to meet the disabled person's needs. Additional assistance of up to \$7000 may be added in certain specific cases, as well as additional assistance not exceeding \$10 000 for the installation of specialized equipment.

To find out the eligibility requirements for the program, contact your municipality or your regional county municipality (RCM). Contact the CLSC nearest your home or the Société d'habitation du Québec for an application form.

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Société d'habitation du Québec  
3<sup>e</sup> étage  
1054, rue Louis-Alexandre-Taschereau  
Aile Saint-Amable,  
Québec (Québec) G1R 5E7

### Website

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

### Phone

Throughout Québec: 1 800 463-4315

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## Home Adaptations for Seniors' Independence

If you are a low-income senior aged 65 or over, you may be eligible for the home adaptations for seniors' independence program. The program enables you to make minor adaptations to your home or apartment so that you can continue to live there safely and independently for as long as possible.

You may receive financial assistance of up to \$3500 provided the work is done by a contractor licensed by the Régie du bâtiment du Québec. If the work is not done by a licensed contractor, only the cost of the necessary materials or equipment will be covered, up to a maximum of \$1750.

For program eligibility requirements, contact your municipality or regional county municipality (MRC). You can also contact the Société d'habitation du Québec (see the previous section for contact information).

## Shelter Allowance Program

If you are a low-income individual and spend a considerable portion of your total income on housing, i.e. 30% or more, you may be eligible for the shelter allowance program. The program is intended for homeowners, tenants, rooming house occupants and anyone sharing a dwelling with one or more persons.

To be eligible, one of the following conditions must apply:

- You are 55 or older and live alone.
- You live as a couple and at least one of you is 55 or over.
- You are a low-income family with at least one dependent child.

You may receive a non-taxable allowance of up to \$80 a month. The amount of the allowance is based on the type of household, the number of people in the household, monthly rent and household income.

You are not eligible for the program if one of the following situations applies to you:

- You live in low-rental housing, a hospital or a subsidized reception centre.
- You receive a rent supplement or another housing subsidy.
- You or your spouse possesses goods or cash valued at more than \$50 000 (excluding the value of your home, land, furniture, car, any amounts received under a government program for Duplessis orphans and any goods acquired with these amounts).

For more information on the shelter allowance program, contact Revenu Québec—which will send you a personalized application form—or the Société d’habitation du Québec (see page 27 for contact information).

For the address and phone number of the Revenu Québec office nearest you, look in the gouvernement du Québec section of the phone book.

## Low-rental Housing (HLM)

If you are an independent, low-income senior, you may be eligible for the low-rental housing program managed by the Société d’habitation du Québec.

The Société sets your basic rent, by regulation, which includes heat and hot water. The basic rent is equal to approximately 25% of your total household income for the calendar year preceding the signing of the lease for your dwelling. However, the cost of electricity and, if applicable, parking, air conditioning and special services (nursing care, cafeteria, etc.) are in addition to your basic rent.

For program eligibility requirements or to obtain an application form, contact your municipal housing bureau (see the phone book for contact information).

## Rent Supplement Program

The rent supplement program managed by the Société d’habitation du Québec assists low-income households and individuals in renting private-sector dwellings or units that belong to housing cooperatives or non-profit organizations.

Under this program, the Société d'habitation du Québec establishes the rent as it would for low-income housing, i.e. equal to 25% of total household income for the calendar year preceding the signing of the lease. In other words, the rent supplement covers the difference between the rent agreed upon with the owner and the rent actually paid by the household or individual.

The rent supplement is paid to the owner of the dwelling.

For more information on the rent supplement program, contact the appropriate municipal housing bureau or the Société d'habitation du Québec (see page 27 for contact information).

## Multigenerational Homes

The multigenerational home is a relatively new housing concept in Québec that enables a family to live with ageing parents or adult children in a single-family house made up of two independent dwellings of different sizes. In addition to helping seniors continue to live at home, this lifestyle also promotes mutual social and financial aid between the generations.

No special financial assistance program has yet been developed by the government to support the building of multigenerational homes. However, you may be eligible for a grant under the various construction and renovation assistance programs, such as the Renovation Québec program managed by the Société d'habitation du Québec. Contact your municipality to find out whether or not it participates in this program.

Before transforming a single-family home into a multigenerational home or building a multigenerational home, make sure your project complies with the zoning by-laws in your municipality.

For more information on multigenerational homes, contact your municipality, local builders' association, or the Société d'habitation du Québec (see page 27 for contact information).

## Apartment Living

### Leases in case of death, separation or divorce

A lease is not automatically terminated (cancelled) when a tenant dies or when a couple ceases to cohabit. Different rules apply, depending on the situation.

#### Death of a cotenant

If the person you are living with dies, you are not necessarily under obligation to vacate the dwelling. You can ask to have the lease transferred to your name. However, you must advise the owner of the dwelling of your decision in writing within two months of the person's death, regardless of whether the deceased was your spouse, a family member or a friend.

If, within the two month-period, you do not notify the owner that you want to stay in your dwelling and have the lease transferred to your name, the person looking after the deceased's succession may, at the end of the two-month period, submit a one-month notice to the landlord to terminate the lease.

#### You live alone at the time of your death. What can your liquidator do?

If you were a tenant and lived alone, the person who looks after your succession (the liquidator) or an heir may terminate your lease. The person must give the landlord three months' notice of termination of the lease within six months of your death.

### The person you were living with has left, and the lease was in that person's name only

If your spouse, whether you were married or not, vacated the dwelling, or you lived with a family member or a friend for at least six months and that person vacated the dwelling, you may keep the dwelling and become the tenant (have the lease transferred to your name), if you want.

You have two months from the date the person left to notify the owner of your decision and have the lease transferred to your name.

If you are in one of the situations above, you may obtain the form *Notice regarding the death of the tenant* or *Notice regarding the cessation of cohabitation* from the Régie du logement du Québec.

For more information on rental dwellings, contact the Régie. You can find the contact information in the gouvernement du Québec section of the phone book. You may also go to the Régie's Website at [www.rdl.gouv.qc.ca](http://www.rdl.gouv.qc.ca).

### Cancelling a lease

If you want to terminate your current lease, you must meet one of the following conditions:

- You have the opportunity to obtain low-rental housing or the equivalent, which corresponds to your needs.
- You are a senior and have been permanently admitted to a residential and long-term care facility (CHSLD) or home-care centre.



- You have a disability that makes it impossible for you to continue living in your dwelling.
- You are the victim of conjugal violence or sexual assault.

If you are in one of the above situations and want to terminate your lease, you must take specific legal steps. The Régie du logement provides various examples of notices of termination of a lease containing all the necessary information. Feel free to use them.

If you are a tenant, you should be aware that divorce, the purchase of a house, the need for a larger dwelling, financial problems, or relocation because of new employment are not sufficient grounds to have your lease terminated. However, you may try to come to an agreement with the landlord, assign the lease or sublet the dwelling.

### Discriminatory refusal to lease

The *Charter of Human Rights and Freedoms* prohibits discrimination in renting out a dwelling. If a landlord refuses to lease you a dwelling based on a personal trait, it may be discrimination.

Grounds for discrimination are race, colour, sex, pregnancy, sexual orientation, civil status, age, religion, political convictions, language, ethnic or national origin, social condition, disability or any means used to compensate for a disability. "Social condition" may include your receiving last resort assistance (employment assistance or social assistance) or employment insurance benefits, or having a low income.

Before visiting a dwelling, pick up a copy of the *Guide anti-discrimination pour louer un logement* (French only) published by the Commission des droits de la personne et des droits de la jeunesse and distributed by Services Québec.

If you feel you have been a victim of discrimination, you can file a complaint with the Commission, which provides free intervention and mediation services.

For the address and phone number of the Commission's office nearest you, look in the gouvernement du Québec section of the phone book, or go to [www.cdpdj.qc.ca](http://www.cdpdj.qc.ca).

## Change of Address

The Service québécois de changement d'adresse is managed by Services Québec. It allows you to notify the following six government departments and agencies of your change of address in one single step:

- Ministère de l'Emploi et de la Solidarité sociale;
- Régie des rentes du Québec;
- Société de l'assurance automobile du Québec;
- Revenu Québec;
- Directeur général des élections du Québec;
- Régie de l'assurance maladie du Québec.

This service is available online, by phone or at Services Québec offices (listed on their Website).

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### Website

[www.servicesquebec.gouv.qc.ca](http://www.servicesquebec.gouv.qc.ca), in the "Citizens" section

### Phone

Québec area: 418 644-4545  
Montréal area: 514 644-4545  
Elsewhere in Québec: 1 877 644-4545

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## Adults Accommodated in Healthcare Facilities in Québec: Financial Contribution

If you are no longer able to live at home alone, even though you receive support services because of a significant loss of independence or of physical or mental capacities, you may have access to:

- residential and long-term care facilities (CHSLD);
- rehabilitation centres, including drug and alcohol rehabilitation centres;
- general and specialized hospital centres (CHSGS).

In addition to accommodation, these health institutions provide clinical care as well as the assistance, accompaniment and supervision you need to meet your physical, psychological and social needs.

### IMPORTANT

Upon assessment of their file, individuals who have experienced a significant loss of independence are referred to a residential and long-term care facility if it is deemed the most appropriate resource for their condition or the type of care required.

If you are admitted to a CHSLD, a rehabilitation centre or a hospital, you must pay a financial contribution for your room. This contribution varies, depending on the type of room.

The Régie de l'assurance maladie du Québec manages the financial contribution program for accommodated adults. Consequently, it is the Régie that determines the amount of your contribution in order to ensure that the gouvernement du Québec rules are applied consistently, fairly and impartially throughout the health and social services network.

If you live in a CHSLD, a rehabilitation centre or a hospital, and you want to modify your contribution amount, you must complete the *Application for Exemption or for Re-evaluation* form provided by the establishment. The Service de la contribution et de l'aide financières will decide if you are entitled to an exemption. If you do not agree with the decision, you may apply to the Régie for a review. If you are dissatisfied with the review decision, you may file an appeal before the Tribunal administratif du Québec. You have a period of 60 days from receipt of the review decision in which to take this step.

For more information on the financial contribution of adults accommodated in long-term care facilities, contact the Régie.

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Service de la contribution et de l'aide financières  
Régie de l'assurance maladie du Québec  
Bureau 213  
425, boul. De Maisonneuve Ouest  
Montréal (Québec) H3A 3G5

**Website**

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

**Phone**

Montréal area: 514 873-1529

Elsewhere in Québec: 1 800 265-0765

**Fax**

Montréal area: 514 864-4179

Elsewhere in Québec: 1 800 308-0265

**Teletypewriter (TTY)**

Québec area: 418 682-3939

Elsewhere in Québec: 1 800 361-3939

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## Adults Accommodated in Intermediate Resources: Financial Contribution

If you are coping with a loss of independence or need supervision, it is possible to live in an environment much like a regular home in what are known as *intermediate* accommodation resources, which are available throughout the province. In addition to accommodation, you will also receive the support and assistance services you require.

There are four types of intermediate resources:

- supervised apartments;
- rooming houses;
- reception homes;
- group homes.

If you choose to live in one of these facilities, you must make a financial contribution. To ensure that everyone is treated fairly, the Régie de l'assurance maladie du Québec establishes the required monthly contribution based on a number of factors.

If you live in an intermediate resource and you want to modify your contribution amount, you must complete the *Application for Exemption or for Re-evaluation* form provided by the establishment. The Service de la contribution et de l'aide financières will decide if you are entitled to an exemption. If you do not agree with the decision, you may apply to the Régie for a review. If you are dissatisfied with the review decision, you may file an appeal before the Tribunal

administratif du Québec. You have a period of 60 days from receipt of the review decision in which to take this step.

To find out how the contribution amount is calculated, contact the Régie.

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Service de la contribution et de l'aide financières  
Régie de l'assurance maladie du Québec  
Bureau 213  
425, boul. De Maisonneuve Ouest  
Montréal (Québec) H3A 3G5

### Website

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

### Phone

Montréal area: 514 873-1529

Elsewhere in Québec: 1 866 265-0765

### Fax

Montréal area: 514 864-4179

Elsewhere in Québec: 1 800 308-0265

### Teletypewriter (TTY)

Québec area: 418 682-3939

Elsewhere in Québec: 1 800 361-3939

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## Registre des résidences pour personnes âgées and Certificate of Compliance

All private residences for seniors must be registered with the Registre des résidences pour personnes âgées (registry of residences for the elderly). As of February 14, 2009, operators of residences are also required to hold a certificate of compliance stating that their residence satisfies all health and social criteria listed in the *Regulation respecting the conditions for obtaining a certificate of compliance for a residence for the elderly*. These criteria are primarily based upon residents' fundamental rights, nutrition, medication, health services provided, information sharing, liability insurance and emergency response protocols.

To easily find the residences that correspond most closely to your needs, you may consult the Registre des résidences pour personnes âgées (French only) on the ministère de la Santé et des Services sociaux Website, in the "Network" section, at [www.msss.gouv.qc.ca](http://www.msss.gouv.qc.ca). You can do a search using criteria such as the name of the residence, municipality, health and social region, CLSC territory, services offered and the name of the operator (owner).

This register inventories all of the congregate residential facilities in Québec where rooms or apartments for seniors are offered for rent along with a varied range of services, such as meals, nursing care, personal assistance, housekeeping, or security and surveillance services. Residential facilities that are part of an institution belonging to the health and social

services network (long-term care facilities or hospitals) are excluded from the register, as are intermediate resources and family-type resources.

For more information concerning registration and certification of a residence, contact the health and social services agency in your area. You will find the contact information on the ministère de la Santé et des Services sociaux Website. Information can also be provided by Services Québec.

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Services Québec

### Website

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

### Phone

Québec area: 418 644-4545

Montréal area: 514 644-4545

Elsewhere in Québec: 1 877 644-4545

### Teletypewriter (TTY)

Throughout Québec: 1 800 361-9596

# Retirement Income

## Retirement Pensions for Those Age 60 and Over (Québec Pension Plan)

The Québec Pension Plan is a mandatory public insurance plan. It provides you and your loved ones with basic financial protection following your retirement or in the event of disability or death. All workers aged 18 or over who earn more than \$3500 annually must contribute to the Québec Pension Plan. If you have contributed to the plan and are 60 years of age or more, you may receive a retirement pension if one of the following situations applies to you.

### Retirement at age 60

You may receive a retirement pension at age 60 if one of the following situations applies to you:

- You have stopped working or are considered to have stopped working.
- You are employed and have made an agreement with your employer to reduce your salary by at least 20% in anticipation of your retirement.

The Régie des rentes du Québec considers that you have stopped working if, during the first year you receive your retirement pension, your work income does not exceed an annual threshold (\$11 800 in 2010), or if you are on pre-retirement leave.

If you begin receiving your retirement pension before age 65, your pension amount decreases by 0.5% for each month until you turn 65, for a maximum of 30%. You will receive this reduced amount for the rest of your life, indexed each year.

If you stopped working before age 65 for health reasons, you may be eligible to receive a disability pension until you reach 65, subject to approval of your application by the Régie.

### Retirement at age 65

Once you are 65, you may receive a retirement pension even if you still work. This pension will be neither decreased nor increased, but will be indexed each year.

### Retirement after age 65

If you apply for your retirement pension after age 65, you will receive an additional 0.5% for each month after you turned 65 until your first pension payment, up to a maximum of 30%.

## Retirement Pension Supplement

If you already receive a retirement pension from the Régie des rentes du Québec, you may continue to work while receiving it. However, you are required to contribute to the QPP once your earnings exceed \$3500.

In return, as of January 1, 2009, your pension is increased each year for the rest of your life by 0.5% of the income on which you made contributions the previous year, even if you already receive the maximum pension amount. You do not need to apply for the supplement; it will be paid automatically as soon as the Régie receives the information from Revenu Québec. The Régie will calculate the supplement to which you are entitled and will readjust your monthly pension amount. You will also receive any amounts that are owed retroactively to January 1. The pension supplement, spread over 12 months, is cumulative if you work for a number of years. It will be indexed annually, just like the pension amount to which it is added.

You can apply online or download the application form from the Régie's Website. For more information on retirement pensions, contact the Régie.

---

**Website**

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

**Phone**

Québec area: 418 643-5185

Montréal area: 514 873-2433

Elsewhere in Québec: 1 800 463-5185

**Teletypewriter (TTY)**

Throughout Québec: 1 800 603-3540

---

**IMPORTANT**

If you are thinking of taking an early retirement or if you contributed to a supplemental pension plan (commonly called a pension fund), we recommend that you consult the online guide on retirement (French only), published by Services Québec. You will find information on many specific topics in the guide.

**Retirement Pension Sharing Between Spouses (QPP)**

You and your spouse may split a pension acquired over the course of your marriage, civil union or cohabitation in order to benefit from income tax breaks.

To qualify, you must meet the following requirements:

- You and your spouse are married or joined in a civil union, or have been de facto spouses since July 1999, and are not legally separated.
- You are both 60 years of age or older.
- You have both applied for a retirement pension or already receive a retirement pension from the Québec Pension Plan or the Canada Pension Plan. However, if only one of you has contributed to the Québec Pension Plan, the contributor must already have applied for a pension or be receiving one.

Pension sharing is calculated based on the number of years of cohabitation. So the pension is not necessarily divided fifty-fifty. In addition, pension sharing stops automatically when one of the spouses dies. In that case, the initial pension amounts are re-established.

An application for pension sharing must be sent to the Régie des rentes in writing. If the spouses are married, one of the two may apply. If the split reduces the pension amount of the other spouse, that spouse will be notified. In the case of a de facto couple, the application must be made jointly.

The Régie will split a retirement pension once it has received all of the necessary information. The split is effective the month following approval of the application. There are no retroactive payments.

For more information on retirement pension sharing between spouses, contact the Régie des rentes du Québec.

---

**Website**

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

**Phone**

Québec area: 418 643-5185  
Montréal area: 514 873-2433  
Elsewhere in Québec: 1 800 463-5185

**Teletypewriter (TTY)**

Throughout Québec: 1 800 603-3540

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## Pensions from a Foreign Country (Québec)

Under social security agreements signed by Québec, if you contributed to one or more social security plans in a foreign country, you and your spouse or surviving children may be entitled to a pension from that country. To be eligible for a pension from a foreign country, you must have worked or lived in a country that has such an agreement with Québec. Pensions that may be paid by a signatory country are retirement, disability, surviving spouse's and orphan's pensions.

A foreign pension is generally calculated based on the contributions you made in that particular country.

You can obtain from the Régie des rentes du Québec the list of countries that have signed social security agreements with Québec and verify if you are eligible to receive a pension from a foreign country.

For more information on pensions from a foreign country, contact the Régie's Bureau des ententes de sécurité sociale.

---

**Website**

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

**Phone**

Montréal area: 514 866-7332,  
ext. 7801  
Elsewhere in Québec: 1 800 565-7878  
ext. 7801

**Teletypewriter (TTY)**

Throughout Québec: 1 800 603-3540

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## Old Age Security Pension

If you satisfy Canadian residency and legal status requirements, you may be entitled to an Old Age Security pension for persons aged 65 or more.

You do not need to be retired to receive the basic pension, but you must apply for it yourself, usually six months before you turn 65.

To receive your Old Age Security pension application kit in the mail, get your *Application for the Old Age Security pension* form at a Service Canada Centre.

For more information, contact Service Canada at **1 800 622-6232** or go to **[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)**.

### IMPORTANT

If you have been living in Canada for less than 10 years and are now 65 years old, you may be eligible to receive a partial pension from the Canadian government, as it has signed social security agreements with a number of countries. If you lived in a signatory country or contributed to its social security system, you may receive a pension from that country or Canada, or both.

## Repayment of Old Age Security Benefits (High-Income Earners)

Under the provisions of the *Income Tax Act*, if your net income before adjustments (line 234 of your federal income tax return) exceeded \$66 335 in 2009, you may be required to repay part or all of your Old Age Security pension received during the year.

For more information on repayment or income tax payable, contact Service Canada.

## Guaranteed Income Supplement (Canada)

The Government of Canada pays the Guaranteed Income Supplement to eligible low-income seniors who are 65 or more. It is added to their Old Age Security payments.

You must apply to Service Canada to receive the Guaranteed Income Supplement. The amount you receive is based on your annual income or the total annual household income. Therefore, you must submit a new Guaranteed Income Supplement application each year. This can be done automatically when filing your federal income tax return.

For more information on the Guaranteed Income Supplement, call Service Canada (the contact information is in the preceding section).

## Allowance Program and Allowance for the Survivor Program (Canada)

The Old Age Security program includes the Allowance Program and Allowance for the Survivor Program. You may be eligible for these if you are between the ages of 60 and 64 and have a low income. These allowances can help you balance your budget until you receive Old Age Security benefits. Both allowances are converted to the Old Age Security pension when you turn 65.

The **Allowance Program** provides a monthly non-taxable benefit to the married or de facto spouse, aged 60 to 64, of a person who receives Old Age Security and is eligible for the Guaranteed Income Supplement.

The **Allowance for the Survivor Program** provides a monthly non-taxable benefit to the surviving spouse of a married or de facto couple who has a low-income and is not yet eligible for Old Age Security.

To be eligible for these benefits, you must meet the following requirements:

- be between 60 and 64 years old;
- be a Canadian citizen or authorized resident when your application is approved or during your last period of residence in Canada;
- have lived in Canada for at least 10 years since turning 18.

### IMPORTANT

Persons who are divorced or have been separated for more than three months are not eligible for the Allowance Program. Same-sex couples are eligible for both programs.

To receive an application form for the allowance, call Service Canada, go to a Service Canada Centre in your area or download the form from the Service Canada Website (the contact information is on page 39).

## International Benefits (Canada)

If you lived or worked in a country other than Canada, you and your married or de facto spouse or surviving children may be eligible to receive international benefits.

These benefits may include:

- retirement, disability or survivor benefits from another country;
- an Old Age Security pension or allowance from Canada;
- disability or survivor benefits from the Canada Pension Plan.



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**SACAIS**

1 800 577-2284

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

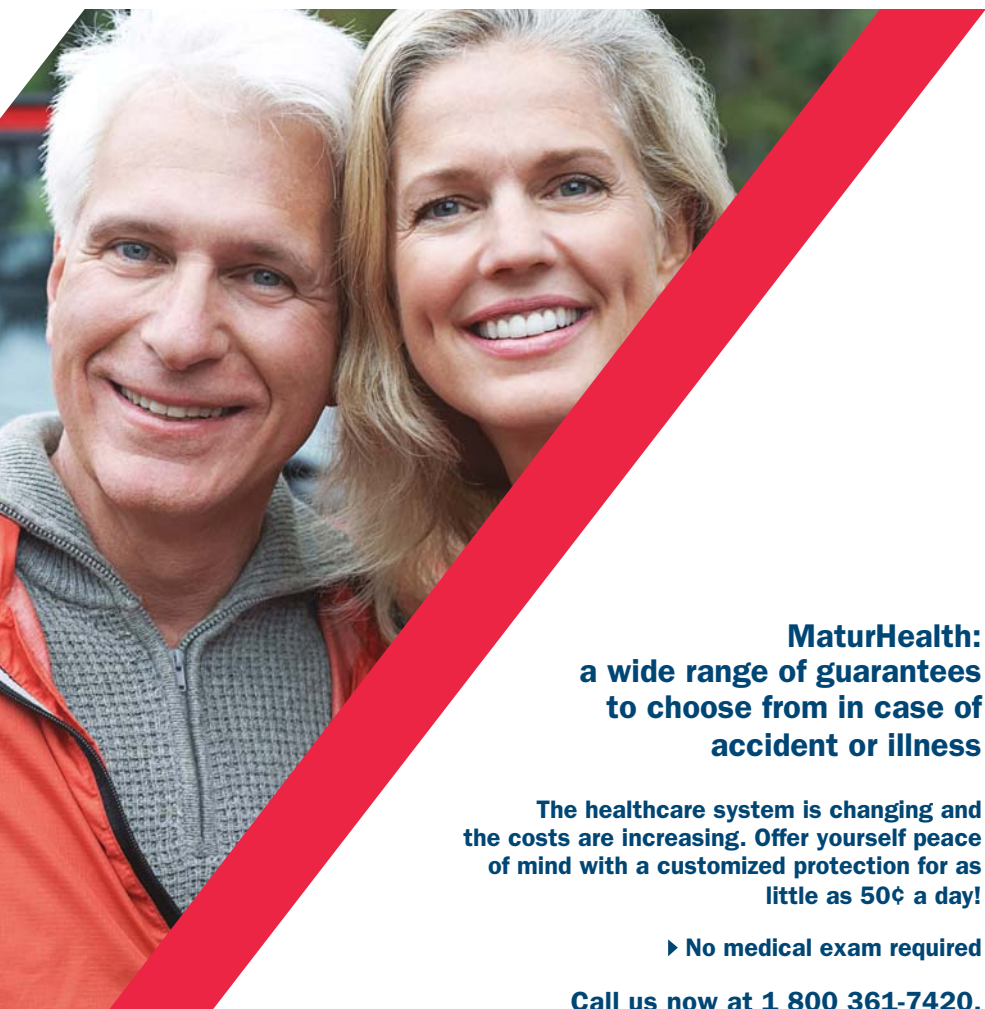
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To receive international benefits, you must meet the following requirements:

- You have lived and worked in a country that has signed a social security agreement with Canada.
- You contributed to that country's social security plan for a minimum number of years.

If a country signed a social security agreement with Canada, it may take your period of residence and employment in Canada into account when assessing your eligibility for one of its pensions.

For more information on international benefit applications, contact Service Canada. Be sure to have your Canadian social insurance number on hand.

---

International Operations  
Service Canada  
Ottawa, Ontario K1A 0L4

**Website**

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

**Phone**

Ottawa area: 613 957-1954

Throughout Québec: 1 800 454-8731

**Fax**

Ottawa area: 613 952-8901

**Teletypewriter (TTY)**

Throughout Québec: 1 800 255-4786

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# Taxes and Fiscal Measures

## Volunteer Help with Your Income Tax Return

If you have trouble completing your Canada and Québec tax returns and cannot afford professional tax services, you may be eligible for free assistance provided by the Community Volunteer Income Tax Program (Government of Canada) and the Volunteer Program (gouvernement du Québec).

Volunteers are recruited through various associations, community groups and non-profit organizations, and are provided with a training session. They can provide assistance in filing straightforward tax returns. In very rare instances, a small fee may be charged.

For more information on the Government of Canada program, contact Service Canada at **1 800 622-6232** or go to **[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)**.

For more information on the gouvernement du Québec program, look in the gouvernement du Québec section of the phone book for the Revenu Québec office nearest you.

## Tax Credit for Caregivers (Québec)

You may claim a refundable tax credit for caregivers of up to \$1057 for each eligible relative who lived with you in Canada in a dwelling either owned, rented or sublet by you or your spouse.

The relative who lived with you must meet one of the following requirements:

- have been born before January 1, 1940 and lived with you, the caregiver, for at least 365 consecutive days, including at least 183 days in 2009;
- have a severe and prolonged impairment in mental or physical functions and lived with you, the caregiver, for at least 365 consecutive days, including at least 183 days in 2009, and was at least 18 years old at some time during that period.

You must complete the appropriate schedules and forms and enclose them with your Québec tax return.

For more information on the tax credit for caregivers, go to the Revenu Québec Website at **[www.revenu.gouv.qc.ca](http://www.revenu.gouv.qc.ca)**.





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For the phone number of the Revenu Québec office nearest you, look in the gouvernement du Québec section of the phone book.

### IMPORTANT

The tax credit for caregivers may be split if two persons care for an eligible relative living with them.

## Tax Credit for Volunteer Respite Services (Québec)

If you were a Québec resident on December 31, 2009, and provided volunteer respite services for the caregiver of a person with a significant long-term disability, you may be entitled to a refundable tax credit.

Caregivers are entitled to an amount of \$1000 to distribute among volunteers who provide respite services. Each volunteer named by the caregiver may receive a maximum of \$500 as a refundable tax credit.

In order to claim the credit, as a volunteer named by the caregiver, you must have provided at least 400 hours (approximately 50 days) of home respite services for the same care recipient during the same year.

The caregiver must issue you an **RL-23 slip**, which you must enclose with your Québec tax return.

For more information on the tax credit for volunteer respite services, contact your nearest Revenu Québec office or go to [www.revenu.gouv.qc.ca](http://www.revenu.gouv.qc.ca).

For the phone number of the Revenu Québec office nearest you, look in the gouvernement du Québec section of the phone book.

## Tax Credit for Home-Support Services for Seniors (Québec)

If you are 70 or over, you may be entitled to a tax credit for home-support services for seniors.

The maximum annual tax credit is \$4680 per person, or 30% of eligible expenses (\$15 600).

If you are a dependent senior, the maximum annual tax credit is \$6480, in which case the limit for eligible expenses is \$21 600.

The tax credit is reduced by 3% of the portion of family income that exceeds \$51 180.

If you and your spouse are entitled to the tax credit, only one of you may submit a claim for the couple.

If you live in an apartment building other than a seniors' residence, the calculation of your eligible expenses for this credit is based on the cost of your rent. If you live in a seniors' residence, certain home-support services included in your rent and indicated on your lease may entitle you to the tax credit.

In addition to the expenses included in your monthly rent, the cost of certain home-support services, such as house-keeping services or food services that may include one, two or three meals a day, may be eligible for the tax credit.

Revenu Québec recommends that each year you keep all the bills and contracts for the eligible services that you pay for, even if you are not required to enclose them with your Québec tax return.

To find out which expenses and services are eligible for the tax credit and how to claim the credit, pick up a copy of the brochure entitled *The Tax Credit for Home-Support Services for Seniors* published by Revenu Québec and distributed by Services Québec.

For the phone number of the Revenu Québec office nearest you, look in the gouvernement du Québec section of the phone book.

### GST Credit (Canada)

In Canada, the Goods and Services Tax (GST) credit is a tax-free quarterly payment that helps individuals and families with low and modest incomes offset all or part of the GST that they pay.

As a senior, you may be entitled to this credit if you are a Canadian resident.

To receive the GST credit, you have to apply for it **each year** by filing a federal tax return, even if you have no income to report. On page 1 of your return, check the "Yes" box for the GST credit application and enter your marital status in the "Identification" section.

For more information on the GST credit, call Service Canada at **1 800 622-6232** or go to **[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)**.

### QST Credit (Québec)

The Québec Sales Tax (QST) credit is paid to individuals and families whose income is below certain thresholds stipulated in the *Taxation Act*. The credit is calculated each year using the information you provide on your tax return.

To claim the QST credit, you must meet the eligibility requirements, which are set out in the *Guide to the Income Tax Return*, published by Revenu Québec. Check the box on line 90 of your Québec tax return. The tax-free credit is paid twice a year, in August and December.

If you claim the credit, you are entitled to it for the current taxation year.

For the phone number of the Revenu Québec office nearest you, look in the gouvernement du Québec section of the phone book. You may also go to the Revenu Québec Website at **[www.revenu.gouv.qc.ca](http://www.revenu.gouv.qc.ca)**.

## IMPORTANT

Liquidators of a succession or individuals who assume this responsibility cannot claim the QST credit on the tax return of a deceased person. No credit is paid for a person who died before the beginning of August or December. However, the surviving spouse may be entitled to the credit if it is claimed no later than the filing deadline for the deceased's tax return for the year of death.

### Tax Credit for Medical Expenses (Québec)

If you paid medical expenses for yourself, your spouse or a dependant, under certain conditions you may be entitled to the following tax credits:

- a non-refundable tax credit for medical expenses (a non-refundable tax credit is a credit that reduces the amount of income tax payable, but is not paid in cash);
- another tax credit for medical expenses, this time a refundable tax credit.

The **non-refundable tax credit** corresponds to 20% of the portion of your eligible medical expenses that exceeds 3% of your household income, meaning your net income and that of your spouse on December 31, 2009. These expenses are eligible only if they were paid during a period of 12 consecutive months, specified by you, that ended in the taxation year covered by your tax return. For example, your expenses for the period from August 1, 2008 to July 31, 2009 may be claimed on your 2009 income tax return.

If your employment income is \$2700 or more, the portion of eligible medical expenses that exceeds 3% of your household income may entitle you to a **refundable tax credit** in addition to the non-refundable tax credit.

If you incurred expenses for travel, accommodation or moving for yourself, your spouse or a dependant in order to obtain medical care unavailable in your immediate area, you may be entitled to another credit: the tax credit for medical services not available in your area.

For the phone number of the Revenu Québec office nearest you, look in the gouvernement du Québec section of the phone book. You may also go to the Revenu Québec Website at [www.revenu.gouv.qc.ca](http://www.revenu.gouv.qc.ca).

### Property Tax Refund (Québec)

If you spend a disproportionate amount of income on property taxes (commonly known as municipal and school taxes), you may be eligible for the property tax refund program.

The property tax for your home is indicated on the **municipal and school tax statements** you receive as the homeowner responsible for mortgage payments. You must also have been living in the home on December 31 of the taxation year, even if you lived there for less than 12 months.

If you are a tenant, the amount of property tax allocated to your dwelling appears on the **RL-4 slip** that your landlord gives you or your sub-tenant as the person responsible for paying the rent. You must have been living in the dwelling on December 31 of the taxation year, even if you lived there for less than 12 months.

The names of all the lease signatories must appear on the RL-4 slip. That way, the credit can be paid to a single person or shared among several people.

Landlords must send the RL-4 slips to their tenants no later than the last day of February of the year following the taxation year, i.e. by the end of February 2010, if 2009 is the taxation year in question. If you are a tenant or sub-tenant and have not received your RL-4 slip by mid-March, ask your landlord to provide it without delay.

If, for one reason or another, the landlord refuses to do so, proceed as follows:

- Enclose a note indicating your landlord's name and address with your Québec tax return.
- Enter the amount of rent paid in December 2009 on line 61 of Schedule B of your Québec tax return.

For the phone number of the Revenu Québec office nearest you, look in the gouvernement du Québec section of the phone book. You can also go to **[www.revenu.gouv.qc.ca](http://www.revenu.gouv.qc.ca)**.

## Income Tax Deductions on QPP Benefits

If you receive QPP benefits, you may request that the Régie des rentes du Québec deduct federal and provincial income tax each month.

In order to authorize the Régie to deduct income tax or to cancel or modify amounts already being deducted, contact the Régie's Service de renseignements or use the online service on the Website.

For more information on income tax deductions, contact the Régie des rentes du Québec.

---

### Website

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

### Phone

Québec area: 418 643-5185

Montréal area: 514 873-2433

Elsewhere in Québec: 1 800 463-5185

### Teletypewriter (TTY)

Throughout Québec: 1 800 603-3540

---

# Death

## Prearranged Funeral and Burial Services

You can decide before your death how your funeral will be conducted and how your remains will be disposed of. Thus, you can inform your family that you want to:

- be buried;
- be cremated;
- donate your body to science;
- donate your organs.

You can also prearrange the details of the funeral service and the burial with a funeral director to make things easier for your family when you die. You must prepare a written contract that contains two different documents: one for the funeral service and the other for the burial. Funeral service arrangements include all the goods and services related to your death, with the exception of the burial and aftercare. Burial involves a concession, compartment or any other space in a cemetery, columbarium, mausoleum or any other location used for the same purpose. Under certain conditions or on payment of a penalty, contracts for prearranged funeral services and burial may be cancelled.

After naming a person that you trust in the contract, provide that person with a copy of the contract so that he or she is aware of the arrangements. It is a good idea to tell your friends and family if you have made prearranged funeral plans. Avoid including your last wishes in your will, since the will is usually read only after the burial.

By law, only persons who hold a funeral director's permit issued by the ministère de la Santé et des Services sociaux are authorized to negotiate and sign contracts for prearranged funeral services and burial. They must deposit the payments in a trust account to protect the funds. Then, the financial institution that manages the trust is required to inform you in writing of the sums deposited, within 30 days of the first deposit.

To avoid any undue sales pressure, vendors of prearranged funeral services and burial are obliged to respect the regulations governing their business practices. Consequently, they are prohibited from soliciting you at your home without your authorization, which you must have provided at least 24 hours in advance. In addition, the visit must take place between 9:30 a.m. and 10:00 p.m. and last no more than two hours.

For more information on prearranged funeral services and burial contracts, contact the Office de la protection du consommateur.

---

**Website**

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

**Phone**

Montréal: 514 253-6556

Québec: 418 643-1484

Trois-Rivières: 819 371-6400

Saguenay: 418 695-8427

Gatineau: 819 772-3016

Sherbrooke: 819 820-3694

Saint-Jérôme: 450 569-7585

Elsewhere in Québec: 1 888 672-2556

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**Wills**

A will contains the last wishes of the testator (the person making the will). Its contents may be changed at any time. The *Civil Code of Québec* recognizes three types of wills: notarial wills, holograph wills and wills drawn up before witnesses.

A **notarial will** is drawn up by a notary. It is signed by you, the notary and a witness of full age, all in each others' presence.

A **holograph will** is written entirely by hand. It is signed and dated by you. You cannot use a computer or other technological device. It does not need to be signed by a witness.

A **will drawn up before witnesses** is written by yourself or a third party, either by hand or using a technological device such as a computer, and is signed in the presence of two witnesses of full age. If the will is written by a third party or using a technological device, all unsigned pages must be initialled.

Your marriage or civil union contract may include a testamentary clause. However, in the event of your death, only a notarial will does not need to be probated by the Superior Court or a notary.

Full descriptions of all three types of wills are included in the brochure entitled *My Will*, available from Les Publications du Québec for \$9.95. Additionally, the brochure *Application for the Probate of a Will* (Les Publications du Québec, \$9.95) contains useful information for ensuring that holograph wills and wills drawn up before witnesses comply with the form and substance of the legal requirements. It also describes the legal process to follow to have these types of will probated.

A leaflet entitled *Wills*, published by the ministère de la Justice du Québec, contains general information on the various types of wills recognized by the *Civil Code of Québec*. It is available online at [www.justice.gouv.qc.ca](http://www.justice.gouv.qc.ca) and is also distributed free of charge by Services Québec.

## Liquidator of a Succession: Accepting or Refusing the Responsibility

A liquidator (formerly a *testamentary executor*) must be designated to manage the division of your property when you die. This is necessary even if your succession does not have a will.

However, if you do prepare a will, it is up to you to name the liquidator of your succession, whether designated as the *testamentary executor*, *estate administrator* or otherwise. If you do not name a liquidator or do not have a will, the heirs must act together to perform the liquidator's duties. They may assign themselves specific duties, decide that one or more heirs will act as liquidator, or designate a person who is not an heir. If your heirs do not choose any of these options, the court will name a liquidator for your succession.

Following your death, your liquidator's name must be entered in the register of personal and movable real rights (RDPRM) and the Québec land register, if any immovables (land, buildings, etc.) are part of the succession. The documents required to publish your liquidator's name in the Québec land register do not need to be certified by a notary or attorney, but they must be signed by two witnesses, one of whom is under oath. If your liquidator sees fit, he or she may have the documents certified by a notary or attorney. There are fees for registering a liquidator in the RDPRM and the Québec land register.

Your liquidator is responsible for settling your succession as quickly as possible. If the liquidation takes more than one year, at the end of that time the liquidator must give an account of the administration of the succession to the heirs, as well as to creditors (people to whom you owe money) and legatees by particular title who have not been paid.



Your liquidator, if not an heir, is entitled to receive compensation, the amount of which is decided by your heirs if it is not specified in your will. However, if your liquidator is also an heir, he or she is not entitled to receive compensation unless you have indicated otherwise in your will or your heirs unanimously agree to pay compensation. The succession is wholly responsible for all costs incurred in the settling of the estate.

Finally, it should be noted that the liquidator:

- is not under obligation to accept the responsibility of liquidator unless that person is your sole heir;
- may renounce the responsibility at any time, even after accepting it, if there is a compelling reason to do so;
- must notify the heirs in writing if he or she intends to resign;
- is liable for any damage suffered by the heirs as a result of resigning.

If your liquidator renounces responsibility for your succession, he or she must give written notice to your heirs (those who have accepted an inheritance), your successors (the people who may be entitled to an inheritance but who have not yet accepted) or the notary. A written resignation is strongly encouraged to avoid the possibility of legal recourse initiated by the succession. The name of the new liquidator must also be registered in the RDPRM and the Québec land register, if applicable.

## Role of the liquidator

First and foremost, the liquidator of your succession must ensure that the will on hand is the most recent version entered in the *Registres des dispositions testamentaires et des mandats du Québec*. The liquidator of your succession must also have the will probated, if applicable; conduct an inventory of your property; pay your debts; distribute your specific bequests (items you have chosen to leave someone in particular, such as a piece of jewellery to your god-daughter); and recover any amounts owed (i.e. money owed to you by a person or organization). The liquidator must file your federal and provincial tax returns, and publish the following:

- the notice of closure of inventory in the register of personal and movable real rights (RDPRM), as well as in a newspaper circulated in the locality where you lived (last known address);
- the notice of closure of the liquidator's account with the RDPRM.

Fees are payable for the two notices of closure and for publication in the newspaper.

Lastly, the liquidator must distribute your property among your heirs.

For more information on the notices to be published, contact the register of personal and movable real rights (RDPRM) or the Québec land register.

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### **Register of personal and movable real rights (RDPRM)**

#### **Website**

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

#### **E-mail**

[services@rdprm.gouv.qc.ca](mailto:services@rdprm.gouv.qc.ca)

#### **Phone**

Québec area: 418 646-4949  
Montréal area: 514 864-4949  
Elsewhere in Québec: 1 800 465-4949

### **Québec land register**

#### **Website**

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

#### **E-mail**

[assistance.clientele@mrfn.registrefoncier.gouv.qc.ca](mailto:assistance.clientele@mrfn.registrefoncier.gouv.qc.ca)

#### **Phone**

Québec area: 418 643-3582  
Elsewhere in Québec: 1 866 226-0977

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## **Survivors' Benefits (RRQ)**

If you work in Québec or are an employer here, you are required to contribute to the Québec Pension Plan, which is a public insurance plan. It provides you, the worker, and your loved ones with basic financial protection when you retire and in the event of death or a disability. If you contributed sufficiently to this plan, your loved ones may receive a death benefit and a surviving spouse's pension.

### **Eligibility requirements**

Your survivors may be eligible for survivor benefits if you contributed sufficiently to the Québec Pension Plan by:

- contributing for at least one third of your contributory period and for at least three years;
- contributing for at least 10 years.

### **Contributory period**

The contributory period begins the year you turned 18. It ends either at death, the month before your retirement begins or when you turn 70.

## Applying for a death benefit or a surviving spouse's pension

Death and surviving spouse's benefit applications may be submitted online on the Régie's Website (the contact information is on p. 51). You may also download the form *Application for survivors' benefits* from the gouvernement du Québec portal at [www.servicesquebec.gouv.qc.ca](http://www.servicesquebec.gouv.qc.ca) or pick up a paper copy from a funeral home or your MLA's office.

### Death benefit

This benefit does not exceed \$2500. It is paid in priority to the person or charitable organization that paid the funeral expenses. The application must be submitted to the Régie within 60 days of the death. You must provide a photocopy of proof of payment of the funeral expenses—either a receipt or paid bill bearing the payer's name.

After the 60 days, the benefit may be paid to the heirs or other parties that submit the application. Applications may be submitted up to a maximum of five years after the date of death. Eligible funeral expenses are listed on the Régie's Website, in the "Death" section.

As the death benefit is taxable, the Régie issues a statement in the name of the succession.

## IMPORTANT

The Régie des rentes du Québec does not reimburse expenses related to pre-arranged funeral services. However, it may pay the \$2500 benefit to the heirs, if they file an application.

### Surviving spouse's pension

If you are a surviving spouse, this pension ensures you a basic income. It is taxable and is payable as of the month following the death. There is no deadline to apply, but retroactivity is limited to 12 months. You are entitled to receive the pension if you were either married or in a civil union with the deceased.

If you were the de facto spouse of the deceased, you may be recognized as the surviving spouse if you lived in a conjugal relationship with the person for the three years preceding the death. However, only one year is required in the following cases:

- A child was born or is to be born of the union.
- You adopted a child together.
- One of you adopted the other's child.

Same-sex de facto spouses may also request a surviving spouse's pension. Under certain conditions, the pension may also be paid to a legally separated spouse.

## Receiving two pensions

It is possible that you are entitled to receive a surviving spouse's pension and retirement benefits or a disability pension. The Régie pays these pensions, called *combined* benefits, in a single monthly payment. Because there is a maximum payable, the total amount paid is not necessarily the sum of the two pensions.

If you already receive a surviving spouse's pension as a result of a prior union, and you lose a second spouse, you must submit another application to the Régie. You will not receive two surviving spouse's pensions, but the Régie will pay you the highest pension amount.

For more information on survivor benefits, contact the Régie des rentes du Québec.

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### Website

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

### Phone

Québec area: 418 643-5185  
Montréal area: 514 873-2433  
Elsewhere in Québec: 1 800 463-5185

### Teletypewriter (TTY)

Throughout Québec: 1 800 603-3540

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## If the deceased worked elsewhere in Canada

If the deceased worked elsewhere in Canada, he or she contributed to the Canada Pension Plan (CPP). The Régie takes into account any contributions the deceased made to the CPP in determining eligibility for survivor benefits and in calculating the amount. Thus, if you live in Québec, you do not need to apply to the Canada Pension Plan for survivor benefits.

If the deceased worked in a foreign country, he or she may have contributed to that country's pension plan, if one exists. You may qualify to receive benefits from that plan. You can obtain the list of countries that have signed social security agreements with Québec from the Régie and see if you qualify for a pension from a foreign country.

For more information on foreign pensions, call the Régie's Bureau des ententes de sécurité sociale.

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### Phone

Montréal area: 514 866-7332, ext. 7801  
Elsewhere in Québec: 1 800 565-7878  
ext. 7801

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## Survivor Benefits (Canada Pension Plan)

These benefits are paid to a deceased contributor's succession or surviving married or de facto spouse.

For your loved ones or surviving spouse to receive death or survivor benefits, you must have contributed to the Canada Pension Plan during the lesser of the following periods:

- for at least one third of your contributory period and for at least three years;
- for at least 10 years.

### Death benefit

The death benefit does not exceed \$2500. It is paid to your succession. If there is no succession, it is paid as follows: to the person responsible for your funeral expenses, your married or de facto surviving spouse, or your next of kin, in that order.

## Surviving spouse's pension

The surviving spouse's pension is paid to the person who was the deceased contributor's married or de facto spouse at the time of death. The amount this married or unmarried spouse may receive is calculated according to a number of factors.

### How to apply for a death benefit or surviving spouse's pension

Service Canada offices and numerous funeral homes provide free kits containing the information, instructions and list of documents necessary to submit a benefit application. For more information on survivor benefits, contact Service Canada at **1 800 622-6232** or go to **[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)**.

# Other Rights and Remedies

## Grandparents' Rights

As a grandparent, your right to a personal relationship with your grandchild(ren) is recognized by law. This type of relationship includes activities such as visits and outings, telephone conversations, correspondence and family get-togethers. Therefore, your grandchild's father and mother cannot prevent you from having a personal relationship with your grandchild without serious grounds.

If you are unable to reach an agreement with the parents, the court will negotiate the terms of an agreement in accordance with the *Civil Code of Québec*. The judge will at all times give priority to the child's best interests, and may consult the child if needed. In certain situations, the court may terminate your personal relationship with your grandchild if it is not in the child's best interests.

Although each case is different, the judge will base his or her decision on the following factors:

- the child's age, emotional needs and personality;
- the family environment and your relationship with the parents;
- your personality;
- your relationship with your grandchild.

To exercise your right to maintain a personal relationship with your grandchild and, if necessary, establish the related terms and conditions, you may file a motion before the court by hiring an attorney. If you are a low-income individual, you can contact a legal aid attorney.

You can find an attorney from a legal aid office in your area by looking in the *gouvernement du Québec* section of the phone book.

## Compensation for Crime Victims

Under the provisions of the *Crime Victims Compensation Act*, if you suffer bodily injury or mental or nervous shock resulting from a crime committed in Québec (assault, assault with a weapon, robbery, etc.), you may receive the following indemnities and services:

- an indemnity for total temporary disability;
- a pension, in the case of permanent disability;
- a pension for the maintenance of a child born as the result of sexual assault;
- assistance with medical expenses;
- rehabilitation services.

If you sustained material damage, you may receive up to \$1000 in financial compensation subject to certain conditions.

If you die as a result of a crime, your dependants will receive an indemnity, your funeral expenses will be reimbursed up to a maximum of \$3215 (in 2010), and psychotherapeutic assistance will be provided to your loved ones.

### Eligibility requirements

To be eligible for compensation for crime victims, you must meet one of the following requirements:

- You suffered an injury resulting from a crime listed in the schedule to the Act.
- You sustained material damage.
- You are a family member of a deceased victim, or a family member able to assist with the victim's rehabilitation.
- You are a dependant of a deceased victim.
- You are the parent of a minor child who died as a result of a crime.

Your application for an indemnity must be submitted in the year that the physical or psychological injury, death or material damage occurred. Note that there are certain restrictions under the Act.

All documents necessary to examine your file must be sent with your *Application for Benefits* form to the Direction de l'indemnisation des victimes d'actes criminels (IVAC), managed by the Commission de la santé et de la sécurité du travail.

The *Application for Benefits* form is available from the Direction de l'indemnisation des victimes d'actes criminels, offices of the Commission de la santé et de la sécurité du travail, and crime victims assistance centres (CAVAC).

For more information or to request an application form, contact the Commission de la santé et de la sécurité du travail.

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Direction de l'indemnisation  
des victimes d'actes criminels

Commission de la santé et de la  
sécurité du travail  
1199, rue De Bleury, 5<sup>e</sup> étage  
Montréal (Québec) H3C 4E1

#### Website

[www.ivac.qc.ca](http://www.ivac.qc.ca)

#### E-mail

[ivac@csst.qc.ca](mailto:ivac@csst.qc.ca)

#### Phone

Montréal area: 514 906-3019  
Elsewhere in Québec: 1 800 561-4822

#### Fax

Montréal area: 514 906-3029

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## Elder Abuse

According to official statistics, 10% of Canadian seniors aged 65 or older are victims of violence, abuse or neglect. Some experts believe that this phenomenon is even more widespread than the statistics indicate.

Elder abuse takes different forms:

- neglect (for example, not meeting a senior's basic needs);
- physical abuse (sexual assault, hitting or injuring);
- psychological abuse (threats, humiliation, isolation or intimidation);
- forced medical treatment;
- financial or material exploitation (misappropriation or misuse of a senior's assets or property).

If you are the victim of elder abuse, please file a complaint with your local CLSC.

You may also call the Info-Abuse Line at **514 489-2287** or toll free at **1 888 489-2287**. This bilingual, confidential support, information and referral service is intended to help seniors who are victims of psychological, financial or physical abuse.

### IMPORTANT

In January 2010, the Réseau québécois pour contrer les abus envers les aînés (RQCAA) and the Association québécoise de défense des droits des personnes retraitées et préretraitées (AQDR) announced the creation of an SOS abuse kit, intended to help prevent elder abuse.

The kit provides people in the field and seniors with a selection of tools that are available in Québec and Canada, and were developed by social and professional groups concerned with combating elder abuse.

Three hundred kits are available for consultation and reproduction in the 17 administrative regions of Québec, through organizations such as chapters of the AQDR, round tables for seniors and other organizations concerned by elder abuse, including health and social services agencies.

For information on the SOS abuse kit, contact the AQDR.

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#### Website

[www.aqdr.org](http://www.aqdr.org)

#### Phone

Montréal area: 514 935-1551

Elsewhere in Québec: 1 877 935-1551



## Elder Discrimination and Exploitation

The *Québec Charter of Rights and Freedoms* prohibits all discrimination or harassment based on age, as well as the exploitation of seniors.

The Commission des droits de la personne et des droits de la jeunesse is responsible for making inquiries into reported cases of discrimination, harassment or exploitation of seniors.

If you believe you are the victim of exploitation, please file a complaint with the Commission. First, you will receive information on your rights. You can then file a formal complaint if your case falls under its jurisdiction. You may contact a Commission representative if you need help filing your complaint and opening an investigation file.

If your case does not fall under the Commission's jurisdiction, it will inform you of other possible forms of recourse.

Feel free to contact the Commission office in your area. If your complaint is admissible, you will receive the appropriate complaint form.

To reach the Commission office in your area, look in the gouvernement du Québec section of the phone book.

### IMPORTANT

The Commission des droits de la personne et des droits de la jeunesse has created an online guide for seniors, their families, people in their living environment and the organizations that contribute to their well-being. It is available at [www.cdpcj.qc.ca](http://www.cdpcj.qc.ca).

# Travelling or Living Abroad

## Travel Vaccinations

You may need to be vaccinated against certain diseases before travelling abroad. For example, some countries require proof of vaccination against yellow fever, while others require proof of HIV (AIDS) testing.

If you would like to be vaccinated or receive more health tips before travelling abroad, visit a **travel medicine clinic** (also called *travel health clinic*). Not all services offered at these clinics are free, and fees may vary from one clinic to the next.

For more information on travel vaccinations, contact your local CLSC or hospital.

### IMPORTANT

The Institut national de santé publique du Québec (INSPQ) tracks travel health news and regularly posts an information bulletin on its Website at [www.inspq.qc.ca](http://www.inspq.qc.ca). As well, the Public Health Agency of Canada publishes a list of the travel medicine clinics located in each Canadian province and territory. Go to its Website at [www.phac-aspc.gc.ca](http://www.phac-aspc.gc.ca).

## Healthcare Services Covered Outside Québec

If you have a valid health insurance card and are travelling outside Québec, you should note the following:

- Health services are covered outside Québec if they are covered in Québec.
- If you receive healthcare outside Québec, the Régie de l'assurance maladie du Québec will reimburse only part of your expenses.

Before leaving Québec, even if only for a few hours, you should obtain private travel insurance that provides partial or total coverage for expenses not paid for by the Régie.

### Services provided by healthcare professionals

The Régie will reimburse you for services provided by a doctor, optometrist or dentist elsewhere in Canada or abroad, up to amounts not exceeding Québec rates, if you have a valid health insurance card and the services are covered in Québec. Consequently, you will have to pay any fees not covered by the Régie or file a claim with a private insurer.

## Hospital services

If you have a valid health insurance card, the Régie will cover the fees for a hospital stay or for outpatient care received elsewhere in Canada. Services that are covered include nursing care and ward accommodation.

The Régie will pay a portion of hospital fees incurred abroad only if the care is provided in an emergency. For example, reimbursable amounts are as follows:

- CAN\$100 per day of hospitalization, including outpatient surgery;
- CAN\$50 per day for outpatient healthcare;
- CAN\$220 per hemodialysis treatment, including the necessary medication.

## Medication and ambulance services

The Régie does not cover ambulance fees incurred outside Québec or medication purchased elsewhere in Canada or abroad, even if it is prescribed by a doctor.

If you have private travel insurance, be sure to verify the coverage for medication and ambulance service fees.

## Applying for a reimbursement

If you do not have private travel insurance, you must submit the *Application for Reimbursement* form to the Régie, along with the originals of all required invoices and receipts. Be sure to keep a photocopy of each of your documents.

Some private insurers do not submit your application for reimbursement to the Régie, so it is your responsibility to ensure this is done.

The application for reimbursement is available at Régie and Services Québec offices. It can also be downloaded free of charge from the Régie's Website.

### IMPORTANT

To apply for a reimbursement, you have **one year** from the date services are provided outside Québec by a healthcare professional. The period is **three years** for hospital services.

Contact the Régie de l'assurance maladie du Québec for more information.

Régie de l'assurance maladie  
du Québec  
Case postale 6600  
Québec (Québec) G1K 7T3

### Website

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

### Phone

Québec area: 418 646-4636  
Montréal area: 514 864-3411  
Elsewhere in Québec: 1 800 561-9749

## Passports and Visas

### Passports

A passport is the only proof of identity and citizenship accepted in every country. If you are planning a trip abroad, make sure that you and your family members have valid passports.

Passport application forms are available from Passport Canada offices, Service Canada Centres, Canada Post offices and Canadian government offices abroad.

When you apply for a passport, you should take the application's processing time into account when booking an international flight. This time varies according to the volume of applications being processed and the complexity of the routine verifications and security checks. Go to the Passport Canada Website for more information on processing times.

Furthermore, you are strongly advised to take the following precautions:

- To avoid delays in the delivery of your passport, ensure that your application is filled out correctly and you have enclosed all required documents and photos.
- When your passport arrives, write the name of your emergency contact under the appropriate heading on page 4. It is best to give the name of someone who does not usually travel with you.
- Photocopy page 2 of the passport, which contains your identification information, and keep the copy in a safe place while travelling, i.e. in your hotel room safe. You should also leave a copy at home.
- Keep your valid passport with you at all times when travelling outside Canada. Some countries require your passport to be valid for an additional six months following your arrival on their territory.

For the address of the Passport Canada office nearest you, look in the Government of Canada section of the phone book or call Service Canada at **1 800 622-6232** or go to **[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)**.

### Visas

Each country has its own entry and visa application requirements. It is therefore advisable to ask your travel agent or the embassy or consulate of the country you plan to visit for more information on this subject.

### International Driving Permit

If you plan to drive in a foreign country, you should apply for an International Driving Permit (IDP).

This permit is issued to tourists by virtue of a United Nations agreement. It is proof that you have a valid driver's licence in your country of residence. It does not replace your Québec driver's licence, but is used along with it.

CAA-Quebec is the only agency in Québec authorized to issue international driving permits. To obtain one in person, go to one of CAA-Quebec's 13 service centres or 9 service outlets. You can also apply for the permit by mail.

International Driving Permit  
Department  
CAA-Quebec  
Bureau 200  
1180, rue Drummond  
Montréal (Québec) H3G 2R7

You must provide a valid driver's licence or a learner's permit, if applicable, and two identical passport-size photos, signed on the back. The photos must have been taken less than two years before the application is made. Lastly, the *Canadian International Driving Permit Application Form* must be completed. A photocopy of both sides of your driver's licence is sufficient when applying by mail.

The form is available at CAA-Quebec service centres or from the Website. The permit costs \$15 for applications made in person and \$17 for applications submitted by mail.

Please note that your Québec driver's licence is adequate for travel throughout North America.

For the address and telephone number of the CAA-Quebec service centre nearest you, call **1 877 222-0107** or go to **[www.caaquebec.com](http://www.caaquebec.com)**.

## Customs: What Are the Rules?

Canadian citizens who leave Canada to visit other countries must comply with certain security regulations in force as well as the restrictions and obligations imposed by customs services.

When you return to Canada, you must declare all goods purchased or acquired while away, whether gifts, items received as a prize or award, or items sent there prior to or following your departure. This also applies to goods purchased in duty-free shops in Canada or abroad.

Subject to certain limits and restrictions based on the duration of your stay, you may qualify for a personal exemption when you return to Canada. This exemption allows you to bring back goods totalling a certain value without having to pay the usual duty.

The Canada Border Services Agency publishes a guide for Canadian citizens returning from abroad. Entitled *I Declare*, it contains information on required identification papers, personal exemptions, and restricted and prohibited goods.

For more information, contact Service Canada at **1 800 622-6232** or go to **[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)**.

## Living Abroad After Retirement

Many Canadian citizens choose to live abroad after their retirement, either permanently or for a few months each year.

Whatever your reason for spending your retirement outside of Canada, make sure that you are well prepared before leaving, and in particular, take the following into consideration:

- the destination country and the level of security there;
- the cost of living and tax laws;
- your state of health and the healthcare available in your new home;
- necessary documents: passport, visa, etc.

For more information, you can obtain the brochure entitled *Retirement Abroad: Seeing the Sunsets* by calling Service Canada.

### IMPORTANT

Before leaving Canada, it is strongly recommended that you register for direct deposit of your pensions, annuities and benefits. For more information, see the guide on direct deposit (registration and changes) (French only) available online in the “Citizens” section of the gouvernement du Québec portal at [www.servicesquebec.gouv.qc.ca](http://www.servicesquebec.gouv.qc.ca).

# Other Government Programs

## Heartfelt Action for Québec's Seniors

This financial assistance program relies on the initiative of local, regional and national organizations in carrying out action-oriented, results-driven projects for seniors and their caregivers.

The program's main goal is to provide non-recurrent financial support for community-based projects that will improve seniors' living conditions and support their participation in Québec's development, while lifting the obstacles they face along the way.

The program offers a variety of services:

- support for caregivers;
- assistance for seniors in asserting their rights and needs, and support for their wish to be active members of the community;
- support for seniors who are the victims of abuse or mistreatment;
- organization of services to combat isolation among seniors;
- maintenance of intergenerational ties and knowledge sharing.

For more information on the "heartfelt action for Québec's seniors" financial assistance program, contact the ministère de la Famille et des Aînés.

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Secrétariat aux aînés  
Ministère de la Famille et des Aînés  
1<sup>er</sup> étage  
500, Grande Allée Est  
Québec (Québec) G1R 2J7

### Website

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

Go to the "Programmes d'aide aux aînés" heading in the "Aînés" section.

### E-mail

[coeuractionaines@mfa.gouv.qc.ca](mailto:coeuractionaines@mfa.gouv.qc.ca)

### Phone

Québec area: 418 646-1107

Elsewhere in Québec: 1 888 643-4721

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## Support for Initiatives Promoting Respect for Seniors

This gouvernement du Québec program is intended for organizations that provide activities and services for seniors. In the context of the program, proposed projects must be aimed at increasing respect for seniors or active ageing within the Québec community.

This financial assistance program relies on the initiative of local, regional and national organizations in carrying out action-oriented, results-driven projects for seniors and their caregivers.

For more information on the "support for initiatives promoting respect for seniors" program, contact the Secrétariat aux aînés.

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the Canadian Cancer Society  
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**THE most important**  
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5151 de l'Assomption Blvd.

Montreal (Quebec) H1T 4A9

1 888 939-3333 (toll free) – 514 255-5151 (Montreal Region)

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Support for initiatives promoting respect for seniors  
 Secrétariat aux aînés  
 Ministère de la Famille et des Aînés  
 500, Grande Allée Est, 1<sup>er</sup> étage  
 Québec (Québec) G1R 2J7

### Website

[www.mfa.gouv.qc.ca](http://www.mfa.gouv.qc.ca)  
 Go to the “Programmes d’aide aux aînés” heading in the “Aînés” section.

### E-mail

[coeuractionnaires@mfa.gouv.qc.ca](mailto:coeuractionnaires@mfa.gouv.qc.ca)

### Phone

Québec area: 418 646-1084  
 Elsewhere in Québec: 1 888 643-4721

## The Age-Friendly Municipalities Initiative

Québec’s population, like that of many other societies around the world, is ageing rapidly. This phenomenon will have a major impact on the organization of our living environments and local communities, in particular, on that of the municipalities and regional county municipalities (RCMs).

That is why, in 2008, the gouvernement du Québec decided to support an experiment in six Québec municipalities and one regional county municipality. This experiment, which was part of the Age-Friendly Cities pilot project, will continue until 2013 and will make it possible to evaluate the best ways to adapt policies, services and structures to the reality of seniors.

The Age-Friendly Cities project became the Age-Friendly Municipalities initiative, which has allowed other Québec municipalities to adopt initiatives similar to the one featured in the pilot projects.

In order to assist municipalities that want to become involved, the ministère de la Famille et des Aînés offers, through the Age-Friendly Municipalities initiative, assistance for the development of a concerted action plan aimed at adapting the municipal living environment to the realities and needs of seniors.

By submitting an application for support, a municipality can receive financial assistance that varies according to the type of project and size of the municipality, and can profit from support provided by the Carrefour action municipale et famille.

For more information on the Age-Friendly Municipalities initiative, go to the ministère de la Famille et des Aînés Website, in the “Aînés” section.

Bureau des renseignements et plaintes  
 Ministère de la Famille et des Aînés  
 425, rue Saint-Amable, RC  
 Québec (Québec) G1R 4Z1

### Website

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

### E-mail

Fill out the online form on the “Nous joindre” page of the ministère de la Famille et des Aînés Website

### Phone

Québec area: 418 643-4721  
 Elsewhere in Québec: 1 888 643-4721

# Government Services

## Services Québec ([www.servicesquebec.gouv.qc.ca](http://www.servicesquebec.gouv.qc.ca))

This public agency manages the gouvernement du Québec's directory of programs and services, which includes fact sheets on assistance programs, allowances, pensions, and permits and registrations. Each fact sheet contains links to related government and agency Websites and downloadable forms. Services Québec also manages the Service québécois de changement d'adresse.

## Autorité des marchés financiers ([www.lautorite.qc.ca](http://www.lautorite.qc.ca))

The mission of this organization is to regulate and supervise Québec's financial sector. It protects consumer rights while overseeing the persons and businesses that operate in this sector. For more information, go to the "A consumer" section of the Website.

## Local community services centres (CLSCs)

For the address and phone number of the CLSC in your area, look in your phone book or go to the ministère de la Santé et des Services sociaux Website at [www.msss.gouv.qc.ca](http://www.msss.gouv.qc.ca).

## Commission des droits de la personne et des droits de la jeunesse ([www.cdpdj.qc.ca](http://www.cdpdj.qc.ca))

The *Charter of Human Rights and Freedoms* states that seniors and people with disabilities may require protection from exploitation if they are psychologically, socially, economically or culturally vulnerable, or if they must rely on another person to ensure that their basic needs are met.

## Commission des services juridiques (Legal Aid) ([www.csj.qc.ca](http://www.csj.qc.ca))

The Commission ensures that legal aid is provided to all eligible individuals, either free of charge or with a contribution, depending on the person's situation. The Commission invites you to verify your eligibility by going to the legal aid office nearest your home.

## Curateur public du Québec ([www.curateur.gouv.qc.ca](http://www.curateur.gouv.qc.ca))

The mission of the Curateur public du Québec is to oversee the protection of persons unable to take care of themselves through measures appropriate to their condition and situation. The Curateur public ensures that all decisions affecting their well-being or property is in their best interests, respects their rights and safeguards their independence.

**Directeur de l'état civil du Québec**  
([www.etatcivil.gouv.qc.ca](http://www.etatcivil.gouv.qc.ca))

The Directeur de l'état civil is the only government entity in Québec authorized to issue documents related to civil status events, such as certificates, copies of acts and attestations of birth, marriage or civil union, or death. The Directeur also provides online services. The request form for a certificate or copy of an act is available at Services Québec offices.

**Ministère de la Famille et des Aînés**  
([www.mfa.gouv.qc.ca/aines](http://www.mfa.gouv.qc.ca/aines))

Through the Secrétariat aux aînés, the Ministère's mission is to promote conditions that foster commitment towards and appreciation of seniors' participation in Québec society.

**Ministère de la Justice**  
([www.justice.gouv.qc.ca](http://www.justice.gouv.qc.ca))

The Ministère posts thematically organized documents of interest on its Website, and a list of its most frequently viewed documents.

**Ministère des Transports**  
(Paratransit) ([www.mtq.gouv.qc.ca](http://www.mtq.gouv.qc.ca))

The ministère des Transports helps put in place paratransit services to promote the social, professional and economic integration of people with disabilities. Go to the Ministère Website for more information on this topic and a directory of organizations throughout Québec that provide paratransit services.

**Office de la protection du consommateur**  
([www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca))

The Office de la protection du consommateur enforces legislation under its jurisdiction, educates and informs Québec consumers, and receives their complaints.

**Office des professions du Québec**  
([www.opq.gouv.qc.ca](http://www.opq.gouv.qc.ca))

The Office des professions manages proceedings brought against members of professional orders (doctors, dentists, attorneys, etc.).

**Québec Ombudsman**  
([www.protecteurducitoyen.qc.ca](http://www.protecteurducitoyen.qc.ca))

The Québec Ombudsman ensures that persons' rights are respected by the gouvernement du Québec departments and public agencies. It resolves situations that are prejudicial to individuals or groups of individuals. The Québec Ombudsman is also responsible for cases involving establishments in the health and social services sector.

**Régie des rentes du Québec**  
([www.rrq.gouv.qc.ca](http://www.rrq.gouv.qc.ca))

The Régie's Website has everything you need to know about the various benefits you may be eligible to receive (retirement pension, death benefit, surviving spouse's pension, disability pension, etc.), if applicable.

**Régie du bâtiment du Québec**  
([www.rbq.gouv.qc.ca](http://www.rbq.gouv.qc.ca))

Go to the Régie du bâtiment Website to consult the Registre des détenteurs de licence RBQ (RBQ licence holder register), formerly the *Fichier des entrepreneurs*, to see if the contractor you want to hire for construction or renovation work is licensed.

**Register of personal and movable real rights** ([www.rdprm.gouv.qc.ca](http://www.rdprm.gouv.qc.ca))

This register, also known as the RDPRM, is a public, pay-per-use computerized database of personal and movable rights (i.e. matrimonial regimes, mortgages, rights related to a vehicle, renunciation of a succession). The official body responsible for the register is the Registre des droits personnels et réels mobiliers.

**Revenu Québec (NetFile Québec)**  
([www.revenu.gouv.qc.ca](http://www.revenu.gouv.qc.ca))

The NetFile Québec service enables individuals to file their provincial tax returns online, as long as they are filed using software approved by Revenu Québec.

**Service Canada**  
([www.servicecanada.gc.ca](http://www.servicecanada.gc.ca))

This public organization provides information on Government of Canada programs and services. You can contact Service Canada by phone, Internet or mail. You can also go directly to one of their offices if you prefer.

# Community Organizations

## Association québécoise de défense des personnes retraitées et préretraitées (AQDR) ([www.aqdr.org](http://www.aqdr.org))

The Association defends the rights of retirees and pre-retirees to improve their living conditions with respect to income, housing, transportation and more.

## Québec Association of Senior Centres ([www.aqcca.org/accueil.html](http://www.aqcca.org/accueil.html))

The Association is the only provincial representative of community centres for seniors in Québec. This provincial administrative organization plays a key role in representing and supporting approximately 50 community centres.

## Association des grands-parents du Québec ([www.grands-parents.qc.ca](http://www.grands-parents.qc.ca))

The Association works to defend family rights. It campaigns for children's right to a quality personal relationship with their grandparents and extended families in order to learn about their family origins. The organization also zealously defends the rights of seniors who may be victims of abuse or exploitation by their caregivers.

## Réseau FADOQ ([www.fadoq.ca](http://www.fadoq.ca))

The FADOQ, or *Fédération de l'âge d'or du Québec* until 2002, is dedicated to issues related to pension plans, home support, laws involving taxation of seniors, older workers, and elder abuse and violence. Its 251 000 members make it Québec's largest organization of people aged 50 or over.

## Fédération des centres d'action bénévole du Québec ([www.fcabq.org](http://www.fcabq.org))

The Federation is a non-profit organization that unites 113 volunteer action centres from almost all the regions in Québec.

## Federation of Québec Alzheimer Societies ([www.alzheimerquebec.ca](http://www.alzheimerquebec.ca))

Founded in April 1986, the Federation's mission is to alleviate the personal and social consequences of Alzheimer's disease and promote biomedical and psychosocial research. It now counts over 21 societies from across Québec.

## Référence-aînés line (Montréal area)

This free telephone service is for persons aged 65 or more and their caregivers. It provides information on healthcare; social, government, municipal, and regional services; community services and issues of public interest. You can reach the service at **514 527-0007** from 9 a.m. to 4:30 p.m. Monday to Friday.

# Other Useful Links

## **Aidant.ca ([www.aidant.ca](http://www.aidant.ca))**

The Website of Institut universitaire de gériatrie de Montréal is designed for people who care for seniors in their own homes, a retirement home, or a residential and long-term care facility (CHSLD).

## **Chambre des notaires du Québec ([www.cdnq.org](http://www.cdnq.org))**

Go to the Chambre des notaires Website for legal information and information on the services provided by a notary.

## **Conseil pour la protection des malades ([www.cpm.qc.ca](http://www.cpm.qc.ca))**

This non-profit organization is dedicated to defending and promoting the rights of people who use the healthcare system, especially those who are sick, elderly, institutionalized, have mental health issues or are disabled.

## **Éducaloi ([www.educaloi.qc.ca](http://www.educaloi.qc.ca))**

This site provides legal information on a number of topics.

## **Ordre des denturologistes du Québec ([www.odq.com](http://www.odq.com))**

The mission of the Ordre des denturologistes du Québec is to provide exceptional protection for the public by ensuring the high quality of the services delivered, and to position the denturologist as the professional standard when it comes to dentures.

## **Vieillir en liberté Internet network for Francophones ([www.rifvel.org](http://www.rifvel.org))**

The network was created to promote, among others, Internet access to resources for assistance and remedy for seniors, their families and caregivers.

## **55net ([www.55net.com](http://www.55net.com))**

This portal is intended for retirees of all ages who enjoy surfing the net and exchanging ideas. Topics up for discussion include health, lifestyle and finances.

# Teletypewriter (TTY) Numbers



The following list of teletypewriter numbers has been compiled for the exclusive use of individuals with a hearing or speech impairment who use a teletypewriter.

- Office des personnes handicapées du Québec  
Montréal area: 514 873-9880  
Elsewhere in Québec: 1 800 567-1477
- Régie de l'assurance maladie du Québec  
Québec area: 418 682-3939  
Elsewhere in Québec: 1 800 361-3939
- Régie des rentes du Québec  
Throughout Québec: 1 800 603-3540
- Revenu Québec  
Montréal area: 514 873-4455  
Elsewhere in Québec: 1 800 361-3795
- Service Canada  
Throughout Québec: 1 800 926-9105
- Services Québec  
Throughout Québec: 1 800 361-9596
- Société de l'assurance automobile du Québec  
Montréal area: 514 954-7763  
Elsewhere in Québec: 1 800 565-7763

# Gouvernement du Québec Portal

For more information on government programs and services, go to the “Citizens” section of the gouvernement du Québec portal at [www.servicesquebec.gouv.qc.ca](http://www.servicesquebec.gouv.qc.ca).

The following is a list of online guides available through the portal:

- Retirement (French only)
- What to Do in the Event of Death
- Coping with a Loss of Independence (French only)
- Direct Deposit: Registration and Changes (French only)
- Health Guide
- How to Change your Address
- Consumers: Information and Complaints (partially in English)
- What to Do Before, During and After a Disaster (French only)





**She spent 15 minutes  
searching for her coat.**



## **IN THE KITCHEN.**

**Don't miss the signs of Alzheimer's disease.** Because once diagnosed, there are treatment options available.

Complete the Memory Checklist here. Or, go online to get one, as well as advice on how to approach the subject with your loved one.

Take the test at [www.onmemory.ca](http://www.onmemory.ca)  
**AND SPEAK TO YOUR DOCTOR TODAY**  
or call **1-888-80MEMORY** (1-888-806-3667)

# Are you seeing the signs?

**Forgetting, misplacing or repeating** things could be a sign of something more serious.

If you think someone close to you might be affected, complete the Memory Checklist.

## MEMORY CHECKLIST

Complete the checklist and total your 'Yes' responses. If you answered 'Yes' to five or more questions, you, or the person you have in mind, should consult a doctor. Please check the boxes that best describe you or someone you know.

	YES	NO	DON'T KNOW
1. Does the individual often repeat themselves or ask the same questions over and over?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Is the individual more forgetful, that is, having trouble with short-term memory?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Does the individual need reminders to do things like chores, shopping or taking medication?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Does the individual forget appointments, family occasions or holidays?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Does the individual seem sad, down in the dumps or prone to crying more often than in the past?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Has the individual started having trouble doing calculations, managing finances or balancing a cheque-book?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Has the individual lost interest in usual activities such as hobbies, reading or social occasions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Has the individual begun to need help performing regular daily activities such as eating, dressing, bathing or using the bathroom?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Has the individual become irritable, agitated, suspicious or started imagining (i.e., hearing, seeing or believing) things that are not real?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Are there concerns about the individual's driving ability, for example, getting lost or driving unsafely? (If he or she has never driven, answer 'No'.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Does the individual have difficulty finding words, finishing sentences or naming people or things?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total</b>	<input type="checkbox"/>		

Responses to this checklist do not determine a diagnosis of dementia or Alzheimer's disease, but may simply suggest the need for further evaluation. You are encouraged to discuss any questions or concerns about yourself or about the person you care for with your healthcare professional.

Checklist adapted from Mundt JC *et al.* Lay person-based screening for early detection of Alzheimer's disease: development and validation of an instrument. *J Gerontol B Psychol Sci Soc Sci* 2000;55:P163-P170.

## Notes

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# HAVE A HEALTH PROBLEM?



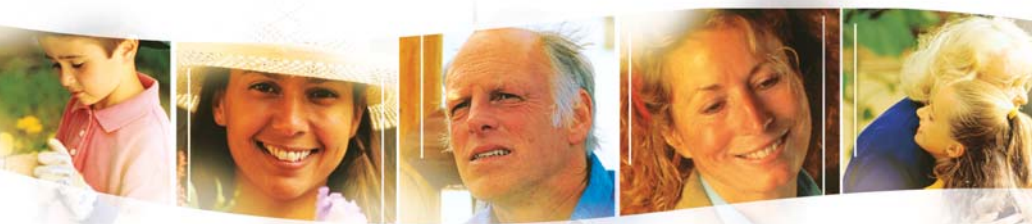
**CALL INFO-SANTÉ**  
24 hours a day, 7 days a week.

*Santé  
et Services sociaux*

**Québec**



# WE ARE WEALTHY...



## ...for we have a wealth of values

- Respect and support
- A human approach, democracy

**Our wealth is collective, shared,  
and readily available.**

We reinvest in the quality of our services and in the community.  
Our roots run deep and our commitment is strong.  
We belong to our members, but our services are available to all.

**We are your local Funeral Cooperative!**



LES COOPÉRATIVES  
FUNÉRAIRES  
DU QUÉBEC

[www.fcfq.qc.ca](http://www.fcfq.qc.ca)

"Where can I find out about home support services for seniors?"

"What health services are covered outside Québec?"

"Where can I find health advice on the Internet?"



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Information on over 3,000 topics

You're  
at the  
right place!

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

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