

# FACT-FINDER

The Pocket Guide to Federal and  
Provincial Benefits Legislation in Canada



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**2025**

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ROY RASTRICK



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## The Pocket Guide to Federal and Provincial Benefits Legislation in Canada 2025

Canadian Benefits Consulting Group (Canadian Benefits) has assembled these facts as a quick reference tool, providing information on benefits available from government sponsored sources and legislation for 2025. It is, however, a summary only, and is not intended as a complete compendium. **It should be noted that certain legislated benefits may change at various times throughout the year. The figures contained in this guide are current as of the date of publication.**

Should you require more detailed information, we suggest you consult your legal advisor. Alternatively, Canadian Benefits would be pleased to assist you. Please feel free to visit our website at [www.canben.com](http://www.canben.com)

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**Canadian Benefits Consulting Group** (Canadian Benefits) is a progressive Canadian firm eminently equipped to assist clients with all aspects of employee benefits, payroll, claims adjudication and pensions.

Founded in 1980, our diverse client base ranges from small local plan sponsors with twenty-five employees expanding to plans with many thousands of members across Canada.

Canadian Benefits handles the full spectrum of benefits planning, including costing, design and implementation of the program.

Staffed by experienced Group Benefit specialists and professionals, we handle all administration services and claims payments through our online administration and claims adjudication services for Extended Healthcare, Drugs, Dental and Disability Plans. To meet the growing needs of our clients, our service and technical support team provides enhanced claims and actuarial services.

Recognizing the importance of continuing education, Canadian Benefits President, Roy Rastrick and staff provide a full range of benefit seminars, with each course customized for its audience. Our staff at Canadian Benefits are members of the International Foundation of Employee Benefit Plans and have in the past been speakers and moderators at the Foundation's Canadian conventions.

Any comments or suggestions on how we can improve the Fact-Finder to better serve you can be sent to:



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## 1.0 EMPLOYMENT INSURANCE (EI)

### 1.1 REGULAR AND SPECIAL BENEFITS - Benefits and Costs

	<b>Regular Benefits – 2025</b>	<b>Special Benefits – 2025</b>
Description	Regular benefits are paid to those who have lost their job, are available for and able to work, but due to certain circumstances cannot find employment.*	Special benefits are paid to those who leave work due to sickness, maternity, parental leave, or compassionate care.
Maximum Insurable Earnings	Every hour worked and paid is insurable up to \$65,700 annually.	Same as regular benefits.
Benefit Level and Maximum	55% of average weekly insurable earnings to a maximum of \$695 per week. Benefits are taxable. Supplement available for claimants with family net income under \$25,921.	Same as regular benefits.
How long do I have to work before I can collect?	(a) You must work a minimum of 420 hours to 700 hours in the last 52 weeks of insurable earnings. (b) If in workforce for first time or re-entry after 2 years absence, 910 hours are required.	You must have worked a minimum of 600 hours in the last 52 weeks.

### Regular Benefits – 2025

Weeks of Benefit Entitlement	Maximum number of weeks is 45.
Employee Premium	\$1.64 per \$100 of Insurable earnings to a maximum annual premium \$1,077.48
Quebec	\$1.31 per \$100 of Insurable earnings to a maximum annual premium \$860.67
Employer Premium (without a Registered WI Plan)	\$2.30 per \$100 of Insurable earnings to a maximum annual premium \$1,508.47
Quebec	\$1.83 per \$100 of Insurable earnings to a maximum annual premium \$1,204.94
Employer Premium Multiple (with a Registered WI Plan)	For each calendar year, the rates of premium reduction are established based on 4 categories of qualifying plans. See Section 1.2 below for details on the premium reduction program.

### Special Benefits – 2025

More than one type of sickness/special benefit can be claimed within a 52 week period, to a cumulative maximum of 71 weeks.

Sickness Benefits 26 weeks maximum.

Maternity Benefits 15 weeks maximum.

You can collect maternity benefits up to 12 weeks before you are scheduled to give birth.

Parental Benefits are offered to natural and adoptive parents, either mother or father. Only one waiting period is required when sharing parental leave with your partner.

- Option I – 40 weeks at a rate of 55%;

- Option II – 69 weeks at a rate of 33%

Caregiving Benefits:

Caregiving for children – 35 weeks maximum

Caregiving for adults – 15 weeks

Compassionate Benefits 26 weeks maximum.

No additional premiums required.

Salary continuance or insured plans can replace the EI disability benefits and result in reduced EI contributions for employers.

	<b>Regular Benefits – 2025</b>	<b>Special Benefits – 2025</b>
Minimum Insurability	A minimum of 420 to 700 hours will be required, depending on the unemployment rate in the region.	600 hours in the past 52 weeks or since the start of your last claim.
Qualifying Conditions	Entrance requirements will be based on the number of hours worked.	As above.
Benefit Payment	Based on the number of hours you have worked in the last 26 continuous weeks, plus the number of weeks you worked in that period plus the unemployment rate in your region.	Same as regular benefits.
Waiting Period	As of January 1, 2017 the waiting period is 1 week (7 days). Weekly benefits begin on Sunday and end on Saturday.	Same as regular benefits.
Repayment of Benefits at Income Tax Time	Depending on your net income you may be required to repay some of the EI income benefits back at income tax filing.	Maternity, parental, sickness, or compassionate benefit exempted from benefit repayment.



## 1.2 EI PREMIUM REDUCTION PROGRAM

In addition to regular EI benefits, the Government of Canada offers the EI Premium Reduction to employers and employees who offer or participate in a short term disability plan. Because such a plan can reduce the demands made on the EI system, Service Canada reduces the employer's premium rate. This reduction includes both employer and employee savings at a ratio of 7/12 for employers and 5/12 for employees (the same ratio employers and employees pay for EI premiums). It is the employer's responsibility to ensure all their employees to whom the reduction applies receive a portion of the savings.

*Example: An employee whose salary is \$65,700 during 2025 will pay EI premiums of \$1,077.48 (calculated at 1.64%). For the purpose of this calculation, we have used a reduced employer multiplier of 1.163.*

- *A = Regular employer EI premium = \$1,077.48 x 1.400 = \$1,508.47*
- *B = Reduced employer EI premium = \$1,077.48 x 1.163 = \$1,253.11*
- *C = Amount of total EI premium reduction = A - B = \$255.36*

*The portion of the savings returned to the employee in this example would be \$106.40 (5/12 of \$225.36). As the employer, their portion of the savings would be \$148.96 (7/12 of \$225.36)*

## 1.3 SUPPLEMENTAL UNEMPLOYMENT BENEFITS (SUB)

Employers, either on their own initiative or through the collective bargaining process, may introduce a Supplemental Unemployment Benefit (SUB) plan for their employees. The object of a SUB plan is to top up an employee's employment insurance benefits during temporary periods of unemployment due to lack of work, training, illness or pregnancy. The SUB, combined with the weekly EI benefit rate, cannot exceed 95% of the employee's weekly earnings. A SUB plan is an employer program which is funded and administered by the employer. SUB payments are subject to income tax.

Supplements to EI, maternity, parental or compassionate benefits do not require formal submission of a plan; these amounts are exempt if, when combined with the weekly rate of employment insurance benefits, they do not exceed the employee's normal weekly

**SUPPLEMENTAL UNEMPLOYMENT BENEFITS (SUB) (Cont'd)**

earnings (100%); and do not reduce the employee's accumulated sick leave, vacation leave, severance pay or any other accumulated credits. (Separate accounting procedures must be kept by the Employer although registration is not required.)

An employer may introduce a SUB plan to offset the 1-week EI waiting period when no benefits are paid. A SUB plan must meet all of the conditions of subsection 37(2) of the EI Regulations and must be registered with the Human Resources Development Canada (HRDC), otherwise SUB payments will be considered as earnings and may be deducted from the employee's EI benefits.

The employee must apply and qualify for EI before SUB payments are payable. Separate accounting of SUB payments must be kept by the employer.

In general, a SUB plan must contain the following information:

- The number and groups of employees covered by the plan; name and local of bargaining group (unionized); wage group or type of employment (non-unionized);
- The type of work stoppage that qualifies for SUB (temporary stoppage of work, training, illness or injury, quarantine)
- Employees are receiving EI benefits;
- The amount and duration of SUB plan payments (the weekly EI benefit rate and SUB payment combined) may not exceed 95% of the employee's weekly earnings except in the case of maternity, parental leave and compassionate care (see paragraph 2 of this section).
- The SUB plan start date and end date (minimum of one year and maximum of five years, or the life of a collective agreement)
- A commitment to notify the HRDC in writing of any changes to the plan
- Confirmation that the plan is financed by the employer (either through a Trust Fund or general revenues)
- Confirmation that employees do not have a vested interest (employees do not pay their own premiums)
- Any special requirements/exclusions.

### **Benefit Level Calculations**

If the plan provides for 95% of normal weekly salary minus the employee's EI weekly benefit rate:

Employee's normal weekly salary	\$700.00
Employee's other earnings in a particular week (while in receipt of EI benefits)	NIL
EI weekly benefit rate (\$700.00 x 55%)	\$385.00
SUB payment calculation (\$700.00 x 95%)	\$665.00
SUB payment = \$665.00 – \$385.00	\$280.00

## 1.4 WAGE LOSS REPLACEMENT PLAN (WLRP) REGISTRATION

A WLRP is any arrangement between an employer and employees where the employee receives wages if the employee suffers a loss of income because of sickness, pregnancy or accident.\*

### A. STANDARDS FOR MAXIMUM PREMIUM REDUCTION

#### (1) Formal Commitment

- There must be a formal commitment to employees to provide disability income benefits in the event of interruption of earnings due to non-occupational illness, injury, quarantine or pregnancy.

#### (2) Qualifying Period

- Employees must become eligible for disability income benefits on or before the first calendar day of the month following completion of three months continuous employment.
- Plans established on an “Hour Bank” system must provide eligibility for benefits on the first of the month following the accumulation of no more than 400 hours of employment.

#### (3) Benefit Waiting Period

- Must be less than 15 calendar days.

#### (4) Continuation of Benefits Following Layoff or Termination of Employment

- Disability income plans providing for termination of benefits on the date layoff becomes effective meet the standards if they stipulate that this restriction applies only to cases where disability commenced after notice of layoff.
- Benefits must continue for at least 15 weeks at date of layoff unless disability began after notice of layoff.

\* Effective January 1, 2015 the Canada Revenue Agency requires income tax withholdings for all benefit payments paid pursuant to a Wage Loss Replacement Plan. This change means that all WLRP payments are taxable and income tax should be withheld at source.

- (5) Payment of Private Plan Benefits Regardless of any Benefits Payable by Human Resources Development Canada**
- Private plan benefits must be paid in full (i.e. no reduction in benefits due to benefits payable from other sources). Plans covering occupational disabilities may carve out Workers' Compensation Benefits and still qualify for plan registration with EI.
- (6) Benefit Level**
- At least 55% (or equivalent) of the employee's insurable earnings.
- (7) Benefit Duration**
- Must be at least 15 weeks duration.
- (8) Reinstatement of Private Plan Benefits**
- Full benefits must be reinstated within:
    - (a) one month of return to active employment in the case of a new disability; or
    - (b) three months in the case of recurrence of a previous disability.
  - In the case of "Hour Bank" plans:
    - (a) no more than 150 hours credit for new disability; or
    - (b) not more than 400 hours credit for recurrence.
- (9) Limitations in Disability Income Plans**
- Many plans contain limitations under which benefits are not payable. These limitations must not reduce the availability or extent of disability benefits to insurable employees up to retirement, or to insurable employees with pre-existing medical conditions, to less than benefits provided by employment insurance legislation.
  - Disability income plans may contain the following limitations without affecting plan registration:
    - employees not under care of licensed physician;
    - occupational illness or injury covered by Workers' Compensation, Canada Pension Plan or Quebec Pension Plan;

- intentionally self-inflicted injuries or illness;
- illness during any period of maternity leave, or for which benefits are paid under sec. 30 of the Employment Insurance Act;
- cosmetic surgery;
- employer's retirement plan;
- income replacement indemnity covered by a Provincial Automobile Insurance Plan (as described in para 35 (2) (d) of the Act);
- service in any armed forces;
- riots, wars or willful participation in a disturbance of the public order;
- while on a paid vacation or during a leave of absence;
- injuries or disease sustained while committing a criminal offence;
- for any period during which an employee engages in an occupation or employment for wages or profit;
- serving a prison sentence;
- would not be entitled to benefits payable pursuant to Part II of the Act because employee is not in Canada;
- whose illness results from the use of drugs or alcohol and who is not receiving continuing treatment from a licensed physician for the use of drugs or alcohol.
- who is receiving a retirement pension from the employer.

**(10) Participation Requirement**

- The requirement that 95% of employees be covered under a private plan has been deleted. However, a reduction may only be allowed for employees covered under the private plan.

## **B. STANDARDS FOR PARTIAL PREMIUM REDUCTION**

Employers who maintain disability income plans of the cumulative paid sick leave type may be eligible for a Partial Premium Reduction. All standards for Maximum Premium Reduction in section A must be met with the exception of items 4, 7 and 8. In addition, the following special qualifying conditions must be met:

- The plan must provide a minimum of one day's sick leave, with pay of at least 55% of insurable earnings, or its equivalent, for each month following the qualifying period that the employee is on the payroll.
- The minimum number of paid sick leave credits, if not used, must be at least nine days for the first year and twelve days for each subsequent year of employment with the same employer.
- The maximum accumulation of paid sick leave credits must not be less than seventy-five working days.
- Paid sick leave plans providing for termination of benefits on the date layoff becomes effective, meet the standards if they stipulate that the restriction applies only to cases where disability commences after notice of layoff. The employee must be permitted to utilize their accumulated paid sick leave until a total of at least 15 weeks has been paid or their total number of accumulated paid sick leave has been used, whichever occurs first, unless the disability began after notice of layoff.

## 1.5 QUEBEC PARENTAL INSURANCE PLAN

Quebec Parental Insurance Plan provides for payment of enhanced benefits to eligible workers if child is born or adopted on or after January 1, 2006. It replaces maternity, parental or adoption benefits available to Quebec parents under the Employment Insurance.

### 1) Eligibility

Parent of a child born or adopted on or after January 1, 2006, residing in Quebec at the beginning of the benefit period, earning at least \$2,000 of insurable income in the last 52 weeks preceding commencement of benefit payments regardless of the number of hours worked and whose regular weekly income is reduced by at least 40%.

2) **Maximum Annual** **\$98,000**

3) **Insurable Earnings Waiting Period** **None**

### 4) Benefits

- Maternity Offered to birth mothers only
- Paternity Offered to fathers only
- Parental Full number of weeks may be taken by either parent or shared between them
- Adoption Full number of weeks may be taken by either parent or shared between them
- Benefit Duration Parents have a choice between two benefit payment periods equal to the percentage of the average weekly earnings (average earnings from last 26 weeks) as follows:



<b>Type of Benefit</b>	<b>Basic Plan <sup>(i)</sup></b>	<b>Special Plan <sup>(i)</sup></b>
Maternity Benefits	18 weeks at 70%	15 weeks at 75%
Paternity Benefits	5 weeks at 70%	3 weeks at 75%
Parental Benefits	7 weeks at 70% and 25 weeks at 55%	25 weeks at 75%
Adoption Benefits	32 weeks at 70% for first 7 weeks; and next 25 weeks at 55%	25 weeks at 75%

<sup>(i)</sup> Option selected by the first parent filing a claim applies to the other parent

Employee Premium: 0.494% of Insurable earnings to a maximum annual premium of \$484.12

Employer Premium: 0.692% of Insurable earnings to a maximum annual premium of \$678.16

Self-Employed

Worker Premium: 0.878% of Insurable earnings to a maximum annual premium of \$860.44

## 1.6 COMPARISON OF PREMIUM RATES

Year	Maximum Annual Insurable Earnings	Premium Rate as per \$100 of Insurable Earnings		Annual Contribution Maximum Amount	
		Employee	Employer	Employee	Employer
2018	\$51,700	1.66	2.324	\$ 858.22	\$1,201.50
		1.30 <sup>(i)</sup>	1.82 <sup>(i)</sup>	\$ 672.10 <sup>(i)</sup>	\$ 940.94 <sup>(i)</sup>
2019	\$53,100	1.62	2.268	\$ 860.22	\$1,204.31
		1.25 <sup>(i)</sup>	1.750 <sup>(i)</sup>	\$ 663.75 <sup>(i)</sup>	\$ 929.25 <sup>(i)</sup>
2020	\$54,200	1.58	2.212	\$ 856.36	\$1,198.90
		1.20 <sup>(i)</sup>	1.680 <sup>(i)</sup>	\$ 650.40 <sup>(i)</sup>	\$ 910.56 <sup>(i)</sup>
2021	\$56,300	1.58	2.212	\$ 889.54	\$1,245.36
		1.18 <sup>(i)</sup>	1.65% <sup>(i)</sup>	\$ 664.34 <sup>(i)</sup>	\$ 930.08 <sup>(i)</sup>
2022	\$60,300	1.58	2.212	\$ 952.74	\$1,333.84
		1.20 <sup>(i)</sup>	1.68 <sup>(i)</sup>	\$ 723.60 <sup>(i)</sup>	\$1,013.04 <sup>(i)</sup>
2023	\$61,500	1.63	2.282	\$1,002.45	\$1,403.43
		1.27 <sup>(i)</sup>	2.778 <sup>(i)</sup>	\$ 781.05 <sup>(i)</sup>	\$1,093.47 <sup>(i)</sup>
2024	\$63,200	1.66	2.320	\$1,049.12	\$1,468.77
		1.32 <sup>(i)</sup>	1.850 <sup>(i)</sup>	\$ 834.24 <sup>(i)</sup>	\$1,167.94 <sup>(i)</sup>
2025	\$65,700	1.64	2.30	\$1,077.48	\$1,508.47
		1.31 <sup>(i)</sup>	1.850 <sup>(i)</sup>	\$ 860.67 <sup>(i)</sup>	\$1,204.94 <sup>(i)</sup>

(i) Quebec

## **2.0 WORKERS' COMPENSATION (WC) BENEFITS**

### **2.1 INTRODUCTION**

Each of the 10 provinces and 3 territories has enacted Workers' Compensation legislation. Provisions and the level of insurable earnings vary from province to province. Workers' Compensation is financed exclusively by employers. An employer's contribution is calculated as a percentage of the insurable earnings, which varies by industry and by province. Benefits are not taxable.

In British Columbia, Manitoba, Ontario, Quebec, Saskatchewan, the Yukon and Nunavut, benefits are adjusted in accordance with increases in the Consumer Price Index; in the Northwest Territories this applies to permanent pensions only. In other provinces, periodic changes are legislated.

Benefits for injuries resulting from occupational accidents or industrial diseases are payable, in the event of:

(1) **Death**

Benefits are payable as a lump sum plus monthly payments which reflect insured earnings and number of eligible dependents.

(2) **Disability**

Benefits are payable as a percentage of insured salary based on the nature and expected duration of disability.

For further information contact the Workers' Compensation Board in your province (see sec. 9.0).

## 2.2 WC BENEFITS

## WORKERS' COMPENSATION

*(Effective January 1, 2025)*

Province	Short Form	Percent of Earnings	Maximum Assessable Earnings
Alberta	AB	90% (net)	\$106,140
British Columbia	BC	90% (net)	\$121,500
Manitoba*	MB	90% (net)	\$167,050
New Brunswick	NB	85% (net)	\$ 84,200
Newfoundland	NF	85% (net)	\$ 79,345
Northwest Territories	NWT	90% (net)	\$112,600
Nova Scotia	NS	75% (net) <i>1<sup>st</sup> 26 weeks, then 85%</i>	\$ 76,300
Nunavut	NU	90% (net)	\$113,900
Ontario	ON	85% (net)	\$117,000
Prince Edward Island	PEI	80% (net) <i>1<sup>st</sup> 38 weeks, then 85%</i>	\$ 82,900
Quebec	QC	90% (net)	\$ 98,000
Saskatchewan	SK	90% (net)	\$104,531
Yukon	YK	75% (gross)	\$104,975

\* Effective January 1, 2007, removal of cap on assessable earnings and increase in disability wage loss benefits after 24 months from 80% to 90%.

## **3.0 RETIREMENT INCOME**

### **3.1 INTRODUCTION**

Old Age Security (OAS) is the first tier of Canada's three-tiered retirement income system. The Canada Pension Plan (CPP) and the Quebec Pension Plan (QPP) make up the second tier. Private pensions, investments and savings make up the third tier.

- (1) Pensioners with an individual net income above \$90,997 must repay part or all of the maximum OAS pension amount. The repayment amounts are normally deducted from monthly payments before they are issued. The full OAS pension is eliminated when a pensioner's net income is \$148,451 (age 65 to 74); \$154,196 (age 75 and over) or above.
- (2) Effective July 1996, OAS recipients are required to file a statement of their world-wide income.
- (3) Effective in 2000 annual applications for OAS supplement benefit are not necessary if you file a tax return by April 30th. The Canada Revenue Agency will automatically furnish the information directly to the OAS office. If you do not file a tax return you must re-apply for OAS each April.

### 3.2 FEDERAL OLD AGE SECURITY

Benefits under Old Age Security include: the basic Old Age Security pension; the Guaranteed Income Supplement (GIS); the Allowance; and the Allowance for Survivor. Pension payments, allowances and supplements are adjusted quarterly of each year to reflect increases in the cost of living. Applications for pension benefits are available from Health & Welfare Canada Income Security Programs (ISP), Human Resources Development Canada (HRDC).

<b>Benefit</b>	<b>Taxable</b>	<b>Age</b>	<b>Residency Requirements</b>	<b>Other</b>
Old Age Security (OAS) Basic Monthly Pension	Yes	65 +	Minimum of 10 years of residence in Canada after reaching age 18. Must meet citizenship requirements.	Payment is not automatic, you must apply for the benefit, and provide proof of age.
Allowance	No	60 - 64	Minimum of 10 years of residence in Canada after reaching age 18. Must meet citizenship requirements.	Must be Spouse/Common Law Partner of GIS recipient. Benefits continue to age 65 or change in partnership.
Allowance for Survivor	No	60 - 64	Minimum of 10 years of residence in Canada after reaching age 18. Must meet citizenship requirements.	Subject to income test and residence requirements. Benefits continue to age 65 or remarriage.
Guaranteed Income Supplement (GIS)	No	65 +	Minimum of 10 years of residence in Canada after reaching age 18. Must meet citizenship requirements.	Must be in receipt of OAS. Subject to income test and residence requirements.

### 3.3 OLD AGE SECURITY BENEFITS PAYMENT RATES – JANUARY - MARCH 2025

Type Benefit	Recipient	Maximum Monthly Benefit	Maximum Annual Income
Old Age Security Pension	All recipients	\$ 727.67	\$148,451**
		\$ 800.44*	\$154,196** 2025: extra \$1,200 one-time payment
Guaranteed Income Supplement	Single person	\$1,086.88	\$22,056 (individual income)
	Spouse of pensioner	\$ 654.23	\$29,136
	Spouse of non-pensioner	\$1,086.88	\$52,848
Allowance	Spouse of Allowance recipients	\$1,381.90	\$40,800
	All recipients	\$1,086.88	\$40,800
Allowance for the survivor	All recipients	\$1,647.34	\$29,712 (individual income)

\* Age 75 and over

\*\*Based on annual net world income in 2024

### 3.4 PROVINCIAL RETIREMENT SUPPLEMENT

In some provinces, monthly retirement pension supplements are available to low income seniors. These plans supplement OAS and GIS benefits received by seniors. Provincial benefits are subject to an income and/or needs test.

To qualify for a provincial supplement, a recipient must meet the following requirements:

- must be in receipt of the federal Old Age Security and Guaranteed Income Supplement;
- must be age 65 or older;
- must be a permanent resident of the province.

For more information on eligibility, please contact the social services department in your province (see sec. 9.0)

<b>Province</b>	<b>Program</b>	<b>Maximum Monthly Supplement</b>
Alberta (AB)	Alberta Seniors Benefit Program	*\$12,388 / **\$16,256 Annually
British Columbia	Senior's Supplement Program	*\$99.30 / **\$220.50
Manitoba	55 Plus - Manitoba Income Supplement	*\$161.80 / **\$173.90 Every 3 Months
New Brunswick	Low-Income Seniors' Benefit	\$600.00
Northwest Territories	NWT Senior's Supplementary Benefit	\$196.00
Nova Scotia	Special Social Assistance (SSA)	No ceiling
Nunavut	Guaranteed Income Supplement	\$1,023.88
Ontario	Guaranteed Annual Income System (GAINS)	*\$87.00 / **\$174.00
Saskatchewan	Seniors Income Plan (SIP)	\$360.00
Yukon	Yukon Seniors Income Supplement	\$288.61

AB – based on residence and income (homeowner/renter/subsidized). Paid as annual cash payment.

\* Single

\*\* Couple

Some provinces offer a widow's pension and/or a healthcare premium subsidy as part of the program.



## 3.5 CANADA PENSION PLAN & QUEBEC PENSION PLAN

### A. INTRODUCTION

The Canada Pension Plan (CPP) is a contributory Plan funded entirely by the contributions of employees, employers and the self-employed, as well as the earnings on the investments of the Canada Pension Plan Investment Fund. The Plan operates in all parts of Canada except in Quebec which has its own similar pension program, the Quebec Pension Plan (QPP). CPP/QPP Pension benefits are taxable income.

A CPP/QPP retirement pension is an earnings-related benefit, payable monthly upon application to people who have been credited with contributions and who are at least age 60. The pension amount depends on the level of earnings during a person's contributory period, and the age at which a person chooses to begin receiving a pension.

All CPP/QPP benefits include a yearly Cost of Living Adjustment (COLA). To become eligible for a CPP retirement pension, a claimant must:

- (1) apply for the pension, it is not automatic (applications for CPP are available from Income Security Programs (ISP), Human Resources Development Canada (HRDC));
- (2) have made contributions to the plan in at least one year;
- (3) be either at least 65 years of age, or 60 to 64 years of age.

As of 2019 the Canada Pension Plan (CPP) gradually began enhancements. CPP now consists of:

- (a) the **base** (or original CPP)
- (b) the **first additional component**, which was phased in between 2019 and 2023, and
- (c) the **second additional component**, which will be phased in between 2024 and 2025.

Until 2019, the CPP retirement pension replaced one quarter (25%) of the average worked earnings. The enhancement means that the CPP will begin to grow to replace one third (33.33%) of the average work earnings you receive after 2019. The maximum limit of earnings protected by the CPP will also increase by 14% between 2024 and 2025.

As of January 1, 2024, the second additional CPP contribution comes into effect. This additional is referred to as CPP2. Those who meet the financial threshold criteria for CPP2 will make this contribution in addition to the base CPP and the first additional CPP contribution. This applies to individuals that have pensionable earnings between \$68,500 and \$73,000.

In 2025, if you earn less than \$68,500, you don't have to pay the second additional CPP contribution.

A claimant in receipt of CPP disability benefits does not have to apply for a CPP retirement pension. The disability pension will automatically be converted to a retirement benefit the month after the claimant's 65th birthday.

## B. INCOME BENEFITS

	<b>C.P.P. 2025</b>	<b>*Q.P.P. 2025</b>
Year's Maximum Pensionable Earnings (YMPE)	\$71,300	\$71,300
Year's Additional Pensionable Earnings (YAMPE)	\$81,200	\$78,000
Year's Basic Exemption (YBE)	\$3,500	\$3,500
<u>Maximum Annual Contribution Rate</u>		
-Employee	5.95%	6.40%
-Employer	5.95%	6.40%
-Self-Employed	11.90%	12.80%
<u>Maximum Annual Contribution</u>		
-Employee	\$4,034.10	\$4,735.00
-Employer	\$4,034.10	\$4,735.00
-Self-Employed	\$8,060.20	\$9,470.00
Maximum Monthly Retirement Pension (age 65)	\$1,433.00	\$1,433.00
Death Benefit (Lump Sum)	\$2,500	\$2,500

(1) **CPP:** Pension is reduced by 7.2% per year if taken between ages 60 and 65 (maximum of 36%); increased by 8.4% per year if taken after age 65 (maximum of 42%).

**QPP:** Pension is reduced by 7.2% per year if taken between ages 60 and 65 (maximum of 36%); increased by 7.2% per year if taken after age 65 (maximum of 42%).

### Record of Earnings

Under the Contributor's Information Program, a contributor may request, once in any 12-month period, a personal record of contributions to the CPP Plan. Normally CPP sends you one every 3 or 4 years.

### Second Additional Contribution

<u>Maximum Annual Contribution Rate</u>	<u>C.P.P.2</u>	<u>Q.P.P.2</u>
- Employee	4.00%	4.00%
- Employer	4.00%	4.00%
- Self-Employed	8.00%	8.00%
<u>Maximum Annual Contribution</u>		
- Employee	\$396.00	\$396.00
- Employer	\$396.00	\$396.00
- Self-Employed	\$792.00	\$792.00

	*C.P.P. 2025	*Q.P.P. 2025
<u>Maximum Monthly Survivors Pension</u>		
-Under 45 (not disabled, no child)	<sup>(2)</sup> \$770.88	<sup>(3)</sup> \$ 689.43
-Under 45 (not disabled, with child)	<sup>(2)</sup> \$770.88	<sup>(3)</sup> \$1,091.84
-Age 45 to 54	<sup>(2)</sup> \$770.88	<sup>(3)</sup> \$1,134.61
-Age 55 to 64	<sup>(2)</sup> \$770.88	<sup>(3)</sup> \$1,134.61
-Over 65	\$859.80	\$ 844.24
Orphan's Pension (each child)	\$301.77	\$ 301.77
<u>Maximum Monthly Disability Benefit</u>		
-Disability Pension	<sup>(5)</sup> \$1,673.24	<sup>(5)</sup> \$1,672.62
-Orphan's Pension (each child)	<sup>(4)</sup> \$ 301.77	<sup>(4)</sup> \$ 301.77

\*Inflation increase 2025 for those already in receipt of CPP/QPP is 2.6%

- (2) **CPP Survivor's Pension**  
Under 65: a flat rate plus 37.5% of deceased's retirement pension to the maximum amount. No benefit if under age 35.
- (3) **QPP Survivor's Pension**  
Under 65: benefit is made up of a Flat rate based on age band and an earnings-related portion.
- (4) **Dependent Child** is defined as up to age 18 (25 if in full time attendance at school).
- (5) **Disability Pension-CPP/QPP**
- (a) Recipient must have made sufficient contribution to the Plan, be under age 65, and unable to pursue any substantially gainful occupation for a long, indefinite period. A Disability pension begins in the fourth month after the month a person is considered disabled.
- (b) Rehabilitation: Effective in 1995 CPP Disability benefit recipients are no longer automatically reviewed if they do voluntary work. CPP may also provide benefits for an interim transitional period if a recipient is able to return to work or is upgrading skills toward that end (must be approved by CPP). Recipients with recurrent or degenerative conditions who try to work will have their benefits reinstated on a fast track basis if the disability recurs and becomes **totally disabling** again.

<b>Plan</b>	<b>Qualifications</b>	<b>Maximum Benefit Level 2025 First Quarter Monthly</b>
<b>Old Age Security Basic Pension</b>	<ul style="list-style-type: none"> <li>– Age 65 or older; 10 year residency after age 18</li> <li>– Full benefit payment with 40 years of residency</li> <li>– Partial pension based on 1/40th of full benefit for each year of legal residency</li> <li>– Must apply for benefit</li> <li>– Benefit taxable; adjusted quarterly</li> </ul>	\$727.67 (age 65 to 74) \$800.44 (age 75 and over)
Allowance	<ul style="list-style-type: none"> <li>– Age 60 to 64; 10 year residency after age 18</li> <li>– Must be spouse or common law partner of GIS recipient</li> <li>– Not taxable; adjusted quarterly; income tested</li> </ul>	\$1,381.90
Allowance for Survivor	<ul style="list-style-type: none"> <li>– Age 60 to 64; 10 year residency after age 18</li> <li>– Pensioner spouse or common law partner is deceased</li> <li>– Not taxable; adjusted quarterly; income tested</li> </ul>	\$1,647.34
Guaranteed Income Supplement (GIS)	<ul style="list-style-type: none"> <li>– Age 65 or older; 10 year residency after age 18</li> <li>– Must be in receipt of OAS pension</li> <li>– Not taxable; adjusted quarterly; income tested</li> </ul>	* \$1,086.88 ** \$ 654.23

\*Single \*\* Couple

Note: As of January 1, 2017, for couples where 1 person receives the GIS and the other receives the Allowance, if you are forced to live apart (i.e. long term care), you may be eligible to receive higher benefits based on your individual income.

## 3.6 RETIREMENT INCOME SUMMARY

Plan	Qualifications	Maximum Benefit Level 2025
<b>Canada/Quebec Pension Plan Retirement Benefit (i)</b>	<ul style="list-style-type: none"> <li>– Age 65 or older</li> <li>– Benefit taxable; adjusted annually</li> <li>– reduced benefit available for retirement at ages 60 to 64</li> </ul>	\$1,433.00
<b>Guaranteed Annual Income Supplement (GAINS)</b>	<ul style="list-style-type: none"> <li>– Provincial residency</li> <li>– Age requirement</li> <li>– Not taxable; adjusted on adhoc basis; income tested</li> </ul>	Benefits vary by Province
<b>Private Pension Plans/RRSPs</b>	<ul style="list-style-type: none"> <li>– Company or Multi-Employer Registered Pension Plans (RPP)</li> <li>– Group RRSP</li> <li>– Individual RRSP</li> </ul>	

(i) Since January 2019, the Quebec Pension Plan comprises 2 plans:

- **Base Plan**, that is, the plan that was in place before the enhancement of the Quebec Pension Plan and to which employees and employers each contribute 5.4% for the portion of earnings between \$3500 (the basic exemption) and the maximum pensionable earnings (MPE)
- **Additional Plan**, that is, the plan to which additional contributions are paid by the employees and employers according to a rate that will gradually increase from 2019 to 2023. In addition, as of 2024, new contributions will be added to the portion of earnings, which will be 107% of MPE as of 2024 and 114% of the MPE as of 2025

## 4.0 REGISTERED RETIREMENT SAVINGS PLANS/PENSION PLANS

### 4.1 DOLLAR LIMITS ON CONTRIBUTIONS

Year	2019	2020	2021	2022	2023	2024	2025	2026
RRSP % Limit	18% of 2018 income	18% of 2019 income	18% of 2020 income	18% of 2021 income	18% of 2022 income	18% of 2023 income	18% of 2024 income	18% of 2025 income
RRSP Limit	\$26,500	\$27,230	\$27,830	\$29,210	\$30,780	\$31,560	\$32,490	\$33,810
RPP Limit	\$26,500	\$27,230	\$27,870	\$29,210	\$30,780	\$31,560	\$33,810	\$33,810
DPSP Limit	\$13,320	\$13,915	\$14,605	\$15,390	\$15,780	\$16,245	\$16,905	\$16,905

The registered pension plan (RPP) contribution limit for the plan year is based on the lesser of the current-year RPP dollar limit above and 18 percent of earnings in that year.

The deferred profit sharing plan (DPSP) contribution limit for the plan year is based on the lesser of one half of the current-year RPP dollar limit above and 18 percent of earnings in that year. The registered retirement savings plan (RRSP) contribution limit is based on the lesser of the current-year RRSP dollar limit above and 18 percent of earnings in the previous year.

An individual's available RRSP contribution room for the year equals, in general, the individual's RRSP contribution limit, reduced by the previous year's pension adjustment (PA) and any past service pension adjustments (PSPAs), increased by any newly-reported pension adjustment reversals (PARs) and increased by the carry-forward, where they had not made full RRSP contributions in prior years.

The PA for defined contribution plans including a DPSP is equal to the contributions made to the plan for each member.

- Notes
- The personal RRSP maximum contribution limit for a member of an RPP or a DPSP plan must be reduced by the Pension Adjustment reported on his prior year's T4 slip and employee additional voluntary contributions (if applicable).
  - Earned income includes salary or wages, research grants, alimony, maintenance and support payments, receipts under a SUB plan, business and rental income from real estate.
  - Earned income is reduced by union dues, business and rental losses, and deductible alimony, maintenance and support payments.
  - A lifetime maximum of \$2,000 may be contributed to an RRSP in excess of the contribution limits, without penalty. Prior to 1996, the excess contribution limit was \$8,000 and transition rules apply.

## 4.2 WITHHOLDING TAX

Withholding tax on lump sum pension and RRSP payments:

<b>Payment Amount</b>	<b>Provinces Other than Quebec Federal Tax</b>	<b>Quebec Federal Tax</b>
Up to \$5,000	10%	5%
\$5,001 to \$15,000	20%	10%
\$15,000 +	30%	15%



## 5.0 DISABILITY BENEFITS

The Canada/Quebec Pension Plan provides for the payment of disability pensions to eligible contributors and for the payment of benefits to their dependent children. Disability under these Plans means a physical or mental impairment that is severe and prolonged. Severe means unable to regularly carry out any gainful employment. Prolonged means that the disability is likely to be ‘indefinite’ or may result in death.

	C.P.P. 2025	Q.P.P. 2026
Maximum Insurable Earnings (annual)	\$71,300 (YMPE) \$81,200 (YMPE)	\$71,300 (YMPE) \$78,000 (YMPE)
Eligibility	To have contributed for at least 4 of the last 6 years. Must be under age 65 and disabled according to the terms of the CPP legislation.	Before age 60, must have contributed for 1/3 of the years of the contributory period, 5 of them during the last 10 years (minimum 5 years). Between age 60 and 65, must have contributed for 1/3 of the contributory period (minimum 5 years).
Benefit Payment	Payable from the fourth month following month of disability. Payable until recovery, age 65, or death. Up to 12 month of retroactive payments can be made.	Payable from the fourth month following month of disability. Payable until recovery, age 65, or death.
Monthly Benefit	Made up of a flat-rate portion and an earnings-related portion.	Made up of a flat-rate portion and an earnings-related portion.
Employee	Flat amount plus 75% of current value of retirement pension to a maximum monthly benefit of \$1,606.78	Flat amount plus 75% of current value of retirement pension to a maximum monthly benefit of \$1,606.75
Child Benefit	Child up to age 18 or, if in an accredited school of learning full time, to age 25. Maximum monthly benefit is \$294.12.	Child up to age 18 or, if in an accredited school of learning full time, to age 25. Child up to age 18 or, if an accredited school of learning full time, to age 25. Maximum monthly benefit of \$93.39.

- Notes
- A contributor cannot receive a disability pension and a retirement pension at the same time.
  - The disability pension will be offset by the amount of retirement pension already received.
  - If at age 65 the contributor is in receipt of a disability pension, the pension will automatically be converted to a retirement pension without application.

## 6.0 MEDICARE

### 6.1 PROVINCIAL HEALTH PROGRAMS IN CANADA

Provincial hospital and medical programs (“Medicare”) are supported from general revenues, both provincial and federal. Five provinces require additional support in the form of monthly premiums: employer contributions are mandatory in Manitoba, Ontario and Quebec; individual monthly premiums are required in British Columbia and Alberta (employers may share the employee cost if they so elect).

Province	Title	Coverage	Effective	Monthly Premium Rates
Alberta	Alberta Health Care Insurance Plan	All residents and their dependents must register with AHCIP. Registration is required by law.	Sept. 9, 2002*	Annual premiums based on earnings more than \$50,000. \$200 to \$1,000 per person
British Columbia	Medical Services Plan of British Columbia	Mandatory	January 1, 2017**	Employer Payroll tax 5.85% on \$1,000,001 to \$1.5m. Over \$1.5m 1.95%
Manitoba	Manitoba Health Services Insurance Plan	All residents and their dependents must register with Manitoba Health.	January 1, 1997	Employer contributions based on payroll. Under \$2,000,000 – exempt \$2,000,000 to \$4,000,000 – 4.3% of payroll (on amount in excess of \$2,000,000) over \$4,000,000 – 2.15% of payroll
New Brunswick	New Brunswick Health Care	All residents and their dependents must complete an Application for Registration		Monthly premium per adult \$5.67 to \$228.00 and 30% copayment up to a maximum amount per prescription, ranging from \$4.00 to \$33.05
Newfoundland	Newfoundland and Labrador Medical Care	Residents and their dependents must register with MCP to obtain coverage.		Funded from general revenues, over \$2,000,000 – 2% of payroll.

Province	Title	Coverage	Monthly Premium Rates
Northwest Territories	NWT Health Care Insurance Plan	All residents must have a registration certificate. Each resident is registered individually.	Funded from general revenues.
Nova Scotia	Medical Service Insurance Plan	Medical insurance is compulsory for all residents.	Funded from general revenues. Residents age 65 and over pay annual premium of up to \$424.00 for Senior's Pharmacare Program Drug Coverage.
Nunavut	Nunavut Health Care Plan	Coverage for health care is compulsory, required by law.	Funded from general revenues.
Ontario	Ontario Health Insurance Plan	Coverage is compulsory.	Employer contributions based on payroll: Exemption up to \$1,000,000 if eligible Over \$1,000,000 – 0.98% to 1.95% of payroll.
Prince Edward Island	Prince Edward Island Hospital and Medical Services Plan	Coverage is compulsory.	Funded from general revenues.
Quebec	RAMQ (Régie de l'assurance maladie du Québec)	Prescription Drug Coverage is compulsory.	Residents pay an annual premium up to \$744 through taxation for RAMQ. Residents over age 18 are subject to Quebec Health Services Fund. First \$14,545 of <u>income is exempt</u> ; maximum contribution \$1,000 All public sector employers pay 4.26%; all other employers pay 4.26% if annual payroll is over \$7.2 million. Employers in the primary or manufacturing sectors 1.25% for payroll below \$1 million; or a calculated <u>rate of payroll is between \$1 million and \$7.2 million</u>
Saskatchewan	Saskatchewan Medical Care Insurance Plan	All residents are covered.	Funded from general revenues.
Yukon	Yukon Health Care Insurance Plan	Coverage for health care is compulsory, required by law.	Funded from general revenues.

## **6.2 PUBLIC HOSPITAL AND MEDICAL CARE**

### **1. Hospital Benefits**

Hospital plans vary by jurisdiction, but they all cover, during the active treatment period, room and board to ward level, operating room and anesthetic facilities, medically necessary in-patient nursing care, drugs (subject to certain exceptions), laboratory and diagnostic services, and certain out-patient services.

Entry fees and / or daily ward charges for chronic-care and nursing homes exist in most jurisdictions. All jurisdictions cover expenses incurred out of the province or territory to varying degrees.

### **2. Medical Care, Drugs, Dental Care and Eye Examinations**

#### **Medical Care**

Medicare plans essentially cover all medically required services per Canada Health Act rendered by medical practitioners at home, office or hospital; depending on the jurisdiction, limited coverage available for paramedical services and prosthetic or durable equipment.

Charges incurred by a person temporarily outside province or territory of residence reimbursed to varying degrees.

### Drug Expenses (out of hospital, excluding special programs for low-income persons)

All jurisdictions have a drug formulary

Province	Benefits for Residents Under 65	Benefits for Residents Over 65
Alberta	Monthly premium rates are \$63.50 for single / \$118.00 Family; 50% paid by Employee / 50% paid by the Employer. 70% reimbursement; out-of-pocket maximum \$25 per prescription	Premium free 70% reimbursement; out-of-pocket maximum \$25 per prescription
British Columbia	MSP premiums eliminated as of January 1, 2020  70% reimbursement up to the annual family maximum which is based on annual income; 100% thereafter \$10 maximum dispensing fee	Same as for residents under 65

Province	Benefits for Residents Under 65	Benefits for Residents Over 65
Manitoba	<p>For residents without private drug insurance coverage, 100% reimbursement after annual family deductible which is based on annual adjusted total family income, with a minimum deductible of \$100 per year</p> <ul style="list-style-type: none"> <li>• Under \$15,000: 3.29%</li> <li>• \$15,001 to \$21,000: 4.65%</li> <li>• \$21,001 to \$29,000: 4.69% - 5.12%</li> <li>• \$29,001 to \$40,000: 5.15%</li> <li>• \$40,001 to \$47,500: 5.49% - 5.84%</li> <li>• \$47,501 to \$75,000: 5.91%</li> <li>• \$75,001 and over: 7.41%</li> </ul>	Same as for residents under 65
New Brunswick	<p>Uninsured New Brunswickers, including seniors, may enroll in the New Brunswick Drug Plan. Participants will be subject to an income-based premium and a 30% co-pay per prescription up to a maximum based on income.</p>	<p>Based on annual gross income levels, monthly premium cost per adult ranges from \$5.67-\$228.00. Also based on annual gross income levels, the 30% co-pay maximum per prescription ranges from \$4.00-\$33.05 / prescription.</p>

Province	Benefits for Residents Under 65	Benefits for Residents Over 65
Newfoundland and Labrador	<p>The Newfoundland and Labrador Drug Program (NLPDP) provides financial assistance for the purchase of eligible prescription medications.</p> <p>There are 5 main plans under the program.</p>	<p>The 65 Plus Plan is available to seniors receiving GIS benefits and registered for OAS:</p> <ul style="list-style-type: none"> <li>• Residents must pay the dispensing fee up to a maximum of \$6</li> <li>• Those who qualify for a drug card under the 65 Plus Plan, also qualify for the Ostomy Subsidy Program*</li> </ul>
Nova Scotia	<p>Residents without insurance pay co-payments of 20% of the prescription price with an annual deductible based on family / individual income level. Maximum annual family unit co-payment: 15% of adjusted family income</p>	<p>Seniors' Pharmacare is available to all seniors registered with the Medical Services Insurance (MSI) Program, who are not covered by a private insurance plan, unless private plan costs exceed \$806 per year</p> <p>GIS recipients are automatically enrolled – all others must apply</p> <p>Eligible residents must pay an annual premium of up to \$424 (waived for GIS recipients)</p> <p>Co-payment of 30% of the cost of each prescription to an annual maximum of \$424</p>

\* The Ostomy Subsidy Program will reimburse 75% of the retail cost of benefit ostomy items.

Province	Benefits for Residents Under 65	Benefits for Residents Over 65
Ontario	<p>The Trillium Drug Program is for people who spend approximately 4% or more of their after-tax household income on prescription drug costs.</p> <p>OHIP+ - Pharmacare for all Ontarians below 25 years of age if there is no private insurance coverage.</p> <p>Starting January 1, 2018, more than 4,400 drug products will be free for anyone age 24 or younger. There is no enrolment process as your health card serves as eligibility.</p>	<p>Seniors' Drug Program is available to all seniors registered with OHIP under the Ontario Drug Benefit (ODB) Program.</p> <ul style="list-style-type: none"> <li>• a single senior with an income of \$25,000 or less; or a senior couple with a combined income of less than \$41,500 would pay a copayment of \$2.00 per prescription</li> <li>• a single senior with an income above \$25,000; or a senior couple with income above \$41,500 would pay an annual deductible of \$100 per person and a copayment of \$6.11 per prescription.</li> </ul>
Prince Edward Island	<p>Assistance is based on certain disease states, financial needs, or demographics. For those under age 65 with a valid health card (and no private drug insurance) may qualify for the Generic Drug Program. The program limits out-of-pocket costs to \$19.95</p>	<p>For those over age 65 with a valid health card, the Seniors Drug Program allows participants to pay no more than \$19.95 for each eligible prescription.</p>



Province	Benefits for Residents Under 65	Benefits for Residents Over 65
Quebec	<p>All residents must be covered by either a private plan or the Régie</p> <p>Private insurance coverage cannot be less than Régime minimums</p> <p>Annual premium of up to \$744</p> <p>Residents must pay the first \$22.00 of drug costs per month as a deductible, plus 32% of drug costs thereafter to a monthly out-of-pocket maximum of \$99.65 / month, \$1,196 / year</p> <p>The Régie pays the full cost of prescriptions after out-of-pocket maximum is met, including dispensing fee</p>	<p>All residents must be covered by either a private plan or the Régie</p> <p>Annual premium of up to \$67.</p> <p>Persons age 65 or over who are no longer receiving the Guaranteed Income Supplement (GIS) or receiving 1% to 94% of GIS pay \$56.17 per month.</p>

Province	Benefits for Residents Under 65	Benefits for Residents Over 65
<p>Saskatchewan*</p> <p>* The Saskatchewan Drug Plan may apply to residents with valid Saskatchewan health coverage. Saskatchewan has many drug programs. Please see the Government of Saskatchewan website for information.</p>	<p><i>Supplementary Health Program:</i> Income based eligibility determined by Ministry of Social Services; no charge prescriptions for children under 18; adults pay up to \$2 per prescription</p> <p><i>Family Health Benefits:</i> Provides drug coverage for low-income working families with \$100 semi-annual family deductible and 35% consumer co-payment thereafter.</p> <p><i>Special Support Program:</i> Helps families with annual prescription drug costs in excess of 3.4% of adjusted family income; co-payment \$100 semi-annual family deductible and 35% consumer co-payment based on prescription costs and family's annual adjusted income</p>	<p><i>Seniors' Drug Plan (SDP)</i> Seniors must meet an income-test to qualify for coverage with a maximum co-payment of \$25 per prescription. Effective July 1, 2015 the individual income threshold will be lowered from the federal age credit to the provincial age credit.</p> <p><i>Special Support Program:</i> Family deductible for GIS recipients is \$200 semi-annually and a 35% co-payment thereafter; family deductible for Seniors' Income Plan (SIP) recipients is \$100 semi-annually and a 35% co-payment thereafter</p>
<p>Yukon</p>	<p>Benefits available to residents who have a specific chronic disease or a serious functional disability. Those who have the cost of prescription drugs covered by another private insurance must use that plan first. Eligible residents must pay the first \$250 per annum per individual to a maximum of \$500 per family, effective on the 1st of April each year</p>	<p>For residents who are at least age 65, or age 60 and married to a living Yukon resident who is at least 65, 100% of lowest priced generic prescription drugs plus certain non-prescription drugs and goods</p>

**Vision Care – Eye Examinations (excluding certain special programs for low-income persons and medically required services)**

<b>Provinces</b>	<b>Eligibility</b>
Alberta, British Columbia and Manitoba	Residents under age 19, and age 65 and over
Newfoundland and Labrador	Children up to \$55 every 12 months / Adults every 36 months
Nova Scotia	Residents under age 19, and age 65 and over
Ontario	Residents under age 20, and age 65 and over
Quebec	Residents under age 18, and age 65 and over
Saskatchewan	Residents under age 18, and age 64 and over
Yukon	Residents at least 65 or 60 and married to a living Yukon resident who is at least age 65

### 3. Canadian Dental Care Plan

In January 2024, the CDB interim benefit ends, and is replaced by the Canada Dental Care Plan (CDCP). This is a federally delivered public dental plan available to eligible Canadians of all ages.

Eligibility criteria for CDCP:

- You have no access to dental insurance
- You have an adjusted family net income of less than \$90,000
- You are a Canadian resident
- You filed your taxes the previous year

Who can apply?

- Seniors 65 years and above
- Children under 18
- Adults with a valid federal Disability tax Credit certificate for 2023

For complete details of the Canadian Dental Care Plan (CDCP) including coverage and co-payments, visit the website:

<https://www.canada.ca/en/services/benefits/dental-care-plan.html>

## 7.0 TAXATION

### 7.1 INSURANCE PREMIUM TAX

#### Insurance Premium Tax (Provincial Tax – Life and Health)

Alberta	3% of net premiums
Nova Scotia	3% of net premiums
Newfoundland	5% of net premiums
NWT	3% of net premiums
Prince Edward Island	3.75% of net premiums
Quebec	3.3% of net premiums
Saskatchewan	3% of net premiums
Yukon	4% of net premiums
All other provinces and territories	2% of net premiums

## 7.2 INCOME BENEFITS

<b>Benefit Source</b>	<b>Employer Costs Tax Deductible</b>	<b>Employee Contributions Tax Deductible</b>	<b>Employer Contributions Confer Taxable Benefit to Employee</b>	<b>Benefit Taxable To Income Recipient</b>
Old Age Security	n/a	n/a	n/a	Yes
Basic	n/a	n/a	n/a	No
Spouse's Allowance	n/a	n/a	n/a	No
Guaranteed Income Supplement	n/a	n/a	n/a	No
Provincial Retirement Supplement (in applicable provinces)	n/a	n/a	n/a	No
Worker's Compensation	Yes	n/a	No	No
Canada/Quebec Pension Plan	Yes	Yes	No (1)	Yes
Unemployment Insurance	Yes	Yes	No (1)	Yes
Provincial Medicare (in applicable provinces)	Yes	No	Yes (2)	No

(1) There is a taxable benefit if the employer pays the employee portion. The employee can claim the amount as a tax deduction.

(2) In Alberta and British Columbia, the amount paid by the employer is reported as a benefit from employment on the employee's year-end tax statement.

### 7.3 EMPLOYER SPONSORED GROUP BENEFITS

<b>Benefit Source</b>	<b>Employer Costs Tax Deductible</b>	<b>Employee Contributions Tax Deductible</b>	<b>Employer Contributions Taxable Benefit to Employee</b>	<b>Benefit Taxable To Income Recipient</b>
Life Insurance (incl. Dependent Life)	Yes	No	Yes	No
Survivor Income	Yes	No	(2)	(3)
Accidental Death & Dismemberment	Yes	No	No	No
Short Term Disability (STD)	Yes	No	No	(5)
Long Term Disability (LTD)	Yes	No	No	(5)
Medical, including Vision Care, Hearing Aids, Drug Plans and Administrative Services Only contracts	Yes	Yes (4)	No (1)	No
Dental	Yes	Yes (4)	No (1)	No

- (1) Taxable benefit in Quebec
- (2) Commuted value added to amount of Group Life Insurance
- (3) Interest element only
- (4) Subject to Income Tax regulation
- (5) Benefits from private Disability Plans (STD/LTD)
  - (a) Benefits paid from a plan to which an employer has made any contribution are taxable.
  - (b) An employee's own contributions made to the plan since 1968 may be deducted from any taxable disability benefits received.
  - (c) Benefits paid from an employee-pay-all plan are non-taxable.

Note In lieu of paying the employer's share directly from employer funds an employer may, at their option, add the equivalent cost to each employee's regular weekly or monthly gross income and subsequently deduct the full monthly disability plan premium for remittance to insurer. Under the above arrangement, benefits would not be taxable to employees. However, the employer's share of the cost which has been added to gross income is now subject to all other normal payroll deductions.

## **7.4 SALES TAX**

In Quebec, there is a 9% sales tax on premiums paid under group contracts, including both insured and uninsured plans.

The Ontario Government imposes an 8% sales tax on premiums paid under group contracts, including both insured and uninsured plans.

In Manitoba, 7% Retail Sales Tax (RST) applies to insurance premiums with respect to group life insurance, disability, critical illness and accidental death and dismemberment. The Manitoba RST does not apply with respect to self-insured plans or premiums for health or dental premiums.



## **8.0 BENEFICIARY LEGAL REQUIREMENTS**

The law which governs the designation and revocation of beneficiaries is the law of the province where the employee was residing at the time he became insured.

### **8.1 PROVINCES OTHER THAN QUEBEC**

#### **Designation of Beneficiary**

- A person 16 years of age or older may designate a beneficiary.
- Generally, any person may be named as beneficiary including minors, the state, the executors or administrators and an institution having the right to receive funds.
- An employee may not designate a beneficiary as “guardian for a minor”, or an individual administrator for their estate.
- A trustee may be appointed for a beneficiary.
- A contingent beneficiary may be designated.
- Refer to sec. 8.3 “Naming Employer as Beneficiary”.
- Special rules apply in event of a recognized divorce.

#### **Revocation**

- If an employee was insured prior to July 1, 1962 and prior to that date had designated as beneficiary one of the following persons, known as preferred beneficiaries: spouse; children; grandchildren; adopted children; children of adopted children; parents / adopting parents, the employee may revoke the named beneficiary in favour of one of these persons. However, if this beneficiary is not a minor, the beneficiary may release their interest in the insurance in favour of the insured employee who then regains control of the insurance.
- If an employee became insured on or after July 1, 1962, they insured employee may revoke the beneficiary at any time, without any consent, in favour of any person, provided the original designation did not specify that it was irrevocable.

## 8.2 QUEBEC

### **Designation of Beneficiary**

- A person 18 years of age or older may designate a beneficiary.
- Generally, any person may be named as beneficiary including minors, legal representatives or executors, and any institution having the right to receive funds.
- The designation of the employee's spouse as beneficiary is irrevocable unless otherwise stipulated.
- An employee may not designate a beneficiary as "guardian for a minor", or an individual administrator for their estate.
- A contingent beneficiary may be designated.
- Refer to sec. 8.3 "Naming the Employer as Beneficiary".
- Special rules apply in event of a recognized divorce.

### **Revocation**

- If an employee was insured prior to October 20, 1976 and prior to that date had designated as beneficiary their children or spouse, then the employee cannot revoke the designation without the prior consent of that beneficiary.
- An irrevocable beneficiary, except a minor child, may release their interest in the insurance in favour of the insured employee who then gains control of the insurance.
- If an employee became insured on or after October 20, 1976 and a designation of the beneficiary was not made irrevocable, the employee may change the beneficiary at any time without consent.

### **8.3 NAMING EMPLOYER AS BENEFICIARY**

There are no known laws in Canada which would prevent an employee from designating their employer as the beneficiary of the employee's group life insurance.

#### **Tax Implications**

##### **(1) Employer's Cost Tax Deductible**

An employer who is a beneficiary cannot take deductions from income for Life or AD&D premiums paid on behalf of the employee as these premiums are considered under The Income Tax Act as an outlay to earn exempt income.

##### **(2) Benefit Taxable Income to Recipient**

The insurance proceeds received by the employer would not be taxable income.

### **8.4 NAMING ESTATE AS BENEFICIARY**

- An employee designating their estate as beneficiary should be made aware that Life Insurance monies paid into, and becoming part of an estate can be used to pay last debts, including medical and legal fees, etc.
- The Administrator of an estate most often applies to a surrogate court for letters of probate, particularly if a Will exists. Such application must be accompanied by a bond in an amount that is usually some percentage of the entire estate. When the estate has been properly and completely administered, the bond is returned.
- In some instances, the bond is purchased from a casualty company with premiums coming out of the estate. This premium is not refundable when the bond is returned.

## 9.0 TELEPHONE DIRECTORY

### Provincial Health Insurance Programs (“Medicare”)

Alberta Health Insurance Care	(780) 427-1432
Health Insurance British Columbia	(604) 683-7520
Manitoba Health	(204) 786-7101
Medicare New Brunswick	(506) 684-7901
Newfoundland Medical Care Plan	(709) 758-1600
Northwest Territories Health Services	1-800-661-0830
Nova Scotia Insurance Plan	(902) 496-7008
Nunavut Health Care Insurance Plan	1-867-645-8001
Ontario Health Insurance Plan	1-866-532-3161
PEI Medicare	1-800-321-5492
Quebec Health Insurance Plan	1-800-561-9749
Saskatchewan Medical Service Plan	1-800-667-7766
Yukon Health Care Insurance Plan	(867) 667-5209

### Provincial Retirement Supplement

Alberta	1-800-642-3853
British Columbia	1-866-866-0800
Manitoba	1-800-563-8793
New Brunswick	1-800-669-7070
Northwest Territories	1-800-661-0830
Nova Scotia	1-877-296-9338 (902) 424-4261
Ontario	1-800-263-7965
Saskatchewan	1-800-667-7523
Yukon	(867) 667-5137

### Workers’ Compensation

Alberta	1-866-922-9221
British Columbia	1-888-967-5377
Manitoba	1-800-362-3340
New Brunswick	(506) 632-2200
Newfoundland	(709) 778-1000
Northwest Territories/Nunavut	1-800-661-0792
Nova Scotia	1-800-870-3331
Nunavut	1-877-404-4407
Ontario	1-800-387-5540
Prince Edward Island	(902) 368-5680
Quebec	(514) 906-3000
Saskatchewan	(306) 787-4370
Yukon	1-800-661-0443

### Other

Revenue Canada Toronto	1-800-959-8281
Employment Insurance Toronto	(416) 730-1211
Employment Insurance - Outside Toronto	1-800-206-7218
Old Age Security	1-800-277-9914
Canada Pension Plan	1-800-277-9914
Quebec Pension Plan	1-800-463-5185
Telehealth Ontario	1-866-797-0000

## 10.0 WEB LISTINGS

### WCB

Alberta	<a href="http://www.wcb.ab.ca">www.wcb.ab.ca</a>
British Columbia	<a href="http://www.worksafebc.com">www.worksafebc.com</a>
Manitoba	<a href="http://www.wcb.mb.ca">www.wcb.mb.ca</a>
New Brunswick	<a href="http://www.worksafenb.ca">www.worksafenb.ca</a>
Newfoundland	<a href="http://www.workpacenl.ca">www.workpacenl.ca</a>
Northwest Territories/Nunavut	<a href="http://www.wcb.nt.ca">www.wcb.nt.ca</a>
Nova Scotia	<a href="http://www.wcb.ns.ca">www.wcb.ns.ca</a>
Ontario	<a href="http://www.wsib.on.ca">www.wsib.on.ca</a>
Prince Edward Island	<a href="http://www.wcb.pe.ca">www.wcb.pe.ca</a>
Quebec	<a href="http://www.csst.qc.ca">www.csst.qc.ca</a>
Saskatchewan	<a href="http://www.wcb.sask.com">www.wcb.sask.com</a>
Yukon	<a href="http://www.wcb.yk.ca">www.wcb.yk.ca</a>

### Employment and Social Development Canada

[www.esdc.gc.ca](http://www.esdc.gc.ca)

**Employment Insurance** [www.sevicecanada.gc.ca](http://www.sevicecanada.gc.ca)

### Canada Pension Plan (CPP) / Old Age Security

[www.esdc.gc.ca](http://www.esdc.gc.ca)

### Quebec Pension Plan

[www.rrq.gouv.qc.ca](http://www.rrq.gouv.qc.ca)

### Health Canada

[www.hc-sc.gc.ca](http://www.hc-sc.gc.ca)

**Provincial Government Health Websites** (Also provide links to various programs within that province/territory)

Alberta	<a href="http://www.health.alberta.ca">www.health.alberta.ca</a>
British Columbia	<a href="http://www2.gov.bc.ca">www2.gov.bc.ca</a>
Manitoba	<a href="http://www.gov.mb.ca/health">www.gov.mb.ca/health</a>
New Brunswick	<a href="http://www2.gnb.ca">www2.gnb.ca</a>
Newfoundland	<a href="http://www.health.gov.nl.ca/health/">www.health.gov.nl.ca/health/</a>
Northwest Territories	<a href="http://www.hss.gov.nt.ca">www.hss.gov.nt.ca</a>
Nova Scotia	<a href="http://novascotia.ca/dhw/">novascotia.ca/dhw/</a>
Nunavut	<a href="http://www.gov.nu.ca/health">www.gov.nu.ca/health</a>
Ontario	<a href="http://www.health.gov.on.ca/en/">www.health.gov.on.ca/en/</a>
Prince Edward Island	<a href="http://www.gov.pe.ca/health/">www.gov.pe.ca/health/</a>
Quebec	<a href="http://www.msss.gouv.qc.ca">www.msss.gouv.qc.ca</a>
Saskatchewan	<a href="http://www.gov.sk.ca">www.gov.sk.ca</a>
Yukon	<a href="http://www.hss.gov.yk.ca">www.hss.gov.yk.ca</a>

### Other

Canada Benefits [www.canadabenefits.gc.ca](http://www.canadabenefits.gc.ca)

# IMPORTANT DATES

	2025	2026
<b>New Year's Day</b>	January 1	January 1
<b>Valentine's Day</b>	February 14	February 14
<b>Family Day</b>	February 17	February 16
<b>Ash Wednesday</b>	March 5	February 18
<b>St. Patrick's Day</b>	March 17	March 17
<b>Passover*</b>	April 13	April 2
<b>Palm Sunday</b>	April 13	March 29
<b>Good Friday</b>	April 18	April 3
<b>Easter Sunday</b>	April 20	April 5
<b>Mother's Day</b>	May 11	May 10
<b>Victoria Day</b>	May 19	May 18
<b>Father's Day</b>	June 15	June 21
<b>St. Jean Baptiste Day</b>	June 24	June 24
<b>Canada Day</b>	July 1	July 1
<b>Civic Holiday</b>	August 4	August 3
<b>Labour Day</b>	September 1	September 7
<b>Rosh Hashanah*</b>	September 23	September 12
<b>Yom Kippur*</b>	October 2	September 21
<b>Thanksgiving Day</b>	October 13	October 12
<b>Halloween</b>	October 31	October 31
<b>Remembrance Day</b>	November 11	November 11
<b>Hanukkah*</b>	December 15	December 5
<b>Christmas Day</b>	December 25	December 25
<b>Boxing Day</b>	December 26	December 26

\*Jewish holidays begin at sundown the day before they are listed here

# 2025

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# 2026

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## Useful Telephone and Fax Numbers

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Name and Company

Telephone, Fax Number  
& Email

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*Roy Rastrick*  
*CBCG*

Phone: 416-488-7755

Fax: 416-488-7774

Email: \_\_\_\_\_

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\*2001- area codes 416, 905, 647, 289 you must dial 10 digits for these areas within the calling area. Area code 289 in effect June 2001.



*Serving Clients Since 1980*