



Our Service Statement



A word from the chairman

Dear Madam:
Dear Sir:

It is with great pleasure that I present the Service Statement of the Commission administrative des régimes de retraite et d'assurances (CARRA). Improving our services has been at the centre of our concerns for many years. Our efforts have intensified since 1995, when our agency turned to management by results, which is oriented towards the delivery of better client services.

Our publishing of this Service Statement clearly indicates our will to serve you better. It also strengthens our commitments by defining them clearly for you, thereby allowing you to assess the quality of our client services. Our commitments concern the following aspects:

- service availability,
- courteous and confidential service,
- quality information on your rights,
- reliable and prompt service.

This initiative is part of the measures taken by the Government to improve the relationship between the Administration and the population.

Duc Vu
Chairman

Our mission and our mandate

CARRA's mission is to ensure that all members and beneficiaries of the plans it administers receive the benefits to which they are entitled and, to this effect, to help them plan their retirement. The need for help in the planning of retirement has often been expressed by interested parties. This new aspect is intended to make CARRA's relationship with its clients more proactive, since a retirement that is financially and psychologically satisfying requires preparation and timely decisions.

CARRA's mandate is to administer the pension plans entrusted to it, in compliance with the provisions applicable to the complete cycle of the services it provides, from enrolment in a plan to the payment of the benefits accumulated by a member. It also includes the expert advice provided for the preparation of actuarial valuations and other studies required by bargaining parties and retirement committees.

Our clients

CARRA's clients are essentially former or current members of the civil service and the education and health and social services sectors, pensioners and their spouses and heirs. The members of the National Assembly, judges, the members of the Sûreté du Québec, peace officers in correctional services and elected municipal officers of certain municipalities are also CARRA's clients.



Our services

CARRA is in contact with its clients during a significant part of their life, from the beginning of their career to their death. Our main services are the following:

For members:

- registration of contributions to a retirement plan, which includes issuing a statement of contributions and an estimate of projected benefits;
- redemption of years of service;
- benefits payable in case of terminal illness or disability, depending on the pension plan;
- estimates of their benefits, the amount of their future pension, the cost of a redemption of service, etc.;
- refund of contributions or transfer of the value of the funds accumulated in a pension plan to a locked-in retirement account (LIRA) or a life income fund (LIF);
- transfer of years of service from one plan to another.

For future pensioners:

- information sessions and pre-retirement workshops for those who work in the civil service and for the management personnel of the three networks;
- processing applications for a retirement pension and, as the case may be, applications for disability benefits.

For pensioners:

- payment of benefits into the bank account of their choice and, in some cases, in the currency of their country of residence;
- deductions at source.

For surviving spouses, children and heirs:

- processing applications for a pension filed by spouses and payment of orphans' benefits;
- payment of death benefits and payment of basic life insurance to members' heirs.

For all:

- information in French and English, by telephone, in writing, on the Internet or in person as well as information sessions and public relations activities;
- distribution of printed and on-line publications such as information bulletins, guides, communiqués and forms.



Our commitments

Courteous and confidential service

- We clearly identify ourselves when answering your call.
- We listen to you attentively, with an open and understanding attitude, in short, we show you empathy.
- We strictly apply the rules on the protection of personal information.



Quality information on your rights

- We provide you with a statement of contributions every three years or on request.
- We provide you with accurate and complete information.
- We inform you of any new retirement measures that concern you within three months of their passing.
- Three years before retirement, we offer pre-retirement workshops to civil service employees and management personnel of the three networks.

Reliable and prompt service

- We correctly determine your entitlement to a pension or a refund as well as their value.
- We insure the continuity of your income by means of a pension payment or an advance, provided we receive your application for a pension 20 days before you stop working.
- We confirm the amount of your pension within an average of 75 days following the receipt of your application for a pension.
- We confirm the amount of your contribution reimbursement within an average of 60 days following the receipt of your application for a reimbursement.
- We process 75% of all the letters we receive within 30 days following their receipt.
- We pay your pension by direct deposit or cheque no later than the 15th of each month.

Service availability

- We ensure that you will meet an information clerk within 20 minutes after your arrival at CARRA.
- We provide a toll-free telephone service everywhere in Québec.
- We provide services and publications in French in conformity with the language policy of the Québec Government as well as services and documentation in English to those who request them.
- We make sure our services are available in many ways: in person at our offices in Québec City, by telephone, fax, mail, Internet, exhibitions and shows.

Assessment of our commitments

Each year, CARRA uses the appropriate measures to check whether the commitments set forth in our Service Statement have been met. The results are published in the annual management report tabled each year before the National Assembly by the minister responsible for our agency. The required improvements are made as soon as possible. In addition, CARRA holds surveys to ensure that it provides the most adequate service possible in response to its clients' needs and expectations.



Help us serve you better

To help us fulfil our commitments, it is important that:

- you provide us, within the prescribed time limit, with complete and accurate information about your application;
- you inform us quickly of any change concerning your file or application;
- you share with us any suggestions and comments you have about the quality of our services.

Complaints office

The complaints office deals confidentially with complaints and comments about the quality of the service provided by our personnel.

Filing a complaint is an administrative recourse that concerns the quality of the service provided by our personnel. It does not replace legal recourses such as reexamination and arbitration.

We process complaints within 15 days of receiving them. If we cannot meet the deadline, the person responsible will contact you.

How to contact the complaints office

If you are not satisfied with our services and wish to submit a comment, an objection or a complaint, you can contact us by the means that is the most convenient for you:

Mail, by writing to the:

Secrétaire général de la CARRA et
responsable des plaintes
Commission administrative des régimes
de retraite et d'assurances
475, rue Saint-Amable
Québec (Québec) G1R 5X3

Telephone: (418) 644-3092

Fax: (418) 644-0265

How to access our services

To obtain information about your pension plan, contact your employer or CARRA. Employers are our partners in the administration of pension plans and they act as intermediaries between CARRA and you. There are phone and fax numbers specially reserved to them. This allows them to obtain detailed information about new retirement measures and answers to your questions. They can also provide you with various documents, such as forms.

You can reach us by **phone** at one of the following numbers:

If you receive a pension from CARRA:

(418) 644-2325 (Québec City area)
1 800 368-9883 (elsewhere in Québec)

For any other information:

(418) 643-4881 (Québec City area)
1 800 463-5533 (elsewhere in Québec)

You can reach us at the following address:

Commission administrative des régimes
de retraite et d'assurances
475, rue Saint-Amable
Québec (Québec) G1R 5X3

Our business hours are:

from 8:30 a.m. to 12 noon
and from 1:00 p.m. to 4:30 p.m.,
Monday through Friday

You can send us a fax at:

(418) 644-3839

You can also visit our Web site:

www.carra.gouv.qc.ca

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In this text, the masculine is taken to
include the feminine.

**Commission
administrative
des régimes de retraite
et d'assurances**

Québec 

