

FACT-FINDER

The Pocket Guide to Federal and
Provincial Benefits Legislation in Canada



2026

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ROY RASTRICK



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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 2026. 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

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About 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

| | Regular Benefits – 2026 | Special Benefits – 2026 |
|--------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 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 \$68,900 annually. | Same as regular benefits. |
| Benefit Level and Maximum | 55% of average weekly insurable earnings to a maximum of \$729 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? | You typically need between 420 and 700 hours of insurable employment, depending on the unemployment rate in your region. | You must have worked a minimum of 600 hours in the last 52 weeks. |

Regular Benefits – 2026

Weeks of Benefit Entitlement

Maximum number of weeks is 45.

Employee Premium

\$1.63 per \$100 of Insurable earnings to a maximum annual premium \$1,123.07

Quebec

\$1.30 per \$100 of Insurable earnings to a maximum annual premium \$895.70

Employer Premium (without a Registered WI Plan)

\$2.28 per \$100 of Insurable earnings to a maximum annual premium \$1,572.30

Quebec

\$1.82 per \$100 of Insurable earnings to a maximum annual premium \$1,253.98

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 – 2026

More than one type of sickness/special benefit can be claimed within a 52-week period, to a cumulative maximum of 50 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 applies when parental leave is shared.

- Standard – up to 35 weeks (40 if shared) at a rate of 55% up to \$729/week.
- Extended – up to 61 weeks (69 if shared) at a rate of 33% up to \$437/week.

Caregiving Benefits:

Caregiving for children – up to 35 weeks

Caregiving for adults – up to 15 weeks

Compassionate Care Benefits - up to 26 weeks

No additional premiums required.

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

| | Regular Benefits – 2026 | Special Benefits – 2026 |
|------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| 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 \$68,900 during 2026 will pay EI premiums of \$1,123.07 (calculated at 1.63%). For the purpose of this calculation, we have used a reduced employer multiplier of 1.167.

A = Regular employer EI premium = \$1,123.07 x 1.4 = \$1,572.30

B = Reduced employer EI premium = \$1,123.07 x 1.167 = \$1,310.62

C = Amount of total EI premium reduction = A - B = \$261.68

The portion of the savings returned to the employee in this example would be \$109.03 (5/12 of \$261.68). As the employer, their portion of the savings would be \$152.65 (7/12 of \$261.68)

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, injury, or 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 normal weekly earnings except in the case of maternity, parental leave and compassionate care (see paragraph 2 of this section). Upon termination, remaining assets of the plan revert to the employer or are used for plan payments or administrative costs.
- 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 Service Canada in writing of any changes to the plan within 30 days after the effective date of the change.
- Confirmation that the plan is financed entirely by the employer (either through a Trust Fund or general revenues) and the employer has to keep separate records of the SUB payments.
- Confirmation that employees do not have a vested interest (employees do not pay their own premiums).

- Clearly states that payments related to guaranteed annual salary, deferred compensation, or severance will not be diminished or augmented by payments received under the plan.
- 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 24-hour coverage in the event of interruption of earnings due occupational or 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

- Cannot be more than 7 consecutive days and the short-term benefits must be paid no later than the 8th day following the start of the employee's disability.

(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 Skills Development

- 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

- The duration must be a minimum of 15 weeks.

(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, parental, compassionate care or family caregiver benefits under the EI 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;
- illness or injury suffered during a strike or lockout at the place of employment (if the right to benefits is reinstated on the employee's return to active employment)
- 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;
- in the case of a recurring disability, an employee is receiving benefits according to a reinstatement provision of a group long term disability plan (as long as the reinstatement period does not exceed 6 months)

(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. REDUCED EMPLOYER EI PREMIUM RATES

In the legislation, there are 4 different categories of plans that may qualify for a reduction:

- Category 1: a cumulative paid sick leave plan, which allows for a minimum monthly accumulation of 1 day and a total accumulation of at least 75 days.
- Category 2: an enhanced cumulative paid sick leave plan, which allows for a minimum monthly accumulation of 1 2/3 days and a total accumulation of at least 125 days.
- Category 3: a weekly indemnity plan with a benefit period of at least 15 weeks.
- Category 4: a special weekly indemnity plan with a benefit period of at least 52 weeks. (This reduction is available only to public and para-public employers of a province.)

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** **\$103,000**

3) 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% of earnings | 15 weeks at 75% of earnings |
| Paternity Benefits | 5 weeks at 70% of earnings | 3 weeks at 75% of earnings |
| Parental Benefits | 7 weeks at 70% and 25 weeks at 55% of earnings 4 additional benefit weeks at 55% of earnings* once 8 shareable parental benefit weeks have been paid to each parent. | 25 weeks at 75% of earnings 3 additional benefit weeks at 75% of earnings* once 6 shareable parental benefit weeks have been paid to each parent. |
| Adoption Benefits | 5 weeks / parent at 70% of earnings 13 weeks at 70% of earnings for welcome & support sharable between parents as well as 32 weeks sharable between the parents <ul style="list-style-type: none"> • First 7 weeks: 70% of earnings • Next 25 weeks: 55% of earnings 4 additional benefit weeks at 55% of earnings* once 8 shareable adoption benefit weeks have been paid to each parent. | 2 weeks / parent + 37 shared at 75% of earnings 3 additional benefit weeks at 75% of earnings* once 6 shareable adoption benefit weeks have been paid to each parent. |

⁽ⁱ⁾ Option selected by the first parent filing a claim applies to the other parent

- Wage earners: premium rate of 0.430% of insurable earnings to a maximum annual premium of \$442.90
- Employers: premium rate of 0.602% of insurable earnings to a maximum annual premium of \$620.06.
- Self-Employed Workers: premium rate of 0.764% of insurable earnings to a maximum annual premium of \$786.92.

3.7 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 |
| 2019 | \$53,100 | 1.62 1.25 ⁽ⁱ⁾ | 2.268 1.750 ⁽ⁱ⁾ | \$ 860.22 \$ 663.75 ⁽ⁱ⁾ | \$1,204.31 \$ 929.25 ⁽ⁱ⁾ |
| 2020 | \$54,200 | 1.58 1.20 ⁽ⁱ⁾ | 2.212 1.680 ⁽ⁱ⁾ | \$ 856.36 \$ 650.40 ⁽ⁱ⁾ | \$1,198.90 \$ 910.56 ⁽ⁱ⁾ |
| 2021 | \$56,300 | 1.58 1.18 ⁽ⁱ⁾ | 2.212 1.65% ⁽ⁱ⁾ | \$ 889.54 \$ 664.34 ⁽ⁱ⁾ | \$1,245.36 \$ 930.08 ⁽ⁱ⁾ |
| 2022 | \$60,300 | 1.58 1.20 ⁽ⁱ⁾ | 2.212 1.68 ⁽ⁱ⁾ | \$ 952.74 \$ 723.60 ⁽ⁱ⁾ | \$1,333.84 \$1,013.04 ⁽ⁱ⁾ |
| 2023 | \$61,500 | 1.63 1.27 ⁽ⁱ⁾ | 2.282 2.778 ⁽ⁱ⁾ | \$1,002.45 \$ 781.05 ⁽ⁱ⁾ | \$1,403.43 \$1,093.47 ⁽ⁱ⁾ |
| 2024 | \$63,200 | 1.66 1.32 ⁽ⁱ⁾ | 2.320 1.850 ⁽ⁱ⁾ | \$1,049.12 \$ 834.24 ⁽ⁱ⁾ | \$1,468.77 \$1,167.94 ⁽ⁱ⁾ |
| 2025 | \$65,700 | 1.64 1.31 ⁽ⁱ⁾ | 2.30 1.850 ⁽ⁱ⁾ | \$1,077.48 \$ 860.67 ⁽ⁱ⁾ | \$1,508.47 \$1,204.94 ⁽ⁱ⁾ |
| 2026 | \$68,900 | 1.63 1.30 ⁽ⁱ⁾ | 2.28 1.820 ⁽ⁱ⁾ | \$1,123.07 \$ 895.70 ⁽ⁱ⁾ | \$1,572.30 \$1,253.98 ⁽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, 2026)

| Province | Short Form | Percent of Earnings | Maximum Assessable Earnings |
|-----------------------|------------|----------------------------------------------|-----------------------------|
| Alberta | AB | 90% (net) | \$110,900 |
| British Columbia | BC | 90% (net) | \$127,500 |
| Manitoba* | MB | 90% (net) | \$171,500 |
| New Brunswick | NB | 90% (net) | \$85,800 |
| Newfoundland | NF | 85% (net) | \$80,935 |
| Northwest Territories | NWT | 90% (net) | \$116,000 |
| Nova Scotia | NS | 75% (net) 1 st 26 weeks, then 85% | \$79,900 |
| Nunavut | NU | 90% (net) | \$117,300 |
| Ontario | ON | 85% (net) | \$121,700 |
| Prince Edward Island | PEI | 90% (net) | \$89,300 |
| Quebec | QC | 90% (net) | \$103,000 |
| Saskatchewan | SK | 90% (net) | \$108,223 |
| Yukon | YK | 75% (gross) | \$107,599 |

*The tiered structure (where benefits started at 90% and decreased to 80% after 24 months) was eliminated in 2005 to simplify the system and provide higher support immediately.

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) For the period from July 2026 to June 2027, the OAS recovery tax begins for individuals with net income above \$93,454 (based on 2025 income) 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 \$152,062 (age 65 to 74); \$157,923 (age 75 and over) or above.
- (2) Effective July, 1996, OAS recipients are required to file a statement of their world-wide income to the Canada Revenue Agency (CRA).
- (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 Service Canada.

| 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. If living abroad: 20 years of residency after age 18. | Payment is not automatic, you must apply for the benefit, and provide proof of age. Subject to Recovery Tax (Clawback) if net world income exceeds \$93,454 (for 2025 income). |
| 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 residency rule for OAS pension. | Must be in receipt of OAS. Subject to income test and residence requirements. |

3.3 OLD AGE SECURITY BENEFITS PAYMENT RATES – JANUARY - MARCH 2026

| Type Benefit | Recipient | Maximum Monthly Benefit | Maximum Annual Income |
|------------------------------|--------------------------------|-------------------------|---------------------------------|
| Old Age Security Pension | All recipients | \$ 742.31 | \$152,062** |
| | | \$ 816.54* | \$157,923** |
| Guaranteed Income Supplement | Single person | \$1,108.74 | \$22,488 (individual income) |
| | Spouse of pensioner | \$ 667.41 | \$29,712 (combined) |
| | Spouse of non-pensioner | \$1,108.74 | \$53,904 (combined) |
| Allowance | Spouse of Allowance recipients | \$667.41 | \$41,616 (combined) |
| | All recipients | \$1,409.72 | \$41,616 |
| Allowance for the survivor | All recipients | \$1,680.47 | \$30,312 (individual income) |

*Age 75 and over

**Based on annual net world income in 2025

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 | Alberta Seniors Benefit Program | *\$12,466 Annually **\$16,412 Annually |
| British Columbia | Senior's Supplement Program | *\$99.30 **\$220.50 (combined) |
| Manitoba | 55 Plus - Manitoba Income Supplement | *\$161.80/3 months **\$173.90 each/3 months |
| New Brunswick | Low-Income Seniors' Benefit | \$616.00 (Annual) |
| Newfoundland | Seniors' Benefit | \$1,551.00 (Annual) |
| Northwest Territories | NWT Senior Citizen Supplementary Benefit | *\$196.00 |
| Nova Scotia | Special Social Assistance (SSA) | No ceiling |
| Nunavut | Senior Citizen Supplementary Benefit | *\$300.00 |
| Ontario | Guaranteed Annual Income System (GAINS) | *\$90.00 |
| Saskatchewan | Seniors Income Plan (SIP) | *\$360.00 |
| Yukon | Yukon Seniors Income Supplement | *\$288.61 |

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 Service Canada);
- (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 was phased in between 2024 and 2025.

Up 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 increased by 14% between 2024 and 2025. As of January 1, 2024, the second additional CPP contribution came

into effect. This addition 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 \$74,600 and \$85,000.

In 2026, if you earn less than \$74,600, 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

| | C.P.P. 2025 to 2026 | *Q.P.P. 2025 to 2026 |
|------------------------------------------------|------------------------|-------------------------|
| Year's Maximum Pensionable Earnings (YMPE) | \$74,600 | \$74,600 |
| Year's Additional Pensionable Earnings (YAMPE) | \$85,000 | \$85,000 |
| Year's Basic Exemption (YBE) | \$3,500 | \$3,500 |
| <u>Maximum Annual Contribution Rate</u> | | |
| -Employee | 5.95% | 6.30% |
| -Employer | 5.95% | 6.30% |
| -Self-Employed | 11.90% | 12.60% |
| <u>Maximum Annual Contribution</u> | | |
| -Employee | \$4,230.45 | \$4,895.30 |
| -Employer | \$4,230.45 | \$4,895.30 |
| -Self-Employed | \$8,460.90 | \$9,790.60 |
| Maximum Monthly Retirement Pension (age 65) | \$ 1,507.65 | \$1,507.65 |
| 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 between 30% and 36% depending on pension amount); increased by 8.4% per year if taken after age 65 (maximum of 42% at age 70 and 58.8% if taken at age 72).

Record of Earnings

Through My Service Canada Account (MSCA), you can view and print your Statement of Contributions at any time, as many times as you want. Periodic mailing of paper statements was largely phased out, but if you cannot access the digital service, you can request a paper copy by contacting Service Canada.

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 | \$416.00 | \$416.00 |
| - Employer | \$416.00 | \$416.00 |
| - Self-Employed | \$832.00 | \$832.00 |

| | *C.P.P. 2026 | *Q.P.P. 2026 |
|-------------------------------------------|---------------------------|----------------------------|
| <u>Maximum Monthly Survivors Pension</u> | | |
| -Under 45 (not disabled, no child) | ⁽²⁾ \$ 803.54 | ⁽³⁾ \$ 719.50 |
| -Under 45 (not disabled, with child) | ⁽²⁾ \$ 803.54 | ⁽³⁾ \$ 1,129.95 |
| -Age 45 to 54 | ⁽²⁾ \$ 803.54 | ⁽³⁾ \$ 1,173.58 |
| -Age 55 to 64 | ⁽²⁾ \$ 803.54 | ⁽³⁾ \$ 1,173.58 |
| -Over 65 | \$904.59 | \$881.48 |
| Orphan's Pension (each child) | \$307.81 | \$307.81 |
| <u>Maximum Monthly Disability Benefit</u> | | |
| -Disability Pension | ⁽⁵⁾ \$1,741.20 | ⁽⁵⁾ \$1,737.67 |
| -Orphan's Pension (each child) | ⁽⁴⁾ \$ 307.81 | ⁽⁴⁾ \$ 307.81 |

*Inflation increase 2026 for those already in receipt of CPP/QPP is 2.0%

(2) **CPP Survivor's Pension**

Under 65: a flat rate plus 37.5% of deceased's retirement pension to the maximum amount. Any surviving spouse or common-law partner can qualify for the full survivor's pension regardless of their age at the time of the contributor's death.

(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) **CPP Child Benefit** is defined as up to age 18 (25 if in full time attendance at school). **QPP Child Benefit** pays the orphan's pension only until the child reaches age 18.

(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); 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 2026 First Quarter Monthly |
|------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|
| Old Age Security Basic Pension | <ul style="list-style-type: none"> ➤ 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 ➤ Automatically enrolled if Service Canada has your eligibility information ➤ Benefit taxable; adjusted quarterly | \$742.31 (age 65 to 74) \$816.54 (age 75 and over) |
| Allowance | <ul style="list-style-type: none"> ➤ 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 | \$1,409.72 |
| Allowance for Survivor | <ul style="list-style-type: none"> ➤ Age 60 to 64; 10 year residency after age 18 ➤ Pensioner spouse or common law partner is deceased ➤ Not taxable; adjusted quarterly; income tested | \$1,680.47 |
| Guaranteed Income Supplement (GIS) | <ul style="list-style-type: none"> ➤ Age 65 or older; 10 year residency after age 18 ➤ Must be in receipt of OAS pension ➤ Not taxable; adjusted quarterly; income tested | * \$1,108.74 ** \$ 667.41 |

*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 2026 |
|---------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|
| Canada/Quebec Pension Plan Retirement Benefit (i) | <ul style="list-style-type: none"> ➤ Age 65 or older ➤ Benefit taxable; adjusted annually ➤ Reduced benefit available for retirement at ages 60 to 64 | \$1,507.65 |
| Guaranteed Annual Income Supplement (GAINS) | <ul style="list-style-type: none"> ➤ Provincial residency ➤ Age requirement ➤ Not taxable; adjusted on ad hoc basis; income tested | Benefits vary by Province |
| Private Pension Plans/RRSPs | <ul style="list-style-type: none"> ➤ Company or Multi-Employer Registered Pension Plans (RPP) ➤ Group RRSP, Individual RRSP, TFSA, Locked-in plans | Benefits vary by employer and contributions by employee |

(i) Since January 2019, the Quebec Pension Plan comprises of 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 gradually increased starting in 2019, the second tier of contributions on higher earnings began in 2024. In 2024, the second earnings ceiling – year's additional maximum pensionable earnings (YAMPE) was 107% of the first ceiling (YMPE), and in 2025 and subsequent years, it is 114% of the YMPE.

4.0 REGISTERED RETIREMENT SAVINGS PLANS/PENSION PLANS

4.1 DOLLAR LIMITS ON CONTRIBUTIONS.

| Year | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 |
|---------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| RRSP % Limit | 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 | 18% of 2026 income |
| RRSP \$ Limit | \$27,230 | \$27,830 | \$29,210 | \$30,780 | \$31,560 | \$32,490 | \$33,810 | \$35,390 |
| RPP Limit | \$27,230 | \$27,870 | \$29,210 | \$30,780 | \$31,560 | \$33,810 | \$35,390 | TBA |
| DPSP Limit | \$13,915 | \$14,605 | \$15,390 | \$15,780 | \$16,245 | \$16,905 | \$17,695 | TBA |

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:

| Payment Amount | Provinces Other than Quebec Federal Tax | Quebec Federal Tax |
|---------------------|--------------------------------------------|--------------------|
| 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. 2026 | Q.P.P. 2026 |
|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Maximum Insurable Earnings (annual) | \$74,600 (YMPE) \$85,000 (YAMPE) | \$74,600 (YMPE) \$85,000 (YAMPE) |
| 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 2 of the last 3 years of the contributory period, for at least 5 of the last 10 years, or must have contributed for half of the years in your contributory period and for at least 2 years. |
| Benefit Payment | Payable from the fourth month following month of disability. Payable until recovery, age 65, or death. Up to 12 months of retroactive payments can be made. | Payable from the fourth month following month of disability. Payable until recovery, age 65, or death. Up to 12 months retroactive. |
| 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 \$1,741.20 | Flat amount plus 75% of current value of retirement pension to a maximum monthly benefit of \$1,737.67 (for those aged 18-59) |
| Child Benefit | Child up to age 18 or, if in an accredited school of learning full time, to age 25. Maximum monthly benefit is \$307.81. | Child up to age 18. Maximum monthly benefit of \$97.74. |

- 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. | January 1, 2009 | Individual premiums were eliminated in 2009. Funding is provided through general tax revenue. |
| 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, 2026 | Employer contributions based on payroll. Under \$2,500,000 – exempt \$2,500,000 to \$5,000,000 – 4.3% of payroll (on amount in excess of \$2,500,000) over \$5,000,000 – 2.15% of total payroll |
| New Brunswick | New Brunswick Health Care | All residents and their dependents must complete an Application for Registration | November 1, 2025 | Monthly premium per adult range from \$6.00 to \$241.33 (based on annual income), with 30% copayment up to a maximum amount per prescription (ranging from \$5.25-\$36.00) |
| Newfoundland | Newfoundland and Labrador Medical Care | Residents and their dependents must register with MCP to obtain coverage. | | Funded from general revenues. |

| 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 based on income, with a 33% copayment/script. |
| 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. Premium is based on an individual's taxable income & the range is between \$0 and \$900. |
| 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 (via private or public plan).. | Residents pay an annual premium up to \$766 through taxation for RAMQ. Residents over age 18 are subject to Quebec Health Services Fund. First \$18,500 of income is <u>exempt</u> ; maximum contribution \$1,000 All public sector employers pay 4.26%; all other employers pay 4.26% if annual payroll is over \$7.8 million. Employers in the primary or manufacturing sectors 1.25% for payroll below \$1 million; or 1.65% for private sector <\$1M. |
| 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, 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.

Effective April 1, 2026, the new Canada Health Act Services Policy mandates that patients should not face charges for medically necessary physician-equivalent services, even if provided by other regulated professionals such as nurse practitioners, pharmacists, or midwives.

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 | <p>Monthly premium rates are \$63.50 for single and \$118.00 for family coverage (50% paid by Employee and 50% paid by the Employer) and lower-income residents pay reduced premiums.</p> <p>70% reimbursement; out-of-pocket maximum of \$35 per prescription</p> | <p>Premium free</p> <p>70% reimbursement; out-of-pocket maximum \$35 per prescription</p> |
| British Columbia | <p>MSP premiums eliminated as of January 1, 2020</p> <p>Plan pays 70% of eligible prescription drug costs up to the annual family maximum which is based on annual income</p> <p>Plan pays 100% of costs after the annual family maximum is reached</p> <p>Maximum dispensing fee is \$11.00</p> <p>Effective March 1, 2026, many diabetes medications (e.g., Insulin, Metformin) and menopausal hormone therapies will be covered at 100% (free) for all eligible B.C. residents, regardless of their Fair PharmaCare deductible status.</p> | <p>Same as for residents under 65</p> |

| 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 (based on annual adjusted total family income, with a minimum deductible of \$100 per year)</p> <ul style="list-style-type: none"> • Under \$15,000: 3.37% • \$15,001 to \$21,000: 4.76% • \$21,001 to \$29,000: 4.80% - 5.25% • \$29,001 to \$40,000: 5.28% • \$40,001 to \$47,500: 5.73% - 5.98% • \$47,501 to \$75,000: 6.05% • \$75,001 and over: 7.59% | 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 \$6.00 to over \$240.00.</p> <p>Also based on annual gross income levels, the 30% co-pay maximum per prescription ranges from \$5.25-\$36.00 per prescription.</p> |

| Province | Benefits for Residents Under 65 | Benefits for Residents Over 65 |
|---------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Newfoundland and Labrador | The Newfoundland and Labrador Drug Program (NLPDP) provides financial assistance for the purchase of eligible prescription medications. There are 5 main plans under the program. | <p>The 65 Plus Plan is available to seniors receiving GIS benefits and registered for OAS:</p> <ul style="list-style-type: none"> • 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. | <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 \$382</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 | The Trillium Drug Program is for people who spend approximately 4% or more of their after-tax household income on prescription drug costs. | <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"> • 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 • 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. * |
| Prince Edward Island | 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/prescription and the copayment is \$5.00 only for specific, commonly prescribed medications under the Generic Drug Program and the Diabetes Drug Program. | For those over age 65 with a valid health card, pay \$8.25 plus \$7.69 of the pharmacy professional fee, totaling \$15.94. The copayment is \$5.00 for about 60% of commonly prescribed medications in PEI. |

*Note: Some pharmacies may charge an additional fee beyond the \$6.11 co-payment if they do not accept the provincial cap, though most pharmacies in Ontario limit the charge to this amount.

| 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 Régime</p> <p>Private insurance coverage cannot be less than Régime minimums</p> <p>Annual premium of up to \$766 (up to June 30, 2026)</p> <p>Residents must pay the first \$22.00 of drug costs per month as a deductible, plus 30% of drug costs thereafter to a monthly out-of-pocket maximum of \$102.64. (annual maximum of \$1,231.68).</p> <p>The Régime 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 Régime</p> <p>Seniors receiving between 94% and 100% of the GIS pay no premium. All other seniors pay an annual premium (paid through income tax returns) of up to \$766.</p> <p>Seniors also pay a monthly out-of-pocket contribution to the pharmacy (deductible + co-insurance).</p> <ul style="list-style-type: none"> ➤ Seniors receiving 94% to 100% of the GIS receive prescriptions for free. ➤ Seniors receiving 1% to 93% of the GIS will have a maximum of \$57.29/month (\$687.48/year) ➤ Seniors receiving no GIS pay up to \$102.64/month (same as those under age 65) |

| 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 for drugs on the formulary. The income eligibility threshold is \$79,487 or less (based on 2024 income).</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. Coverage includes the drug benefit price, a wholesale markup (up to 14%), a pharmacy markup (up to 17.5% up to \$100), a dispensing fee (up to \$11).</p> |

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

| Provinces | Eligibility |
|---------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Alberta | Residents under age 19, and age 65 and over. As of Feb. 1, 2025, partial/follow-up exams were delisted. Seniors 65+ may face a \$50 co-payment for full exams depending on the clinic. |
| British Columbia | Residents under age 19, and age 65 and over. Coverage is partial and patients are often responsible for a co-pay if the optometrist "soft opts out" of the MSP fee schedule. As of 2026, MSP pays approximately \$48.90 toward a senior's or child's eye exam. |
| Manitoba | Residents under age 19, and age 65 and over. Coverage is for one routine complete exam every two calendar years. |
| Newfoundland and Labrador | Eye exams for children up to \$100 every 12 months, and for adults every 36 months. Eyeglasses are covered up to \$290/single vision lens & \$350/bi-focal |
| Nova Scotia | Residents under age 19, and age 65 and over. Coverage is for one routine eye analysis every two years. |
| Ontario | Residents under age 20, one exam / 12 months; Over age 65, once every 18 months. |
| Quebec | Residents under age 18, and age 65 and over. Children under 18 may also be eligible for a \$300 reimbursement for glasses/contacts every two years. |
| Saskatchewan | Residents under age 18, are covered for one exam annually. Ocular emergencies (regardless of age), as well as those with type 1 or 2 diabetes are also covered. |
| 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 (CDCP)

On June 30, 2024, the CDB (Canada Dental Benefit) interim benefit ended, and was 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 through any of the following:
 - Employer benefits or a family member's employer benefits (including health and wellness accounts)
 - Pension plan or family member's pension plan
 - Professional or student organization
 - Insurance you purchased, or insurance purchased by a family member or through a group plan
- You and your spouse or common-law partner (if applicable) must have submitted your tax returns in Canada for your family income to be evaluated for the prior year.
- You have a family net income of less than \$90,000
- You are a Canadian resident for tax purposes.
- Applicants must attest every year that they do not have access to private dental insurance.

| FEDERAL INCOME-BASED CO-PAYMENT TIERS (nationwide) | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|------------------------------------|
| The actual out-of-pocket cost varies by province due to differences in provincial dental fee guides and how the CDCP coordinates with existing provincial social programs | | |
| Adjusted Family Net Income | CDCP Coverage Contribution (federal share) | Patient Co-Payment (patient share) |
| Below \$70,000 | 100% of CDCP Fee* | 0% (full Coverage) |
| \$70,000 to \$79,999 | 60% of CDCP Fee* | 40% (Co-Pay) |
| \$80,000 to \$89,999 | 40% of CDCP Fee* | 60% (Co-Pay) |
| \$90,000 and above | 0% (ineligible) | 100% (Not Eligible) |

*The co-payment applies only to the CDCP established fee, not the dentist's actual fee.

When can you visit an oral health provider?

- Once the application has been processed a confirmation letter will be sent to you from the Canadian Dental Care Plan (CDCP) that includes your identification number, co-payment level (if any) and coverage start date.
- You can also access your letter through your My Service Canada Account (MSCA): https://www.canada.ca/en/employment-social-development/services/my-account.html?utm_campaign=not-applicable&utm_medium=vanity-url&utm_source=canada-ca_msca

For complete details of the Canadian Dental Care Plan (CDCP) including coverage and co-payments, visit their website:
<https://www.canada.ca/en/services/benefits/dental/dental-care-plan.html>

In **British Columbia**, CDCP is the primary payer, there is no maximum out-of-pocket cap, and the total costs are determined by two factors:

- Fee Guide Gaps: CDCP pays based on its own federal fee guide (which is lower than the BC Dental Association fee guide). If the dentist charges the full BCDA rate, you must pay the difference, even if you are in the 100% coverage bracket based on income.
- Uncovered Services: Any services not listed in the CDCP Benefit Grid (such as cosmetic procedures) must be paid entirely by the patient.

4. National Pharmacare Plan

National Pharmacare Plan is currently in its first phase, focusing on providing "first-dollar" (free) coverage for specific diabetes medications and contraceptives. It is not the same in all provinces because the plan relies on individual bilateral agreements between the federal government and each province or territory.

How it works:

- The plan provides "single-payer, first-dollar" coverage. This means you do not pay a deductible or co-payment at the pharmacy counter for covered items; the government pays the full cost upfront.

Who is covered:

- You are covered no matter your age, income or private or workplace health insurance status, and you:
 - are a resident of a province or territory that has an agreement in place with the federal government
 - are eligible for public health insurance in your province or territory, **and**
 - have a valid prescription and authorization for a covered medication or related product, if needed

Participating Provinces (as of March 2026):

- **British Columbia:** launching "Plan NP" on **March 1, 2026**. Since BC already covers contraceptives, it is using federal funds to provide free Menopausal Hormone Therapy (MHT) instead.
- **Manitoba, PEI, and Yukon:** These jurisdictions have also signed agreements and implemented or are implementing coverage.
- **For now, the rest of the provinces and territories are opting out.**

What is covered (Phase 1):

- **Diabetes:** A range of first-line treatments including Insulin, Metformin, and others (e.g., SGLT-2 inhibitors).
- **Contraception:** Various options including oral contraceptives, IUDs (hormonal and copper), implants, injections, and morning-after pills.
- If you have private insurance, the public pharmacare plan generally supersedes it for these specific medications, meaning you shouldn't have to coordinate benefits.
- **Varying Formularies:** While there is a national list of essential drugs being developed, the specific medications covered can vary slightly based on each province's individual agreement.

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 gross premiums |
| Newfoundland | 5% of net premiums |
| NWT / Nunavut | 3% of net premiums |
| Prince Edward Island | 3.75% of net premiums |
| Quebec | 3.3% of net premiums |
| Saskatchewan | 3% of gross premiums |
| Yukon | 4% 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 To Income Recipient |
|------------------------------------------------------------------------------|----------------------------------|---------------------------------------------|-----------------------------------------------------------------|-------------------------------------------|
| Old Age Security Basic Spouse's Allowance Guaranteed Income Supplement | n/a n/a n/a | n/a n/a n/a | n/a n/a n/a | Yes No 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 To Income 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 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. Effective January 1, 2027, the tax rate on insurance premiums in Quebec will increase from 9% to 9.975%. This change was enacted through Bill 99 to harmonize the insurance premium tax with the general Quebec Sales Tax (QST) rate.

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 for their own insurance.
- 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 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 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, 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 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. While provincial laws do not categorically ban an employer from being a beneficiary, they impose strict requirements regarding insurable interest and consent. Furthermore, group life insurance is legally defined and regulated as a benefit intended for the employee's family or estate, not the employer.

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 (some provinces use the Superior Court of Justice or Queen's/King's Bench) 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 | 1-888-762-8600 |
| Newfoundland Medical Care Plan | (709) 758-1600 |
| Northwest Territories Health Services | (867)-767-9090 |
| 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 | 1-877-644-9992 |
| British Columbia | 1-866-866-0800 |
| Manitoba | 1-877-587-6224 |
| New Brunswick | 1-833-796-0944 |
| Northwest Territories | 1-866-973-7252 |
| Nova Scotia | 1-877-296-9338 |
| | 1-800-277-9914 |
| Ontario | 1-866-668-8297 |
| Saskatchewan | 1-800-667-7161 |
| Yukon | (867) 667-5674 |

Workers' Compensation

| | |
|-------------------------------|----------------|
| Alberta | 1-866-922-9221 |
| British Columbia | 1-888-967-5377 |
| Manitoba | 1-855-954-4321 |
| New Brunswick | 1-800-999-9775 |
| Newfoundland | 1-800-563-9000 |
| Northwest Territories/Nunavut | 1-800-661-0792 |
| Nova Scotia | 1-800-870-3331 |
| Ontario | 1-800-387-5540 |
| Prince Edward Island | 1-800-237-5049 |
| Quebec | 1-844-838-0808 |
| Saskatchewan | 1-800-667-7590 |
| 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 | 1-866-797-0007 |

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.workplacenl.ca |
| Northwest Territories/Nunavut | www.wscn.nt.ca |
| Nova Scotia | www.wcb.ns.ca |
| Ontario | www.wsib.ca |
| Prince Edward Island | www.wcb.pe.ca |
| Quebec | www.cnesst.gouv.qc.ca |
| Saskatchewan | www.wcb.sask.ca |
| Yukon | www.wcb.yk.ca |

Employment and Social Development Canada

www.canada.ca/en/employment-social-development.html

Employment Insurance

www.sevicecanada.gc.ca

Canada Pension Plan (CPP)

<https://www.servicecanada.gc.ca>

Old Age Security

<https://www.servicecanada.gc.ca/>

Quebec Pension Plan

www.rrq.gouv.qc.ca

Health Canada

www.canada.ca/en/health-canada.html

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

| | |
|-----------------------|---------------------------------------------------------------------------------------------|
| Alberta | https://www.alberta.ca/health-wellness |
| British Columbia | www.gov.bc.ca/health |
| Manitoba | www.gov.mb.ca/health |
| New Brunswick | www.gnb.ca/health |
| Newfoundland | https://www.gov.nl.ca/hcs |
| Northwest Territories | www.hss.gov.nt.ca |
| Nova Scotia | www.novascotia.ca/dhw |
| Nunavut | www.gov.nu.ca/health |
| Ontario | www.ontario.ca/health |
| Prince Edward Island | www.gov.pe.ca/health |
| Quebec | www.msss.gouv.qc.ca |
| Saskatchewan | https://www.saskatchewan.ca/health |
| Yukon | www.yukon.ca/health-and-wellness |

Other

Canada Benefits www.canadabenefits.gc.ca

IMPORTANT DATES

| | 2026 | 2027 |
|------------------------------|--------------|-------------|
| New Year's Day | January 1 | January 1 |
| Valentine's Day | February 14 | February 14 |
| Family Day | February 16 | February 15 |
| Ash Wednesday | February 18 | February 10 |
| St. Patrick's Day | March 17 | March 17 |
| Palm Sunday | March 29 | March 21 |
| Good Friday | April 3 | March 26 |
| Passover* | April 1 | April 21 |
| Easter Sunday | April 5 | March 28 |
| Mother's Day | May 10 | May 9 |
| Victoria Day | May 18 | May 24 |
| Father's Day | June 21 | June 20 |
| St. Jean Baptiste Day | June 24 | June 24 |
| Canada Day | July 1 | July 1 |
| Civic Holiday | August 3 | August 2 |
| Labour Day | September 7 | September 6 |
| Rosh Hashanah* | September 11 | October 1 |
| Yom Kippur* | September 20 | October 10 |
| Thanksgiving Day | October 12 | October 11 |
| Halloween | October 31 | October 31 |
| Remembrance Day | November 11 | November 11 |
| Hanukkah* | December 4 | December 24 |
| Christmas Day | December 25 | December 25 |
| Boxing Day | December 26 | December 26 |

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

2026

JANUARY

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FEBRUARY

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MARCH

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2027

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SEPTEMBER

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OCTOBER

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NOVEMBER

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DECEMBER

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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: _____

Useful Telephone and Fax Numbers

Name and Company

Telephone, Fax Number
& Email

Phone: _____

Fax: _____

Email: _____

Useful Telephone and Fax Numbers

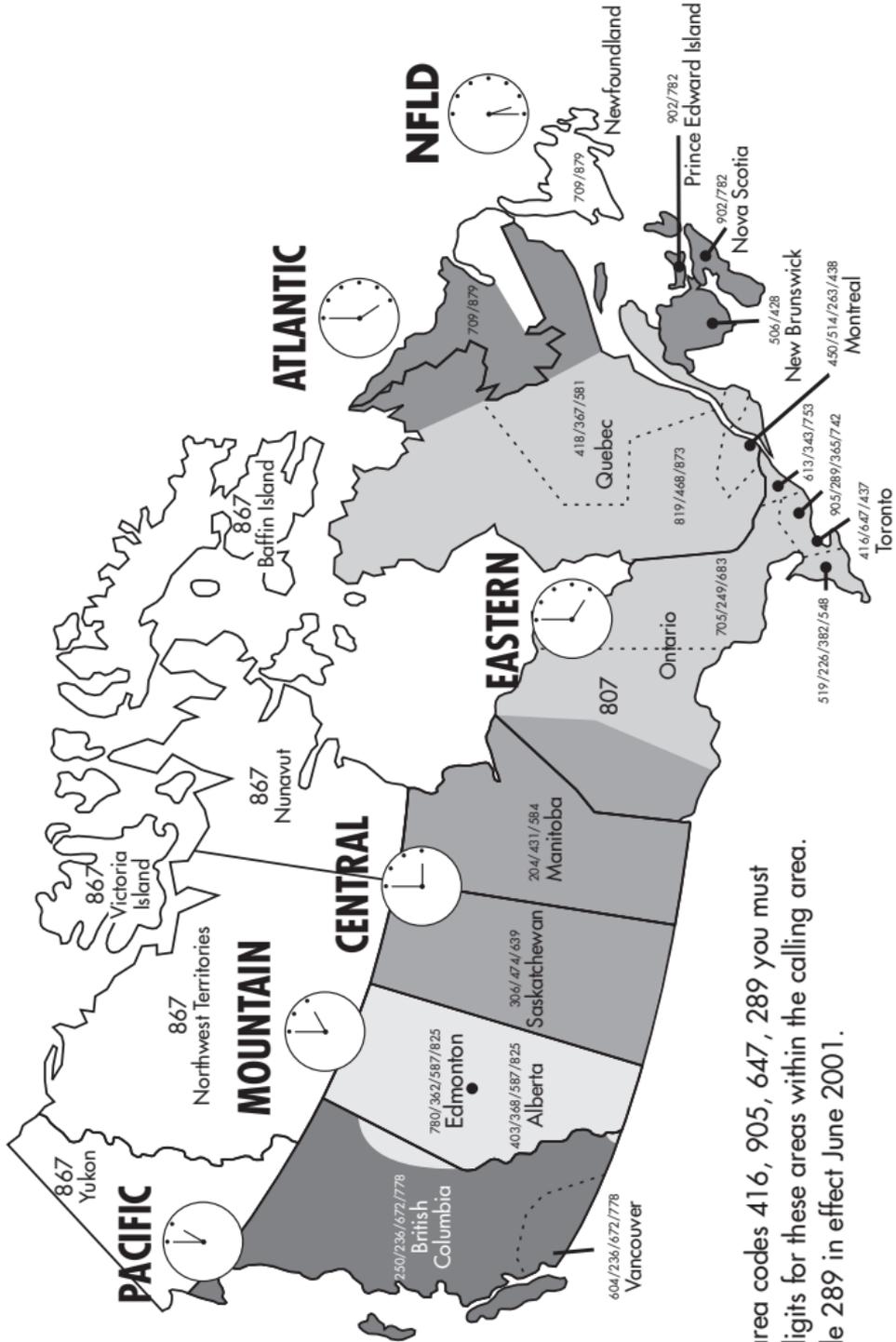
Name and Company

Telephone, Fax Number
& Email

Phone: _____

Fax: _____

Email: _____



*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



591G 707