

GOVERNMENT BENEFITS 2016

AS OF JANUARY 1, 2016



CANADA PENSION PLAN AND QUEBEC PENSION PLAN	CPP	QPP
1. Contribution Rate	4.95%	5.325%
2. Year's maximum pensionable earnings (YMPE)	\$54,900.00	\$54,900.00
3. Basic exemption	\$3,500.00	\$3,500.00
4. Maximum premiums for employees	\$2,544.30	\$2,737.05
Maximum premiums for self-employed	\$5,088.60	\$5,474.10
5. Retirement Benefits (maximum for new recipient)	\$1,092.50	\$1,092.50
6. Lump Sum Death Benefit (max.)	\$2,500.00	\$2,500.00
7. Disability (max.)	\$1,290.81	\$1,290.78
8. Dependent children's benefit	\$237.69	\$237.69
9. Surviving spouse 65 and over (max.)	\$655.50	\$655.50
10. Surviving spouse under 65 (max.)	\$593.62	N/A
Surviving spouse 45-64 (max.)	N/A	\$881.09
Surviving spouse under 45 (max.) - not disabled, no child	N/A	\$530.42
- not disabled, with child	N/A	\$847.39
- disabled	N/A	\$881.09
EMPLOYMENT INSURANCE (E.I.)		
	CANADA (EXCL. QUEBEC)	QUEBEC
1. Annual insurable earnings (max.)	\$50,800.00	\$50,800.00
2. Premiums - annual maximum (employee)	\$955.04	\$772.16
- annual maximum (employer)	\$1,337.06	\$1,081.02
3. Benefits - weekly maximum (55% of insurable earnings)	\$537.00	\$537.00
OLD AGE SECURITY (effective January 1, 2016 -adjusted quarterly)		
	MAXIMUM MONTHLY	
1. Old Age Security	\$570.52	
2. Guaranteed Income Supplement	\$773.60	
3. Spouse's allowance (Age 60-64)	\$1,083.48	
4. Widowed spouse's allowance (Age 60-64)	\$1,213.00	

CONSUMER PRICE INDEX

Publication dates for the CPI during the calendar year 2016 as it relates to your cost-of-living formulas under your collective agreement.

MONTH	PUBLICATION DATE	MONTH	PUBLICATION DATE	MONTH	PUBLICATION DATE
Dec-15	Jan 22/16	Apr-16	May 20/16	Aug-16	Sept 23/16
Jan-16	Feb 19/16	May-16	June 17/16	Sep-16	Oct 21/16
Feb-16	Mar 18/16	Jun-16	July 22/16	Oct-16	Nov 18/16
Mar-16	Apr 22/16	Jul-16	Aug 19/16	Nov-16	Dec 22/16

WORKERS COMPENSATION

PROVINCE	PERCENTAGE OF EARNINGS	2016 MAXIMUM INSURABLE EARNINGS/MAXIMUM COMPENSATION RATE
Alberta	90% (net)	\$98,700
British Columbia	90% (net)	\$80,600
Manitoba	90% (net)	See Note*
New Brunswick	85% (net)	\$61,800
Newfoundland/Labrador	80% (net)	\$62,540
NWT/Nunavut	90% (net)	\$88,600
Nova Scotia	75% (net) 1st 26 weeks then 85% (net)	\$58,200
Ontario	85% (net)	\$88,000
Prince Edward Island	80% (net) 1st 38 weeks then 85% (net)	\$52,200
Quebec	90% (net)	\$71,500
Saskatchewan	90% (net)	\$69,242
Yukon	75% (gross)	\$84,837

NOTE* Manitoba has a "maximum insurable earnings" for 2016 of \$125,000 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.