

If the organization (CSST, SAAQ, etc.) has rejected your application for benefits, you must also supply the CCQ with:

- a copy of the rejection letter from the organization concerned
- a copy of your letter of contestation

To accelerate processing of your application, you may ask the contested organization and your attending physician to send a copy of your file directly to the CCQ (Disability Insurance Section).

Submit your application for compensation advances as quickly as possible to the CCQ.

### 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 compensation advances. For example, if you submit your application for compensation advances on July 30, 2015, you will lose the benefits that may have been paid to you for the period preceding July 1, 2015.

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 (CSST, 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?

If your disability began on January 1, 2009 or after, a total disability is recognized depending on your situation.

#### 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 this case, 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 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



### For More Information

CCQ's Customer Services:

**Abitibi-Témiscamingue**  
Tel.: 819 825-4477

**Bas-Saint-Laurent-Gaspésie**  
Tel.: 418 724-4491

**Côte-Nord**  
Tel.: 418 962-9738  
Tel.: 418 589-3791

**Estrie**  
Tel.: 819 348-4115

**Mauricie-Bois-Francs**  
Tel.: 819 379-5410

**Montréal**  
Tel.: 514 341-2686

**Outaouais**  
Tel.: 819 243-6020

**Québec City**  
Tel.: 418 624-1173

**Saguenay-Lac-Saint-Jean**  
Tel.: 418 549-0627

**Toll-free line: 1 888 842-8282**

CCQ's Web site: [ccq.org](http://ccq.org)

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* [c. 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 tab.

Published by the CCQ  
Case postale 2040  
Succursale Youville  
Montréal Québec) H2P 0A9

PU 41-26 (1505)



# Compensation Advances

**MÉDIC**  
*construction*

**The Construction Industry's Insurance**

**July 2015**

## Compensation Advances

If you have suffered a work-related accident or disease, you usually receive benefits from the Commission de la santé et de la sécurité du travail (CSST) or a similar organization outside of Québec. Similarly, if you 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 compensation advance 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 (CSST, 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).

## Eligibility for Benefits

You may obtain compensation advances under the following conditions:

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



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

- You contest the decision of the organization concerned (CSST, 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 compensation advances:

- The organization's rejection and the contestation must have to do with your disability. Certain contestations do not provide a right to MÉDIC Construction compensation advances. For example, you do not have a right to compensation advances if your application is rejected by the organization (CSST, 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 compensation advances for this period.
- You cannot receive compensation advances for a period during which you were already paid by the organization (CSST, SAAQ, etc.).
- You cannot obtain compensation advances for a period for which you were overpaid by the organization concerned and did not have to reimburse the payment.



## 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 compensation advances are paid to you in the form of salary insurance benefits.

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

**Note :** If your disability started before January 1, 2009, other conditions may apply. In this case, the CCQ will contact you to inform you of this.

### Hour 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.

## Application for Benefits

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

1. When the organization (CSST, 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:
  - "Short-term disability benefits claim form" (no. 11A-B)
  - "Avance d'indemnité sans intérêt" (CSST case only)
  - "Autorisation de divulgation de renseignements" (CSST case only)



These forms are available at the offices of your union or employer association. You may also contact the CCQ's Customer Services to obtain them.

3. Fill out the sections reserved for the employee on forms 11A and 11B.
4. Have your attending physician fill out the medical declaration in form 11B.
5. Make an application for Employment Insurance sickness benefits online at [servicecanada.gc.ca](http://servicecanada.gc.ca) or, if you do not have access to the Internet, by using a computer made available to you at a Canada Service Centre. Employment Insurance is the first payer in case of disability.

After making your application for Employment Insurance and filling out the employee identification and authorization sections of form 11A, you may take this form to a Canada Service Centre or mail it to the following address so that an authorized person can fill out the section concerning Employment Insurance.

Service Canada  
P.O. Box 60  
Boucherville (Québec) J4B 5E6

6. Send the CCQ the duly filled-out forms:
  - 11A and 11B (Service Canada will return part 11A to the CCQ)
  - "Avance d'indemnité sans intérêt" (CSST case only)
  - "Autorisation de divulgation de renseignements" (CSST case only)

