

Bureau des ententes de sécurité sociale (BESS)

# Certificate of Coverage for Work Abroad



# 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.

## 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 Web 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 directly from our Web 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.



### Important!

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

**Helen'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.

**Peter** 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.

## International social security agreements

The Québec government has social security agreements with 32 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 the coverage under the social security agreement between Québec and the country to which you are going, see our Web site at [www.rrq.gouv.qc.ca](http://www.rrq.gouv.qc.ca). 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	Cyprus	Finland	Ireland	Morocco	Saint Lucia	Turkey
Barbados	Czech Republic	France	Italy	Netherlands	Slovenia	United States
Belgium	Denmark	Germany	Jamaica	Norway	Slovakia	Uruguay
Chile	Dominica	Greece	Luxembourg	Philippines	Sweden	
Croatia		Hungary	Malta	Portugal	Switzerland	

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

# How to reach us



## Online

**MyAccount** > RRQ

Access your file **24/7**

[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**



## By mail

Bureau des ententes de sécurité sociale

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*Version originale française disponible sur demande.*

**Régie des rentes**

**Québec**

