

FREE GUIDE

Group insurance, industry by industry

Coverages, tips and points to check for Québec SMEs and their employees.



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1. EMPLOYEE OR EMPLOYER

Where to start

You are an employee. Your group insurance belongs to your employer's contract: it generally ends when you leave the company. Check the percentage of salary replaced in case of disability, your life insurance amount and your designated beneficiaries.

You are an employer. A well-designed plan helps attract and keep your employees. Key points: your legal obligations (VRSP, drug insurance), premium sharing, the renewal date and the last time your plan was put out to tender.

TIP

Before any quote, gather the employee list (age, sex, salary, class, single or family coverage) and your latest renewal notice: the analysis will be faster and more accurate.

2. COVERAGES

Each coverage explained simply

01 Group life insurance and AD&D

A lump sum paid to the beneficiaries when the employee dies, often a multiple of salary (for example 1 or 2 times), with accidental death and dismemberment (AD&D) coverage.

TIP

Employer-paid life insurance premiums are a taxable benefit for the employee. Coverage ends when the employee leaves the company: the right to convert to an individual policy must usually be exercised within a short period, often 31 days.

TO CHECK IN YOUR CONTRACT

- 1 Compare the amount with the family's real needs (mortgage, income, education)
- 2 Review designated beneficiaries after every life change
- 3 Add a personal policy that follows the employee

02 Short-term disability

Replaces part of the salary during the first weeks of an absence due to illness or accident, in addition to or instead of Employment Insurance sickness benefits (up to 26 weeks).

TIP

A qualifying plan may entitle the employer to a reduced Employment Insurance premium rate. The waiting period and the maximum duration determine the cost.

TO CHECK IN YOUR CONTRACT

- 1 Choose the waiting period (accident and illness)
- 2 Coordinate the duration with the start of long-term disability
- 3 Assess the Employment Insurance premium reduction

03 Long-term disability

Pays a monthly benefit, often 60% to 70% of salary, after the waiting period (frequently 17 or 26 weeks) and for the duration of the disability, sometimes up to age 65.

TIP

If the employee pays the entire premium, the benefits received are not taxable. If the employer pays, they are taxable: premium sharing changes net income in case of disability.

TO CHECK IN YOUR CONTRACT

- 1 Read the definition of disability (own occupation or any occupation)
- 2 Check the monthly maximum against higher salaries
- 3 Have the employee pay the premium where possible

04 Health and drug coverage

Reimburses prescription drugs, paramedical care (physiotherapy, psychology, massage therapy), hospital expenses and vision care.

TIP

In Québec, a person eligible for a group plan that includes drug insurance must join it, and enrol their spouse and children if they are not covered elsewhere. The share of the premium paid by the employer is a taxable benefit for provincial tax purposes.

TO CHECK IN YOUR CONTRACT

- 1 Choose the coinsurance and deductible
- 2 Check pooling for high-cost drugs
- 3 Add telemedicine and online pharmacy

05 Soins dentaires

Covers preventive care, restorations and, depending on the plan, major services and orthodontics.

TIP

The Canadian Dental Care Plan is for people without access to dental insurance: an employee covered by the group plan is generally not eligible.

TO CHECK IN YOUR CONTRACT

- 1 Cap major services and orthodontics to control costs
- 2 Set the fee guide used (current or previous year)
- 3 Provide a waiting period for major services

06 Group critical illness

A lump sum paid on diagnosis of a covered illness (cancer, heart attack, stroke, etc.).

TIP

The amount can be used freely: treatments, home adaptation or replacing a spouse's income.

TO CHECK IN YOUR CONTRACT

- 1 Compare the list of covered illnesses
- 2 Check coverage for children
- 3 Offer an optional, employee-paid module

07 Employee Assistance Program and telemedicine

Confidential access to psychological, legal or financial counselling, and to a doctor online.

TIP

These are often the most used and least expensive coverages: they reduce absenteeism related to mental health.

TO CHECK IN YOUR CONTRACT

- 1 Promote the EAP from the onboarding of new employees
- 2 Check the number of sessions included
- 3 Measure usage at each renewal

08 Health care spending account and wellness account

A fixed annual amount the employee uses for health expenses not otherwise covered or, for a wellness account, for wellness activities.

TIP

The cost is known in advance. In Québec, health care spending account amounts paid by the employer are taxable provincially; the wellness account is taxable at both levels.

TO CHECK IN YOUR CONTRACT

- 1 Set an amount per employee class
- 2 Allow unused balances to be carried forward
- 3 Use it to complement a core plan

09 Group travel insurance

Covers emergency medical expenses outside the province and, depending on the contract, trip cancellation.

TIP

Useful for employees who travel for work or on vacation: hospital costs abroad can be very high.

TO CHECK IN YOUR CONTRACT

- 1 Check the maximum duration per trip
- 2 Confirm 24/7 assistance
- 3 Read the exclusions for pre-existing conditions

3. BY INDUSTRY

The specific needs of each industry

Construction and trades

Employees covered by the construction industry collective agreements already have the MÉDIC Construction plan administered by the Commission de la construction du Québec (CCQ). Office staff, estimators and managers do not.

PRIORITY COVERAGES

- Life and accidental death and dismemberment
- Short- and long-term disability
- Health and drug coverage for non-CCQ staff

TIP

Separate CCQ-covered positions from the others before requesting a quote: it avoids paying twice for the same protection.

Transportation and logistics

Irregular hours, long absences, medical requirements tied to the driver's licence: a disability can take a driver off the road for months.

PRIORITY COVERAGES

- Long-term disability with an occupation-specific definition
- Telemedicine available on the road
- Travel insurance for trips outside Québec

TIP

Check the disability definition: "unable to perform their own occupation" protects a driver better than "any occupation". See also our transportation and aviation page.

Manufacturing and warehousing

The CNESST compensates employment injuries, but not an illness or accident that happens outside work. That is where group disability coverage takes over.

PRIORITY COVERAGES

- Short-term disability to complement Employment Insurance
- Employee Assistance Program (EAP)
- Paramedical care: physiotherapy, massage therapy

TIP

A qualifying short-term disability plan can reduce your employer Employment Insurance premiums through the Premium Reduction Program.

Restaurants and hospitality

High turnover, part-time work, young workers: the plan must stay simple and affordable while helping you keep your best people.

PRIORITY COVERAGES

- Adapted waiting period for eligibility (for example 3 months)
- Minimum hours threshold for part-time staff
- Telemedicine and EAP, highly valued and inexpensive

TIP

A modular plan (mandatory core, optional modules) controls costs while offering a real hiring advantage.

Clinics, pharmacies and health care

Incorporated professionals and their staff have different needs: separate classes within the same plan are often required.

PRIORITY COVERAGES

- Employee classes (professionals, support staff)
- Disability with own-occupation protection
- Health care spending account for flexibility

TIP

Incorporated professionals should check how the group plan interacts with their individual coverage to avoid duplication.

Retail

Several locations, variable schedules and often young staff: easy enrolment and digital access make the difference.

PRIORITY COVERAGES

- Online enrolment and claims
- Basic dental care
- Group retirement savings (VRSP or group RRSP)

TIP

With 5 or more eligible employees, a business must offer a VRSP unless it already offers another qualifying plan. A group RRSP with payroll deduction can take its place.

Offices, professional services and tech

Competition for talent is strong: the quality of the plan weighs in a candidate's decision.

PRIORITY COVERAGES

- Health care spending account and wellness account
- Enhanced life and disability insurance
- Group RRSP or DPSP with employer contributions

TIP

Show the plan in dollars in your job offers: the annual value of the coverages makes total compensation more visible.

Garages and automotive services

Physical work and small teams: an injury outside work can halt the shop and the technician's income.

PRIORITY COVERAGES

- Short- and long-term disability
- Paramedical care and physiotherapy
- Life and critical illness insurance

TIP

Small teams are often eligible for a group plan from just a few employees, depending on the insurer: age and group size are not an obstacle.

Child care, education and non-profits

Tight budgets and a social mission: every dollar must count, but staff retention is crucial.

PRIORITY COVERAGES

- Core plan shared by employer and employees
- EAP to help prevent burnout
- VRSP with no mandatory employer contribution

TIP

Premium sharing can be set per coverage: an employee who pays their own disability premium receives non-taxable benefits.

Hair, beauty and personal care

Often very small teams, sometimes self-employed workers: there are solutions designed for small groups.

PRIORITY COVERAGES

- Health and drug coverage
- Disability coverage suited to standing work
- Basic life insurance

TIP

If your collaborators are self-employed, they are not eligible for the employee plan: individual coverage is then the right path.

4. GROUP RETIREMENT SAVINGS

VRSP, group RRSP, DPSP, TFSA

VRSP

Voluntary Retirement Savings Plan (RVER). Mandatory in Québec for an employer with at least 5 eligible employees (18 or older, at least one year of continuous service) that does not already offer a qualifying plan. Employee contribution of 4% by default; the employer contribution is optional.

Group RRSP

Contributions deducted from pay immediately reduce the income tax withheld at source. Employer contributions are subject to payroll taxes.

DPSP

Deferred Profit Sharing Plan: funded only by the employer, often paired with a group RRSP. Employer contributions are not subject to payroll taxes such as QPP or Employment Insurance.

Group TFSA

Tax-free savings when withdrawn, flexible for short- and medium-term projects. Contributions are not deductible from income.

TIP

A group RRSP with payroll deduction exempts the employer from offering a VRSP. Paired with a DPSP, it allows an employer contribution without payroll taxes on the DPSP portion.

5. FREQUENTLY ASKED QUESTIONS

Your questions

How many employees does a business need to offer group insurance?

Several insurers accept small groups from just a few employees; conditions (evidence of insurability, available coverages) vary by insurer and group size. A comparative quote shows the real options for your business.

Is group insurance mandatory in Québec?

No, employers are not required to offer group insurance. However, an employer with at least 5 eligible employees must offer a VRSP if it does not already offer a qualifying retirement savings plan. And an employee eligible for a group plan that includes drug insurance must join it.

Who pays the premium: the employer or the employee?

The split is flexible and can vary from one coverage to another. A common practice is to have employees pay for long-term disability so that benefits are non-taxable, and to have the employer pay all or part of the other coverages.

What happens to my coverage if I leave my job?

It generally ends when employment ends. Some coverages, such as life insurance, can be converted to an individual policy without evidence of insurability if the request is made within the period set out in the contract, often 31 days.

How often should a plan be compared?

The plan is renewed every year, but a full marketing every three to five years is a common practice to make sure the premium and coverages remain competitive.

How long does it take to set up a plan?

It generally takes a few weeks between gathering information, comparing quotes, choosing the plan and enrolling employees.

6. NEXT STEP

Get a comparative quote

I compare plans from several insurers for your business, at no cost and with no obligation. Request your quote at maprime.ca/soumission-assurance-en, call **438 889-6474** or write to info@maprime.ca.

This guide presents general information as of October 2026. It is not tax or legal advice. The coverages, exclusions and conditions of the insurance contract prevail. Sources consulted: Retraite Québec (VRSP), Régie de l'assurance maladie du Québec (drug insurance), Employment and Social Development Canada (Employment Insurance), Commission de la construction du Québec.