

S P E C I A L Memorandum

Government Benefits Update 2010

January 2010
10-01

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In what has become an annual tradition at Watson Wyatt, the end of the old year brings with it preparations for the government benefits update – designed to provide an informative and easy-to-use summary of information you will need throughout 2010.

In addition to the annual updating of numerical tables, the material that follows also documents the following:

- Increased maximum Workers' Compensation wage loss benefits in all jurisdictions;
- The first increase in British Columbia Medical Services Plan premiums since 2002;
- Significant changes to Alberta's prescription drug program for seniors effective July 1, 2010; and
- Changes to marginal tax rates and income thresholds in most jurisdictions.

Most of the material was obtained or updated from government Web sites and discussions with officials in various government departments. The last section of this publication includes relevant Web addresses, which were current as of the publication date. While every attempt has been made to be as accurate and clear as possible, the governing legislation and regulations should be consulted for further details.

E&OE

1. Old Age Security Payment Rates (January – March 2010)

The following chart shows the maximum monthly rates for Old Age Security benefits, as well as the maximum annual income to be eligible for these benefits.

Type of Benefit	Maximum Monthly Benefit Jan. - Mar. 2010	Maximum Annual Income Jan. - Mar. 2010
Old Age Security Pension (OAS)	\$516.96	See note ¹
Guaranteed Income Supplement		
<ul style="list-style-type: none"> single person 	\$652.51	\$15,672.00 ²
<ul style="list-style-type: none"> spouse/common-law partner of a non-pensioner 	\$652.51	\$37,584.00 ²
<ul style="list-style-type: none"> spouse/common-law partner of a pensioner 	\$430.90	\$20,688.00 ²
<ul style="list-style-type: none"> spouse/common-law partner of an Allowance recipient 	\$430.90	\$37,584.00 ²
Allowance	\$947.86	\$28,992.00 ²
Allowance for the survivor	\$1,050.68	\$21,120.00 ²

- 1 Pensioners with individual net incomes above \$66,733 must repay all or part of the maximum OAS pension amount. The repayment amounts are normally deducted from their monthly payments before they are issued. The full OAS pension is eliminated when a pensioner's net income is \$108,090 or above.
- 2 Pensioners are not eligible for benefits if their income or their combined income (if they have a spouse/common-law partner), is more than the maximum income shown on the chart.

2. Canada Pension Plan

Canada Pension Plan Contributions and Benefits	2009	2010
Figures expressed in dollars, unless otherwise stated.		
Yearly Maximum Pensionable Earnings (YMPE)	46,300.00	47,200.00
Basic exemption	3,500.00	3,500.00
Contribution rate		
• employer	4.95%	4.95%
• employee	4.95%	4.95%
• self-employed	9.90%	9.90%
Annual contributions (maximum)		
• employer	2,118.60	2,163.15
• employee	2,118.60	2,163.15
• self-employed	4,237.20	4,326.30
Retirement benefit (maximum at age 65)	908.75/mo	934.17/mo
Death benefits		
• lump sum	2,500.00	2,500.00
• survivor's benefit (maximum under age 65)	506.38/mo	516.57/mo
• survivor's benefit (maximum age 65 or over)	545.25/mo	560.50/mo
• orphan (per child)	213.99/mo	214.85/mo
Disability benefits		
• contributor (maximum)	1,105.99/mo	1,126.76/mo
• child (per child)	213.99/mo	214.85/mo

3. Quebec Pension Plan

Quebec Pension Plan Contributions and Benefits	2009	2010
Figures expressed in dollars, unless otherwise stated.		
Yearly Maximum Pensionable Earnings (YMPE)	46,300.00	47,200.00
Basic exemption	3,500.00	3,500.00
Contribution rate		
• employer	4.95%	4.95%
• employee	4.95%	4.95%
• self-employed	9.90%	9.90%
Annual contributions (maximum)		
• employer	2,118.60	2,163.15
• employee	2,118.60	2,163.15
• self-employed	4,237.20	4,326.30
Retirement benefit (maximum at age 65)	908.75/mo	934.17/mo
Death benefits		
• lump sum	2,500.00	2,500.00
• surviving spouse (maximum under age 45)		
• has no dependent child and is not disabled	449.47/mo	459.43/mo
• has a dependent child and is not disabled	734.82/mo	745.93/mo
• is disabled with or without a dependent child	765.18/mo	776.41/mo
• spouse (maximum age 45 to age 64)	765.18/mo	776.41/mo
• spouse (maximum age 65 or over)	545.25/mo	560.50/mo
• orphan (per child)	67.95/mo ¹	68.22/mo¹
Disability benefits		
• contributor (maximum)	1,105.96/mo	1,126.73/mo
• child (per child)	67.95/mo ¹	68.22/mo¹

¹ To age 18 only

4. Historical CPP/QPP/YMPE Values¹

4.1 Historical CPP/QPP/YMPE Values

Year	Year's Maximum Pensionable Earnings (YMPE)	Year's Basic Exemption	Maximum Contributory Earnings	Disability Basic Exemption	Maximum Employee's or Employer's Contribution		Maximum Self-employed Contribution		Maximum Retirement Pension Base
					Rate	Amount	Rate	Amount	
	\$	\$	\$	\$	%	\$	%	\$	\$
2010	47,200	3,500	43,700	4,700	4.95	2,163.15	9.9	4,326.30	934.17
2009	46,300	3,500	42,800	4,600	4.95	2,118.60	9.9	4,237.20	908.75
2008	44,900	3,500	41,400	4,400	4.95	2,049.30	9.9	4,098.60	884.58
2007	43,700	3,500	40,200	4,300	4.95	1,989.90	9.9	3,979.80	863.75
2006	42,100	3,500	38,600	4,200	4.95	1,910.70	9.9	3,821.40	844.58
2005	41,100	3,500	37,600	4,100	4.95	1,861.20	9.9	3,772.40	828.75
2004	40,500	3,500	37,000	4,000	4.95	1,831.50	9.9	3,663.00	814.17
2003	39,900	3,500	36,400	3,900	4.95	1,801.80	9.9	3,603.60	801.25
2002	39,100	3,500	35,600	3,900	4.7	1,673.20	9.4	3,346.40	788.75
2001	38,300	3,500	34,800	3,800	4.3	1,496.40	8.6	2,992.80	775.00
2000	37,600	3,500	34,100	3,700	3.9	1,329.90	7.8	2,659.80	762.92
1999	37,400	3,500	33,900	3,700	3.5	1,186.50	7.0	2,373.00	751.67
1998	36,900	3,500	33,400	3,600	3.2	1,068.80	6.4	2,137.60	744.79
1997	35,800	3,500	32,300	3,500	3.0	969.00	6.0	1,938.00	736.81
1996	35,400	3,500	31,900	3,500	2.8	893.20	5.6	1,786.40	727.08
1995	34,900	3,400	31,500	3,400	2.7	850.50	5.4	1,701.00	713.19
1994	34,400	3,400	31,000	3,400	2.6	806.00	5.2	1,612.00	694.44
1993	33,400	3,300	30,100	3,300	2.5	752.50	5.0	1,505.00	667.36
1992	32,200	3,200	29,000	3,200	2.4	696.00	4.8	1,392.00	636.11
1991	30,500	3,000	27,500	3,000	2.3	632.50	4.6	1,265.00	604.86
1990	28,900	2,800	26,100	2,800	2.2	574.20	4.4	1,148.40	577.08
1989	27,700	2,700	25,000	2,700	2.1	525.00	4.2	1,050.00	556.25
1988	26,500	2,600	23,900	2,600	2.0	478.00	4.0	956.00	543.06
1987	25,900	2,500	23,400	2,500	1.9	444.60	3.8	889.20	521.52
1986	25,800	2,500	23,300	2,500	1.8	419.40	3.6	838.80	486.11
1985	23,400	2,300	21,100	2,300	1.8	379.80	3.6	759.60	435.42
1984	20,800	2,000	18,800	2,000	1.8	338.40	3.6	676.80	387.50
1983	18,500	1,800	16,700	1,800	1.8	300.60	3.6	601.20	345.15
1982	16,500	1,600	14,900	1,600	1.8	268.20	3.6	536.40	307.65
1981	14,700	1,400	13,300	1,400	1.8	239.40	3.6	478.80	274.31
1980	13,100	1,300	11,800	1,300	1.8	212.40	3.6	424.80	244.44
1979	11,700	1,100	10,600	1,100	1.8	190.80	3.6	381.60	218.06

(Contd.)

Year	Year's Maximum Pensionable Earnings (YMPE)	Year's Basic Exemption	Maximum Contributory Earnings	Disability Basic Exemption	Maximum Employee's or Employer's Contribution		Maximum Self-employed Contribution		Maximum Retirement Pension Base
					Rate	Amount	Rate	Amount	
	\$	\$	\$	\$	%	\$	%	\$	\$
1978	10,400	1,000	9,400	1,000	1.8	169.20	3.6	338.40	194.44
1977	9,300	900	8,400	900	1.8	151.20	3.6	302.40	173.61
1976	8,300	800	7,500	800	1.8	135.00	3.6	270.00	154.86
1975	7,400	700	6,700	700	1.8	120.60	3.6	241.20	136.11
1974	6,600	700	5,900	600	1.8	106.20	3.6	212.40	122.92
1973	5,600	600	5,000	500	1.8	90.00	3.6	180.00	114.58
1972	5,500	600	4,900	500	1.8	88.20	3.6	176.40	112.50
1971	5,400	600	4,800	500	1.8	86.40	3.6	172.80	110.42
1970	5,300	600	4,700	500	1.8	84.60	3.6	169.20	108.33
1969	5,200	600	4,600	500	1.8	82.80	3.6	165.60	106.25
1968	5,100	600	4,500	500	1.8	81.00	3.6	162.00	104.86
1967	5,000	600	4,400	500	1.8	79.20	3.6	158.40	104.17
1966	5,000	600	4,400	500	1.8	79.20	3.6	158.40	-

1 Slight variations between CPP and QPP rates for the years 1973-1975 and 1998.

4.2 Historical CPP/QPP Survivor's and Disability Benefit Flat Rates

Year	Survivor's			Disability	
	CPP	QPP		CPP	QPP
		Less than Age 45	Ages 45-64		
	\$	\$	\$	\$	\$
2010	166.26	426.10	426.10	426.13	426.10
2009	165.60	424.40	424.40	424.43	424.40
2008	161.56	414.05	414.05	414.08	414.05
2007	158.39	405.93	405.93	405.96	405.93
2006	155.13	397.58	399.59	397.61	397.58
2005	151.64	388.64	399.59	388.67	388.64
2004	149.11	382.14	399.59	382.17	382.14
2003	144.49	370.29	399.59	370.32	370.29
2002	142.21	364.46	399.59	364.49	364.46
2001	138.07	353.84	399.59	353.87	353.84
2000	134.70	345.21	399.59	345.24	345.21
1999	132.58	339.77	399.59	339.80	339.77
1998	131.40	336.74	399.59	336.77	336.74

(Contd.)

Year	Survivor's			Disability	
	CPP	QPP		CPP	QPP
		Less than Age 45	Ages 45-64		
	\$	\$	\$	\$	\$
1997	128.95	330.46	399.59	330.49	330.46
1996	127.04	325.58	399.59	325.61	325.58
1995	124.79	318.26	399.59	319.85	318.26
1994	124.17	318.26	399.59	318.26	318.26
1993	121.85	312.33	399.59	312.33	312.33
1992	119.70	306.81	392.52	306.81	306.81
1991	113.14	289.99	371.00	289.99	289.99
1990	107.96	276.71	354.01	276.71	276.71
1989	103.02	264.04	337.80	264.04	264.04
1988	98.96	253.64	324.50	253.64	253.64
1987	94.79	242.95	310.82	242.95	242.95
1986	91.06	233.38	298.58	91.06	233.38
1985	87.56	224.40	287.10	87.56	224.40
1984	83.87	214.94	275.00	83.87	214.74
1983	78.60	201.44	201.44	78.60	201.44
1982	70.68	181.18	181.18	70.68	181.18
1981	62.91	161.31	161.31	62.91	161.31
1980	57.25	146.78	146.78	57.25	146.78
1979	52.51	134.64	134.64	52.51	134.64
1978	48.19	123.56	123.56	48.19	123.56
1977	44.84	114.96	114.96	44.84	114.96
1976	41.44	106.26	106.26	41.44	106.26
1975	37.27	95.56	95.56	37.27	95.56
1974	33.76	86.56	86.56	33.76	86.56
1973	28.15	80.00	80.00	28.15	80.00
1972	27.60	27.60	27.60	27.60	27.60
1971	27.06	27.06	27.06	27.06	27.06
1970	26.53	26.53	26.53	26.53	26.53
1969	26.01	26.01	26.01	-	-
1968	25.50	25.50	25.50	-	-
1967	-	-	-	-	-

5. Employment Insurance

5.1 Employment Insurance Benefits ¹	2009	2010
Figures expressed in dollars unless otherwise stated.		
Maximum yearly insurable earnings	42,300.00	43,200.00
Maximum weekly benefit	447.00 ²	457.00²

1 Unemployment Insurance in 1996 and prior years.

2 Figures are 55% of insured earnings, representing the general benefit level.

5.2 Employment Insurance Contributions	2009	2010
Figures expressed in dollars unless otherwise stated.		
Required Employee Contributions		
• as a percentage of insurable earnings – no Provincial Plan ¹	1.73%	1.73%
• as a percentage of insurable earnings – Provincial Plan	1.38%	1.36%
• maximum employee contribution per annum – no Provincial Plan	731.79	747.36
• maximum employee contribution per annum – Provincial Plan	583.74	587.52
Required Employer Contributions		
<i>No registered wage loss replacement plan</i>		
• as a multiple of employee contribution – no Provincial Plan	1.40	1.40
• as a multiple of employee contribution – Provincial Plan	1.40	1.40
• as a percentage of insurable earnings – no Provincial Plan	2.42%	2.42%
• as a percentage of insurable earnings – Provincial Plan	1.93%	1.90%
• maximum employer contribution per annum – no Provincial Plan	1,024.51	1,046.30
• maximum employer contribution per annum – Provincial Plan	817.24	822.53
<i>Registered wage loss replacement plan eligible for a partial rate reduction (cumulative paid sick leave/pregnancy plans that allow for a minimum monthly accumulation of one day and for a maximum accumulation of at least 75 days)</i>		
• as a multiple of employee contribution – no Provincial Plan	1.238	1.238
• as a multiple of employee contribution – Provincial Plan	1.197	1.194
• as a percentage of insurable earnings – no Provincial Plan	2.14%	2.14%
• as a percentage of insurable earnings – Provincial Plan	1.65%	1.62%
• maximum employer contribution per annum	905.96	925.23

(Contd.)

5.2 Employment Insurance Contributions	2009	2010
<i>Registered wage loss replacement plan eligible for a partial rate reduction (enhanced cumulative paid sick leave/ pregnancy plans that allow for a minimum monthly accumulation of 1 2/3 days and for a maximum accumulation of at least 125 days)</i>		
• as a multiple of employee contribution – no Provincial Plan	1.163	1.163
• as a multiple of employee contribution – Provincial Plan	1.103	1.099
• as a percentage of insurable earnings – no Provincial Plan	2.01%	2.01%
• as a percentage of insurable earnings – Provincial Plan	1.52%	1.49%
• maximum employer contribution per annum	851.07	869.17
<i>Registered wage loss replacement plan eligible for a full rate reduction (weekly indemnity plans with a maximum benefit period of at least 15 weeks)</i>		
• as a multiple of employee contribution – no Provincial Plan	1.175	1.169
• as a multiple of employee contribution – Provincial Plan	1.117	1.106
• as a percentage of insurable earnings – no Provincial Plan	2.03%	2.02%
• as a percentage of insurable earnings – Provincial Plan	1.54%	1.50%
• maximum employer contribution per annum	859.85	873.66

1 “Provincial Plan” refers to the Quebec Parental Insurance Plan (QPIP), introduced effective January 1, 2006, or any other similar plan introduced pursuant to an agreement between the federal and a provincial government.

5.3 Quebec Parental Insurance Plan Premiums	2009	2010
Figures expressed in dollars unless otherwise stated.		
As a percentage of insurable earnings – employees	0.484%	0.506%
Maximum employee premium	300.08	316.25
As a percentage of insurable earnings – employers	0.677%	0.708%
Maximum employer premium (per employee)	419.74	442.50
As a percentage of insurable earnings – self-employed	0.860%	0.899%
Maximum self-employed premium	533.20	561.88
Maximum insurable income	62,000	62,500

6. Workers' Compensation¹

Jurisdiction	Wage Loss Benefits ²
Alberta	90% of net earnings, based on maximum assessable earnings of \$77,000
British Columbia	90% of net average earnings, based on maximum assessable earnings of \$71,200
Manitoba	90% of net average earnings, to a maximum of 90% of net actual earnings of \$89,000
New Brunswick	85% of net earnings, based on maximum assessable earnings of \$56,300
Newfoundland and Labrador	80% of net earnings, based on maximum assessable earnings of \$51,235
Nova Scotia	Temporary earnings replacement benefit (TERB) calculated at 75% of net earnings for the first 26 weeks, increasing to 85% of net earnings thereafter, based on maximum assessable earnings of \$50,800
Ontario	Loss of earnings benefit (LOE) calculated at 85% of net earnings, based on maximum assessable earnings of \$77,600
Prince Edward Island	80% of net earnings for the first 38 weeks, increasing to 85% of net earnings thereafter, based on maximum assessable earnings of \$47,500
Quebec	90% of net earnings, based on maximum assessable earnings of \$62,500
Saskatchewan	90% of net earnings, based on maximum assessable earnings of \$55,000

- 1 Funded by employers. Premiums vary by industrial sector in each province and by classification or ratings group. Employers pay premiums based on insurable earnings of their employees, up to the maximum assessable earnings amount (plus personal coverage, if any). The cost of coverage is usually per \$100 of insurable earnings based on the average losses in each group, subject to a minimum amount. In some jurisdictions, premiums are adjusted using an "Experience Rating," which compares an individual employer to the average of other employers in the same ratings group.
- 2 Jurisdictions provide for lump sum payment in addition to wage loss benefits for permanent physical disability, based on the degree of impairment, in accordance with ratings schedule. Permanent disability is payable to age 65, subject to inflation-related adjustments. Recipients under 65 years of age may also receive a loss of retirement income (LRI) benefit, payable after age 65. Special provisions also exist for surviving spouse/common-law partner and other dependants.

7. Provincial Hospital/Medical Plans

7.1 Premiums – British Columbia and Ontario

Province	Single	Family of Two	Family of Three or More
Figures are expressed in dollars unless otherwise stated.			
British Columbia	57.00/mo	102.00/mo	114.00/mo
	684.00/yr	1,224.00/yr	1,692.00/yr
	<p>There are two premium assistance programs for the British Columbia Medical Services Plan (MSP):</p> <ul style="list-style-type: none"> • <i>Regular Premium Assistance</i>: provides a subsidy of between 100% and 20% for individuals (or couples) with adjusted net incomes of \$28,000 or less • <i>Temporary Premium Assistance</i>: Provides a 100% financial subsidy for a short term based on unexpected financial hardship 		
Ontario	<p>The Ontario Health Premium (OHP) is administered through the tax system and is based on an individual's income. While there continues to be debate regarding whether employers are responsible for paying the OHP for their employees, each employer's obligation will depend on the language of the applicable plan(s) and/or collective agreement(s).</p>		
	Income Level	Maximum Premium: 2005 Onwards	
	Up to \$20,000	\$0	
	\$20,001 to \$25,000	6% on income over \$20,000 to a maximum of \$300	
	\$25,001 to \$36,000	\$300	
	\$36,001 to \$38,500	\$300 + 6% on income over \$36,000 to a maximum of \$450	
	\$38,501 to \$48,000	\$450	
	\$48,001 to \$48,600	\$450 + 25% on income over \$48,000 to a maximum of \$600	
	\$48,601 to \$72,000	\$600	
	\$72,001 to \$72,600	\$600 + 25% on income over \$72,000 to a maximum of \$750	
	\$72,601 to \$200,000	\$750	
	\$200,001 to \$200,600	\$750 + 25% on income over \$200,000 to a maximum of \$900	
	More than \$200,600	\$900	

7.2 Payroll Tax

Manitoba	<p>Employers whose total annual remuneration paid to employees is \$1.25 million or less are exempt from the Manitoba Health and Post-Secondary Education Tax Levy. For employers with total annual remuneration between \$1.25 and \$2.5 million, the rate is 4.3% on the amount exceeding \$1.25 million (notch tax provision). For total annual remuneration of \$2.5 million or more, the rate is 2.15% of total payroll, with no deduction for the first \$1.25 million.</p> <p>Employers that do not maintain a permanent establishment in Manitoba during an entire year must prorate the amount of the exemption or notch tax provision available to them for that year. The prorated exemption/notch provision is proportional to the number of days the employer maintained a permanent establishment in the province for that year.</p>																				
Newfoundland and Labrador	<p>Employers whose annual remuneration in the province exceeds \$1 million are required to pay a Health and Post-Secondary Education Tax of 2%.</p>																				
Ontario	<p>Effective January 1, 1999, “eligible employers” (generally private sector) are exempt from the Employer Health Tax (EHT) on the first \$400,000 of annual total Ontario remuneration. Eligible employers pay EHT on Ontario remuneration in excess of \$400,000 at 1.95%.</p> <p>“Eligible employers” do not include public-sector employers, such as governments (federal, provincial and municipal), hospitals, universities, colleges, and school boards, certain persons exempt from income tax under subsection 149(1) of the federal <i>Income Tax Act</i> (e.g., certain trusts, and municipal and provincial corporations), and Crown corporations and agencies not subject to tax under Part I of the federal <i>Income Tax Act</i>.</p> <p>These public sector employers groups must pay EHT in accordance with the sliding scale set out below:</p> <table border="1" data-bbox="326 1136 1526 1474"> <thead> <tr> <th>Total Ontario Remuneration</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>Less than and including \$200,000</td> <td>0.980 %</td> </tr> <tr> <td>More than \$200,000 to and including \$230,000</td> <td>1.101 %</td> </tr> <tr> <td>More than \$230,000 to and including \$260,000</td> <td>1.223 %</td> </tr> <tr> <td>More than \$260,000 to and including \$290,000</td> <td>1.344 %</td> </tr> <tr> <td>More than \$290,000 to and including \$320,000</td> <td>1.465 %</td> </tr> <tr> <td>More than \$320,000 to and including \$350,000</td> <td>1.586 %</td> </tr> <tr> <td>More than \$350,000 to and including \$380,000</td> <td>1.708 %</td> </tr> <tr> <td>More than \$380,000 to and including \$400,000</td> <td>1.829 %</td> </tr> <tr> <td>Over \$400,000</td> <td>1.950 %</td> </tr> </tbody> </table>	Total Ontario Remuneration	Rate	Less than and including \$200,000	0.980 %	More than \$200,000 to and including \$230,000	1.101 %	More than \$230,000 to and including \$260,000	1.223 %	More than \$260,000 to and including \$290,000	1.344 %	More than \$290,000 to and including \$320,000	1.465 %	More than \$320,000 to and including \$350,000	1.586 %	More than \$350,000 to and including \$380,000	1.708 %	More than \$380,000 to and including \$400,000	1.829 %	Over \$400,000	1.950 %
Total Ontario Remuneration	Rate																				
Less than and including \$200,000	0.980 %																				
More than \$200,000 to and including \$230,000	1.101 %																				
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More than \$350,000 to and including \$380,000	1.708 %																				
More than \$380,000 to and including \$400,000	1.829 %																				
Over \$400,000	1.950 %																				

(Contd.)

Quebec

Quebec Health Services Fund Employer Contribution Rates for 2009¹

Contribution Rate is determined by the following formula:

W = 2.31 + [0.39 x S] where

W = the contribution rate as a percentage of payroll
S = 1, if the total payroll² is less than or equal to \$1 million
S = 5, if the total payroll is equal to or greater than \$5 million
S = total payroll / \$1 million if the total payroll is greater than \$1 million but less than \$5 million

- 1 Rate applied to wages paid to employees of an establishment in Quebec.
- 2 Determined as total payroll on a worldwide basis.

Quebec Health Services Fund Individual Contribution Rates for 2009

Income Subject to Contribution ¹		Contribution
Greater than	But not exceeding	
\$0	\$13,140	Nil
\$13,140	\$45,680	1% of the amount over \$13,140 to a maximum of \$150
\$45,680		\$150 plus 1% of the amount over \$45,680 to a maximum of \$1,000

- 1 Excludes employment income.

7.3 Other

There are no direct premiums for coverage in Alberta, Saskatchewan, New Brunswick, Nova Scotia, Prince Edward Island, the Yukon Territory, the Northwest Territories and Nunavut. Health care expenses are paid for out of general provincial/territorial tax revenue.

8. Public, Hospital and Medical Care Benefits

8.1 Prescription Drug Benefits

Jurisdiction	Benefits for Residents Under 65	Benefits for Residents 65 and Over
Alberta	<p>Alberta Health & Wellness Non-Group Coverage (administered by Alberta Blue Cross)</p> <ul style="list-style-type: none"> Available upon application to all residents registered with the Alberta Health Care Insurance Plan (AHCIP), including spouses and dependents, who are not eligible for the Alberta Widows' Pension Subscriber pays 30% of the cost of prescriptions for drugs listed in the Alberta Health & Wellness Drug Benefit List, to a maximum of \$25 for each drug prescribed If a subscriber chooses a name-brand medication over a generic equivalent, they are responsible for paying the price difference Quarterly regular premium of \$61.50 for individuals and \$123 for families (rising to \$123 and \$246 respectively as of July 1, 2010), with income-based subsidized monthly premiums of \$28.70 for individuals and \$57.40 for families Maximum benefit of \$25,000 per subscriber per benefit year (July 1 – June 30), which may be raised in exceptional circumstances <p>Alberta Health & Wellness Rare Diseases Program</p> <ul style="list-style-type: none"> Available to residents with a genetic disorder that occurs in fewer than one in 50,000 Canadians or fewer than 50 Albertans Application made by treating physician Minimum five year residency period to qualify for coverage, unless the applicant was previously resident in a province that covered the medications Recipients required to pay premiums and make co-payments consistent with AHCIP coverage <p>Alberta Health & Wellness Palliative Care Drug Coverage (administered by Alberta Blue Cross)</p> <p>Residents diagnosed as being in the end state of a terminal illness/disease, registered with AHCIP, and receiving treatment at home pay 30% of cost of eligible prescription drugs, to a maximum of \$25 for each drug prescribed or \$1,000 total, with plan paying 100% of eligible costs thereafter</p>	<p>Alberta Health & Wellness Coverage For Seniors (administered by Alberta Blue Cross)</p> <p>Until July 1, 2010</p> <ul style="list-style-type: none"> Available to all seniors (including spouses and dependents) and recipients of the Alberta Widows' Pension and their dependents who are registered with the AHCIP and have not opted out of the plan Subscriber pays 30% of the cost of prescriptions for drugs listed in the Alberta Health & Wellness Drug Benefit List, to a maximum of \$25 for each drug prescribed If a subscriber chooses a name-brand medication over a generic equivalent, they are responsible for paying the price difference Coverage is premium-free Maximum benefit of \$25,000 per subscriber per benefit year (July 1 – June 30), which may be raised in exceptional circumstances <p>Effective July 1, 2010</p> <ul style="list-style-type: none"> Optional plan available to all seniors; three-month waiting period for seniors who choose to participate at a later date Co-payments and monthly premiums based on taxable income: <ul style="list-style-type: none"> \$12,000 or less (singles) and \$24,000 or less (families): no premium or co-payment \$12,001-\$24,000 (singles) and \$24,001-\$48,000 (families): 20% co-payment per prescription to a maximum of \$15 \$24,001 or more (singles) and \$48,001 or more (families): 20% co-payment per prescription to a maximum of \$15 plus monthly premium based on taxable income <ul style="list-style-type: none"> Singles: between \$31.75 and \$63.50 Families: between \$59.00 and \$118.00

(Contd.)

Jurisdiction	Benefits for Residents Under 65	Benefits for Residents 65 and Over
Alberta (contd)	<p>Alberta Employment & Immigration Prescription Drug Program - Income Support (administered by Alberta Blue Cross)</p> <p>Provides coverage for residents who are on income support, have recently left income support, or are severely handicapped</p>	
British Columbia	<p>Fair PharmaCare</p> <ul style="list-style-type: none"> • Available to all residents enrolled in the Medical Services Plan (MSP) of B.C. and who have filed an income tax return in the relevant year (2 years prior) • Families pay 100% of the cost of eligible benefit items each year until their annual deductible is met: <ul style="list-style-type: none"> • Net annual family income (NAFI) under \$15,000: no deductible, government assistance begins immediately • 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 the cost of further items up to the annual family maximum: <ul style="list-style-type: none"> • 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 who fail to register are responsible for the full cost of prescription drugs • Under the Low Cost Alternative Program only partial coverage is provided for medications that have a Low Cost Alternative or Reference Drug product available <ul style="list-style-type: none"> • Resident must pay the difference between the partial coverage and actual drug cost, but only partial coverage amount accumulates toward family deductible • Programs are also provided through BC Health and other ministries for individuals in licensed residential facilities, recipients of B.C. Income Assistance, individuals with cystic fibrosis, children with severe handicaps living at home, individuals with psychiatric and financial needs, recipients of palliative care at home, and individuals with HIV/AIDS 	<p>Enhanced Fair PharmaCare</p> <ul style="list-style-type: none"> • Available to all seniors enrolled in the Medical Services Plan of B.C. • Residents pay 100% of the cost of eligible benefit items each year until their annual family deductible is met: <ul style="list-style-type: none"> • Net annual Family Income under \$33,000: no deductible • Net annual Family Income of \$33,000 to \$50,000: 1% of net income • Net annual Family Income over \$50,000: 2% of net income to a maximum of \$3% of NAFI • Plan pays 75% of the cost of further items up to the annual family maximum: <ul style="list-style-type: none"> • 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 • Residents who fail to register are responsible for the full cost of prescription drugs • Under the Low Cost Alternative Program only partial coverage is provided for medications that have a Low Cost Alternative or Reference Drug product available <ul style="list-style-type: none"> • Resident must pay the difference between the partial coverage and actual drug cost, but only partial coverage amount accumulates toward family deductible

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Jurisdiction	Benefits for Residents Under 65	Benefits for Residents 65 and Over
Manitoba	<p>Manitoba Pharmacare</p> <ul style="list-style-type: none"> Available to all residents under age 65 who are eligible for Manitoba Health coverage and do not have their prescriptions paid by a provincial or federal program or through a private insurance program Deductible based on annual adjusted total family income, with a minimum deductible of \$100 per Pharmacare year (April 1 – March 31) <ul style="list-style-type: none"> Less than \$15,000: 2.69% deductible Between \$15,000 and \$47,500: between 3.82% and 4.79% deductible Between \$47,500 and \$75,000: 4.86% deductible Greater than \$75,000: 6.08% deductible Residents pay 100% of eligible prescription costs until their deductible is met, and Pharmacare pays 100% of eligible costs thereafter Special plans for Social Assistance and palliative care recipients and residents of personal care homes 	<p>Manitoba Pharmacare</p> <ul style="list-style-type: none"> Same as for residents under 65
New Brunswick	<p>Prescription Drug Program</p> <ul style="list-style-type: none"> Benefits only available to specific beneficiary groups (e.g., residents with cystic fibrosis, multiple sclerosis or HIV/AIDS, residents of licensed Family and Community Social Services residential facilities, special needs children, individuals with organ transplants, nursing home residents) not covered under any other insurance plan Co-payments and rates vary for each covered group 	<p>Prescription Drug Program (Plan A)</p> <ul style="list-style-type: none"> Available to seniors receiving GIS benefits or whose income falls at or below the following thresholds: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> GIS recipients: \$9.05 per prescription to a maximum of \$250 per calendar year Income thresholds: \$15.00 per prescription, with no annual co-payment maximum

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Jurisdiction	Benefits for Residents Under 65	Benefits for Residents 65 and Over
Newfoundland and Labrador	Newfoundland and Labrador Prescription Drug Program <ul style="list-style-type: none"> • <i>High Cost Drug Program:</i> Provides financial assistance for prescription benefits for residents who have high prescription drug costs in relation to their income <ul style="list-style-type: none"> • Residents with annual family income less than \$150,000 pay a percentage of their income towards drug costs, residents may also have private insurance <ul style="list-style-type: none"> • 5%: less than \$39,999 • 7.5%: between \$40,000 and \$75,000 • 10%: between \$75,000 and \$150,000 • <i>Low Income Drug Program:</i> Provides access to prescription and some non-prescription drugs for low income residents <ul style="list-style-type: none"> • Annual income eligibility thresholds: <ul style="list-style-type: none"> • \$30,000 or less: Families with children 18 and under • \$21,000 or less: Families without children • \$19,000 or less: Singles • Provides up to 80% coverage, varying by income level and number of dependents • <i>Income Support Program:</i> Covers recipients of social services benefits and residents who qualify for benefits based on the high cost of their medications <ul style="list-style-type: none"> • Provides 100% coverage of ingredient cost (up to a 10% mark-up where the ingredient cost exceeds \$30.00) and a maximum dispensing fee of \$6.50 • <i>Special Needs Program:</i> covers patients with Cystic Fibrosis and Growth Hormone users <ul style="list-style-type: none"> • Provides 100% coverage for identified benefits 	65+ Plan <ul style="list-style-type: none"> • Available to seniors receiving GIS benefits and registered for OAS • Seniors receiving OAS but not GIS benefits may qualify for a partial supplement; seniors not receiving OAS can make a special application for benefits <ul style="list-style-type: none"> • Plan covers the ingredient cost of eligible prescriptions, but only up to the maximum of the lowest price for drugs listed in the Newfoundland Interchangeable Drug Products Formulary • Resident must pay the professional services fee, which includes the dispensing fee • Resident must pay pharmacy surcharge of up to 10% for drugs over \$30.00 • <i>Ostomy Subsidy Program</i> pays up to 75 % of certain ostomy supplies for eligible seniors

(Contd.)

Jurisdiction	Benefits for Residents Under 65	Benefits for Residents 65 and Over
Nova Scotia	<p>Nova Scotia Pharmacare</p> <ul style="list-style-type: none"> • <i>Family Pharmacare Program:</i> Available to all residents with a Nova Scotia Health Card, but operates as a payer of last resort for residents with a private insurance <ul style="list-style-type: none"> • Residents without insurance pay co-payments of 20% of the prescription price with an annual deductible based on family/individual income level • <i>Community Services Program:</i> Coverage available to eligible recipients of Nova Scotia Employment Support and Income Assistance, to persons with disabilities, children in care of child welfare, and to children from families with low income • <i>Drug Assistance for Cancer Patients:</i> Available to residents with annual gross family incomes of less than \$15,720 who are not covered under any other drug programs • <i>Multiple Sclerosis (MS) Drug Funding Assistance:</i> Coverage available through Dalhousie University for certain high-cost MS medications for residents who meet disease criteria and have no other drug coverage • <i>Diabetes Assistance Program:</i> Available to residents under 65 not covered under any other drug programs <ul style="list-style-type: none"> • 20% copayment required and annual family deductible, based on family income and family size 	<p>Seniors Pharmacare Program</p> <ul style="list-style-type: none"> • Available to all seniors registered with the Medical Services Insurance (MSI) Program who are not covered by a private insurance plan, Veterans' Affairs, Health Canada or First Nations & Inuit Health Services • GIS recipients are automatically enrolled – all others must apply • Eligible residents must pay an annual premium of up to \$424 (waived for GIS recipients) <ul style="list-style-type: none"> • No premiums payable by singles with annual incomes of \$18,000 or less and couples with annual incomes of \$21,000 or less • Premium reductions may be available for singles with annual incomes of less than \$24,000 and couples with an annual combined income of less than \$28,000 • Co-payment of 30% of the cost of each prescription to an annual maximum of \$382. (April 1 – March 31) • Residents who choose a name-brand medication over a generic equivalent are responsible for paying the price difference • Under certain circumstances, the seniors not covered by the Program may be reimbursed for a portion of the out-of-pocket expenses of private drug plans
Ontario	<p>Trillium Drug Program (TDP)</p> <ul style="list-style-type: none"> • Available to residents with high prescription drug costs in relation to their income • Resident pays a deductible based on net family income quarterly over program year (August 1 - July 31) • Once eligible, resident pays up to \$2 for each prescription filled 	<p>Ontario Drug Benefit Program (ODB)</p> <ul style="list-style-type: none"> • 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 thresholds pay a \$100 annual deductible plus up to \$6.11 per prescription

(Contd.)

Jurisdiction	Benefits for Residents Under 65	Benefits for Residents 65 and Over
Ontario (contd)	<p>Ontario Drug Benefits Program (ODB)</p> <ul style="list-style-type: none"> Individuals on welfare, family benefits, home care professional services, TDP recipients and residents of special care/nursing homes may be asked to pay up to \$2 per prescription ODB <i>Special Drugs Program</i>: covers full cost of specified out-patient drugs used to treat cystic fibrosis, thalassaemia, HIV/AIDS, renal disease, organ or bone marrow transplant, growth failure, schizophrenia and Gaucher's Disease no deductibles or co-payments ODB <i>Inherited Metabolic Diseases Program</i>: covers full cost of certain outpatient drugs, supplements and specialty foods used in treatment of specific metabolic disorders 	
Prince Edward Island	<p>Drug Cost Assistance Programs</p> <ul style="list-style-type: none"> Variable benefits available to residents under numerous programs, including the Children-in-Care, Diabetes Control, Family Health Benefit, Multiple Sclerosis and Financial Assistance plans <p>Cancer Drug Program</p> <ul style="list-style-type: none"> Provides residents annual net household income of less than \$150,000 with coverage for the purchase of approved high-cost drugs Covered residents pay a portion of the drug cost (based on income) plus the dispensing fee for each prescription 	<p>Seniors' Drug Cost Assistance Plan</p> <ul style="list-style-type: none"> Available to seniors eligible for PEI Medicare Plan pays 100% of the cost for eligible prescriptions less an \$11 recipient co-payment In addition to the co-payment, recipient pays the dispensing fees
Quebec	<p>Régime d'assurance médicaments (Régime)</p> <ul style="list-style-type: none"> 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 \$585 (July 1, 2009 – June 30, 2010) Residents must pay the first \$14.95 of drug costs per month plus 32% of drug costs thereafter to a monthly out-of-pocket maximum of \$79.53 or \$954 annually <ul style="list-style-type: none"> Employment assistance recipients pay no deductible or co-insurance. The Régime pays full cost of prescriptions after out-of-pocket maximum is met, including dispensing fee Prescriptions for children under 18 or between 18 and 25 if single and a full-time student are free of charge 	<p>Régime d'assurance médicaments (Régime)</p> <ul style="list-style-type: none"> 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 \$585 (July 1, 2009 – June 30, 2010) Residents must pay the first \$14.95 of drug costs per month plus 32% of drug costs thereafter to a monthly out-of-pocket maximum of up to \$79.53 or \$954 annually (lower out-of-pocket maximums for GIS and Income Security benefit recipients) Residents receiving the maximum monthly GIS benefit receive medications free of charge The Régime pays full cost of prescriptions after out-of-pocket maximum is met, including dispensing fee

(Contd.)

Jurisdiction	Benefits for Residents Under 65	Benefits for Residents 65 and Over
Saskatchewan	<p>Saskatchewan Drug Plan</p> <ul style="list-style-type: none"> • <i>Supplementary Health Program</i>: income based eligibility determined by Community Resources and Employment; no charge prescriptions for children under 18; adults pay up to \$2 per prescription • <i>Family Health Benefits</i>: provides drug coverage for low-income working families with \$100 semi-annual family deductible and 35% consumer co-payment; parents may apply for additional coverage under the <i>Special Support Program</i> • <i>Special Support Program</i>: helps families with annual prescription drug costs in excess of 3.4% of adjusted family income; co-payment based on prescription costs and family's annual adjusted income • Special programs for recipients of Palliative Care, Emergency Assistance and Saskatchewan Income Plan benefits, and for drugs covered by the Saskatchewan Cancer Agency 	<p>Seniors' Drug Plan (SDP)</p> <ul style="list-style-type: none"> • Seniors must meet an income-test to qualify for coverage with a maximum co-payment of \$15 per prescription • Family deductible for GIS recipients is \$200 semi-annually; family deductible for Seniors' Income Plan (SIP) recipients is \$100 semi-annually <p>Special Support Program:</p> <ul style="list-style-type: none"> • Helps seniors who do not qualify for the SDP with annual prescription drug costs in excess of 3.4% of adjusted family income; co-payment based on prescription costs and family's annual adjusted income

8.2 Vision Care Benefits

Jurisdiction	Vision Care – General Benefits ¹	Special Benefits – Children and Seniors
Alberta	Residents between 19 and 64 who require an eye exam for a medical condition, illness or trauma, may be eligible if the optometrist deems it as insured	<p>Children:</p> <ul style="list-style-type: none"> One complete eye exam, one partial eye exam and one diagnostic procedure covered annually for children under 19 <ul style="list-style-type: none"> Additional benefits for some medical conditions Alberta Child Health Benefit (ACHB) provides additional vision benefits to children under 18 in low-income families (plus children up to age 20 attending high school and living with parent(s)/guardian(s)) covers one repair or new pair of glasses annually <p>Seniors:</p> <ul style="list-style-type: none"> One complete eye exam, one partial eye exam and one diagnostic procedure covered annually <ul style="list-style-type: none"> Additional benefits for some medical conditions Optical Assistance for Seniors Program provides low- to moderate-income seniors with up to \$230 every three years for the purchase of prescription eyeglasses
British Columbia	Medically necessary eye exams (for example in cases of eye disease, trauma or injury) are available for all Medical Services Plan (MSP beneficiaries). No routine eye exams otherwise available for adults.	<p>Children:</p> <ul style="list-style-type: none"> Coverage for routine eye exams for children 18 and under Healthy Kids Program provides prescription eyeglasses (lenses and basic frames) once every 12 months to children under 19 from low- and moderate-income families who receive any level of Medical Services Plan (MSP) premium assistance <p>Seniors:</p> <ul style="list-style-type: none"> Coverage for routine eye exams
Manitoba	Exams for all ages are covered if deemed medically necessary by a physician or optometrist	<p>Children:</p> <ul style="list-style-type: none"> One eye exam covered every two years for children under 19 <p>Seniors:</p> <ul style="list-style-type: none"> One eye exam covered every two years Eyeglasses Program pays 80% of a fixed amount for eyeglasses, after a \$50 deductible (one claim every three years)

(Contd.)

Jurisdiction	Vision Care – General Benefits ¹	Special Benefits – Children and Seniors
New Brunswick	Health Services Vision Program assists Social Development clients and their dependents with specific vision services negotiated with optometrists and opticians	Same as general benefits
Newfoundland and Labrador	<ul style="list-style-type: none"> Income Support recipients receive \$55 towards the cost of a routine eye exam once every 36 months <ul style="list-style-type: none"> Receive up to \$125 (single vision) or \$175 (bi-focal) once every 36 months for the cost of glasses, absent medical verification for a more frequent change 	<p>Children:</p> <ul style="list-style-type: none"> Income Support recipients receive \$55 towards the cost of one routine eye exam every 12 months <ul style="list-style-type: none"> Receive up to \$125 (single vision) or \$175 (bi-focal) once every 12 months for the cost of glasses, absent medical verification for a more frequent change <p>Seniors:</p> <ul style="list-style-type: none"> Same as general benefits
Nova Scotia	N/A	<p>Children:</p> <ul style="list-style-type: none"> One eye exam covered every two years for children under 10 <p>Seniors:</p> <ul style="list-style-type: none"> One eye exam covered every two years
Ontario	<ul style="list-style-type: none"> Major Eye Exams: covered annually for patients with medical conditions affecting the eye <ul style="list-style-type: none"> Oculo-Visual Minor Assessments: covered if rendered within 12 months of a Major Eye Examination One eye exam covered every 2 years for recipients of income support under the Ontario Disability Support Program (ODSP), Ontario Works Program (OWP) or Family Benefits Program Assisted Devices Program (ADP) provides financial assistance for glasses, etc. for the visually impaired 	<p>Children:</p> <ul style="list-style-type: none"> Annual eye exam covered for children under 20 <p>Seniors:</p> <ul style="list-style-type: none"> Annual eye exam covered
Prince Edward Island	N/A	N/A
Quebec	<ul style="list-style-type: none"> One eye exam and colour vision test covered every two years for social/employment assistance recipients, residents of long-term care facilities and the visually impaired <ul style="list-style-type: none"> Additional coverage for persons with diabetes or significant myopia Visual Devices Program (VDP) loans reading, writing and mobility aids to the visually impaired 	<p>Children:</p> <ul style="list-style-type: none"> Annual eye exam and colour vision test covered for children under 18 <ul style="list-style-type: none"> Additional coverage for persons with diabetes or significant myopia <p>Seniors:</p> <ul style="list-style-type: none"> Annual eye exam and colour vision test covered <ul style="list-style-type: none"> Additional coverage for persons with diabetes or significant myopia

(Contd.)

Jurisdiction	Vision Care – General Benefits ¹	Special Benefits – Children and Seniors
Saskatchewan	<ul style="list-style-type: none"> One eye exam covered every two years for supplementary health, or family health benefit or Saskatchewan Income Plan recipients Glaucoma testing covered for supplementary health and family health benefit recipients over 40 	<p>Children:</p> <ul style="list-style-type: none"> Annual eye exam covered for children under 18 <p>Seniors:</p> <ul style="list-style-type: none"> Annual eye exam covered for Saskatchewan Income Plan Supplement recipients

1 “General Benefits” encompasses vision care services available to residents other than children and seniors. All provinces cover medically necessary eye exams for residents, regardless of age.

8.3 Dental Care Benefits

Medical plans in all provinces cover certain medically necessary oral surgery procedures performed in hospitals. However, some provinces do not cover fillings or extractions performed in hospital. British Columbia specifically provides coverage for orthodontic services relating to severe congenital facial abnormalities.

Jurisdiction	Supplementary Dental Benefits
Alberta	<p>Children: ACHB covers 100% of the cost, according to government fee schedules, of basic dental services (exams, cleaning, x-rays, fillings and extractions) for families with limited incomes</p> <p>All Ages: Welfare assistance clients and their dependents receive basic preventive, diagnostic, treatment and dentures</p> <p>Seniors: Dental Assistance for Seniors Program provides up to \$5,000 of coverage per person every five years, based on income on a sliding percentage scale</p>
British Columbia	<p>Children: Healthy Kids Program provides up to \$700 per year of basic dental care services to children under 18 from low- and moderate-income families who receive any level of Medical Services Plan (MSP) premium assistance</p> <p>Seniors: N/A</p>
Manitoba	<p>All Ages: Limited coverage for specific services available to Employment and Income Assistance (EIA) clients; “one time payment” for services available for low income individuals who don’t qualify for EIA</p>
New Brunswick	<p>All Ages: Health Services Dental Program available to Social Development clients and their dependents. Provides coverage for diagnostic, preventive, restorative, endodontic, periodontal, prosthetic, surgical and additional services as payor of last resort</p> <p>Health Services Dental Benefits covers basic services at no cost for Social Development clients and their dependents; basic services covered for children and disabled adults; extractions and dentures covered for adults.</p>

(Contd.)

Jurisdiction	Supplementary Dental Benefits
<p>Newfoundland and Labrador</p>	<p>Children: Dental Health Plan covers basic dental care for all children up to and including age 12; limited coverage also available to social assistance recipients between 13 and 17; beneficiaries must pay a variable amount directly to the dentist for each service provided</p> <p>Adults and Seniors: Adult recipients of social assistance are eligible for emergency examinations for pain, infection or trauma or extractions</p>
<p>Nova Scotia</p>	<p>Children: Children's Oral Health Program covers 100% of specified basic dental care for children under 10 that are not covered by a private plan; Program reimburses uncovered amounts for children with private coverage</p> <p>Seniors: N/A</p>
<p>Ontario</p>	<p>Children: Children' in Need of Treatment (CINOT) provides basic urgent care to children up to age 18 if their family cannot afford the needed care (determined by screening by health department/unit dental staff); also provides out-of-hospital anesthetic coverage for children age 5 to 17</p> <p>Seniors: Some municipalities provide discretionary financial assistance for dental care</p>
<p>Prince Edward Island</p>	<p>Children: Children's Dental Care Program (CDCP) covers most basic dental services for children aged 3 to 17; annual registration fee of \$15 per child to a maximum of \$35 per family; families expected to pay a 20% contribution towards treatment services (exemptions available for families with total net incomes of less than \$30,000); families with private dental insurance can elect to pay through insurance or CDCP, but cannot combine coverage; children aged 3 to 17 also eligible for free preventative dental services provided by Dental Public Health</p> <p>Seniors: Long Term Care Facility Dental Program provides annual screening for residents of provincial and private long-term care facilities</p>
<p>Quebec</p>	<p>Children: Annual examinations, consultations and services (excluding cleaning and fluoride treatments) covered for children under 10</p> <p>Adults and Seniors: Limited dental services provided to recipients of Employment Assistance and their dependents</p>
<p>Saskatchewan</p>	<p>Children: Family Health Benefits Program provides basic dental services (diagnostic, preventive and treatment) for children up to their 18th birthday whose parents meet low income tests; some health regions offer screening and treatment through public dental clinic services.</p> <p>All Ages: Supplementary Health Benefits Program covers basic dental services for welfare assistance recipients, wards and inmates of correctional centres; some regions provide other dental benefits, with differing service and eligibility requirements</p>

8.4 Out-of-Province Medical Coverage

All provinces, with the exception of Quebec, have a reciprocal fee arrangement for out-of-province medical services. Under the agreement, claims for medically necessary services rendered in another province will be automatically billed to, and paid by, the medical plan of the patient's home province. For services provided in Quebec, the patient must generally pay the provider for services rendered then submit the bill to their medical plan for reimbursement.

For emergency out-of-province medical treatment received by Quebec residents, the treating province will bill the Régie d'assurance maladie du Québec (RAMQ) directly. For all other practitioner services, the patient must pay for the service and then submit the bill to RAMQ for reimbursement.

8.5 Out-of-Country Medical Coverage¹

Jurisdiction	Out of Country Medical Coverage ²
Alberta	<p>Claims must be submitted for reimbursement within 365 days of treatment/service</p> <ul style="list-style-type: none"> Hospital inpatient claim maximum: \$100/day Hospital outpatient claim maximum: \$50/visit, maximum one visit per day
British Columbia	<p>Claims must be submitted for reimbursement within 90 days of treatment/service</p> <ul style="list-style-type: none"> Hospital inpatient claim maximum: \$75/day Hospital outpatient claims reimbursed to the extent they involve X-rays, lab tests or physician's fees up to provincial rates for those services
Manitoba	<p>Claims must be submitted for reimbursement within six months of treatment/service</p> <ul style="list-style-type: none"> Hospital inpatient claim maximum varies by size of hospital <ul style="list-style-type: none"> Up to 100 beds: \$280/day 100 to 500 beds: \$365/day 500 beds and up: \$570/day Hospital outpatient claim maximum: \$100/day
New Brunswick	<p>Claims must be submitted for reimbursement within 12 months of treatment/service</p> <ul style="list-style-type: none"> Hospital inpatient claim maximum: \$100/day Hospital outpatient claim maximum: \$50/day Pre-existing conditions requiring ongoing monitoring not eligible for reimbursement Diagnostic services not eligible for reimbursement
Newfoundland and Labrador	<p>Claims must be submitted for reimbursement within one year of treatment/service</p> <ul style="list-style-type: none"> Services available in another province but not in Newfoundland and Labrador paid at the rate set by that province Services available in Newfoundland and Labrador or not available in Canada are paid at rates established by the Medical Care Plan (MCP) Hospital inpatient claim maximum: \$350/day Hospital outpatient claim maximum: \$62/day

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Jurisdiction	Out-of-Country Medical Coverage ²
Nova Scotia	<p>Claims must be submitted to the Ministry of Health for reimbursement within six months of treatment/service</p> <ul style="list-style-type: none"> • Hospital inpatient claim maximum: \$525/day plus 50% of ancillary charges • Only reimburses portion of outpatient claims relating to physician services • Diagnostic services, X-rays and laboratory tests not eligible for reimbursement
Ontario	<p>Claims must be submitted within 12 months of treatment/service</p> <ul style="list-style-type: none"> • Emergency Hospital inpatient claims maximum: \$400/day <ul style="list-style-type: none"> • Complex care (e.g., coronary or intensive care) maximum: \$400/day • Less intensive care maximum: \$200/day • Emergency Hospital outpatient claims maximum: \$50/day • Dialysis claim maximum: \$210/treatment
Prince Edward Island	<p>Claims must be submitted within six months of treatment/service</p> <ul style="list-style-type: none"> • Hospital inpatient claims maximum: \$1,055/day • Hospital outpatient claims maximum: \$238/day • Only fees for emergency services will be reimbursed without prior authorization • Facility can bill HSPA directly, or patient can pay and apply for reimbursement
Quebec	<p>Claims must be submitted for reimbursement within one year of treatment/service</p> <ul style="list-style-type: none"> • Hospital inpatient claims maximum: \$100/day • Hospital outpatient claims maximum: \$50/day • Hemodialysis maximum: \$220/treatment
Saskatchewan	<p>Claims must be submitted for reimbursement within one year of treatment/service</p> <ul style="list-style-type: none"> • Hospital inpatient claims maximum: \$100/day • Hospital outpatient claims maximum: \$50/visit, maximum two visits per day

1 All provinces advise their residents to obtain additional medical insurance when traveling to cover services not paid by provincial plans. Practitioner services are payable at the same rates as in the province of residence by provincial medicare.

2 This chart describes coverage in emergency situations. Different rules may apply for pre-approved out of province and/or country treatments.

9. Family-related Leave

9.1 Maternity, Parental and Adoption Leave

Jurisdiction	Qualifying Period	Length of Leave	Seniority/Benefits
Federal	6 months	Maternity: 17 weeks Parental: 37 weeks Adoption: 37 weeks	Same or comparable position with same wages and benefits; employment deemed continuous and benefits continue to accumulate during leave period; employer to continue making payments to benefit plans (if employee continues any required contributions)
Alberta	52 weeks	Maternity: 15 weeks Parental: 37 weeks Adoption: 37 weeks	Same or comparable position with not less than wages and benefits as date leave began;
British Columbia	N/A	Maternity: 17 weeks Parental: 37 weeks (35 for birth mothers who take maternity leave; 37 if no maternity leave) Adoption: 37 weeks	Employment deemed continuous with all increments/benefits as if leave not taken; employer to continue making payments to benefit plans (if employee continues any required contributions)
Manitoba	7 months	Maternity: 17 weeks Parental: 37 weeks Adoption: 37 weeks	Employee returns to same or comparable position; Employment deemed continuous with wages and benefits as before leave began
New Brunswick	N/A	Maternity: 17 weeks Parental: 37 weeks ¹ Adoption ² :37 weeks ³	Employee returns to same or comparable position; Employment deemed continuous with wages and benefits accrued to date leave commenced
Newfoundland and Labrador	20 weeks	Maternity: 17 weeks Parental: 35 weeks Adoption: 17 weeks	Employee returns to same or comparable position; Employment deemed continuous but benefits do not continue to accrue unless agreed to
Nova Scotia	1 year	Maternity: 17 weeks Parental: 52 weeks (35 for birth mother) Adoption: 52 weeks	Employee returns to same or comparable position; No loss of seniority and benefits continue at employee's election (if employee pays both employer and employee costs)
Ontario	13 weeks	Maternity: 17 weeks Parental: 37 weeks (35 for birth mother) Adoption: 37 weeks	Employee returns to same or comparable position; Period of leave included in calculation of length of employment, service or seniority; employer to continue to make payments to benefit plans (unless employee suspends any required contributions)
Prince Edward Island	20 weeks	Maternity: 17 weeks Parental: 35 weeks ⁴ Adoption: 52 weeks ⁴	Employee returns to same or comparable position; No loss of accrued seniority or benefits but employer is not obliged to pay pension or other benefits during leave

(Contd.)

Jurisdiction	Qualifying Period	Length of Leave	Seniority/Benefits
Quebec ⁵	N/A	Maternity: 15 or 18 weeks ⁶ Paternity: 3 to 5 weeks ⁶ Parental: 25 or 32 weeks ⁶ Adoption: 28 or 37 weeks ⁶	Employee returns to same or comparable position; Same rights and benefits as if leave had not been taken and employee participation in fringe benefits unaffected (if employee continues to pay any required contributions)
Saskatchewan	20 weeks	Maternity: 18 weeks Parental: 37 weeks (34 for employee who takes maternity or adoption leave; 37 if not) Adoption: 18 weeks	Employee returns to same or comparable position; No loss in seniority, wages or benefits and benefit accrual continues during leave (if employee continues to pay any required contributions)

- 1 The maximum aggregate leave that can be taken by two employees with respect to the same birth is 52 weeks.
- 2 Child must be under 19 years of age for parents to qualify for adoption leave.
- 3 The maximum aggregate leave that can be taken by two employees with respect to the same adoption is 37 weeks.
- 4 The maximum aggregate leave that can be taken by two employees with respect to the same birth or adoption is 52 weeks.
- 5 Since January 1, 2006, Quebec has opted out of the federal Employment Insurance (EI) program and provides maternity, parental and adoption benefits through the Quebec Parental Insurance Plan (QPIP). QPIP allows Quebec residents to choose to receive benefits under either the Basic Plan, which provides lower benefits for a longer period of time, or the Special Plan, which provides higher benefits for a shorter period of time.
- 6 The lower number corresponds to the length of leave available under the QPIP Special Plan, while the higher number corresponds to the length of leave available under the QPIP Basic Plan. These weeks represent weeks for which QPIP pays benefits. Quebec labour standards permit each parent to take unpaid parental leave of up to 52 weeks following the birth or adoption of a child, for a total of 70 weeks when combined with maternity leave.

9.2 Compassionate Care Leave

Many provinces now offer unpaid compassionate care leave to employees. Unless otherwise indicated, provinces that offer compassionate care leave all require that the employee provide the employer with a medical certificate stating that the family member has a significant risk of death within 26 weeks, and also require that leave be taken in minimum one week increments.

Jurisdiction	Length of Leave	Definitions/Seniority
Federal	8 weeks	<ul style="list-style-type: none"> • “Family member” includes employee’s spouse or common-law partner, child or child of spouse/common-law partner, parent, or spouse/common-law partner of parent, or any other person defined as “family member” under the EI Regulations
Alberta	Not provided	<ul style="list-style-type: none"> • Alberta’s employment standards legislation does not require compassionate care leave, but it may be addressed in employment contracts or collective agreements
British Columbia	8 weeks	<ul style="list-style-type: none"> • “Family member” defined as a member of the employee’s immediate family or an aunt, uncle, niece, nephew, foster parent, ward or guardian, or the spouse of employee’s sibling or step-sibling, child, step-child, grandparent, grandchild, or same as per employee’s spouse, or anyone considered to be like a close relative regardless of marriage or common-law relationship; • employment deemed continuous and employer must continue payments to benefits plans if employee makes required contributions, if any

(Contd.)

Jurisdiction	Length of Leave	Definitions/Seniority
Manitoba	8 weeks	<ul style="list-style-type: none"> • “Family member” defined as spouse, common-law partner, child or spouse/partner’s child, sibling, step-sibling, aunt, uncle, nephew, niece, grandchild or grandparent or parent of the employee or the employee’s spouse/partner • Also includes any other person who the employee considers to be like a close relative, whether or not they are related by blood, adoption, marriage or common-law relationship • Employment deemed continuous
New Brunswick	8 weeks	<ul style="list-style-type: none"> • Employee may have leave to care for person with whom he/she has a “close family relationship”, broadly defined to include traditional family members and individuals who are not traditionally considered family; • Employment deemed continuous
Newfoundland and Labrador	8 weeks	<ul style="list-style-type: none"> • Qualifying period of eight weeks employment • “Family member” includes spouse or partner, child or spouse/partner’s child, parent or spouse/partner’s parent, grandparent or grandchild or spouse/partner’s grandparent or grandchild, aunt, uncle, niece, nephew, foster parent, foster child of both employee and spouse/partner and any other class of persons as may be prescribed • Employment deemed continuous
Nova Scotia	8 weeks	<ul style="list-style-type: none"> • Three month qualifying period • “Family member” includes spouse/partner, child or parent of employee or employee’s spouse/partner, plus any other prescribed class • Employment deemed continuous
Ontario	8 weeks	<ul style="list-style-type: none"> • “Family member” includes spouse, parent, step-parent or foster parent, child, step child or foster child, sibling, grandparent, grandchild, aunt, uncle, niece, nephew, or any of the above as they relate to the employee’s spouse or partner • Continued benefit plan participation permitted and employment deemed continuous
Prince Edward Island	8 weeks	<ul style="list-style-type: none"> • Available to care for “immediate family” defined as spouse, partner, child, parent, and sibling or other persons prescribed by regulation
Quebec	12 weeks	<ul style="list-style-type: none"> • “Family Care Leave” permits an employee with three months service to have 12 weeks unpaid leave per year to attend needs of a family member; up to 104 weeks to care for seriously ill child or child who has suffered serious injury from criminal offence; • Family member need not be critically ill • Benefit plan participation continues throughout leave
Saskatchewan	16 weeks	<ul style="list-style-type: none"> • 13 week qualifying period required • “Immediate Family” defined as spouse, parent, grandparent, child, or sibling of the employee or the employee’s spouse/partner

10. Statutory Holidays

	New Year's Day ¹	3rd Monday in February ²	Good Friday ³	Victoria Day ⁴	National Aboriginal Day ⁵	National Holiday ⁶	Canada Day ⁷	1st Monday in August ⁸	Discovery Day ⁹	Labour Day ¹⁰	Thanksgiving Day ¹¹	Remembrance Day ¹²	Christmas Day ¹³	Boxing Day ¹⁴
Federal Jurisdiction	*		*	*			*			*	*	*	*	*
Alberta	*	*	*	*			*			*	*	*	*	
British Columbia	*		*	*			*	*		*	*	*	*	
Manitoba	*	*	*	*			*			*	*		*	
New Brunswick	*		*				*	*		*		*	*	
Newfoundland and Labrador	*		*				*			*		*	*	
Nova Scotia	*		*				*			*		*	*	
Northwest Territories	*		*	*	*		*	*		*	*	*	*	
Nunavut	*		*	*			*	*		*	*	*	*	
Ontario	*	*	*	*			*			*	*		*	*
Prince Edward Island	*	*	*				*			*		*	*	
Quebec	*		*	*		*	*			*	*		*	
Saskatchewan	*	*	*	*			*	*		*	*	*	*	
Yukon	*		*	*			*		*	*	*	*	*	

- 1 January 1.
- 2 Called Family Day in Alberta, Saskatchewan and Ontario, Louis Riel Day in Manitoba and Islander Day in Prince Edward Island.
- 3 The Friday before Easter. In Quebec, employers can provide a paid holiday on either Good Friday or Easter Monday.
- 4 The Monday before May 25. May 24 for 2010. Called Journée nationale des patriotes in Quebec.
- 5 June 21.
- 6 June 24.
- 7 July 1. Called Memorial Day in Newfoundland and Labrador.
- 8 Called British Columbia Day in British Columbia, Saskatchewan Day in Saskatchewan and New Brunswick Day in New Brunswick.
- 9 Third Monday in August.
- 10 First Monday in September. September 6 in 2010.
- 11 Second Monday in October. October 11 in 2010.
- 12 November 11. In Nova Scotia, employees required to work on this holiday are entitled to another day off with pay. In Manitoba, employees are not entitled to be paid if they are not required to work during this holiday.
- 13 December 25.
- 14 December 26. If Boxing Day falls on a Saturday or Sunday, holiday is taken the following Monday.

11. Tax-related Values

11.1 Dollar Limits on Contributions

Year	RPP ¹	DPSP	RRSP
1991	12,500	6,250	11,500
1992	12,500	6,250	12,500
1993	13,500	6,750	12,500
1994	14,500	7,250	13,500
1995	15,500	7,750	14,500
1996 – 2002	13,500	6,750	13,500
2003	15,500	7,750	14,500
2004	16,500	8,250	15,500
2005	18,000	9,000	16,500
2006	19,000	9,500	18,000
2007	20,000	10,000	19,000
2008	21,000	10,500	20,000
2009	22,000	11,000	21,000
2010	22,450	11,225	22,000
2011 and beyond	indexed	indexed	indexed

SOURCE: *Income Tax Act*, [R.S.C. 1985 (5th supp.) c. 1, as amended. Consolidated to August 31, 2004.]

¹ Money Purchase Plan

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.

The calculation for a defined benefit PA is described in 11.2 below.

11.2 Dollar Limits for PA Calculations (Defined Benefit Plans)

Year	Maximum Benefit Accrual	Earnings Carve-out Range
1994	1,611.11	80,556 to 86,111
1995 – 2003	1,722.22	None
2004	1,833.33	None
2005	2,000.00	None
2006	2,111.11	None
2007	2,222.22	None
2008	2,333.33	None
2009	2,444.44	None
2010	2,494.44	None
2011 and beyond	1/9 the money purchase limit	None

SOURCE: Income Tax Regulations, [C.R.C. c. 945]

The PA is used to reduce RRSP contribution room in the next year.

With the introduction of the pension adjustment reversal (PAR) in the 1997 Federal Budget, for 1997 and succeeding years the PA for a defined benefit plan is:

$$(9 \times \text{Benefit Accrual}) - \$600$$

Prior to 1997, the offset in the PA formula above was \$1,000.

12. 2010 Marginal Tax Rates by Jurisdiction

Jurisdiction	Marginal Tax Rate as a % of Taxable Income and Tax Brackets	Surtax
Federal	15.00: up to \$40,970 22.00: \$40,970.01 - \$81,941 26.00: \$81,941.01 - \$127,021 29.00: over \$127,021	
Alberta	10.00: at all income levels	
British Columbia	5.06: up to \$35,859 7.70: \$35,859.01 - \$71,719 10.50: \$71,719.01 - \$82,342 12.29: \$82,342.01 - \$99,987 14.70: over \$99,987	
Manitoba	10.80: up to \$31,000 12.75: \$31,000.01 - \$67,000 17.40: over \$67,000	
New Brunswick	9.30: up to \$36,421 12.50: \$36,421.01 - \$72,843 13.30: \$72,843.01 - \$118,427 14.30: over \$118,427	
Newfoundland and Labrador	7.70: up to \$31,278 12.80: \$31,278.01 - \$62,556 15.50: over \$62,556	
Northwest Territories	5.90: up to \$37,106 8.60: \$37,106.01 - \$74,214 12.20: \$74,214.01 - \$120,656 14.05: over \$120,656	
Nova Scotia	8.79: up to \$29,590 14.95: \$29,590.01 - \$59,180 16.67: \$59,180.01 - \$93,000 17.50: over \$93,000	10% in excess of \$10,000
Nunavut	4.00: up to \$39,065 7.00: \$39,065.01 - \$78,130 9.00: \$78,130.01 - \$127,021 11.50: over \$127,021	

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Jurisdiction	Marginal Tax Rate as a % of Taxable Income and Tax Brackets	Surtax
Ontario	5.05: up to \$37,106 9.15: \$37,106.01- \$74,214 11.16: over \$74,214	20% in excess of \$3,978 plus 36% in excess of \$5,091
Prince Edward Island	9.80: up to \$31,984 13.80: \$31,984.01 - \$63,969 16.70: over \$63,969	10% in excess of \$12,500
Quebec	16.00: up to \$38,570 20.00: \$38,570.01 - \$77,140 24.00: over \$77,140	
Saskatchewan	11.00: up to \$40,354 13.00: \$40,354.01- \$115,297 15.00: over \$115,297	
Yukon	7.04: up to \$40,970 9.68: \$40,970.01 - \$81,941 11.44: \$81,941.01 - \$127,021 12.76: over \$127,021	5% in excess of \$6,000

13. Federal Income Tax Checklist for Employee Benefit Programs

	Employer Costs Tax Deductible	Employer Contributions Confer Taxable Benefit to Employee	Employee Contributions Tax Credit	Benefit Taxable Income to Recipient
Government Programs				
Canada/Quebec Pension Plan	Yes	No	Yes	Yes
Old Age Security				
Basic Benefit	N/A	N/A	N/A	Yes
Regular Allowance	N/A	N/A	N/A	No
Survivor's Allowance	N/A	N/A	N/A	No
Guaranteed Income Supplement	N/A	N/A	N/A	No
Employment Insurance	Yes	No	Yes	Yes
Workers' Compensation	Yes	No	N/A	No
Provincial "Medicare" Plans				
Alberta, British Columbia	Yes	Yes	No	No
Manitoba, Newfoundland and Labrador, Ontario, Quebec ¹	Yes	N/A	N/A	No
Employer-Sponsored Programs				
Health Care	Yes	No ²	No ³	No
Dental Care	Yes	No ²	No ³	No
Salary Continuance ("Sick Pay")	Yes	N/A	N/A	Yes
Weekly Indemnity	Yes	No	No	Yes ⁴
Long Term Disability	Yes	No	No	Yes ⁴
Group Life Insurance ⁵	Yes	Yes ⁶	No	No ⁷
Dependant Group Life Insurance	Yes	Yes	No	No
Accidental Death and Dismemberment	Yes	No ²	No	No
Business Travel Accident Insurance	Yes	No ²	No	No
Registered Pension Plan (RPP) ⁸	Yes	No	Yes	Yes ⁹
Registered Retirement Savings Plan (group RRSP) ⁸	Yes	Yes	Yes	Yes ⁹
Deferred Profit Sharing Plan (DPSP) ⁸	Yes	No	N/A	Yes
Employees' Profit Sharing Plan (EPSP)	Yes	Yes	No	No ¹⁰
Retirement Compensation Arrangement (RCA) ¹¹	Yes	No	Yes ¹²	Yes
Tax-Free Savings Accounts (TFSA's) ¹³	Yes	Yes	No	No

- 1 Levy for Health and Post-Secondary Education in Manitoba and Newfoundland and Labrador, Employer Health Tax in Ontario and Health Services Fund in Quebec. With effect from July 1, 2004, employees must pay the Ontario Health Premium (OHP). If an employer pays the OHP behalf of an employee, it is a taxable benefit. See Section 7.2 above for additional information on the OHP.
- 2 In Quebec, premiums, including any taxes paid to an insurance company to provide life, accidental death, health and dental benefits, will be included in the taxable income of the employee.
- 3 Employee contributions eligible for allowable medical expense tax credit.
- 4 Benefit is not taxable (i) if "employee pay-all" policy, or (ii) until benefit payments exceed an employee's contribution.
- 5 Includes commuted value of Survivor Income Benefit Insurance.
- 6 In calculating taxable benefit for "experience-rated" cases, the net rate should be used.
- 7 Interest component of Survivor Income Benefit Insurance is taxable income to recipient.
- 8 Tax status shown applies within certain maximum allowable limits.
- 9 A 16% tax credit is available on up to \$1,000 of qualified "pension income" received from RPP, RRSP and DPSP.
- 10 Returns on invested contributions are taxable to employees as realized.
- 11 Custodian pays 50% of refundable tax on contributions, realized investment income and capital gains.
- 12 Employee contributions deductible only if required and if the aggregate of employee contributions do not exceed the aggregate of employer contributions.
- 13 TFSAs have an annual contribution limit of \$5,000, with the maximum contribution limit indexed to inflation in \$500 increments.

14. Related Web Sites

Old Age Security	
Human Resources and Social Development Canada (HRSDC)	http://www.hrsdc.gc.ca/en/isp/oas/oastoc.shtml
Canada Pension Plan	
Human Resources and Social Development Canada (HRSDC)	http://www.hrsdc.gc.ca/en/isp/cpp/cpptoc.shtml
Quebec Pension Plan	
Régie des rentes du Québec (RRQ)	http://www.rq.gouv.qc.ca/en/programmes/regime_rentes/
Employment Insurance	
Human Resources and Social Development Canada (HRSDC)	http://www.hrsdc.gc.ca/en/ei/menu/eihome.shtml
Workers' Compensation	
Association of Workers' Compensation Boards of Canada (AWCBC)	http://www.awcbc.org/en/linkstoworkerscompensationboardscommissions.asp You can access the provincial and territorial Workers' Compensation Boards from this Web site.
Taxation – Federal	
Canada Revenue Agency (CRA)	http://www.cra-arc.gc.ca/menu-e.html
Taxation – Provinces and Territories	
Canada Revenue Agency (CRA) – Related Government Sites	http://www.cra-arc.gc.ca/tx/bsnss/prv_lnks-eng.html You can access the provincial and territorial Ministries of Finance from this Web site.
Provincial and Territorial Health Ministries	
Alberta	http://www.health.gov.ab.ca/
British Columbia	http://www.gov.bc.ca/health/
Manitoba	http://www.gov.mb.ca/health/
New Brunswick	http://www.gnb.ca/0051/index-e.asp
Newfoundland and Labrador	http://www.health.gov.nl.ca/health/
Nova Scotia	http://www.gov.ns.ca/health/
Ontario	http://www.health.gov.on.ca/en/
Prince Edward Island	http://www.gov.pe.ca/health/
Quebec	http://www.msss.gouv.qc.ca/en/
Saskatchewan	http://www.health.gov.sk.ca/
Nunavut	http://www.gov.nu.ca/health/
Northwest Territories	http://www.gov.nt.ca/agendas/health/
Yukon Territory	http://www.hss.gov.yk.ca/en/