

DEADLINE FOR CLAIMS

A claim made to the CCQ more than one year after the date of the final decision by the contested organization will be rejected.

If your claim to the CCQ is made after the organization's final decision, no benefits are payable for a period ending more than 30 days before the date on which you submit your application for advances of compensation. For example, if you submit your application for advances of compensation on April 30, you will lose the benefits that may have been paid to you for the period preceding April 1st.

It is therefore very important to put in your application as soon as you receive a first rejection from the organization.

NOTE :

If you have received disability benefits from the organization (CNESST, SAAQ, etc.) or if you are participating in a temporary assignment work program, it is important to apply to the CCQ for hour credits.

Hour credits are added to your hours worked to determine your insurance coverage (plan A, B, C, or D); certain limitations and exclusions apply.

WHAT IS A TOTAL DISABILITY?

Situation 1

When the disability begins:

- You are 50 years old or older **AND**
- You have accumulated at least 21,000 hours worked in the construction industry pension plan.

In this case, total disability is recognized for the entire duration of the incapacity if:

- Your state requires medical care **AND**
- Your state of incapacity completely prevents you from performing the usual tasks of your work.

Situation 2

When the disability begins:

- You are under 50 years of age **OR**
- You are 50 years old or older **AND** you have accumulated fewer than 21,000 hours worked in the pension plan.

In these cases, total disability is recognized **for the first 24 months** of incapacity if:

- Your state requires medical care **AND**
- Your state of incapacity completely prevents you from performing the usual tasks of your work.

After the first 24 months of incapacity, total disability is recognized if:

- Your state requires medical care **AND**
- Your state of incapacity makes you incapable of performing any income-producing activity that corresponds reasonably to your education, training, or experience.

The construction industry's employer and union associations determine the rule governing the social benefits.

Associations and corporations



Association des entrepreneurs en construction du Québec



ASSOCIATION DE LA CONSTRUCTION DU QUÉBEC



Unions



The present document has been produced and is distributed solely for information purposes. Only the *Règlement sur les régimes complémentaires d'avantages sociaux dans l'industrie de la construction* (chap. R-20, r. 10), published by the Éditeur officiel du Québec has official and legal force. Therefore, it takes precedence over the information contained in the present document. The regulation can be accessed on the CCQ's website, under the "MÉDIC Construction" heading (available only in French).

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This document is available in adapted media upon request.

For more information

Contact the CCQ's Customer Services by calling **1 888 842-8282** or consult the website ccq.org.



ADVANCES OF COMPENSATION 2023



ADVANCES OF COMPENSATION

If you have suffered a work-related accident or disease, you usually receive benefits from the Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST) or a similar organization outside of Québec. Similarly, if you are have been the victim of a motor vehicle accident, you usually have the right to benefits from the Société de l'assurance automobile du Québec (SAAQ) or a similar organization outside of Québec.

However, the organization concerned may decide not to make these payments. You may then contest this decision. During this contestation, you may receive advances of compensation benefits from MÉDIC Construction,* the Québec construction industry's insurance plan, if you fulfil certain conditions.

If you win your contestation against the organization concerned (CNESST, SAAQ, etc.), you will have to reimburse the benefits that were paid to you by MÉDIC Construction. This reimbursement cannot be higher than the amount that you receive from the contested organization for the period concerned. If you lose your contestation, MÉDIC Construction has paid you the benefits to which you had a right; you therefore do not have to reimburse them.

* MÉDIC Construction is administered by the Commission de la construction du Québec (CCQ).

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ELIGIBILITY FOR BENEFITS

You may obtain advances of compensation under the following conditions:

- 1 Your initial application is rejected by the organization (CNESST, SAAQ, etc.).
- 2 The CNESST's decision is delayed (a delay of at least two months has passed since you submitted your application to the CNESST).
- 3 The organization (CNESST, SAAQ, etc.) stops payments after accepting your initial application.

If you are in one of these three situations, you may be eligible to receive advances of compensation if

- You contest the decision of the organization concerned (CNESST, SAAQ, etc.) **AND**
- You are covered by MÉDIC Construction salary insurance (at the beginning of your disability or during the disability period that you are contesting) **AND**
- You are recognized as totally disabled as defined in the *Règlement sur les régimes complémentaires d'avantages sociaux dans l'industrie de la construction*. (see page 6)

LIMITATIONS AND EXCLUSIONS

Limitations and exclusions apply to advances of compensation:

- The organization's rejection and the contestation must have to do with your disability. Certain contestations do not provide a right to MÉDIC Construction advances of compensation. For example, you do not have a right to advances of compensation if your application is rejected by the organization (CNESST, SAAQ, etc.) because it was submitted late or if your disability is excluded under the statute governing the contested organization.
- If your employer paid you during the first 14 days of the disability and you did not reimburse the employer, you cannot obtain advances of compensation for this period.
- You cannot receive advances of compensation for a period during which you were already paid by the organization (CNESST, SAAQ, etc.).
- You cannot obtain advances of compensation for a period for which you were overpaid by the organization concerned and did not have to reimburse the payment.

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BENEFITS PAYABLE

SALARY INSURANCE BENEFITS

Salary insurance benefits are provided for in the MÉDIC Construction insurance plans if you are unable to work following an illness or accident. When you are eligible, the advances of compensation are paid to you in the form of salary insurance benefits.

The enclosed leaflet lists the salary insurance benefits that may be paid depending on the insurance plan under which you are covered.

HOOR CREDITS

Hour credits are recorded in your file for each week or part of a week during which you receive salary insurance benefits.

Consult the pamphlet "Salary Insurance, Hour Credits and Insurance Prolongation" for more information on this subject.

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APPLICATION FOR BENEFITS

You must take the following steps to apply for advances of compensation.

- 1 When the organization (CNESST, SAAQ, etc.) rejects your initial application or stops payments, submit a contestation to the organization concerned. Make sure that you do this within the deadline.
- 2 Obtain the following forms from the CCQ:
 - "Application for short-term salary insurance and hour credits (11)"
 - "Interest-free advances of CNESST compensation" or "Interest-free advances of SAAQ compensation" according to your situation.

You may call the CCQ's Customer Services to obtain these forms by mail. The forms are also available at the offices of your union or employer association, at the CCQ's regional offices, and on the Web site ccq.org.

- 3 Follow the directions in the insured's guide of the forms « Interest-free advances of (CNESST or SAAQ) compensation - on the back » and « Application for short-term salary insurance and hour credits (11) ».

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