## **GOVERNMENT BENEFITS 2023**

as of January 1, 2023



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anada Pension Plan and Quebec Pension Plan		CPP	QPP
1. Contribution Rate		5.95%	6.40
2. Year's maximum pensionable earnings (YMPE)		\$66,600.00	\$66,600.0
3. Basic exemption		\$3,500.00	\$3,500.0
4. Maximum contributions for:			
- employers		\$3,754.45	\$4,038.4
- employees		\$3,754.45 \$7,508.90	\$4,038.4 \$8,076.8
- self-employed		\$7,506.90	<b>ФО,070</b> .
<ol> <li>Retirement Benefits (maximum):</li> <li>early at age 60</li> </ol>		\$836.20	\$836.
- early at age 60 - normal at age 65		\$1,306.57	\$1,306.
- delayed at age 70		\$1,855.33	\$1,855.
6. Lump Sum Death Benefit (max.)		\$2,500.00	\$2,500.
7. Disability and Survivor Amounts 2023	Flat Amount	Earnings	Total
CPP Disability Benefit	\$558.74	Related Portion \$979.93	\$1,538.
CPP Post-Retirement Disability Benefit	\$558.74	\$0.00	\$558.
CPP Survivor Benefit – younger than 65	\$217.99	\$489.96	\$707.
QPP Disability Benefit	\$558.71	\$978.42	\$1,537.
QPP Additional amount for Disability	\$558.71	\$0.00	\$558.
QPP Disability and Survivor Amounts 2023			
QPP Survivor – younger than 45			
Not disabled, no child	\$143.10	\$506.10	\$649.
Not disabled, with child	\$518.78	\$506.10	\$1,024.
Disabled	\$558.71	\$506.10	\$1,064.
QPP Survivors – age 45 to 64	\$558.71	\$506.10	\$1,064.
8. Dependent children's benefit		\$281.72	\$281.
mployment Insurance (E.I.)		Canada	Quebec
1. Annual insurable earnings (max.)	(excl. Quebec) \$61,500.00	\$61,500.	
2. Premiums – annual maximum (employee)		\$1,002.45	\$781.
Premiums – annual maximum (employer)		\$1,403.43	\$1,093.
3. Benefits – weekly maximum (55% of insurable earning	gs)	\$650.00	\$650.
Id Age Security (January–March, 2023) - Adjusted Quar	Maximum Monthly		
1. Old Age Security (at age 65-74)			\$687.
- at age 75 and over		\$756.3	
2. Guaranteed Income Supplement (GIS) (single, widowed, divorced person)		\$1026.9	
	\$1,305.7 \$1,556.5		
3. Allowance for the Spouse (if spouse receives full OAS			

## **Consumer Price Index**

Publication dates for the CPI during the calendar year 2023 as it relates to your cost-of-living formulas under your collective agreement.

Month	Publication Date	Month	Publication Date	Month	Publication Date
Dec/22	Jan 17/23	Apr/23	May 16/23	Aug/23	Sept 19/23
Jan/23	Feb 21/23	May/23	June 27/23	Sept/23	Oct 17/23
Feb/23	Mar 21/23	June/23	July 18/23	Oct/23	Nov 21/23
Mar/23	Apr 18/23	July/23	Aug 15/23	Nov/23	Dec 19/23

## Workers Compensation/WSIB

Province	Percentage of Earnings	2023 Maximum Insurable Earnings/ Maximum Compensation Rate		
Alberta	90% (net)	\$102,100		
British Columbia	90% (net)	\$112,800		
Manitoba	90% (net)	See Note*		
New Brunswick	85% (net)	\$74,800		
Newfoundland/Labrador	80% (net)	\$72,870		
NWT/Nunavut	90% (net)	\$107,400		
Nova Scotia	75% (net) up to 26 weeks then 85% (net)	\$69,800		
Ontario	85% (net)	\$110,000		
Prince Edward Island	85% (neť)	\$65,000		
Quebec	90% (net)	\$91,000		
Saskatchewan	90% (neť)	\$96,945		
Yukon	75% (gross)	\$98,093		

https://awcbc.org/en/summary-tables/assessments-premiums/maximum-assessable-insurable-earnings

**Note:** \* Manitoba has a "maximum insurable earnings" for 2023 of \$153,380 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.