

GOVERNMENT BENEFITS 2013

as of January 1, 2013

Canada Pension Plan and Quebec Pension Plan	CPP	QPP
1. Contribution Rate	4.95%	5.10%
2. Year's maximum pensionable earnings (YMPE)	\$51,100.00	\$51,100.00
3. Basic exemption	\$3,500.00	\$3,500.00
4. Maximum premiums for employees	\$2,356.20	\$2,427.60
Maximum premiums for self-employed	\$4,712.40	\$4,855.20
5. Retirement Benefits (maximum for new recipient)	\$1,012.50	\$1,012.50
6. Lump Sum Death Benefit (max.)	\$2,500.00	\$2,500.00
7. Disability (max.)	\$1,212.90	\$1,212.87
8. Dependent children's benefit	\$228.66	\$228.66
9. Surviving spouse 65 and over (max.)	\$607.50	\$607.50
10. Surviving spouse under 65 (max.)	\$556.64	N/A
Surviving spouse 45-64 (max.)	N/A	\$833.18
Surviving spouse under 45 (max.) - not disabled, no child	N/A	\$495.83
- not disabled, with child	N/A	\$800.76
- disabled	N/A	\$833.18

Unemployment Insurance (E.I.)	Canada (excl. Quebec)	Quebec
1. Annual insurable earnings (max.)	\$47,400.00	\$47,400.00
2. Premiums – annual maximum (employee)	\$891.12	\$720.48
Premiums – annual maximum (employer)	\$1,247.57	\$1,008.67
3. Benefits – weekly maximum (55% of insurable earnings)	\$501.34	\$501.34

Old Age Security (effective January 1, 2013-adjusted quarterly)	Maximum Monthly
1. Old Age Security	\$546.07
2. Guaranteed Income Supplement	\$740.44
3. Spouse's allowance (Age 60-64)	\$1,037.03
4. Widowed spouse's allowance (Age 60-64)	\$1,161.01

Consumer Price Index

Publication dates for the CPI during the calendar year 2013 as it relates to your cost-of-living formulas under your collective agreement.

Month	Publication Date	Month	Publication Date	Month	Publication Date
Dec/12	Jan 25/13	Apr/13	May 17/13	Aug/13	Sept 20/13
Jan/13	Feb 22/13	May/13	June 21/13	Sept/13	Oct 18/13
Feb/13	Mar 27/13	June/13	July 19/13	Oct/13	Nov 22/13
Mar/13	Apr 19/13	July/13	Aug 23/13	Nov/13	Dec 20/13

Workers Compensation

Province	Percentage of Earnings	2013 Maximum Insurable Earnings/ Maximum Compensation Rate
Alberta	90% (net)	\$90,200
British Columbia	90% (net)	\$75,700
Manitoba	90% (net)	See Note*
New Brunswick	85% (net)	\$59,500
Newfoundland/Labrador	80% (net)	\$54,155
NTW/Nunavut	90% (net)	\$84,200
Nova Scotia	75% (net) 1 st 26 weeks then 85% (net)	\$54,400
Ontario	85% (net)	\$83,200
Prince Edward Island	80% (net) 1 st 38 weeks then 85% (net)	\$50,000
Quebec	90% (net)	\$67,500
Saskatchewan	90% (net)	\$55,000
Yukon	75% (gross)	\$82,105

Note: * Manitoba has a "maximum insurable earnings" for 2013 of \$111,000 for the purposes of calculating the premium that an employer has to pay but there is no "maximum compensation rate" when calculating a claimant's wage loss.

Extreme caution should be used when comparing these numbers as the information is not directly comparable between WCBs.