



QPIP and EI premium rates and maximum insurable earnings in 2024 and 2025

Members of the SPPMEM, Hello,

The following two tables show the premium rates, maximum annual insurable amounts and maximum benefit rates applicable in 2024 and 2025 for QPIP and employment insurance.

We remind you that the maximum benefit rate is determined by the start date of the benefit period and does not vary thereafter, even if benefits straddle two years. For example, for the QPIP, the maximum benefit rate applicable to a benefit period beginning on Sunday, December 29, 2024, will be that of 2024 for the entire period, even if benefits continue to be paid in 2025. The 2025 maximum benefit rate, on the other hand, applies only to benefit periods beginning on or after Sunday, January 5, 2025.

TABLEAU 1 – Taux de cotisation, maximum assurable et taux de prestations maximaux au RQAP en 2024 et en 2025

	2024	2025
Taux de cotisation	0,494 %	0,494 %
Maximum annuel assurable	94 000 \$	98 000 \$
Cotisation maximale annuelle	464,36 \$	484,12 \$
Taux de prestations maximaux		
55 %	994 \$	1 036 \$
70 %	1 265 \$	1 319 \$
75 %	1 355 \$	1 413 \$

TABLEAU 2 – Taux de cotisation, maximum assurable et taux de prestations maximal à l'assurance-emploi en 2024 et en 2025

	2024	2025
Taux de cotisation	1,32 %	1,31 %
Maximum annuel assurable	63 200 \$	65 700 \$
Cotisation maximale annuelle	834,24 \$	860,67 \$
Taux de prestations maximal	668 \$	695 \$

Contribution rates are different in Quebec than in the rest of Canada, because our province administers its own parental insurance plan (RQAP). For Quebec residents, the contribution rate is set differently, because QPIP benefits completely replace special maternity and parental benefits under the Employment Insurance plan (reduction of \$0.33 per \$100). The rate for 2025 will therefore be \$1.31 per \$100 (for the rest of Canada, the rate will be \$1.64 / \$100).

We hope you find this information useful.
Union greetings!

The CSQ Social Security Team

Need help? Don't hesitate to contact us! <https://sppmem.ca/nous-joindre/>