

Tax Receipts Issued by SSQ Insurance – 2013 Taxes

Hello,

As taxpayers, we have to file annual federal and provincial tax returns. It is possible to obtain tax relief in the form of a tax credit for medical expenses from both levels of government. This credit is available to individuals who have sustained significant medical expenses for themselves, their spouses or their dependents. As a policy holder in a group insurance plan, you can claim as eligible medical expenses the premiums you pay for private health insurance. For more information, please go to:

Federal:

<http://www.cra-arc.gc.ca/E/pub/tg/rc4064/rc4064-13e.pdf>

Provincial:

[http://www.revenuquebec.ca/documents/en/publications/in/in-130-v\(2012-10\).pdf](http://www.revenuquebec.ca/documents/en/publications/in/in-130-v(2012-10).pdf)

When filing your returns, it would be useful to have a statement of premiums as well as a statement of health and dental care insurance expenses for the year concerned, 2013. Here is how you can procure these statements, depending on your status in the year 2013.

If You Are an Employee

➤ Statement of Premiums

For people who were employed throughout the year concerned, the premiums eligible for calculating the deduction for medical expenses on tax returns should appear on the tax slips you receive from your employer.

People who were absent from work during the year and who paid the legally eligible premiums as direct deductions by the SSQ during their period of absence must submit a verbal or written request to the SSQ for a free of cost statement of premiums paid during the period in question. It is important to keep in mind, however, that the RL-1 and T4 slips issued by the employer will report premiums deducted from paycheques, if applicable.

➤ Statement of Benefits

It is also possible for the policy holder to get free of cost the "Tax Receipt (Medical Expenses)" which includes the total amount claimed (health and dental insurance) as well as expenses reimbursed, based on the period requested. To do this, go to www.ssq.ca and click on Access | Plan Members in the *Online Services* section. Once

on the welcoming page, enter your username and password then click on *Tax Receipt* in the *Quick Links* section. You can select the insured persons to be included on the receipt and, once you see the detailed receipt, you can choose to exclude certain amounts, making sure to then click on "recalculate". Once you order your tax receipt, it will be immediately available on the site. This service is available to members who are already registered for automated services offered by the SSQ. If you are not already registered on the Access | Plan Members website, take advantage of this opportunity to do so.

In addition, if you call or submit a written request, the Customer Service Department of the SSQ will manually produce a tax receipt for you. These receipts are mailed bi-monthly on the 15th and 30th of each month.

If You Are a Retired Person

➤ Statement of Premiums

People who pay their premiums with cheques or through a bank will receive a tax receipt in the mail at the end of December, applicable to the calendar year of the tax return.

People whose insurance premiums are deducted from their pension by CARRA will not receive a tax receipt because the total amount of premiums legally eligible for medical expenses deductions for the calendar year in question appears on the "Statement of Deposits" issued by CARRA in early January for each beneficiary. You may attach a photocopy of this document to your tax return, if necessary.

Retired people may also obtain this premiums statement in one of the following ways:

- **free of charge:** by submitting a request on the SSQ's Access | Plan Members website at www.ssq.ca and clicking on the *Tax Receipt* quick link found on the welcoming page. The request is then registered and all you need to do is return to the site 24 hours later to open and print your statement which is produced in triplicate. This service is available to members who are already registered for automated services offered by the SSQ.
- if you call or submit a written request, the receipt can be prepared manually and either mailed or given to you in person. The SSQ can go back a maximum of five years.

➤ Statement of Benefits

Refer back to the section "If you are an employee – Statement of Benefits" because the service offered is the same.

We hope that you will find this information useful.

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