

GOVERNMENT BENEFITS 2018

as of January 1, 2018



Canada Pension Plan and Quebec Pension Plan	CPP	QPP
1. Contribution Rate	4.95%	5.4%
2. Year's maximum pensionable earnings (YMPE)	\$55,900.00	\$55,900.00
3. Basic exemption	\$3,500.00	\$3,500.00
4. Maximum premiums for employees	\$2,593.80	\$2,829.60
Maximum premiums for self-employed	\$5,187.60	\$5,659.20
5. Retirement Benefits (maximum for new recipient)	\$1,134.17	\$1,134.17
6. Lump Sum Death Benefit (max.)	\$2,500.00	\$2,500.00
7. Disability (max.)	\$1,335.83	\$1,335.80
8. Dependent children's benefit	\$244.64	\$244.64
9. Surviving spouse 65 and over (max.)	\$680.50	\$680.50
10. Surviving spouse under 65 (max.)	\$614.62	N/A
Surviving spouse 45-64 (max.)	N/A	\$910.48
Surviving spouse under 45 (max.) - not disabled, no child	N/A	\$549.57
- not disabled, with child	N/A	\$875.80
- disabled	N/A	\$910.48
Employment Insurance (E.I.)	Canada (excl. Quebec)	Quebec
1. Annual insurable earnings (max.)	\$51,700.00	\$51,700.00
2. Premiums - annual maximum (employee)	\$858.22	\$672.10
Premiums - annual maximum (employer)	\$1,201.51	\$940.94
3. Benefits - weekly maximum (55% of insurable earnings)	\$547.00	\$547.00
Old Age Security (effective January 1, 2018 -adjusted quarterly)	Maximum Monthly	
1. Old Age Security		\$586.66
2. Guaranteed Income Supplement		\$876.23
3. Spouse's allowance (Age 60-64)		\$1,114.14
4. Widowed spouse's allowance (Age 60-64)		\$1,328.08

Consumer Price Index

Publication dates for the CPI during the calendar year 2018 as it relates to your cost-of-living formulas under your collective agreement.

Month	Publication Date	Month	Publication Date	Month	Publication Date
Dec/17	Jan 26/18	Apr/18	May 18/18	Aug/18	Sept 21/18
Jan/18	Feb 23/18	May/18	June 22/18	Sept/18	Oct 19/18
Feb/18	Mar 23/18	June/18	July 20/18	Oct/18	Nov 23/18
Mar/18	Apr 20/18	July/18	Aug 17/18	Nov/18	Dec 19/18

Workers Compensation

Province	Percentage of Earnings	2018 Maximum Insurable Earnings/ Maximum Compensation Rate
Alberta	90% (net)	\$98,700
British Columbia	90% (net)	\$82,700
Manitoba	90% (net)	See Note*
New Brunswick	85% (net)	\$63,600
Newfoundland/Labrador	80% (net)	\$64,375
NWT/Nunavut	90% (net)	\$90,600
Nova Scotia	75% (net) up to 26 weeks then 85% (net)	\$59,800
Ontario	85% (net)	\$90,300
Prince Edward Island	85% (net)	\$53,400
Quebec	90% (net)	\$74,000
Saskatchewan	90% (net)	\$82,627
Yukon	75% (gross)	\$86,971

Note: * Manitoba has a "maximum insurable earnings" for 2018 of \$127,000 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 WC