

# How to reach us

## By Internet

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

## By telephone

Montréal region: (514) 866-7332, ext. 7801

Toll-free: 1 800 565-7878, ext. 7801

## In person

Bureau des ententes de sécurité sociale  
Régie des rentes du Québec  
1055, boul. René-Lévesque Est (13th Floor)  
Montréal (Québec) H2L 4S5

You should contact us by telephone before coming to our offices. You will need an appointment if you wish to meet with an agent.

## Bureau des ententes de sécurité sociale (BESS)

# Certificate of Coverage

## for Work Abroad



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## Warning

This document does not have force of law. In case of conflicting interpretation, the official texts prevail.

## If you are an employer or a self-employed worker

Employers and self-employed workers must make social security contributions (Régie des rentes du Québec, Régie de l'assurance maladie du Québec, Commission de la santé et de la sécurité du travail). But what should you do if you work outside the country or one of your employees is temporarily assigned to work in a foreign country?

- Will you have to pay contributions to the foreign social security plan?
- And how much will this cost, especially considering that such contributions are often much higher abroad than they are in Québec?
- Is there a way to contribute only to the Québec social security plans?

The solution is simple! You must obtain a certificate of coverage from the Bureau des ententes de sécurité sociale (BESS) of the Régie des rentes du Québec. The certificate will allow you to save substantially because you will only have to pay contributions to Québec. And, the services of the BESS are free!



## How to obtain a certificate of coverage...

### If you are an employer

- Check whether the foreign country in question has signed a social security agreement with Québec. A list is provided at the end of this folder. You can also see our Internet site at: [www.rrq.gouv.qc.ca](http://www.rrq.gouv.qc.ca).
- Fill out the forms for the employee who is being temporarily assigned. The forms are different from one country to another so be sure you have the correct forms! The agreements with the various countries are different as well. The BESS will provide you with all the information and documents you need. Note that you can download the forms for France and the United States directly from our Internet site.
- Once you have received the certificate of coverage, give it to your employee. If the social security agreement covers health insurance, it is important that he or she carefully read the accompanying information. It will indicate to which government agency the employee must present the certificate of coverage.

## If you are self-employed

The procedure is the same.



## Note...

It takes about 3 weeks to obtain a certificate of coverage because certain agreements cover many aspects of social security. For example, the agreement with the United States only covers the Québec Pension Plan whereas the agreement with France covers health, work-related accidents and the Québec Pension Plan.

The certificate is valid for a limited period, which can be extended upon request. However, the BESS must first obtain the authorization of the country in question.

## Examples

**H**elen's employer signed a big contract to manage the computer services of a company located in the United States and he asked her to go train the employees in the U.S. The training is expected to take about 8 months.

Under the social security agreement between Québec and the United States, Helen's employer can ask for a certificate of coverage for Helen. This will allow Helen to continue contributing to the Québec Pension Plan and her employer will not be required to pay contributions to social security in the United States. Therefore, both Helen and her employer will save.

### International social security agreements

The Québec government has social security agreements with 27 countries. The agreements only cover social security measures that are available in Québec, that is, health insurance, work-related accidents and the Québec Pension Plan.

The agreements vary from one country to another. To find out more about

**P**eter works for a company that develops video games. His employer has opened an office in France in order to encourage sales in that country and has asked Peter to work in this new office for a year. The social security agreement between Québec and France covers various aspects, including the Québec Pension Plan, work-related accidents and health insurance.

Peter's employer will obtain a certificate of coverage for Peter, who will remain covered by Québec's social security programs but will be able to obtain the health services available to French citizens. Furthermore, Peter's employer will save money because he will not have to pay any social security contributions in France, which are much higher than those in Québec.

the coverage under the social security agreement between Québec and the country to which you are going, see our Internet site at [www.rrq.gouv.qc.ca](http://www.rrq.gouv.qc.ca) and click on *International Agreements*. You can also contact us directly. For more information about pensions that are payable under the social security agreements, see our folder *Pensions from Foreign Countries*.



### List of countries that have a social security agreement with Québec

Austria	Barbados
Chile	Croatia
Cyprus	Czech Republic
Denmark	Dominica
Finland	France
Germany	Greece
Ireland	Italy
Jamaica	Luxembourg
Malta	Netherlands
Norway	Philippines
Portugal	Saint Lucia
Slovenia	Sweden
Switzerland	United States
Uruguay	

Québec is currently negotiating other social security agreements which could come into effect after this folder is published.