



CURAM REPORT

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and Immigration Union

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Summary

Summary of findings reported by CURAM user employees in April and May 2025 regarding technological challenges encountered and the impact of CURAM use and implementation on health.

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CURAM report

Executive summary

This report presents a synthesis of testimonials collected in April and May 2025 from ESDC employees working in the Quebec region, concerning the implementation of the CURAM system as part of Old Age Security (OAS).

The testimonials are classified by job category, and highlight the main findings and issues encountered.

Concrete recommendations are also proposed to improve the situation and support teams in their day-to-day work.

Recommendations

To remedy the problems identified, the following recommendations are proposed:

1. Revisit the training plan in depth, offering sessions adapted to different roles and integrating realistic simulation environments.
2. Stabilize the CURAM system by fixing technical bugs and simplifying the user interface before mass implementation.
3. Strengthen occupational health and safety by recognizing psychosocial risks, implementing accessible psychological support measures and providing adequate training for management staff.
4. Improve organizational communication by creating a direct channel between employees and decision-makers, and by valuing feedback.
5. Ensure universal accessibility of the system by adapting CURAM to digital accessibility standards and providing reasonable accommodation.

Setting the scene

This report presents a synthesis of testimonials collected in April and May 2025 from ESDC employees working in the Quebec region, concerning the implementation of the CURAM system as part of Old Age Security (OAS).

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Testimonials

CSO-PM1 testimonials on the use of CURAM

Background :

Stakeholders express marked dissatisfaction with the implementation of CURAM in citizen services, describing its current use as a "total waste of time". Despite the training received in April 2025, it is deemed inadequate and of little use for CSO-specific tasks.

Training deemed inadequate :

So-called "facilitation" training was seen as irrelevant: around 90% of the content was not relevant to CSO functions.

A brief introduction was given by a team leader, but there was no opportunity for CSOs to actually use the tool.

Practical training was limited to a 30-minute session, followed by immediate application on the following Monday.

The training material included videos and generic texts, often intended for other functions (integrity, processing), resulting in wasted time and unnecessary information overload.

CURAM functional limitations for CSOs :

To date, CSOs can only use CURAM to identify citizens, a task already performed by SERTI.

SERTI is still needed for note-taking, as CURAM does not yet support this functionality for CSOs. This dual use of systems is perceived as inefficient and time-consuming.

Lack of preparation and adaptation:

The functions demonstrated during training are not available to CSOs in the current version of CURAM. No further training is planned at present.

Comments from other participants confirm that all employees received the same training, regardless of their role, which detracted from the relevance of the learning.

Systemic issues raised by participants :

The SABA courses were based on a generic version of CURAM ("Vanilla"), with no link to actual CSO tasks. No test environment was made available for hands-on training. Massive errors were generated during the migration to CURAM, including millions of tasks created by mistake, due to a lack of prior testing with the CRA interface.

Even the members of the operational expertise team have received the same generic training as the agents, which calls into question the quality of the support provided.

Stakeholders point out that citizen service agents are on the front line in welcoming people affected by CURAM system failures. Unlike processing or call center agents, they have to deal with the direct consequences of these problems, in person, with an often vulnerable clientele.

Direct impact on citizens:

Citizens come to the office after receiving contradictory letters, or without having received their Guaranteed Income Supplement payment. Some discover that they have been overpaid. These situations generate a great deal of stress for recipients, who sometimes find themselves in great emotional distress.

A particularly vulnerable clientele:

One of our outreach workers works in an underprivileged area of Quebec City, where the clientele is made up of the elderly in precarious situations, and people living with mental health problems, homelessness or addiction. She points out that these citizens often have neither the means nor the resources to understand or remedy their situation.

Psychological impact on agents :

Agents have to deal with these situations without adequate training in social intervention or mental health. When an elderly person uses his or her last dollars to get to the office and is told that no immediate solution is possible, it profoundly affects employees. The emotional stress is real and constant.

Role limitations and lack of support :

Agents are not equipped to respond to this type of distress. Yet they have to support these citizens as best they can, often without any concrete solution to offer. This reality goes far beyond the technical challenges of the CURAM system.

Human consequences of digital transformation :

The speakers conclude by pointing out that CURAM is more than just a computer interface: it has major human repercussions. It affects not only the quality of services offered to citizens, but also the mental health and well-being of the employees who support them.

Testimonials - Payment service agents (PSA-PM1) about using CURAM

The speakers are based at an Old Age Security (OAS) call center, and express serious concerns about the implementation of the CURAM system, particularly with regard to training, system stability and the quality of service offered to citizens.

[A worrying history of the CURAM system :](#)

As soon as CURAM's implementation was announced, one of the agents carried out research and found that this system, developed by IBM, had experienced several failures internationally, notably in Ontario. While the goal of modernization is laudable, the method of deployment raises concerns, notably because of the lack of adequate training.

[Training deemed inadequate :](#)

The training received between February and March, which was supposed to last five days, turned out to be a mere reading of incomplete, poorly translated and incoherent PDF documents. Simulation exercises were largely unusable due to technical bugs. The "Assiste-moi" support tool, which was supposed to assist agents on the job, was also unusable.

[Inconsistencies between documentation and system :](#)

Even after updates, procedures remain confusing. The terms used in the documents do not correspond to those displayed in CURAM, making learning difficult. This situation is all the more worrying for less technically inclined colleagues.

[Limited technical support :](#)

Calls to the support line reveal that the operational expertise advisors (BEA) are discovering the system at the same time as the agents. This lack of technical mastery on the part of trainers contributes to team demotivation.

[Assessments in unstable environments :](#)

Despite continuing difficulties, a phase of agent observation with a view to evaluation is planned. This decision is considered premature, given the instability of the system and the lack of training.

[Uncertainty about critical procedures :](#)

Essential elements, such as the renewal of the Guaranteed Income Supplement, remain unclear. Agents are informed that procedures will be communicated at a later date, which complicates work planning, especially as critical periods such as the summer approach.

[Psychological pressure and climate of fear:](#)

Many colleagues are reluctant to speak out for fear of reprisals. Fatigue, demotivation and exhaustion are widespread. Some are waiting for an offer of retirement, while those who remain have to deal with changing and unclear procedures. One procedure clearly states that citizens must not be told that late or incorrect payments are linked to CURAM.

[Degradation of service to citizens:](#)

Delays increase, reminders multiply, and citizens sometimes receive contradictory information. CURAM does not always send the required documents, forcing agents to transmit amounts by telephone or send letters manually.

[Personal testimony :](#)

One of the speakers reported that her own mother had received four contradictory letters in five weeks, with incorrect amounts. This case illustrates the concrete consequences of the system's failures for citizens.

Unrealistic performance targets:

Despite instructions not to focus on statistics, call duration targets (750 to 800 seconds) remain. Some agents may hang up prematurely in an attempt to meet these targets, which is detrimental to service quality.

Call for mobilization :

One of the speakers encourages her colleagues to express themselves in a safe union environment, reminding them that no reprisals are possible. It is essential that the reality on the ground is heard so that corrective measures can be put in place.

One of the speakers drew attention to an issue that has received little attention to date: errors associated with the migration of files to the CURAM system. This problem raises major concerns in terms of data reliability and benefits management.

Processing migrated files :

During the migration to CURAM, a client's complete benefit history is integrated into the system. For example, a person who has been retired for 15 years may have received over \$116,000 in Old Age Security (OAS) benefits. CURAM records this amount as an active liability, which can lead to misinterpretation.

Example of a payment error:

An anecdotally reported case illustrates the risks associated with this approach. A customer received a cheque for \$10,000 by mistake. This amount corresponded to an overpayment related to an undeclared change of marital status. Thinking it was a simple reminder, the customer threw the envelope away. After verification by the customer, the agents confirmed that it was indeed an official cheque issued in error. As the cheque had been destroyed, the customer was simply asked to return it.

Risks to program integrity :

This type of error highlights a flaw in CURAM's processing logic. The system does not seem to automatically apply the necessary validation or replacement mechanisms to avoid erroneous payments. This compromises both administrative rigor and citizen confidence in the program.

Opening of a technical dialogue :

A person from head office contacted one of the speakers to point out that a programmer involved in CURAM development would be willing to provide technical clarification. A contact is underway to better understand the causes of these anomalies and identify possible solutions.

Testimonials from level 1 processors on the use of CURAM

Persistent uncertainties and trial-and-error :

Stakeholders point to a general lack of clear answers, which has led them to manage many cases on a trial-and-error basis. This approach, while necessary, increases the risk of error and mental workload.

[Recurring manual payments :](#)

Since the migration to CURAM, the team has had to make a large number of manual payments, notably for suspended accounts with no clear procedure for reinstatement. These out-of-term payments, which began in February, are still continuing in May, due to failures in the automation of payments.

[Problems related to voluntary tax withholding \(VTI\) :](#)

IVRs, which should be deducted from the Old Age Security benefit, are sometimes applied to the Guaranteed Income Supplement (GIS) in arrears, resulting in lower payments for customers. This problem is frequent and directly affects beneficiaries.

[Complexity and slowness of file processing :](#)

Despite the closure of many tasks, finalizing a file remains long and complex. Agents often have to wait for answers via NEXO, with no guarantee of clarity, as even the BEAs and head office seem overwhelmed by the system's behavior.

[Nostalgia for the old system \(OAS\):](#)

Stakeholders express growing frustration with CURAM, regretting the simplicity and reliability of the old OAS system. CURAM's frequent and unpredictable updates further complicate day-to-day work.

[Issues specific to death files :](#)

The processing of death files is particularly problematic. There is no clear procedure, and adjustments made in OAS (e.g. T4) are not always correctly reflected in CURAM, requiring constant vigilance.

[Cognitive overload and fatigue:](#)

The work has become more mentally demanding. Practitioners describe significant fatigue at the end of the day, due to the need to open several OGS tabs to follow a single procedure.

[Ineffective support tools :](#)

Not all OGS articles are up to date or adapted to CURAM. Agents often have to reinterpret procedures, which generates errors. The Quick Reference Guide (QRG), formerly used in Quebec and considered very useful, has been banned by the national level, depriving agents of a valuable tool.

[Terminology problems and ineffective feedback :](#)

The terms used in the OGS do not always correspond to those in CURAM, making it difficult to find information. Feedback submitted via OGS does not seem to be visibly taken into account.

[Difficulties in managing letters :](#)

Sending letters via CURAM is dysfunctional. Automatic letters close or fail to register. A local solution has been implemented: agents write letters in SharePoint, and clerks print and send them manually, pending an official directive.

A testimonial from an experienced processor highlights the challenges of using the CURAM platform, particularly in the context of visual impairment.

Accessibility and work tools :

CURAM is particularly difficult to use for people with visual impairments. Since the integration of SharePoint, the use of paper and pencil has been outlawed, and full adaptation to digital tools is required, including for work procedures. No tools are currently available for note-taking or exercises, which are essential to an effective learning process.

Lack of structured support :

Conventional teaching methods (reading, practice, feedback, coaching) are absent. There is no structured support for people with disabilities, visual or otherwise. Employees have to do their own research to access procedures or specialized help.

CURAM deployment conditions :

CURAM's deployment was perceived as hasty, with no safety net or parallel support system. This has significant consequences for both customers - who are often vulnerable - and employees. Despite the experience and skills of many staff members, efficiency in the execution of tasks is compromised, generating a shared sense of helplessness.

Previous experience and comparison :

Some people who have used CURAM in an earlier format (e.g. DOS) report that the platform seemed more functional then. Although CURAM's potential is recognized, not least because of its similarities with SAP, its current use is judged to be far from optimal.

Work climate and well-being :

Current working conditions raise concerns about employee safety and support. Although measures are being put in place, and trainers and team leaders are present, the impact is not limited to customers: employees are also affected. It is considered imperative to ensure a healthy, safe and inclusive working environment for all.

Proactive commitment and support for colleagues:

A number of practitioners quickly became involved in exploring CURAM, motivated by a personal interest in treatment options. This involvement has enabled them to help a number of experienced colleagues who, despite their competence, are now finding it difficult to encode options in CURAM due to ambiguous error messages and a lack of clarity on the procedures to follow.

Calculation errors and impact on payments :

Errors were found in the processing of income, particularly when integrating CRA data for 2024. CURAM used this income to calculate current payment options, instead of using 2023 income, resulting in incorrect payments and overpayment risks for customers. These errors were detected thanks to customer reports.

Technical bottlenecks and individual approaches :

Stakeholders identified cases where CURAM was not correctly calculating the amount due to a customer. After escalating the problem to the national level via NEXO, no concrete response was received. One of our staff members therefore took the initiative of contacting CTEO to obtain authorization to make the payment manually, based on calculations made using the OGS rate tables. This involved painstaking work, including manual entries in three-month increments.

Trial-and-error learning :

Faced with a lack of clear guidelines, operators had to learn to use CURAM by trial and error. Mistranslated error messages, such as "Exception related to child of option", required research to understand that this was in fact an unselected form. This type of confusion slows down processing and increases mental workload.

Problems of translation and linguistic consistency :

Some tasks generated by CURAM contain comments in English, even in French-speaking interfaces. Agents must then resort to translation tools such as Google Translate, even though they are not officially bilingual, in order to continue their work.

Inadequate training and information overload:

The facilitation received did not cover the tasks actually carried out by the processors. For example, modules on residency were presented, whereas this task is the responsibility of T2s. One of the processors points out that he or she expects to receive adequate training if given new responsibilities.

Discovering technical solutions :

Working with a colleague, the trainer discovered how to simulate a future payment to verify option calculations. This involved a full day of testing and documentation, illustrating the absence of formal procedures.

Recognition of the limits of operational expertise advisors (BEA):

The speakers point out that the difficulties encountered are not the fault of the BEAs, who do their best. However, it is recognized that Level 1 processors, because of their day-to-day work, sometimes develop a better command of CURAM than the BEAs themselves.

Inequalities in processing requests and response times :

Comments from agents indicate that leads seem to be dealt with more quickly when they come from English-speaking regions. It is even suggested that questions should be submitted in both languages to obtain a response, which is deemed unacceptable. In addition, response times via NEXO are extremely long: some questions submitted over a month ago have still not been assigned to an Operational Expertise Advisor (BEA), which considerably slows down problem resolution.

Workload and lack of prioritization :

Agents struggle to manage their workloads due to the lack of clear mechanisms for prioritizing tasks, especially those related to first requests. This compromises the achievement of key performance objectives. CURAM, although seen as a promising long-term platform, is currently a source of confusion due to the dispersal of information across various tools (OGS, KMT, emails, Teams, MVP, etc.).

Technical problems and system complexity :

Incomes are incorrectly migrated or calculated, and each action opens multiple tabs, making it difficult to navigate between folders. This increases the risk of errors and requires repeated checks. Agents often have to redo the complete analysis of a file.

Lack of appropriate training and accessibility :

The agents involved in the pilot project benefited from a year of simulation and coaching. In contrast, current employees do not have access to equivalent training or clear procedures. In addition, current procedures are not adapted to people living with disabilities, raising concerns about inclusion.

Stress, uncertainty and mental overload:

Some claim that they are just beginning to feel able to work overtime, as the mental workload is so high. Each case requires individual follow-up, as it is impossible to predict whether payment will be made correctly. Some cases have required up to two weeks of investigation to identify the source of the blockage.

Deteriorating organizational climate :

Before CURAM was deployed, team meetings were frequent and transparent. Since then, they have become rare, and communications have become opaque. An update has been announced for June, but stakeholders express strong skepticism, believing that problems will persist for several years.

Agent resilience and lack of recognition:

Despite the difficulties, agents continue to seek solutions, often on their own. The speakers deplore the fact that the warnings issued during the pilot phases have been ignored, and that the employer has maintained an over-optimistic discourse, disconnected from reality.

Other testimonials from the field :

Agents continue to make manual payments each month for frozen accounts.

Entering a simple direct deposit for a joint account is described as a "mental ordeal".

Bugs affect provincial voluntary tax deductions in Quebec, especially when changing address or making deduction changes.

Team Leader testimonials (T-L-PM3) on the use of CURAM

Testimonials from team leaders working in the Old Age Security (OAS) sector highlight the organizational and human challenges involved in the transition to the CURAM system.

System instability and increased complexity :

Since the transition from the old OAS system to CURAM, the working environment has been marked by considerable instability. CURAM is perceived as a complex and disorganized system, requiring a great deal of improvisation on the part of the teams to ensure proper payment of benefits.

Team commitment despite shortcomings :

Agents demonstrate remarkable commitment by helping each other and finding solutions despite the absence of functional tools and clear guidelines. Team leaders play a supportive role, listening to concerns and encouraging employees to take care of their mental health.

Increased pressure and low morale:

The transition has led to an accumulation of inquiries, including urgent cases (SOS), in a context of an unstable system. Team morale has been affected, and the days are perceived as particularly heavy.

Distorted performance data :

Activity reports, which are available late, are deemed to be unrepresentative of reality. CURAM automatically generates several activities for a single action, distorting the statistics and demotivating employees, who know that these figures do not reflect their real productivity.

Lack of guidelines and tools :

Even the most experienced agents, once the benchmarks, find themselves at a loss. In the absence of precise guidelines, they have to improvise to accomplish their tasks. Despite this, they are expected to continue processing files without interruption.

A climate of uncertainty and concern:

Team leaders have to maintain a motivating discourse, while being aware that conditions are not ripe for efficient work. Employees want to do well, but lack the means to do so. Some hesitate to validate payments, fearing errors. Technical answers are often lacking, even at higher hierarchical levels.

Performance evaluation concerns :

The lack of comprehensive training is fuelling growing concern about the return of performance appraisals. The feeling of competence, once firmly entrenched, is now undermined.

Insufficient recognition and psychosocial risks :

The lack of recognition and attentiveness weighs heavily on the teams. Although concerns are heard, few concrete actions are taken. Recognition of current psychosocial risks is deemed essential.

Occupational health and safety :

A question was raised concerning the transmission of this information to the local health and safety committee. It was stated that no information had been received on this subject, although form LAB1070 can be used to report situations of mental distress. This practice deserves to be better known and encouraged.

Testimonials from operational expertise consultants (BEA-PM3) on the use of CURAM

Generalized psychological distress :

Many colleagues, both in expertise and in operational teams, are showing signs of distress: sleep disorders, anxiety, mental overload. Many report taking work home with them, out of a desire to do right by their colleagues and the public.

Inadequate training and limited test environment:

BEAs received "facilitations" rather than full training. These sessions, delivered in a sandbox environment with fictitious non-CRA files, did not allow for testing of functionality essential to benefit determination. All employees, regardless of their level or role (CR3, PM1, PM2, BEA), received the same training, without any adaptation or precise answers to the questions raised.

Problems with folder migration :

Files migrated from the old OAS system to CURAM are incomplete. Some data essential to processing is not transferred, complicating analysis. CURAM seems to have been designed with the Act in mind, but without taking previous operational practices into account, creating a significant gap between the two systems.

Organizational uncertainties within REI :

One of the speakers is part of the "creation, training and documentation" pillar of the Réseau d'expertise intégrée (REI). However, this pillar has not yet been given a clear mandate. Instead of producing pedagogical material, the team is mobilized to answer questions in NEXO. The absence of clear guidelines and identified leadership accentuates the confusion.

Complexity of the NEXO platform :

NEXO, which replaces the old SharePoint 2016, is supposed to categorize questions into two levels: A (simple) and B (complex). In practice, this distinction is blurred, especially in a context where all questions are new. BEAs have to keep track of issues to understand how CURAM reacts, which slows down processing.

Evolution of case processing :

Under the old system, an experienced agent could analyze a file, adjust benefit periods and put a customer back into payment in about an hour. Today, a similar file can take up to six weeks to process, due to blocked tasks, contradictions or a lack of clarity on the management of replacement proofs.

Findings:

These testimonials highlight the major challenges faced by BEAs in the context of CURAM implementation: work overload, psychological distress, inadequate training, organizational uncertainties and tool complexity. It underlines the urgency of clarifying roles, reinforcing training and providing adapted tools to effectively support employees.

Stakeholders highlight the major challenges encountered as a result of the simultaneous implementation of several organizational changes, including the deployment of CURAM, the migration to the NEXO platform and the creation of the Réseau de l'Expertise Intégrée (REI).

More and more structural changes :

In addition to replacing the reference platform, employees had to adapt to a new request management system (NEXO) and a new organizational structure (REI), divided into four pillars. Although the aim of this reorganization was to break down silo-based working, its simultaneous implementation with CURAM generated an adaptation overload.

Lack of reference points and a crying need for training:

Faced with this uncertainty, the majority of advisors have signed up for all available training courses, illustrating the urgent need for guidance. In the absence of clear guidelines and appropriate tools, work is often carried out by trial and error.

Late consultation and recurring observations :

Two months after the launch of CURAM, the head office asked employees for their suggestions for improvement. Within a few hours, several pages of patches had been drafted, largely repeating problems already identified during the pilot projects. This shows that initial warnings were not taken into account.

Worrying technical malfunctions :

Among the anomalies reported, CURAM sometimes generates anticipated overpayments over several years (up to 2035), without taking into account customers' future eligibility. This type of programming raises concerns about the logic of the system.

Reduced quality and work overload:

Quality audits have begun in call centers. Although they do not yet target individual agents, initial findings reveal a marked drop in quality compared with the old system. Team motivation is waning in the face of increasingly complex tasks.

Feeling of not being heard :

Despite efforts to escalate issues, employees feel that their concerns are not being addressed. The lack of concrete answers and operational support fuels a climate of uncertainty.

Concrete and effective tools:

Stakeholders stress the urgency of providing clear, stable and adapted tools. Although employees are resilient, their ability to stay the course without adequate support is limited.

Stakeholders are expressing growing concern about the dissonance between the official communications surrounding CURAM and the actual findings observed on a daily basis by teams in the field.

Significant gap between institutional discourse and reality:

While the official message is that "all is well" and "customers are being paid", employees are finding major malfunctions. In reality, it is often impossible to confirm whether payments are correct or complete. This uncertainty fuels widespread frustration.

Backlog of unprocessed requests :

The NEXO system, used to submit questions for expert appraisal, had a backlog of almost 2,000 requests around April 8, representing a delay of around five weeks. By way of comparison, a volume of 100 to 105 questions used to be considered a cause for concern.

Claims management: regional disparities :

Some regions, such as Ontario, have implemented question filtering strategies, grouping similar requests together to artificially reduce the volume displayed. While this approach is legitimate, it masks the reality of the problems

rather than solving them. In Quebec, this method has only recently been applied, and its effects have yet to be evaluated.

Perception of a disconnected discourse :

Stakeholders describe a climate where institutional messages are perceived as disconnected, even unrealistic. The gap between official communications and actual working conditions is described as "almost dystopian". This discrepancy contributes to a loss of confidence in decision-making bodies.

Unrest in middle management :

Although managers do not wish to aggravate the situation, it is becoming apparent that they themselves have doubts about the message they are supposed to convey. This creates a climate where people pretend that everything is fine, despite the obvious signs to the contrary.

A call to transparency and action:

The speakers call for an honest recognition of the current issues. It's not a question of over-dramatizing, but of stopping downplaying the problems. A concrete, structured and transparent response is needed to restore confidence and support teams.

Union solicitation and loss of expertise :

One of the members of the team is also a union representative, and claims to be heavily solicited by her colleagues. Although management listens and understands, this union involvement reduces the time devoted to developing her expertise in CURAM, which slows down her development of skills.

Union communication difficulties with management :

As a union representative, one of our speakers sought clarification on the organization of REI and the responsibilities associated with CURAM. However, he or she came up against an organizational blur: operations management and REI management pass the buck, without a clear interlocutor being designated. This confusion complicates the defense of union interests and access to information.

Lack of consistency in head office responses:

REI deals with hundreds of CURAM-related questions every day, due to a lack of understanding of how the system processes data. Response times are often one month, and answers received for similar cases can be contradictory. In some cases, questions are referred back to NEXO, even though they had been escalated precisely because they exceeded local competence.

Suggestions for improving training :

An agent who took part in the pilot project has suggested that the training content used during this phase be passed on to colleagues who did not take part. This suggestion is intended to bridge the knowledge gap between employees.

Current inability to offer training :

Although REI has announced its intention to offer training courses again, advisors are not currently in a position to provide them. This is because they have to answer complex questions themselves, and do not yet have a sufficient understanding of how CURAM works.

Attempting to structure the REI :

A recent e-mail from REI was sent to employees to gather information on their work history, region, position and home office. This initiative may indicate a desire to better structure roles and responsibilities within REI, although concrete objectives have yet to be specified.

The CEOs report a marked loss of professional bearings since the implementation of the CURAM system. Despite more than six years' experience with the Regional Operations Centre for Old Age Security (CROP-SV), the CEOs say they are now destabilized, demotivated and losing meaning in their work.

Loss of expertise and lack of tools:

Practitioners say they no longer feel able to exercise their support role, lacking the right tools and up-to-date knowledge of CURAM. Requests for help are pouring in, but responses are slow or non-existent. The system generates unpredictable errors, such as the sudden creation of 4 million tasks in Quebec and Ontario, without explanation.

Unresolved systemic problems :

Serious errors are reported: undue payments of over \$10,000 to some customers, unjustified suspension of benefits for others, and blockages related to voluntary tax deductions in Quebec. These situations remain unresolved, despite repeated escalations.

Increased workload and lack of resources:

The lack of extra time for BEAs, combined with the closure of interim positions, is exacerbating delays. Retirements, vacations and staff turnover are adding to the pressure. Meanwhile, processors can work overtime, indirectly increasing the burden on BEAs without compensation.

Psychological distress and emotional overload:

Workers describe a climate of widespread distress. Psychological support for colleagues is based on personal empathy, without adequate training. Stress extends to personal life: insomnia, chronic fatigue, loss of motivation. Work spills over into private life, and the sense of accomplishment erodes.

Inefficient work tools :

Even the 2 hours of practice time per week are not very productive, due to the lack of access to usable files. CURAM searches are inefficient, and assigned tasks are often already taken. This time, poorly used, should have been devoted to initial training.

Role reversal and loss of recognition :

Processing agents, who are supposed to be supported by CEOs, become sources of information themselves. This reversal of logic illustrates the lack of preparation and supervision. The CEOs' role is perceived as that of a "lifeline", with no formal recognition.

Disconnect between official discourse and reality in the field:

The institutional discourse, which presents CURAM as a success story, is seen as disconnected. The reality is quite different: overload, confusion, inefficiency. This dissonance fuels feelings of frustration and disillusionment.

Impact on work climate :

Team morale is in freefall. Colleagues who were once dynamic are now exhausted and demotivated. The CURAM system, beyond its technical shortcomings, has profoundly affected employees' well-being and state of mind.

CEOs talk about their experience as facilitators for future facilitators in the implementation of CURAM. This role revealed many shortcomings in the preparation, coordination and support offered to trainers and end-users.

Inadequate preparation of trainers

The facilitation sessions began in mid-January, with two groups of CEOs responsible for training. The training material (exercises, scenarios, PowerPoint presentations) was sent by head office at the last minute, often on the very day the sessions were due to start. As a result, the trainers had no time to appropriate and test the content.

Technical inconsistencies and confusion :

Planned training platforms (e.g. SPM8) were replaced without notice by others (e.g. SPM10), making the scenarios and characters created incompatible. This situation generated considerable confusion from the outset, for both trainers and participants.

Inequality in training costs :

Facilitators had to train groups with very different responsibilities (e.g. PM1 vs PM2) in the same timeframe, without adjusting content. Some, like the clerks (CR3), benefited from shorter training sessions, but the complex tasks entrusted to other groups were not accompanied by appropriate resources.

Inadequate training content :

The training environment did not reflect the reality of the job. The tools available (facilitations, videos, OGS) were deemed incomplete, poorly translated and unclear. Procedures only covered standard cases, without taking into account the frequent exceptions in migrated files.

Fatigue and burnout:

Since January, the mental burden of training and accompanying colleagues has led to significant fatigue. Practitioners report that they have had to take sick leave for the first time, due to emotional and physical exhaustion. The feeling of guilt persists, despite the need to preserve one's health.

Loss of meaning and specialization:

Although trained on several levels (CR3, PM1, PM2), CEOs report that they no longer play an expert role in relation to the Old Age Security Act. Their day-to-day work now consists of solving technical problems in CURAM, often unrelated to their original skills.

Ineffective communication and lack of support :

Team meetings are the only channel for escalating concerns, but messages seem not to reach higher decision-making levels. The absence of Deloitte representatives or technical experts exacerbates the feeling of improvisation. Concrete solutions are slow in coming, despite repeated warning signals.

Inefficient training loop:

The training workshops (SAIT) continue to be run by the same BEAs, with the same initial shortcomings. The content remains unchanged, and the trainers have to train other colleagues without having received full training themselves. This cycle perpetuates the difficulties.

Call to action:

The speakers insist on the need to put an end to this spiral. These are not isolated complaints, but a widespread problem. An overhaul of training programs, more technical support and a better understanding of the realities on the ground are essential if we are to re-establish a healthy and effective working climate.

CEOs emphasize the constant efforts made by their immediate management to feed back concerns from the field, while noting a persistent disconnect between operational and decision-making levels.

Blocked communication between hierarchical levels :

Although the immediate managers are listening and aware of the difficulties, the messages don't seem to reach the upper echelons. This breakdown in communication raises questions about how information is filtered or reformulated at each level.

Gaps identified during the pilot project :

As early as December, a number of problems were reported: training material was incomplete, mostly in English, with approximate translations. The tools provided did not adequately simulate actual system operation.

Insufficient and inadequate training :

Training prior to the launch of CURAM was judged to be deficient, lacking in demonstrations, screenshots and context. Workshops led by the same BEAs, themselves poorly trained, were repeated without any improvement in content. This resulted in an inefficient learning loop.

Unsuitable reference tools :

The old reference guide, while not perfect, provided a useful framework. In comparison, the current OGS is considered too technical, not very visual, and often disconnected from the reality of the system. Agents have to consult multiple sources (e-mails, databases, Excel spreadsheets), which adds considerably to their workload.

Increased risk of errors and poor service :

Errors appear in files without agents always being aware of them. This can have consequences for citizens, sometimes detected months later. Some agents, now more familiar with the system, are training their colleagues, including BEAs.

Loss of efficiency and work overload:

Despite praise for the volume of closed activities, employees know that their efficiency has declined. Procedures take a long time to update, and tasks multiply automatically. In the regions, letters are sent manually to compensate for system failures.

De-motivation and personal impact:

Workers express a growing loss of motivation. Fatigue is mounting, even affecting personal lives. The lack of concrete solutions, combined with a perception of inequity between regions (particularly between French and English speakers), accentuates the feeling of abandonment.

Call for concrete solutions:

Reducing the number of questions in NEXO is seen as a cosmetic measure. What is needed, according to stakeholders, is comprehensive, clear and well-designed training. Resources are currently mobilized for secondary tasks (e.g. measuring page load times), when they could be used to improve reference tools.

Questioning the deployment schedule :

The urgency of launching CURAM on March 17 was called into question. Although the old system was aging, it was working. A few more months would have enabled us to better prepare the transition and avoid the current difficulties.

Testimonials from CR3 clerks on the use of CURAM

Training context :

Employees received what is officially referred to as "facilitation", not training. This distinction is emphasized in internal communications, although some official communications have used the term "training", which has caused confusion among staff.

Psychological health and work climate :

A high level of psychological distress is observed among employees. Many report symptoms of anxiety, sleep disturbance, palpitations and a general feeling of overload. This stress is felt at all levels of the organization.

Inconsistencies in accessing and using CURAM :

Some employees with particular computer skills were able to explore CURAM independently. One of them was even asked to train colleagues at a higher level (PM1), which raises questions about equity of access to information and training.

Perception of official communications :

Statements from senior management, including a deputy minister, assert that "all is well" with CURAM and that training will be provided as required, including overtime. However, these assertions are seen as disconnected from the reality in the field, where problems have persisted since the pilot phases.

Problems identified in pilot projects:

Over 95% of the current problems had been identified during the two pilot projects. Despite the many concerns and suggestions raised by employees, few corrective measures were implemented.

Regional disparities and increased workload :

CR3s in Quebec seem to be taking on more extensive responsibilities than their counterparts in other provinces, particularly when it comes to account creation. This task now involves entering more detailed data than before, which adds to the workload.

Union consultation and decision-making processes :

Questions are raised as to whether CEIU National was consulted during the implementation of CURAM, as provided for in the collective agreement. Employees wish to know whether the consultation processes were respected.

Information overload and disorganization :

Since the implementation of CURAM, employees have received a large volume of communications: e-mails, newsletters, TEAMS messages, REI directives, etc. This dispersal of information makes it difficult to clearly understand the procedures to be followed. This dispersal of information makes it difficult to gain a clear and coherent understanding of the procedures to be followed. Some employees choose to stick strictly to what has been shown during facilitation, as they are unable to keep up with the constantly evolving guidelines.

Findings:

These testimonials highlight a deep sense of disarray among staff, exacerbated by a lack of clarity, information overload, ill-defined expectations and a mismatch between official communications and operational reality. Several precipitous retirements have been observed, a sign of widespread malaise.

Testimonials from Integrity Services Investigators (ISI-PM2) on the use of CURAM

Participation context :

One of the participants explained that he had initially planned to attend the meeting as an observer, but decided to take an active part. As a CURAM user in her integrity role, she has previous experience with the tool, gained in processing tasks, and continues to use it in surveys.

General findings :

Many ESI investigators, as well as Integrity Services Officers (ISOs), encounter significant difficulties with CURAM, including those with long experience in the investigation field or in programs such as Old Age Security (OAS). The tool is perceived as not very user-friendly, resulting in an increased workload and more complex processes.

Increased complexity and loss of efficiency:

CURAM requires the execution of many additional steps that were not previously required. This leads to frustration, especially as interviewer performance is increasingly monitored and subject to quotas.

Technical problems :

Limits on file size: previously, large documents could be sent to the CROP (Centre Régional des Opérations de Pensions) in one go. Now, they have to be split up, which increases the number of manipulations.

Task management malfunctions: some tasks marked as completed reappear as not completed after nightly updates, making it difficult to keep track of files.

Lack of clarity and support :

Users frequently have to turn to the Operational Expertise Department (OED) for clarification on how to use CURAM. Even the OED sometimes seems uncertain, and redirects employees to pilot project "champions", who themselves don't always have the answers they're looking for.

Inadequate training :

The training received in April 2025 was deemed too condensed and fast-paced. Absences were not compensated for, and several questions asked during the training went unanswered.

Even experienced interviewers have to relearn how to use a tool that enables them to apply a program they have already mastered.

Impact on file management :

Uncertainties remain regarding the management of linked files, particularly in the case of conjugal situations involving several citizens under investigation. It is unclear whether data can be shared between files, which could hamper the efficiency of investigations.

Summary of findings

The testimonies gathered reveal several recurring observations:

1. Inadequate and insufficient training to enable employees to master the CURAM system.
2. Frequent technical errors and system malfunctions, leading to incorrect payments and blocked files.
3. Work overload and widespread psychological distress among employees, due to the complexity of the system and lack of support.
4. A disconnect between official rhetoric and reality on the ground, fuelling a feeling of frustration and demotivation.
5. Negative impacts on the quality of service offered to citizens, especially the most vulnerable.

Recommendations

To remedy the problems identified, the following recommendations are proposed:

1. Review the training plan in depth, offering sessions adapted to different roles and integrating realistic simulation environments displayed entirely in the official language of the user's choice.
2. Stabilize the CURAM system by fixing technical bugs and simplifying the user interface.
3. Strengthen occupational health and safety, in particular by recognizing psychosocial risks, declaring situations involving risks, offering relevant training to protect against the effects of the issues experienced, and setting up psychological support (more details follow).
4. Improve organizational communication by creating a direct channel between employees and decision-makers, and by valuing feedback.
5. Adjust the organization's messages to reflect reality.

6. Ensure universal accessibility of the system by adapting CURAM to digital accessibility standards, the Official Languages Act and reasonable accommodation.

CURAM from an occupational health and safety perspective

Mental health impacts of CURAM implementation

Constant cognitive overload

Agents have to juggle multiple platforms (CURAM, NEXO, OGS, TEAMS channels, SharePoint...) and open multiple tabs to accomplish a single task. This technical complexity leads to significant mental overload, especially in the absence of clear, up-to-date procedures.

Feelings of powerlessness and disorganization :

The lack of concrete answers, the long delays in NEXO, and the contradictions in the directives fuel a feeling of powerlessness. Employees feel they are working blindly, which generates anxiety and frustration.

Loss of motivation and disillusionment:

The lack of recognition, the absence of feedback on internal surveys, and the repetition of an official discourse disconnected from reality ("the employer's tape") contribute to a loss of confidence and motivation. Many employees are disillusioned.

Physical and psychological symptoms :

Testimonies mention waking up at night at 3 a.m., intrusive thoughts linked to files, and intense mental fatigue. These signs are clear indicators of an impact on mental health, potentially leading to burnout.

Anxiety-inducing work environment:

Constant uncertainty, unresolved systemic errors, and the pressure to "improvise" in an unstable system create a stressful work climate. Employees fear making mistakes that could harm vulnerable customers.

Lack of structured psychological support :

Despite calls for help, employees feel neither listened to nor supported. The absence of concrete measures to protect their psychological well-being is perceived as negligence on the part of the employer.

Risk of organizational crisis :

The testimony evokes a critical situation, where the psychological health of employees is threatened in a systemic way. It is suggested that a complaint under the Canada Labour Code could be considered to gain recognition for this deterioration in working conditions.

Related OHS issues :

1. Psychosocial risks and psychological distress

Multiple testimonials from agents, team leaders and BEA describe :

Mental fatigue, sleep disorders, anxiety, loss of motivation, burnout.

Cognitive overload due to the complexity of the CURAM system and the absence of clear procedures.

Climate of fear and psychological pressure (e.g. fear of reprisals, unrealistic goals).

Lack of structured psychological support despite calls for help.

2. Working conditions and environment

Instability of the CURAM system and lack of adequate training are detrimental to mental health.

Inaccessibility for the visually impaired.

Lack of recognition, ineffective communication and loss of meaning at work.

3. Health and Safety Committee

Mention that the local health and safety committee was not informed of the issues.

The LAB1070 form is mentioned as a reporting tool, but remains little known.

Recommendations based on the Canada Labour Code - Part II

Psychosocial risk assessment

Employer's obligation to identify, assess and eliminate mental health hazards.

Integrating psychosocial risks into prevention programs.

Right to refuse dangerous work

Employees have the right to refuse work if they believe it presents a danger to their mental or physical health.

Health and Safety Committee

The employer must inform and consult the local committee on all health and safety issues.

The committee must be actively involved in CURAM's impact analysis.

Mandatory training

Provide training tailored to identified risks, including stress and distress management.

Recommendations according to the National Joint Council Directive

Proactive prevention

Implement preventive measures to ensure a healthy work environment, including mental health.

Accessibility and inclusion

Adapt tools and procedures for employees with disabilities, in line with the principles of equity and universal accessibility.

Structured psychological support

Offer an accessible, confidential and well-communicated psychological support program to all employees.

Transparent communication

Ensure clear, consistent, two-way communication between management, employees and union representatives.

Recommended short-term actions

Immediately inform the local health and safety committee of the report's findings.

Implement a mental health intervention plan (including psychological support, training and reporting mechanisms).

Revise training programs to include psychosocial risk prevention.

Launch an awareness campaign on employees' health and safety rights.

Action plan for mental health at work - CURAM implementation

General objective

Create a psychologically healthy, safe and inclusive work environment for all employees affected by the implementation of the CURAM system.

1. Assessing and recognizing psychosocial risks

Action: Carry out a participatory assessment of psychosocial risks (stress, cognitive overload, emotional distress).

Persons responsible: Human Resources, Local OHS Committee, union representatives.

Tools: LAB1070 form, anonymous surveys, focus groups.

Deadline: 30 days.

2. Strengthening the role of the health and safety committee

Action: Systematically include the OHS committee in CURAM's impact analysis.

Persons responsible: Managers, OHS committee members.

Measurements :

Monthly meetings with a dedicated mental health agenda.

Follow-up on reports and recommendations.

3. Structured psychological support

Action: Set up a confidential and accessible psychological support program.

Managers: HR, Occupational Health Services.

Measurements :

Access to psychologists or external counsellors.

Active promotion of services (posters, newsletters, TEAMS).

Training managers to recognize signs of distress.

4. Adapted and continuous training

Action:

Offer targeted training on :

Managing stress and mental workload.

CURAM usage by role.

Intervention in distress situations.

Leaders: REI, trainers, mental health experts.

Methods :

Realistic simulations.

Interactive online modules.

Peer mentoring.

5. Improving organizational communications

Action: Create two-way communication channels between employees and senior management.

Responsible for: Management, internal communications.

Measurements :

Setting up a dedicated TEAMS forum or channel.

Transparent responses to concerns raised.

Monthly reports on actions taken.

6. Accessibility and inclusion

Action: Adapt tools and procedures for disabled employees.

Persons responsible: Accessibility team, HR.

Measurements :

CURAM accessibility audit.

Provision of appropriate tools (one-stop procedures, screen readers, specialized keyboards).

Documented reasonable accommodation.

7. Monitoring and continuous improvement

Action: Regularly evaluate the effectiveness of measures implemented.

Persons responsible: OHS Committee, management.

Indicators :

Absenteeism rate.

Satisfaction survey results.

Number of reports and follow-ups.