



Department of Social and Family Affairs

This leaflet is a brief guide to the Social Security Understanding between Ireland and Québec which came into force on 1 October 1994.

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What Is The Purpose Of The Understanding?

The main purpose of the Understanding is to protect the pension rights of people who have worked in Ireland and who have worked or resided in Québec .

The Understanding also deals with the social security status of workers who are sent on temporary assignment from Ireland to Québec and vice versa.

If you do not have enough contributions paid or credited to qualify for an Irish pension based on your Irish record alone, then periods of social insurance and/or residence in Québec may be counted to help you qualify for an Irish pension.

Likewise, if you do not have sufficient periods of social insurance / residence in Québec to qualify for a Québec pension, reckonable Irish social insurance contributions may be counted to help you qualify for a Québec pension.

Who Is Covered By The Understanding?

You are covered by the Understanding if you paid social insurance contributions in Ireland and have periods of reckonable social insurance and/or residence in Québec .

Benefits from the Understanding also extend to your dependants and survivors.



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Which Payments Are Covered By The Understanding?

The payments covered by the Understanding are:

In Ireland:

- Old Age Contributory Pension
- Retirement Pension
- Widows and Widowers Contributory Pension
- Orphan's Contributory Allowance
- Invalidity Pension
- Bereavement Grant

In Québec:

- Retirement
- Disability
- Survivors
- Death Benefits

Which Country's Social Insurance Laws Apply?

The general rule is that you are insurable in the country in which you are employed.

However, if you are sent by your Irish employer to work in Québec for a temporary period, you may remain in the Irish social security system for the first 24 months of the temporary assignment. If your assignment exceeds 24 months an extension may be considered.

If you are sent on temporary assignment by your Québec employer to work in Ireland you may be exempt from employment contributions which would otherwise be payable in Ireland for a period of 24 months. If your assignment exceeds 24 months the exemption may be extended.

For further information contact:

In Ireland

Department Of Social and Family Affairs

PRSI Special Collections

Cork Road

Waterford

Telephone: (051) 356000 or (01)7043000 Fax No: (051) 877838.

or

In Québec

Bureau des ententes de sécurité sociale

1055 Rene Levesque Est, 13e etage Montreal, Quebec, Canada H21 4S5 Telephone:(514)866-7332 extension 7801



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What Are The Benefits Of The Understanding?

If you worked in Ireland and paid social insurance contributions (a minimum of 52 contributions must be paid or credited) and you satisfy the minimum Québec social insurance/residence conditions, you may qualify for :

- a. an Irish payment based solely on your contributions paid/credited in Ireland
and/or
- b. a Québec payment based solely on periods of reckonable insurance and/or residence in Québec
or
- c. if you do not have enough contributions paid in Ireland or sufficient periods of social insurance and/or residence in Québec you might qualify for a proportional Irish or Québec payment (or both) based on a combination of your Irish contributions and Québec periods of social insurance and/or residence.

Can I Qualify For A Payment From Both Countries?

Yes, it is possible for a person to qualify for payment from both countries at the same time.

Can I Claim Extra Benefits?

Recipients of Irish and/or Québec social security pensions who are living in Ireland may qualify for Extra Benefits available under the Irish social security system, subject to certain qualifying conditions.

These Extra Benefits are:

- Free Travel
- Household Benefits Package **SW 107** (This incorporates the Free Electricity /Gas Allowance / Free Television Licence and Free Telephone Rental Allowance)
- Fuel Allowance

Details of these Extra Benefits can be found in Section 10 of the **SW 4 Guide to Social Welfare Services**.

Application forms for these extra benefits are available from your local Social Welfare Office or from :

Free Schemes
Pension Services Office
College Road
Sligo.
Telephone: (071) 69800
Lo Call 1890 500 000



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How To Get More Information or Claim A Payment Under The Understanding?

If you are residing in Ireland and wish to claim or enquire about an Irish entitlement under the Agreement you may contact your Social Welfare Local Office

or

For Old Age, Retirement, Widow's/Widower's, or Orphan's Pension, Contact:
Department Of Social and Family Affairs
Pension Services Office
College Road
Sligo.
Telephone: (071) 69800 / (01) 7043000

For Invalidity Pensions Contact:
Department Of Social and Family Affairs
Invalidity Pension Section
Balinalee Road
Longford.
Telephone: 1890 927 770 (from the Republic of Ireland only) / (01) 7043000
If you are calling from outside the Republic of Ireland please call + 353 43 3340000

For Bereavement Grant Contact the Pensions Services Office in Sligo. If a pension has been in payment from there.
In all other cases, contact:

Department Of Social and Family Affairs
Bereavement Grant Section
Balinalee Road
Longford.
Telephone: 1890 927 770 (from the Republic of Ireland only)/ (01) 7043000
If you are calling from outside the Republic of Ireland please call + 353 43 3340000

For more information on Temporary Assignments contact:
Department Of Social and Family Affairs
P.R.S.I. Special Collections
Cork Road
Waterford.
Telephone: (051) 356000 / (01) 7043000

If phoning from outside Ireland, dial the International access code (usually 00, then country code 353, and then omit the 0 from the area code shown in the above numbers.

Note:

The rates charged for using 1890 (LoCall) numbers may vary among different service providers.

If you are residing in Québec contact
Bureau des ententes de sécurité sociale
1055 Rene Levesque Est, 13e etage Montreal, Quebec, Canada H21 4S5 Telephone:(514)866-7332 extension 7801



How Are Irish Pensions Paid?

If you are resident in Ireland

- and qualify for an Irish pension under the Agreement, your pension can be paid.
- Directly into a current or deposit account (NOT a mortgage account) at a bank or building society or An Post Savings Account - this is known as Electronic Fund Transfer and payment is made weekly.
or
- By a book of Payable Orders which can be cashed weekly at a chosen Post Office. (If you are paid your pension in this way and you are unable to collect your pension, you can nominate another person age 16 or over to collect it on your behalf.)
- Invalidity Pension is also payable by Electronic Information Transfer for those using the Household Budgeting Service. This allows you to collect your payment weekly at a nominated post office on production of your social services card.

Bereavement Grant is a once-off payment made by cheque.

If you reside outside Ireland

you may have your payment made by Electronic Fund Transfer to an Irish account or an account within a Financial Institution outside the State. The account must have an 8 digit account number with a 6 digit sort code (NOT a Roll/Reference number).

Payment will be in the currency of the country in which the account is held. (It cannot be paid into a Euro account in a country that has a different currency.) This payment will be made every four weeks. One week will be paid in advance and three weeks in arrears.

This leaflet is intended as a guide only and does not purport to be a legal interpretation.