FACT-FINDER

The Pocket Guide to Federal and Provincial Benefits Legislation in Canada 2016

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 2016. 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

Note: The masculine form was used in the preparation of this manual for the purpose of simplification and its use should not be construed as being derogatory to women.

Canadian Benefits Consulting Group Ltd.

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About Canadian Benefits Consulting Group…

Canadian Benefits Consulting Group ("Canadian Benefits") is a progressive, wholly owned, 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

	Regular Benefits – 2016	**Special Benefits – 2016**
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 $50,800 annually.	Same as regular benefits.
Benefit Level and Maximum	55% of average weekly insurable earnings to a maximum of $537 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 – 2016	Special Benefits – 2016
Weeks of Benefit Entitlement	Maximum number of weeks is 45.	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 15 weeks maximum. Maternity Benefits 15 weeks maximum. You can collect maternity benefits up to 8 weeks before you are scheduled to give birth. Parental Benefits 35 weeks offered to natural and adoptive parents, either mother or father. Only one waiting period is required when sharing parental leave with your partner. Parents of Critically Ill Children (PCIC) 35 weeks maximum. Compassionate Benefits 26 weeks maximum.
Employee Premium	1.88% of Insurable earnings to a maximum annual premium $955.04	
Quebec	1.52% of Insurable earnings to a maximum annual premium $772.16	
Employer Premium (without a Registered WI Plan)	2.632% of Insurable earnings to a maximum annual premium $1,337.06	No additional premiums required.
Quebec	2.128% of Insurable earnings to a maximum annual premium $1,081.02	No additional premiums required.
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; for 2016, the reduction ranges from 19¢ to 36¢ per $100 of weekly insurable earnings. See sec. 1.2 for further details on premium reduction program changes.	Salary continuance or insured plans can replace the EI disability benefits and result in reduced EI contributions for employers.

	Regular Benefits – 2016	Special Benefits – 2016
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	Usually a 2-week waiting period. Weekly benefits begin on Sunday and end on Saturday.	Same as regular benefits.
Additional Earnings	Under a pilot project in effect up to August 1, 2015, claimants of regular, parental, compassionate care or parents of critically ill children benefits are entitled to keep 50¢ of their EI benefits for every dollar they earn, up to 90% of the weekly insurable earnings used to determine their benefit; any earnings above this treshold will be deducted from EI benefits, dollar for dollar.	Same for parental and compassionate benefits. Maternity and sick leave subtracted dollar for dollar.
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*

(1) Employers are now granted a reduction on the coverage they provide in the current year.

(2) The period to submit requested information and return application forms is 30 days.

(3) The yearly notification of a reduced employer premium rate is conditional on the employer maintaining a qualifying plan for the entire subsequent year and filing a renewal application (provided by EI).

(4) The employer must inform EI within 30 days of any changes made to a registered short term disability plan on which a premium reduction was granted.

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 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 2-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.

*For the years 2015 and 2016 Small Businesses will see a lowering of EI premiums from $1.88 to $1.60 per $100 of insurable earnings through the Small Business Job Credit.

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 (i.e. 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 his accumulated paid sick leave until a total of at least 15 weeks has been paid or his 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 **$71,500**

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:

Type of Benefit	Basic Plan[i]	Special Plan[i]
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	12 weeks at 70% and 25 weeks at 55%	28 weeks at 75%

[i] Option selected by the first parent filing a claim applies to the other parent

Employee Premium: 0.548% of Insurable earnings to a maximum annual premium of $391.82

Employer Premium: 0.767% of Insurable earnings to a maximum annual premium of $548.41

Self-Employed Worker Premium: 0.973% of Insurable earnings to a maximum annual premium of $695.70

1.6 COMPARISON OF PREMIUM RATES

Year	Maximum Annual Insurable Earnings	Premium Rate as a percentage of Insurable Earnings		Annual Contribution Maximum Amount	
		Employee	Employer	Employee	Employer
2009	$42,300	1.73% 1.38 %(i)	2.42% 1.93% (i)	$731.79 $583.74 (i)	$1,024.51 $ 817.24 (i)
2010	$43,200	1.73% 1.36 %(i)	2.422% 1.904 %(i)	$747.36 $587.52 (i)	$1,046.30 $ 822.53 (i)
2011	$44,200	1.78% 1.41% (i)	2.492% 1.974% (i)	$786.76 $623.22 (i)	$1,101.46 $ 872.51 (i)
2012	$45,900	1.83% 1.47% (i)	2.56% 2.06% (i)	$839.97 $674.73 (i)	$1,175.96 $ 944.62 (i)
2013	$47,400	1.88% 1.52 %(i)	2.63% 2.13% (i)	$891.12 $720.48 (i)	$1,247.57 $1,008.67 (i)
2014	$48,600	1.88% 1.53% (i)	2.63% 2.14% (i)	$913.68 $743.58 (i)	$1,279.15 $1,041.01 (i)
2015	$49,500	1.88% 1.54% (i)	2.63% 2.156% (i)	$930.60 $762.30 (i)	$1,032.84 $1,067.22 (i)
2016	$50,800	1.88% 1.52% (i)	2.63% 2.128% (i)	$955.04 $772.16 (i)	$1,337.06 $1,081.02 (i)

(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, 2016)

Province	Short Form	Percent of Earnings	Maximum Assessable Earnings
Alberta	AB	90% (net)	$ 98,700
British Columbia	BC	90% (net)	$ 80,600
Manitoba*	MB	90% (net)	$125,000
New Brunswick	NB	85% (net)	$ 61,800
Newfoundland	NF	80% (net)	$ 62,540
Northwest Territories	NWT	90% (net)	$ 88,600
Nova Scotia	NS	75% (net) *1st 26 weeks, then 85%*	$ 58,200
Nunavut	NU	90% (net)	$ 88,600
Ontario	ON	85% (net)	$ 88,000
Prince Edward Island	PEI	80% (net) *1st 38 weeks, then 85%*	$ 52,200
Quebec	QC	90% (net)	$ 71,500
Saskatchewan	SK	90% (net)	$ 69,242
Yukon	YK	75% (gross)	$ 84,837

* 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 $72,809 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 $119,398 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).

Benefit	Taxable	Age	Residency Requirements	Other
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.

* Starting in April 2023, the age of eligibility for the OAS and GIS will gradually increase from 65 to 67 over 6 years with full implementation by January 2029. This change will affect people born in 1958 and later.

3.3 OLD AGE SECURITY BENEFITS PAYMENT RATES – JANUARY - MARCH 2016

Type Benefit	Recipient	Maximum Monthly Benefit	Maximum Annual Income
Old Age Security Pension	All recipients	$570.52	**See note**
Guaranteed Income Supplement	Single person	$773.60	$17,304 (individual income)
	Spouse of pensioner	$512.96	$22,848
	Spouse of non-pensioner	$773.60	$41,472
	Spouse of Allowance recipients	$512.96	$32,016
Allowance	All recipients	$1,083.48	$32,016
Allowance for the survivor	All recipients	$1,213.00	$23,328 (individual income)

Note - Pensioners with an individual net income above $72,809 must repay part or all of the maximum Old Age Security pension amount. The repayment amounts are normally deducted from their monthy payments before they are issued. The full OAS pension is eliminated when a pensioner’s net income is $119,398 or above.

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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)

Province	Program	Maximum Monthly Supplement
Alberta (AB)	Alberta Seniors Benefits	*$280.00 **$420.00
British Columbia	Senior Supplement	*$49.30 **$120.50
Manitoba	55 Plus - Manitoba Income Supplement	*$53.93 **$57.97
New Brunswick	Low-Income Seniors' Benefit	$400.00
Northwest Territories	NWT Senior's Supplementary Benefit	No ceiling
Nova Scotia	Special Social Assistance (SSA)	No ceiling
Ontario	Guaranteed Annual Income System (GAINS)	$83.00
Saskatchewan	Seniors Income Plan (SIP)	$270.00
Yukon	Yukon Seniors Income Supplement	$247.53

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).

In order 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.

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

	C.P.P. 2016	* Q.P.P. 2016
Year's Maximum Pensionable Earnings(YMPE)	$54,900	$54,900
Year's Basic Exemption (YBE)	$3,500	$3,500
Maximum Annual Contribution Rate		
-Employee	4.95%	5.325%
-Employer	4.95%	5.325%
-Self-Employed	9.9%	10.65%
Maximum Annual Contribution		
-Employee	$2,544.30	$2,737.05
-Employer	$2,544.30	$2,737.05
-Self-Employed	$5,088.60	$5,474.10
Maximum Monthly Retirement Pension (age 65)	$1,092.50	$1,092.50
Death Benefit (Lump Sum)	$2,500	$2,500

*The contribution rate to the QPP will increase by 0.15% a year until it reaches 10.80% in 2017

(1) **CPP:** Pension is reduced by 6% per year if taken between ages 60 and 65 (maximum of 30%); increased by 6.84% per year if taken after age 65 (maximum of 34.2%).

QPP: Pension is reduced by 6% per year if taken between ages 60 and 65 (maximum of 30%); increased by 6% per year if taken after age 65 (maximum of 30%).

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.

	*C.P.P. 2016	*Q.P.P. 2016
Maximum Monthly Survivors Pension		
-Under 45 (not disabled, no child)	(2)$593.62	(3)$593.62
-Under 45 (not disabled, with child)	(2)$593.62	(3)$593.62
-Age 45 to 54	(2)$593.62	(3)$593.62
-Age 55 to 64	(2)$593.62	(3)$593.62
-Over 65	$655.50	$655.50
Maximum Monthly Disability Benefit		
-Disability Pension	(5)$1,290.81	(5)$1,290.78
-Orphan's Pension (each child)	(4)$237.69	(4)$237.69

*Inflation increase 2016 for those already in receipt of CPP/QPP is 1.2%

(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 volunteer 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); and 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.

Plan	Qualifications	Maximum Benefit Level 2016 First Quarter Monthly
Old Age Security Basic Pension	– Age 65 or older; 10 year residency after age 18 – Full benefit payment with 40 years of residency – Partial pension based on 1/40th of full benefit for each year of legal residency – Must apply for benefit – Benefit taxable; adjusted quarterly	$570.52
Allowance	– Age 60 to 64; 10 year residency after age 18 – Must be spouse or common law partner of GIS recipient – Not taxable; adjusted quarterly; income tested	$1,083.48
Allowance for Survivor	– Age 60 to 64; 10 year residency after age 18 – Pensioner spouse or common law partner is deceased – Not taxable; adjusted quarterly; income tested	$1,213.00
Guaranteed Income Supplement (GIS)	– Age 65 or older; 10 year residency after age 18 – Must be in receipt of OAS pension – Not taxable; adjusted quarterly; income tested	* $773.60 ** $512.96

* Single ** Couple

3.6 RETIREMENT INCOME SUMMARY

Plan	Qualifications	Maximum Benefit Level 2016
Canada/Quebec Pension Plan Retirement Benefit (i)	– Age 65 or older – Benefit taxable; adjusted annually – reduced benefit available for retirement at ages 60 to 64	$1,092.50
Guaranteed Annual Income Supplement (GAINS) – Provincial residency	– Age requirement – Not taxable; adjusted on adhoc basis; income tested	Benefits vary by Province
Private Pension Plans/RRSPs	– Company or Multi-Employer Registered Pension Plans (RPP) – Group RRSP – Individual RRSP	

(i) Major reform of the QPP is expected - among other things, the amendments will provide greater flexibility in the choice of age of retirement and greater equity amoung the various categories of beneficiaries.

4.0 REGISTERED RETIREMENT SAVINGS PLANS/PENSION PLANS

4.1 DOLLAR LIMITS ON CONTRIBUTIONS.

Year	2010	2011	2012	2013	2014	2015	2016	2017
RRSP % Limit	18% of 2009 income	18% of 2010 income	18% of 2011 income	18% of 2012 income	18% of 2013 income	18% of 2014 income	18% of 2015 income	18% of 2016 income
RRSP $ Limit	$22,000	$22,450	$22,970	$23,820	$24,270	$24,930	$25,370	$26,010
RPP Limit	$22,450	$22,970	$23,820	$24,270	$24,930	25,370	26,010	indexed
DPSP Limit	$11,225	$11,485	$11,910	$12,135	$12,465	12,685	13,005	indexed

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 he/she has 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:

Payment Amount	Provinces Other than Quebec Federal Tax	Quebec and Federal Tax
Up to $5,000	10%	21%
$5,001 to $15,000	20%	26%
$15,000 +	30%	31%

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. 2016	**Q.P.P. 2016**
Maximum Insurable Earnings (annual)	$54,900	$54,900
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 $1,290.81	Flat amount plus 75% of current value of retirement pension to a maximum monthly benefit of $1,290.78
Child Benefit	Child up to age 18 or, if in an accredited school of learning full time, to age 25. Maximum monthly benefit is $237.69.	Child up to age 18 or, if in an accredited school of learning full time, to age 25. Maximum monthly benefit is $75.46. Orphan’s Benefit is a maximum monthly benefit of $237.69.

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 Insurance Plan	All residents and their dependents must register with AHCIP. Registration is required by law.	Sept. 9, 2002*	Premiums for all residents eliminated effective January 1, 2009
British Columbia	Medical Services Plan of British Columbia	Mandatory	January 1, 2016	Single $75.00 Couple $136.00 Family $150.00
Manitoba	Manitoba Health Services	All residents and their dependents must register with Manitoba Health.	January 1, 1997	Employer contributions based on payroll. Under $1,250,000 – exempt $1,250,000 to $2,500,000 – 4.3% of payroll (on amount in excess of $1,250,000) over $2,500,000 – 2.15% of payroll
New Brunswick	Medicare New Brunswick			Funded from general revenues.
Newfoundland	Newfoundland Medical Care Insurance Plan	Residents and their dependents must register with MCP to obtain coverage.		Funded from general revenues, over $1,200,000 – 2% of payroll.

* Alberta: effective April 1, 2014, the price of generic drugs will drop from 25% to 20% of the brand name price.

Province	Title	Coverage	Monthly Premium Rates
Northwest Territories	Northwest Territories Medical Care Plan	Coverage is not compulsory. All residents must have a registration certificate. Each resident is registered individually.	Funded from general revenues.
Nova Scotia	Nova Scotia Medical Service Insurance Plan	Hospital insurance is not compulsory. 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	Hospital insurance is not compul-sory. Coverage for health care is compulsory, required by law.	Funded from general revenues.
Ontario	Ontario Health Insurance Plan	Coverage is not compulsory.	Employer contributions based on payroll: Exemption up to $450,000* if eligible Over $450,000 – 1.95% of payroll. Residents earning more than $20,000 in taxable income pay Ontario Health Premium to a maximum of $900.00
Prince Edward Island	Prince Edward Island Hospital and Health Services Plan	Coverage is not compulsory.	Funded from general revenues.
Quebec	RAMQ (Régie de l'assurance malodie du Québec)	Coverage is compulsory.	Persons covered by the public plan must pay a premium of between $0-$640 depending on net family income.
Saskatchewan	Saskatchewan Medical Services Plan	All residents are covered.	Funded from general revenues.
Yukon	Yukon Hospital Insurance Services Yukon Health Care Insurance Plan	Hospital insurance is not compulsory. Coverage for health care is compulsory, required by law.	Funded from general revenues.

* Ontario: Effective January 1, 2014, elimination of exemption amount for eligible employers with total Ontario payroll (including Ontario payroll of associated employers) exceeding $5 million except for registered charities.

* Quebec: Residents aged 18 and over who earn income higher than $18,175 must pay a progressive health contribution to a maximum of $1,000 by the end of the year.

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 anaesthetic 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 and $118 for family coverage *	70% reimbursement; out-of-pocket maximum $25 per prescription; $25,000 maximum yearly benefit
British Columbia	Families pay 100% of the cost of eligible benefit items each year until their annual deductible is met: • Net annual family income (NAFI) under $15,000: no deductible • NAFI of $15,000 to $30,000: 2% of net income • NAFI over $30,000; 3% of net income to a maximum of 4% of NAFI Plan pays 70% of eligible prescription drug costs up to the annual family maximum: Plan pays 70% of eligible prescription drug costs up to the annual family maximum: • Under $15,000: 2% of net income • $15,000 to $30,000: 3% of net income • Over $30,000: 4% of net income Plan pays 100% of costs after the annual family maximum is reached	Residents pay 100% of the cost of eligible benefit items each year until their annual family deductible is met: • Net annual family income (NAFI) under $33,000: no deductible • NAFI of $33,000 to $50,000: 1% of net income • NAFI over $50,000: 2% of net income Plan pays 75% of eligible prescription drug costs up to the annual family maximum: • Under $33,000: 1.25% of net income • $33,000 to $50,000: 2% of net income • Over $50,000: 3% of net income Plan pays 100% of costs after the annual family maximum is reached

* Alberta: a premium subsidy program is available for those who qualify. Subsidized premium rates are $44.45 single or $82.60 for family.

Manitoba	For residents without private drug insurance coverage, 100% reimbursement after annual family deductible (based on annual adjusted total family income, with a minimum deductible of $100 per year • Under $15,000: 2.91% • $15,001 to $21,000: 4.14% • $21,001 to $29,000: 4.18% - 4.55% • $29,001 to $40,000: 4.58% • $40,001 to $47,500: 4.98% - 5.20% • $47,501 to $75,000: 5.27% • $75,001 and over: 6.60%	Same as for residents under 65
New Brunswick	New Brunswick has unfolded a two phase drug coverage program for all residents in 2014 and 2015. The program ensures all residents will have access to minimum drug coverage. Participants will be subject to an income-based premium.	Available to seniors receiving GIS benefits or whose income falls at or below the following thresholds: • Single: $17,198 • Combined Income (spouse over 65): $26,955 • Combined Income (spouse under 65): $32,390 Not available to seniors covered by any other insurance plan. Co-payments vary based on how senior qualifies for benefits: • GIS recipients: $9.05 per prescription to a maximum of $500 per calendar year • Income thresholds: $15.00 per prescription, with no annual co-payment maximum

Newfoundland and Labrador*	Comprehensive income-based prescription drug program for residents. Residents with annual family income less than $149,999 pay a percentage of their income towards drug costs, private plans remain first payer: • Less than $39,999: 5% • Between $40,000 and $74,999: 7.5% • Between $75,000 and $149,999: 10%	Available to seniors receiving GIS benefits and registered for OAS: • Residents must pay the dispensing fee up to a maximum of $6 • Those who qualify for a drug card under the 65 Plus Plan, also qualify for the Ostomy Subsidy Program*
Nova Scotia	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	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) GIS recipients are automatically enrolled – all others must apply Eligible residents must pay an annual premium of up to $424 (waived for GIS recipients) Co-payment of 30% of the cost of each prescription to an annual maximum of $382

* There are 5 main plans under the Newfounland & Labrador Prescription Drug Plan (NLPDP). The plan featured here is the "Assurance Plan". Visit the Government of Newfoundland and Labrador Health website for more information.
* The Ostomy Subsidy Program will reimburse 75% of the retail cost of benefit ostomy items.

Ontario	Available to residents with high prescription drug costs in relation to their income (Trillium Drug Program – TDP) Residents pay a deductible based on net family income quarterly over program year (August 1 – July 31). For most, the deductible equals about 4% of net family income. For residents whose drug costs are not completely covered by private insurance, there is catastrophic coverage with 100% reimbursement (depending on family income and size) and $2 per perscription co-payment.	Under the Drug Benefit Program, singles with annual incomes of less than $16,018 and couples with annual incomes of less than $24,175 pay up to $2 per prescription Singles and couples with incomes above the preceding minimum threshold pay $100 annual deductible each plus up to $6.11 per prescription
Prince Edward Island	A new catastrophic drug program was introduced October 1, 2013 whereby annual out-of-pocket drug costs will be capped (cap based on household income). Drug costs in excess of cap will be paid through rest of program year (July 1 to June 30)	Available to seniors eligible for PEI Medicare Plan pays 100% of the cost for eligible prescriptions less an $8.25 recipient co-payment, plus $7.69 of the pharmacy professional fee.

Quebec	All residents must be covered by either a private plan or the Régime Private insurance coverage cannot be less than Régime minimums Annual premium of up to $640 Residents must pay the first $18 of drug costs per months a deductible, plus 34% of drug costs thereafter to a monthly out-of-pocket maximum of $85.75. The Régime pays the full cost of prescriptions after out-of-pocket maximum is met, including dispensing fee	All residents must be covered by either a private plan or the Régime Annual premium of up to $640.00 Persons age 65 or over who receive 94% to 100% of the Guaranteed Income Supplement (GIS) are entitled to free coverage. Residents not receiving GIS must pay the first $18 of drug costs per month plus 34% of drug costs thereafter to a monthly out-of-pocket maximum of $51.83 per adult.

Saskatchewan* * 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.	*Supplementary Health Program:* Income based eligibility determined by Community Resources and Employment; no charge prescriptions for children under 18; adults pay up to $2 per prescription *Family Health Benefits:* Provides drug coverage for low-income working families with $100 semi-annual family deductible and 35% consumer co-payment thereafter. *Special Support Program:* 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	*Seniors' Drug Plan (SDP)* Seniors must meet an income-test to qualify for coverage with a maximum co-payment of $20 per prescription. Effective July 1, 2015 the individual income threshold will be lowered from the federal age credit to the provincial age credit. *Special Support Program:* Family deductible for GIS recipients is $200 semi-annually; family deductible for Seniors' Income Plan (SIP) recipients is $100 semi-annually
Yukon	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	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

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

Provinces	**Eligibility**
Alberta, British Columbia and Manitoba	Residents under age 19, and age 65 and over
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

Dental care (excluding programs for low-income persons)

Specific dental and oral surgery in hospital covered in all jurisdictions

Limited coverage for children in Newfoundland and Labrador, Nova Scotia, Prince Edward Island, Quebec and Yukon.

7.0 TAXATION

7.1 INSURANCE PREMIUM TAX

Insurance Premium Tax (Provincial Tax – Life and Health)

Nova Scotia	3% of net premiums
Newfoundland	4% of net premiums
NWT	3% of net premiums
Prince Edward Island	3.5% of net premiums
Quebec	2.3% of net premiums
Saskatchewan	3% of net premiums
All other provinces and territories	2% of net premiums

7.2 INCOME BENEFITS

Benefit Source	Employer Costs Tax Deductible	Employee Contributions Tax Deductible	Employer Contributions Confer Taxable Benefit to Employee	Benefit Taxable Income To Recipient
Old Age Security				
Basic	n/a	n/a	n/a	Yes
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

Benefit Source	Employer Costs Tax Deductible	Employee Contributions Tax Deductible	Employer Contributions Taxable Benefit to Employee	Benefit Taxable Income To Recipient
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 his option, add the equivalent cost to each employees 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.

Effective July 15, 2012, 7% Manitoba 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 his 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 and adopting parents, the employee may revoke the so named beneficiary but only in favour of one of these persons. However, if this beneficiary is not a minor, the beneficiary may release his 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, the 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 his 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 his 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 his 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 his 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 his 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) 683-7151
Manitoba Health	(204) 786-7101
Medicare New Brunswick	(506) 457-4800
Newfoundland Medical Care Plan	(709) 292-4000
Northwest Territories Health Services	1-800-661-0830
Nova Scotia Insurance Plan	(902) 496-7008
Nunavut Health Care Insurance Plan	1-800-661-0833
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	(306) 787-3475
Yukon Health Care Insurance Plan	(867) 667-5209

Provincial Retirement Supplement

Alberta	1-800-642-3853
British Columbia	1-800-682-0391
Manitoba	1-800-563-8793
New Brunswick	1-800-669-7070
	(506) 453-2404
Northwest Territories	(867) 920-8921
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
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
- 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

(Please consult the blue pages of the phone book for local numbers)

10.0 WEB LISTINGS

WCB

Alberta	www.wcb.ab.ca
British Columbia	www.worksafebc.com
Manitoba	www.wcb.mb.ca
New Brunswick	www.worksafenb.ca
Newfoundland	www.whscc.nf.ca
Northwest Territories/Nunavut	www.wscc.nt.ca
Nova Scotia	www.wcb.ns.ca
Ontario	www.wsib.on.ca
Prince Edward Island	www.wcb.pe.ca
Quebec	www.csst.qc.ca
Saskatchewan	www.wcbsask.com
Yukon	www.wcb.yk.ca

Employment and Social Development Canada
www.esdc.gc.ca

Employment Insurance
www.sevicecanada.gc.ca

Canada Pension Plan (CPP)
www.esdc.gc.ca

Old Age Security
www.esdc.gc.ca

Quebec Pension Plan
www.rrq.gouv.qc.ca

Health Canada
www.hc-sc.gc.ca

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

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

Other

Canada Benefits	www.canadabenefits.gc.ca

IMPORTANT DATES

	2016	2017
New Year's Day	January 1	January 1
Valentine's Day	February 14	February 14
Family Day	February 15	February 13
Ash Wednesday	February 10	March 1
St. Patrick's Day	March 17	March 17
Palm Sunday	March 20	April 9
Good Friday	March 25	April 14
Passover*	April 23	April 11
Easter Sunday	May 2	April 16
Mother's Day	May 8	May 14
Victoria Day	May 23	May 22
Father's Day	June 19	June 18
St. Jean Baptiste Day	June 24	June 24
Canada Day	July 1	July 1
Civic Holiday	August 1	August 7
Labour Day	September 5	September 4
Rosh Hashanah*	October 3	September 21
Yom Kippur*	October 12	September 30
Thanksgiving Day	October 10	October 9
Halloween	October 31	October 31
Remembrance Day	November 11	November 11
Hanukkah*	December 25	December 13
Christmas Day	December 25	December 25
Boxing Day	December 26	December 26

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

2016

JANUARY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

FEBRUARY

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29					

MARCH

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

APRIL

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

MAY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

JUNE

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

JULY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

AUGUST

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SEPTEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

OCTOBER

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

NOVEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

DECEMBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

2017

JANUARY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

FEBRUARY

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				

MARCH

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12	13	14	15	16	17	18
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26	27	28	29	30	31	

APRIL

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23	24	25	26	27	28	29
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MAY

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21	22	23	24	25	26	27
28	29	30	31			

JUNE

S	M	T	W	T	F	S
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18	19	20	21	22	23	24
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JULY

S	M	T	W	T	F	S
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23	24	25	26	27	28	29
30	31					

AUGUST

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
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20	21	22	23	24	25	26
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SEPTEMBER

S	M	T	W	T	F	S
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3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

OCTOBER

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

NOVEMBER

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
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DECEMBER

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Useful Telephone and Fax Numbers

Name and Company	Telephone, Fax Number & Email
Roy Rastrick CBCG	Phone: 416-488-7755 Fax: 416-488-7774 Email:
	Phone: Fax: Email:
	Phone: Fax: Email:
	Phone: Fax: Email:
	Phone: Fax: Email:

Useful Telephone and Fax Numbers

Name and Company	Telephone, Fax Number & Email
	Phone: ____ Fax: ____ Email: ____
	Phone: ____ Fax: ____ Email: ____
	Phone: ____ Fax: ____ Email: ____
	Phone: ____ Fax: ____ Email: ____
	Phone: ____ Fax: ____ Email: ____

Useful Telephone and Fax Numbers

Name and Company	Telephone, Fax Number & Email
	Phone: ______ Fax: ______ Email: ______
	Phone: ______ Fax: ______ Email: ______
	Phone: ______ Fax: ______ Email: ______
	Phone: ______ Fax: ______ Email: ______
	Phone: ______ Fax: ______ Email: ______

Useful Telephone and Fax Numbers

Name and Company	Telephone, Fax Number & Email
	Phone: ______ Fax: ______ Email: ______
	Phone: ______ Fax: ______ Email: ______
	Phone: ______ Fax: ______ Email: ______
	Phone: ______ Fax: ______ Email: ______
	Phone: ______ Fax: ______ Email: ______

Useful Telephone and Fax Numbers

Name and Company	Telephone, Fax Number & Email
	Phone: ________ Fax: ________ Email: ________
	Phone: ________ Fax: ________ Email: ________
	Phone: ________ Fax: ________ Email: ________
	Phone: ________ Fax: ________ Email: ________
	Phone: ________ Fax: ________ Email: ________

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