

# C-surance.ca - Configuration de la fiscalité par province

| Province | Split<br>taxe | Taxe assurance |      |     | Taxe vente |     | Avantages Imposables |          |         | Avantages deductibles |           |        |          | Deductible<br>compteur | Optimis<br>ation |
|----------|---------------|----------------|------|-----|------------|-----|----------------------|----------|---------|-----------------------|-----------|--------|----------|------------------------|------------------|
|          |               | Type           | Prov | Fed | Prov       | Fed | Prov vie             | Prov mal | Fed vie | Prov yé               | Prov year | Fed yé | Fed year |                        |                  |

## Assurance Vie de l'adhérent

|     |   |   |   |  |  |  |   |  |   |  |  |  |  |  |    |
|-----|---|---|---|--|--|--|---|--|---|--|--|--|--|--|----|
| DEF | X | 1 | X |  |  |  |   |  | X |  |  |  |  |  | 23 |
| QC  | X | 1 | X |  |  |  | X |  | X |  |  |  |  |  | 23 |
| OUT |   | 1 |   |  |  |  |   |  |   |  |  |  |  |  | 23 |

## Assurance Vie des personnes à charges

|     |   |   |   |  |  |  |   |  |   |  |  |  |  |  |    |
|-----|---|---|---|--|--|--|---|--|---|--|--|--|--|--|----|
| DEF | X | 1 | X |  |  |  |   |  | X |  |  |  |  |  | 22 |
| QC  | X | 1 | X |  |  |  | X |  | X |  |  |  |  |  | 22 |
| OUT |   | 1 |   |  |  |  |   |  |   |  |  |  |  |  | 22 |

## Assurance Vie facultative de l'adhérent

|     |   |   |   |  |  |  |   |  |   |  |  |  |  |  |    |
|-----|---|---|---|--|--|--|---|--|---|--|--|--|--|--|----|
| DEF | X | 1 | X |  |  |  |   |  | X |  |  |  |  |  | 24 |
| QC  | X | 1 | X |  |  |  | X |  | X |  |  |  |  |  | 24 |
| OUT |   | 1 |   |  |  |  |   |  |   |  |  |  |  |  | 24 |

## Assurance Vie facultative du conjoint

|     |   |   |   |  |  |  |   |  |   |  |  |  |  |  |    |
|-----|---|---|---|--|--|--|---|--|---|--|--|--|--|--|----|
| DEF | X | 1 | X |  |  |  |   |  | X |  |  |  |  |  | 25 |
| QC  | X | 1 | X |  |  |  | X |  | X |  |  |  |  |  | 25 |
| OUT |   | 1 |   |  |  |  |   |  |   |  |  |  |  |  | 25 |

## Assurance Vie facultative des enfants

|     |   |   |   |  |  |  |   |  |   |  |  |  |  |  |    |
|-----|---|---|---|--|--|--|---|--|---|--|--|--|--|--|----|
| DEF | X | 1 | X |  |  |  |   |  | X |  |  |  |  |  | 26 |
| QC  | X | 1 | X |  |  |  | X |  | X |  |  |  |  |  | 26 |
| OUT |   | 1 |   |  |  |  |   |  |   |  |  |  |  |  | 26 |

## Décès Mutilation Accidentelle de l'adhérent

|     |   |   |   |  |  |  |   |  |   |  |  |  |  |  |    |
|-----|---|---|---|--|--|--|---|--|---|--|--|--|--|--|----|
| DEF | X | 1 | X |  |  |  |   |  | X |  |  |  |  |  | 16 |
| QC  | X | 1 | X |  |  |  | X |  | X |  |  |  |  |  | 16 |
| OUT |   | 1 |   |  |  |  |   |  |   |  |  |  |  |  | 16 |

## Décès mutilation accidentelle des personnes à charges

|     |   |   |   |  |  |  |   |  |   |  |  |  |  |  |    |
|-----|---|---|---|--|--|--|---|--|---|--|--|--|--|--|----|
| DEF | X | 1 | X |  |  |  |   |  | X |  |  |  |  |  | 15 |
| QC  | X | 1 | X |  |  |  | X |  | X |  |  |  |  |  | 15 |
| OUT |   | 1 |   |  |  |  |   |  |   |  |  |  |  |  | 15 |

## DMA facultatif de l'adhérent

|     |   |   |   |  |  |  |   |  |   |  |  |  |  |  |    |
|-----|---|---|---|--|--|--|---|--|---|--|--|--|--|--|----|
| DEF | X | 1 | X |  |  |  |   |  |   |  |  |  |  |  | 20 |
| QC  | X | 1 | X |  |  |  | X |  | X |  |  |  |  |  | 20 |
| OUT |   | 1 |   |  |  |  |   |  |   |  |  |  |  |  | 20 |

## DMA facultatif des personnes à charges

|     |   |   |   |  |  |  |   |  |   |  |  |  |  |  |    |
|-----|---|---|---|--|--|--|---|--|---|--|--|--|--|--|----|
| DEF | X | 1 | X |  |  |  |   |  |   |  |  |  |  |  | 21 |
| QC  | X | 1 | X |  |  |  | X |  | X |  |  |  |  |  | 21 |
| OUT |   | 1 |   |  |  |  |   |  |   |  |  |  |  |  | 21 |

## Assurance Maladie

|     |   |   |   |  |  |  |  |   |  |   |   |   |  |     |    |
|-----|---|---|---|--|--|--|--|---|--|---|---|---|--|-----|----|
| DEF | X | 1 | X |  |  |  |  |   |  |   |   | X |  | MAL | 13 |
| QC  | X | 1 | X |  |  |  |  | X |  | X | X | X |  | MAL | 13 |
| OUT |   | 1 |   |  |  |  |  |   |  |   |   |   |  |     | 13 |

## Assurance Médicaments

|     |   |   |   |  |  |  |  |  |  |  |  |   |  |     |    |
|-----|---|---|---|--|--|--|--|--|--|--|--|---|--|-----|----|
| DEF | X | 1 | X |  |  |  |  |  |  |  |  | X |  | MAL | 12 |
|-----|---|---|---|--|--|--|--|--|--|--|--|---|--|-----|----|

Type taxe ( 1=Taxe assurance 2=Taxe assurance auto )

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| Province | Split<br>taxe | Taxe assurance |      |     | Taxe vente |     | Avantages Imposables |          |         | Avantages deductibles |           |        |          | Deductible<br>compteur | Optimis<br>ation |
|----------|---------------|----------------|------|-----|------------|-----|----------------------|----------|---------|-----------------------|-----------|--------|----------|------------------------|------------------|
|          |               | Type           | Prov | Fed | Prov       | Fed | Prov vie             | Prov mal | Fed vie | Prov yé               | Prov year | Fed yé | Fed year |                        |                  |
| QC       | X             | 1              | X    |     |            |     |                      | X        |         | X                     | X         | X      |          | MAL                    | 12               |
| OUT      |               | 1              |      |     |            |     |                      |          |         |                       |           |        |          |                        | 12               |

## Soins Visuels

|     |   |   |   |  |  |  |  |   |  |   |   |   |  |     |    |
|-----|---|---|---|--|--|--|--|---|--|---|---|---|--|-----|----|
| DEF | X | 1 | X |  |  |  |  |   |  |   |   | X |  | MAL | 11 |
| QC  | X | 1 | X |  |  |  |  | X |  | X | X | X |  | MAL | 11 |
| OUT |   | 1 |   |  |  |  |  |   |  |   |   |   |  |     | 11 |

## Soins Dentaires

|     |   |   |   |  |  |  |  |   |  |   |   |   |  |     |    |
|-----|---|---|---|--|--|--|--|---|--|---|---|---|--|-----|----|
| DEF | X | 1 | X |  |  |  |  |   |  |   |   | X |  | MAL | 10 |
| QC  | X | 1 | X |  |  |  |  | X |  | X | X | X |  | MAL | 10 |
| OUT |   | 1 |   |  |  |  |  |   |  |   |   |   |  |     | 10 |

## Assurance voyage

|     |   |   |   |  |  |  |  |   |  |   |   |   |  |     |    |
|-----|---|---|---|--|--|--|--|---|--|---|---|---|--|-----|----|
| DEF | X | 1 | X |  |  |  |  |   |  |   |   | X |  | MAL | 14 |
| QC  | X | 1 | X |  |  |  |  | X |  | X | X | X |  | MAL | 14 |
| OUT |   | 1 |   |  |  |  |  |   |  |   |   |   |  |     | 14 |

## Indemnité Hebdomadaire

|     |   |   |   |  |  |  |  |  |  |  |  |  |  |  |   |
|-----|---|---|---|--|--|--|--|--|--|--|--|--|--|--|---|
| DEF | X | 1 | X |  |  |  |  |  |  |  |  |  |  |  | 7 |
| QC  | X | 1 | X |  |  |  |  |  |  |  |  |  |  |  | 7 |
| OUT |   | 1 |   |  |  |  |  |  |  |  |  |  |  |  | 7 |

## Invalidité Prolongée

|     |   |   |   |  |  |  |  |  |  |  |  |  |  |  |   |
|-----|---|---|---|--|--|--|--|--|--|--|--|--|--|--|---|
| DEF | X | 1 | X |  |  |  |  |  |  |  |  |  |  |  | 8 |
| QC  | X | 1 | X |  |  |  |  |  |  |  |  |  |  |  | 8 |
| OUT |   | 1 |   |  |  |  |  |  |  |  |  |  |  |  | 8 |

## Invalidité Prolongée Facultative

|     |   |   |   |  |  |  |  |  |  |  |  |  |  |  |   |
|-----|---|---|---|--|--|--|--|--|--|--|--|--|--|--|---|
| DEF | X | 1 | X |  |  |  |  |  |  |  |  |  |  |  | 9 |
| QC  | X | 1 | X |  |  |  |  |  |  |  |  |  |  |  | 9 |
| OUT |   | 1 |   |  |  |  |  |  |  |  |  |  |  |  | 9 |

## Assistance juridique

|     |   |   |   |  |  |  |   |  |   |  |  |  |  |     |    |
|-----|---|---|---|--|--|--|---|--|---|--|--|--|--|-----|----|
| DEF | X | 1 | X |  |  |  | X |  | X |  |  |  |  | TMP | 29 |
| QC  | X | 1 | X |  |  |  | X |  | X |  |  |  |  | TMP | 29 |
| OUT |   | 1 |   |  |  |  |   |  |   |  |  |  |  |     | 29 |

## Assurance maladies graves de l'adhérent

|     |   |   |   |  |  |  |   |  |   |  |  |  |  |  |    |
|-----|---|---|---|--|--|--|---|--|---|--|--|--|--|--|----|
| DEF | X | 1 | X |  |  |  |   |  | X |  |  |  |  |  | 17 |
| QC  | X | 1 | X |  |  |  | X |  | X |  |  |  |  |  | 17 |
| OUT |   | 1 |   |  |  |  |   |  |   |  |  |  |  |  | 17 |

## Assurance maladies graves du conjoint

|     |   |   |   |  |  |  |   |  |   |  |  |  |  |  |    |
|-----|---|---|---|--|--|--|---|--|---|--|--|--|--|--|----|
| DEF | X | 1 | X |  |  |  |   |  | X |  |  |  |  |  | 18 |
| QC  | X | 1 | X |  |  |  | X |  | X |  |  |  |  |  | 18 |
| OUT |   | 1 |   |  |  |  |   |  |   |  |  |  |  |  | 18 |

## Assurance maladies graves des enfants

|     |   |   |   |  |  |  |   |  |   |  |  |  |  |  |    |
|-----|---|---|---|--|--|--|---|--|---|--|--|--|--|--|----|
| DEF | X | 1 | X |  |  |  |   |  |   |  |  |  |  |  | 19 |
| QC  | X | 1 | X |  |  |  | X |  | X |  |  |  |  |  | 19 |
| OUT |   | 1 |   |  |  |  |   |  |   |  |  |  |  |  | 19 |

Type taxe ( 1=Taxe assurance 2=Taxe assurance auto )

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|----------|---------------|----------------|------|-----|------------|-----|----------------------|----------|---------|-----------------------|-----------|--------|----------|------------------------|------------------|
|          |               | Type           | Prov | Fed | Prov       | Fed | Prov vie             | Prov mal | Fed vie | Prov yé               | Prov year | Fed yé | Fed year |                        |                  |

## Programme d'Aide aux Employés

|     |   |   |   |  |  |  |   |  |  |  |  |   |  |     |   |
|-----|---|---|---|--|--|--|---|--|--|--|--|---|--|-----|---|
| DEF | X | 1 | X |  |  |  |   |  |  |  |  | X |  | TMP | 5 |
| QC  | X | 1 | X |  |  |  | X |  |  |  |  | X |  | TMP | 5 |
| OUT |   | 1 |   |  |  |  |   |  |  |  |  |   |  |     | 5 |

## Programme d'Aide aux Employés (non assuré)

|     |   |   |  |  |   |   |  |  |  |  |  |   |  |     |   |
|-----|---|---|--|--|---|---|--|--|--|--|--|---|--|-----|---|
| DEF |   | 1 |  |  | X | X |  |  |  |  |  | X |  | TMP | 6 |
| QC  | X | 1 |  |  | X | X |  |  |  |  |  | X |  | TMP | 6 |
| OUT |   | 1 |  |  |   |   |  |  |  |  |  |   |  |     | 6 |

## Cotisations syndicales

|     |  |   |  |  |  |  |  |  |  |   |  |   |  |     |   |
|-----|--|---|--|--|--|--|--|--|--|---|--|---|--|-----|---|
| DEF |  | 1 |  |  |  |  |  |  |  | X |  | X |  | CTS | 1 |
| QC  |  | 1 |  |  |  |  |  |  |  | X |  | X |  | CTS | 1 |
| OUT |  | 1 |  |  |  |  |  |  |  |   |  |   |  |     | 1 |

## Caisse de sécurité et bien être (non assuré)

|     |  |   |  |  |  |  |   |   |   |  |  |  |  |  |   |
|-----|--|---|--|--|--|--|---|---|---|--|--|--|--|--|---|
| DEF |  | 1 |  |  |  |  |   | X |   |  |  |  |  |  | 2 |
| QC  |  | 1 |  |  |  |  | X |   | X |  |  |  |  |  | 2 |
| OUT |  | 1 |  |  |  |  |   |   |   |  |  |  |  |  | 2 |

## Fonds de santé (non assuré)

|     |  |   |  |  |  |  |  |   |  |   |   |   |  |     |   |
|-----|--|---|--|--|--|--|--|---|--|---|---|---|--|-----|---|
| DEF |  | 1 |  |  |  |  |  |   |  |   |   | X |  | MAL | 3 |
| QC  |  | 1 |  |  |  |  |  | X |  | X | X | X |  | MAL | 3 |
| OUT |  | 1 |  |  |  |  |  |   |  |   |   |   |  |     | 3 |

## Fonds humanitaire

|     |  |   |  |  |  |  |   |  |   |   |   |   |   |     |   |
|-----|--|---|--|--|--|--|---|--|---|---|---|---|---|-----|---|
| DEF |  | 1 |  |  |  |  | X |  | X | X | X | X | X | HUM | 4 |
| QC  |  | 1 |  |  |  |  | X |  | X | X | X | X | X | HUM | 4 |
| OUT |  | 1 |  |  |  |  |   |  |   |   |   |   |   |     | 4 |

## Assurance Automobile collective

|     |   |   |   |  |  |  |   |  |   |  |  |  |  |  |    |
|-----|---|---|---|--|--|--|---|--|---|--|--|--|--|--|----|
| DEF | X | 2 | X |  |  |  | X |  | X |  |  |  |  |  | 27 |
| QC  | X | 2 | X |  |  |  | X |  | X |  |  |  |  |  | 27 |
| OUT |   | 1 |   |  |  |  |   |  |   |  |  |  |  |  | 27 |

## Assurance Habitation collective

|     |   |   |   |  |  |  |   |  |   |  |  |  |  |  |    |
|-----|---|---|---|--|--|--|---|--|---|--|--|--|--|--|----|
| DEF | X | 1 | X |  |  |  | X |  | X |  |  |  |  |  | 28 |
| QC  | X | 1 | X |  |  |  | X |  | X |  |  |  |  |  | 28 |
| OUT |   | 1 |   |  |  |  |   |  |   |  |  |  |  |  | 28 |

## REER collectif

|     |  |   |  |  |  |  |   |  |   |   |   |   |   |     |    |
|-----|--|---|--|--|--|--|---|--|---|---|---|---|---|-----|----|
| DEF |  | 1 |  |  |  |  | X |  | X | X | X | X | X | RER | 30 |
| QC  |  | 1 |  |  |  |  | X |  | X | X | X | X | X | RER | 30 |
| OUT |  | 1 |  |  |  |  |   |  |   |   |   |   |   |     | 30 |

## Rente collective

|     |  |   |  |  |  |  |   |  |   |  |  |  |  |  |    |
|-----|--|---|--|--|--|--|---|--|---|--|--|--|--|--|----|
| DEF |  | 1 |  |  |  |  | X |  | X |  |  |  |  |  | 31 |
| QC  |  | 1 |  |  |  |  | X |  | X |  |  |  |  |  | 31 |
| OUT |  | 1 |  |  |  |  |   |  |   |  |  |  |  |  | 31 |

## Actionnariat

|     |  |   |  |  |  |  |   |  |   |  |  |  |  |  |    |
|-----|--|---|--|--|--|--|---|--|---|--|--|--|--|--|----|
| DEF |  | 1 |  |  |  |  | X |  | X |  |  |  |  |  | 32 |
|-----|--|---|--|--|--|--|---|--|---|--|--|--|--|--|----|

Type taxe ( 1=Taxe assurance 2=Taxe assurance auto )

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|----------|---------------|----------------|------|-----|------------|-----|----------------------|----------|---------|-----------------------|-----------|--------|----------|------------------------|------------------|
|          |               | Type           | Prov | Fed | Prov       | Fed | Prov vie             | Prov mal | Fed vie | Prov yé               | Prov year | Fed yé | Fed year |                        |                  |
| QC       |               | 1              |      |     |            |     | X                    |          | X       |                       |           |        |          |                        | 32               |
| OUT      |               | 1              |      |     |            |     |                      |          |         |                       |           |        |          |                        | 32               |

### Compte santé excédent

|     |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |
|-----|--|---|--|--|--|--|--|--|--|--|--|--|--|--|--|
| DEF |  | 1 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| QC  |  | 1 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| OUT |  | 1 |  |  |  |  |  |  |  |  |  |  |  |  |  |

### Compte excédent

|     |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |
|-----|--|---|--|--|--|--|--|--|--|--|--|--|--|--|--|
| DEF |  | 1 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| QC  |  | 1 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| OUT |  | 1 |  |  |  |  |  |  |  |  |  |  |  |  |  |

### Assurance maladie en excédent de sinistres

|     |   |   |   |  |  |  |  |   |  |   |   |   |  |     |    |
|-----|---|---|---|--|--|--|--|---|--|---|---|---|--|-----|----|
| DEF | X | 1 | X |  |  |  |  |   |  |   |   | X |  | MAL | 33 |
| QC  | X | 1 | X |  |  |  |  | X |  | X | X | X |  | MAL | 33 |
| OUT |   | 1 |   |  |  |  |  |   |  |   |   |   |  |     | 33 |

### Compensation Provinciale en assurance médicament

|     |   |   |   |  |  |  |  |   |  |   |   |   |  |     |    |
|-----|---|---|---|--|--|--|--|---|--|---|---|---|--|-----|----|
| DEF | X | 1 | X |  |  |  |  |   |  |   |   | X |  | MAL | 34 |
| QC  | X | 1 | X |  |  |  |  | X |  | X | X | X |  | MAL | 34 |
| OUT |   | 1 |   |  |  |  |  |   |  |   |   |   |  |     | 34 |