

## Canada

Exchange rate; US\$1.00 =  
1.30 Canadian dollars (C\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1927 (old-age assistance), 1937 (blind assistance), and 1955 (disability assistance).

**Current laws:** 1952 (universal pension), 1965 (social insurance), and 1967 (income-tested supplement).

**Type of program:** Universal, social insurance, and social assistance system.

#### Coverage

**Universal and social assistance (Old-Age Security (OAS)):** Legal residents of Canada.

**Social insurance (Canada Pension Plan (CPP)/Quebec Pension Plan (QPP)):** Employed and self-employed persons working in Canada.

Exclusions: Casual workers (annual earnings less than C\$3,500).

A province may opt out of the federal social insurance program (CPP) if it establishes a comparable program, as with the QPP; benefits are portable between the two plans.

#### Source of Funds

##### Insured person

*Universal and social assistance:* None.

*Social insurance:* 4.95% (gradually increasing to 5.95% from 2019 to 2023) of covered earnings if aged 18 to 64 (CPP) or 5.4% of covered earnings at any age (QPP). CPP contributions are voluntary if aged 65 to 69 and receiving the CPP retirement pension.

The minimum annual earnings used to calculate contributions are C\$3,500. The minimum earnings are not adjusted annually.

The maximum annual earnings used to calculate contributions are C\$55,300 (C\$55,900 in 2018) (adjusted annually according to changes in the average wage across industries).

##### Self-employed person

*Universal and social assistance:* None.

*Social insurance:* 9.9% (gradually increasing to 11.9% from 2019 to 2023) of covered earnings if aged 18 to 64 (CPP) or

10.8% of covered earnings at any age (QPP). CPP contributions are voluntary if aged 65 to 69 and receiving the CPP retirement pension.

The minimum annual earnings used to calculate contributions are C\$3,500. The minimum earnings are not adjusted annually.

The maximum annual earnings used to calculate contributions are C\$55,300 (C\$55,900 in 2018) (adjusted annually according to changes in the average wage across industries).

#### Employer

*Universal and social assistance:* None.

*Social insurance:* 4.95% (gradually increasing to 5.95% from 2019 to 2023) of covered payroll for employees aged 18 to 64 (CPP) or 5.4% of covered payroll for employees at any age (QPP). Employer contributions to CPP are mandatory for employees aged 65 to 69 who choose to contribute.

The minimum annual earnings used to calculate contributions are C\$3,500. The minimum earnings are not adjusted annually.

The maximum annual earnings used to calculate contributions are C\$55,300 (C\$55,900 in 2018) (adjusted annually according to changes in the average wage across industries).

#### Government

*Universal and social assistance:* The total cost.

*Social insurance:* None; contributes as an employer.

#### Qualifying Conditions

**Old-age pension (OAS, universal):** Age 65 with at least 10 years of residence in Canada after age 18.

Employment may continue.

Earnings test: The pension of high-income earners (over C\$74,788 (C\$75,910 in 2018) a year) is subject to recovery. The pension is completely recovered at an annual income of C\$ 121,314 (C\$122,843 in 2018).

Deferred pension: The pension may be deferred up to age 70.

The universal old-age pension is payable abroad if the beneficiary resided in Canada for at least 20 years after age 18.

Low-income guaranteed income supplement (income tested): Paid to OAS pensioners with low annual income. Income is based on individual income or family income if the pensioner has a spouse or common-law partner (same sex or opposite sex). The supplement is payable abroad for up to six months.

**Low-income allowance (social assistance, income tested):** Aged 60 to 64 with at least 10 years of residence in Canada after age 18, and the claimant's spouse or common-law partner (same sex or opposite sex) is entitled to the universal pension and the low-income guaranteed income supplement.

The low-income allowance ceases at the normal retirement age and is replaced by the universal old-age pension (OAS) and, depending on income, the low-income guaranteed income supplement.

**Old-age pension (CPP/QPP, social insurance):** Age 65 with at least one valid annual contribution.

Employment may continue.

Partial pension: Aged 60 to 64.

Deferred pension: The pension may be deferred up to age 70 with actuarial increase.

CPP post-retirement benefit/QPP retirement pension supplement: Paid to pensioners who continued to work and contribute while receiving the CPP/QPP retirement pension (contributions allowed up to age 70 for CPP; no limit for QPP).

The social insurance old-age pension is payable abroad.

**Disability pension (CPP/QPP, social insurance):** Must be assessed with a severe and prolonged disability that prevents any substantial gainful occupation. For the CPP, must have contributions in four of the last six years, or three of the last six years for those with at least 25 years of contributions. For the QPP, must have contributions in at least two of the last three years; five of the last 10 years; or half of the period from age 18 to the month in which the insured is assessed as disabled, and at least two years of contributions.

Child's benefit: Paid for children younger than age 18 (age 25 if a full-time student for the CPP only).

The minimum annual earnings used to establish eligibility for the disability pension are C\$5,500 (10% of the maximum annual earnings used to calculate contributions rounded down to the nearest C\$100).

The maximum annual earnings used to calculate contributions are C\$55,300 (C\$55,900 in 2018).

The disability pension ceases at the normal retirement age and replaced by the social insurance old-age pension.

The disability pension is payable abroad.

**Survivor pension (CPP/QPP, social insurance):** The deceased must have at least 10 years of contributions; or have contributions in at least one-third of the years from age 18 to the month of death, with at least three years of contributions.

Eligible survivors include a widow(er) or common-law partner (same sex or opposite sex) and children younger

than age 18 (age 25 if a full-time student for the CPP only). A surviving spouse younger than age 35 at the time of the insured's death who does not have dependent children or a disability is ineligible for a survivor's pension under the CPP until reaching the normal retirement age. (The QPP provides immediate eligibility to survivors with sufficient contributions who are under the age of 35 at the time of a spouse's or partner's death.)

The survivor pension does not cease upon remarriage or entering into a common-law relationship. If a surviving spouse is entitled to more than one spouse's pension from previous relationships, only one benefit (whichever is greatest) is paid.

**Low-income survivor allowance (OAS, social assistance, income tested):** Paid to low-income widow(er)s aged 60 to 64 who have resided in Canada for at least 10 years after age 18.

The low-income survivor allowance ceases upon remarriage or entering into a common-law relationship lasting at least a year.

The low-income survivor allowance ceases at the normal retirement age and is replaced by the universal old-age pension (OAS) and, depending on the insured's income, the low-income guaranteed income supplement.

**Death benefit (CPP/QPP, social insurance):** The deceased must have at least 10 years of contributions; or have contributions in at least one-third of the years from age 18 to the month of death, and at least three years of contributions.

Survivor benefits are payable abroad.

### Old-Age Benefits

**Old-age pension (OAS, universal):** The pension is 0.025 times the maximum monthly pension for each year of residence in Canada after age 18, up to 40 years.

The maximum monthly pension is C\$586.66 (January to March 2018).

Earnings test: The pension of high-income earners (over C\$74,788 (C\$75,910 in 2018) a year) is subject to recovery (the pension is reduced by 15% of annual income, minus allowable income tax deductions and expenses). The pension is completely recovered at an annual income of C\$121,314 (C\$122,843 in 2018).

Deferred pension: The pension is increased by 0.6% a month for each month the pension is claimed after age 65, up age 70.

Low-income guaranteed income supplement (income tested): The maximum monthly universal old-age pension including the low-income guaranteed income supplement is C\$1,462.89 for a single person or C\$2,228.28 for a couple (January to March 2018).

**Low-income allowance (social assistance, income tested):** Up to C\$1,114.14 (January to March 2018) a month is paid.

Benefit adjustment: Automatic quarterly adjustments of benefits are made according to changes in the consumer price index.

**Old-age pension (CPP/QPP, social insurance):** 25% (gradually rising to 33% from 2019 to 2059) of the insured's lifetime average monthly pensionable earnings is paid.

The lifetime average monthly pensionable earnings are based on the insured's covered earnings from age 18 or January 1, 1966, whichever is later, to the date the pension is claimed, at age 70, or upon death, whichever is earlier. Months in which the insured was caring for a child younger than age 7 or receiving a disability benefit may be disregarded, and 17% (CPP) or 15% (QPP) of the months with the lowest income are disregarded.

The maximum monthly pension (with 39 years of contributions) is C\$1,114.17 (C\$1,134.17 in 2018).

Partial pension: The pension is reduced by 0.6% for each month the pension is claimed before the normal retirement age, up to 36%.

Deferred pension: The pension is increased by 0.7% for each month the pension is claimed after the normal retirement age, up to 42%.

CPP post-retirement benefit/QPP retirement pension supplement: Up to an additional 1/40th of the maximum monthly pension (CPP); 0.5% of the insured's covered annual earnings from the previous year (QPP) is paid for each year the pensioner continued to work and contribute.

Pension credits accumulated by spouses or common-law partners (same sex or opposite sex) during marriage or cohabitation may be divided equally in case of divorce or separation.

Benefit adjustment: Social insurance pensions are automatically adjusted annually according to changes in the consumer price index.

### Permanent Disability Benefits

**Disability pension (CPP/QPP, social insurance):** The monthly disability pension consists of a flat-rate amount of C\$478.03 (C\$485.20 in 2018) (CPP) or C\$478.00 (C\$485.17 in 2018) (QPP) plus 75% of the social insurance old-age pension.

The maximum monthly disability pension is C\$1,313.66 (C\$1,335.83 in 2018) (CPP) or C\$1,313.63 (C\$1,335.80 in 2018) (QPP).

Child's benefit: C\$241.02 (C\$244.64 in 2018) (CPP) or C\$76.52 (C\$77.67 in 2018) (QPP) a month is paid for each eligible child.

Benefit adjustment: Benefits are automatically adjusted annually according to changes in the consumer price index.

### Survivor Benefits

#### Survivor pension (CPP/QPP, social insurance)

*Survivor's pension (CPP):* 60% of the social insurance old-age pension the deceased received or was entitled to receive, up to C\$668.50 (C\$680.50 in 2018) a month, is paid to a widow(er) or common-law partner aged 65 or older who is not receiving any CPP pension; 37.5% plus C\$186.51 (C\$189.31 in 2018), up to C\$604.32 (C\$614.62 in 2018) a month, to a widow(er) or common-law partner aged 45 to 64, disabled, or with a dependent child; if aged 35 to 44, not disabled, and with no dependent children, the pension is calculated as for those age 45 to 64 but is reduced by 1/120 for each month the widow(er) or common-law partner is younger than age 45 at the time of the insured's death.

A widow(er) or common-law spouse aged 65 or older may receive a survivor's pension and an old-age or disability pension at the same time. The benefit is 100% of the larger pension plus 60% of the smaller one, up to the maximum monthly old-age pension of C\$1,114.17 (C\$1,134.17 in 2018), if the widow(er) combines old-age and survivor's pensions, or maximum monthly disability pension of C\$1,313.66 (C\$1,335.83 in 2018), if the widow(er) combines disability and survivor's pensions.

*Survivor's pension (QPP):* Up to C\$668.50 (C\$680.50 in 2018) a month is paid to a widow(er) or common-law spouse aged 65 or older who is not receiving any other QPP pension; up to C\$895.81 (C\$910.48 in 2018) if aged 45 to 64 or disabled; up to C\$861.64 (C\$875.80 in 2018) if younger than age 45, not disabled, and caring for a dependent child; up to C\$540.23 (C\$549.57 in 2018) if younger than age 45, not disabled, and has no dependent children.

*Orphan's benefit (CPP/QPP):* C\$241.02 (C\$244.64 in 2018) a month is paid for each eligible child.

Benefit adjustment: Social insurance pensions are automatically adjusted annually according to changes in the consumer price index.

**Low-income survivor allowance (OAS, social assistance, income tested):** Up to C\$1,328.08 a month (January to March 2018) is paid to an eligible widow(er).

**Death benefit (CPP/QPP, social insurance):** A lump sum of six months of the deceased's social insurance old-age pension is paid, up to C\$2,500. The maximum benefit is not adjusted annually.

### Administrative Organization

Employment and Social Development Canada (<https://www.canada.ca/en/employment-social-development.html>), through district and local offices, administers the universal, social insurance (CPP), and social assistance programs.

Canada Revenue Agency (<https://www.canada.ca/en/revenue-agency.html>) collects contributions for the social insurance (CPP) program.

Quebec Department of Revenue (<http://www.revenuquebec.ca/>) and Quebec Pension Board (<http://www.retraitequebec.gouv.qc.ca/>) administer and collect contributions for the social insurance (QPP) program.

### Sickness and Maternity

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#### Regulatory Framework

**First laws:** 1957 (hospital services) and 1968 (physician services).

**Current laws:** 1984 (health), 1996 (employment insurance), and 2006 (Quebec maternity and parental benefits).

**Type of program:** Social insurance (cash benefits) and universal system (medical benefits).

#### Coverage

**Social insurance (Employment Insurance (EI), cash benefits):** Employed persons, including federal government employees, and self-employed fishermen.

Voluntary coverage for self-employed persons. (After receiving cash benefits, coverage for self-employed persons is mandatory.)

Cash benefits (special EI benefits) include maternity, parental, sickness, compassionate care, and family caregiver benefits. Self-employed persons are not eligible for the regular EI program (unemployment benefits).

**Social insurance (Quebec Parental Insurance Plan (QPIP), cash maternity and parental benefits):** Employed persons and self-employed persons with at least C\$2,000 of covered income in the last 52 weeks.

**Universal (medical benefits):** Residents of Canada. Coverage is portable when insured residents move from province to province and for emergency care anywhere in the world.

#### Source of Funds

##### Insured person

**Social insurance (EI/QPIP, cash benefits):** See source of funds under Unemployment. In Quebec, an additional 0.548% of covered earnings.

The maximum annual earnings used to calculate contributions in Quebec are C\$74,000 (2018).

**Universal (medical benefits):** Pays premiums in British Columbia. Ontario has a health premium based on taxable income above a certain threshold. No premiums in the other provinces.

##### Self-employed person

**Social insurance (EI/QPIP, cash benefits):** 0.973% of covered earnings in Quebec (QPIP). For the voluntarily insured (EI special benefits), see source of funds under Unemployment.

The maximum annual earnings used to calculate contributions in Quebec are C\$74,000 (2018).

**Universal (medical benefits):** Pays premiums in British Columbia. Ontario has a health premium based on taxable income above a certain threshold. No premiums in the other provinces.

##### Employer

**Social insurance (EI/QPIP, cash benefits):** See source of funds under Unemployment. In Quebec, an additional 0.767% of covered payroll.

The maximum annual earnings used to calculate contributions in Quebec are C\$74,000 (2018).

**Universal (medical benefits):** Contributions vary by province from no contribution to 4.3% of payroll.

##### Government

**Social insurance (EI/QPIP, cash benefits):** None.

**Universal (medical benefits):** The total cost is financed through the general revenues of the federal, provincial, and territorial governments, except in those provinces where premiums are paid. Federal government makes contributions to provinces and territories through block transfers (provinces and territories must meet the federal program requirements in the Canada Health Act).

#### Qualifying Conditions

**Cash sickness benefit (EI, social insurance):** Must have at least 600 hours of covered employment in the 52 weeks before the claim is made (or since the last claim) and have at least a 40% reduction in weekly earnings. Must have exhausted employer paid sick leave before applying for cash sickness benefits.

Self-employed persons who are self-insured must have paid premiums for at least one year and have earned at least C\$6,947 in 2017 for claims paid in 2018 (at least C\$3,760 for self-employed fishermen in the previous 31 weeks).

**Family supplement (income tested):** Paid to families with an annual net income of C\$25,921 or less, with one or more dependent children younger than age 18, and receiving a Canada Child Benefit (see Family Allowances).

**Cash maternity and parental benefits (EI, social insurance):** Must have at least 600 hours of covered employment in the 52 weeks before the claim is made (or since the last claim) and have at least a 40% reduction in weekly earnings. The mother, the father, an adoptive parent, or both parents may be eligible for parental benefits. As of December 3, 2017, parents can choose to receive parental benefits



for up to 35 weeks at a 55% income replacement rate, paid over a period of up to 12 months, or for up to 61 weeks at a lower income replacement rate of 33%, paid over a period of up to 18 months.

Self-employed persons who are self-insured must have paid premiums for at least one year and have earned at least C\$6,947 in 2017 for claims paid in 2018 (at least C\$3,760 for self-employed fishermen in the previous 31 weeks).

Family supplement (income tested): Paid to families with an annual net income of C\$25,921 or less, with one or more dependent children younger than age 18, and receiving a Canada Child Benefit (see Family Allowances).

**Cash maternity, paternity, adoption, and parental benefits (QPIP, social insurance):** Must have at least C\$2,000 of covered income in the previous 52 weeks and have ceased working or have at least a 40% reduction in income. The mother, the father, or both parents may be eligible for parental benefits. Paternity benefits are paid only to the biological father. The biological father can receive both paternity and parental benefits, but not simultaneously.

**Compassionate care benefit (EI, social insurance):** Must have at least 600 hours of covered employment in the 52 weeks before the claim is made (or since the last claim), have at least a 40% reduction in weekly earnings, and leave work temporarily to provide care or support to a family member with a grave illness and a significant risk of death within 26 weeks.

Self-employed persons who are self-insured must have paid premiums for at least one year and have earned at least C\$6,947 in 2017 for claims paid in 2018 (at least C\$3,760 for self-employed fishermen in the previous 31 weeks).

Family supplement (income tested): Paid to families with an annual net income of C\$25,921 or less, with one or more dependent children younger than age 18, and receiving a Canada Child Benefit (see Family Allowances).

**Family Caregiver Benefit (EI, social insurance):** Must be absent from work to provide care or support for a critically ill or injured family member. Must have at least 600 hours of covered employment in the 52 weeks before the claim is made (or since the last claim) and have at least a 40% reduction in weekly earnings. (The benefit was introduced in December 2017).

Self-employed persons who are self-insured must have paid premiums for at least one year and have earned at least C\$6,947 in 2017 for claims paid in 2018 (at least C\$3,760 for self-employed fishermen in the previous 31 weeks).

Family supplement (income tested): Paid to families with an annual net income of C\$25,921 or less, with one or more dependent children younger than age 18, and receiving a Canada Child Benefit (see Family Allowances).

**Medical and hospital benefits (universal):** Generally, the insured must have three months of residence in the province where he or she resides. When the insured moves from

one province to another, the former province continues to provide coverage during the three-month waiting period.

## **Sickness and Maternity Benefits**

**Sickness benefit (EI, social insurance):** 55% of the insured's average weekly covered earnings, up to the maximum insurable earnings, is paid after a one-week waiting period for 15 weeks.

Average weekly covered earnings are based on the insured's best 14 to 22 weeks of earnings in the last 52 weeks (or since the last claim, whichever is shorter). The number of best weeks varies according to the insured's regional unemployment rates.

Family supplement (income tested): Up to 80% of the insured's average weekly covered earnings is paid, depending on family income and the number and age of the children.

The maximum weekly sickness benefit is C\$547 in 2018.

**Maternity and parental benefits (EI, social insurance):** 55% of the insured's average weekly covered earnings is paid after a one-week waiting period for 15 weeks (maternity benefits); in addition to maternity benefits, there is a choice 35 weeks paid at 55% of average weekly covered earnings or 61 weeks paid at 33% of average weekly covered earnings (parental benefits) (as of December 2017). The benefits may be paid for care after birth or the placement of an adopted child.

Average weekly covered earnings are based on the insured's best 14 to 22 weeks of earnings in the last 52 weeks (or since the last claim, whichever is shorter). The number of best weeks varies according to the insured's regional unemployment rates.

Family supplement (income tested): Up to an additional 25% of the insured's average weekly covered earnings is paid, depending on family income and the number and age of the children.

The maximum weekly maternity and parental benefit is C\$547 in 2018.

**Maternity, paternity, adoption, and parental benefits (QPIP, social insurance):** A choice of 70% of the insured's average weekly covered earnings paid for 25 weeks, followed by 25 weeks at 55% of average weekly covered earnings, or 75% of average weekly covered earnings paid for 40 weeks. Paternity benefits are 70% of covered earnings for 5 weeks or 75% of covered earnings for 3 weeks. Adoption benefits are 70% of covered earnings for 12 weeks plus 55% of covered earnings for 25 weeks or 75% of covered earnings for 28 weeks.

**Compassionate care benefit (EI, social insurance):** 55% of the insured's average weekly covered earnings in the last 52 weeks is paid after a one-week waiting period for 26 weeks.

Average weekly covered earnings are based on the insured's best 14 to 22 weeks of earnings in the last 52 weeks (or since the last claim, whichever is shorter). The number of best weeks varies according to the insured's regional unemployment rates.

Family supplement (income tested): Up to an additional 25% of the insured's average weekly covered earnings is paid, depending on family income and the number and age of the children.

The maximum weekly compassionate care benefit is C\$547 in 2018.

**Family Caregiver Benefit (EI, social insurance):** 55% of the insured's average weekly covered earnings is paid after a one-week waiting period for up to 15 weeks (December 2017). In cases where the family member is under the age of 18, the benefit is paid after a one-week waiting period for 35 weeks.

Average weekly covered earnings are based on the insured's best 14 to 22 weeks of earnings in the last 52 weeks (or since the last claim, whichever is shorter). The number of best weeks varies according to the insured's regional unemployment rates.

Family supplement (income tested): Up to an additional 25% of the insured's average weekly covered earnings is paid, depending on family income and the number and age of the children.

The maximum weekly Family Caregiver Benefit is C\$547 in 2018.

### **Workers' Medical Benefits**

**Medical benefits:** Medical benefits include general medical and maternity care and surgical, specialist, and laboratory services. Provincial authorities pay providers directly according to predetermined formulas and agreed-upon fee schedules.

**Hospital benefits:** Benefits include standard ward care, necessary nursing, pharmaceuticals provided in the hospital, and diagnostic and therapeutic services. Provincial authorities pay providers directly according to predetermined formulas and agreed-upon fee schedules.

Other benefits include oral surgery if required and performed in an approved hospital and, in some provinces, osteopathic, chiropractic, and optometrist services; dental care for children; prosthetics; and prescribed medicine. Some cost sharing may be required.

In some provinces, social assistance recipients and persons older than age 65 are eligible for free medicine, eyeglasses, and subsidized nursing home care.

Emergency care in another province or abroad is paid at the rate of the person's home province.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured if the dependent is also an eligible resident.

### **Administrative Organization**

Health Canada (<https://www.canada.ca/en/health-canada.html>) administers programs for groups not covered under provincial plans; monitors provincial compliance with conditions of national legislation; and provides provinces with technical, consultative, and coordinating services.

Provincial authorities administer and manage their health insurance plans, establish resident eligibility status, assess hospital and medical claims, pay health care providers, and monitor all aspects of the programs. Provinces and territories also determine which medical and hospital services are medically necessary insured services, in conjunction with physicians in their province.

British Columbia and Ontario administer health care premiums and related income taxes.

Providers are usually public, not-for-profit hospitals and other specialized institutions; doctors and allied practitioners in entrepreneurial practice.

Employment and Social Development Canada, through Service Canada (<http://www.canadabenefits.gc.ca/>), is responsible for cash sickness, maternity, parental, and compassionate care benefits provided under the Employment Insurance program.

Quebec Parental Insurance Plan ([http://www.rqap.gouv.qc.ca/Index\\_en.asp](http://www.rqap.gouv.qc.ca/Index_en.asp)) administers maternity and parental benefits in Quebec.

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### **Work Injury**

#### **Regulatory Framework**

**First and current laws:** 1908 and 2016 (Newfoundland and Labrador), 1915 and 2013 (Nova Scotia), 1915 and 2017 (Ontario), 1916 and 2016 (British Columbia), 1916 and 2016 (Manitoba), 1918 and 2016 (New Brunswick), 1918 and 2016 (Alberta), 1928 and 2016 (Quebec), 1930 and 2016 (Saskatchewan), 1949 and 2016 (Prince Edward Island), 1974 and 2015 (Northwest Territories/Nunavut), 2008 and 2016 (Yukon), and 1918 and 2015 (Federal Public Service Employees).

**Type of program:** Social insurance system.

#### **Coverage**

Employees in industry and commerce (differences exist among provinces and territories).

Exclusions: Self-employed persons and certain employees in excluded or exempted activities (which vary according to province or territory of work).

## Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** The total cost is financed through contributions that vary by industry and according to the assessed degree of risk (large firms in some provinces may self-insure).

Depending on the province or territory, the average employer assessment rate per C\$100 of payroll ranges from C\$1.02 to C\$2.65. (Different assessment methods are used by provincial and territorial authorities, including weighting of individual rates by payroll or by industry, the mix of industry, the varying benefit levels and earnings ceilings, the extent of industry coverage, and the degree of funding of liabilities.)

The maximum earnings used to calculate contributions varies according to province or territory, from C\$52,800 to C\$127,000.

**Government:** None.

## Qualifying Conditions

Must be assessed with a work injury or occupational disease.

## Temporary Disability Benefits

75% to 90% of the insured's net earnings is paid, according to province or territory.

The minimum weekly benefit varies according to province or territory, up to C\$546.19.

The maximum weekly benefit varies according to province or territory, from C\$611.58 to C\$1,362.08.

## Permanent Disability Benefits

**Permanent disability pension:** 80% to 90% of the insured's net earnings is paid for a full disability, according to province or territory.

The minimum monthly benefit varies according to province or territory, up to C\$2,124.74.

The maximum monthly benefit varies according to province or territory, up to C\$5,901.89.

Partial disability: A percentage of the full disability pension, which varies according to province or territory, is paid according to the assessed loss of earning capacity. In some jurisdictions, the pension is converted to a lump sum.

## Workers' Medical Benefits

Benefits in all provinces and territories include medical, surgical, nursing, and hospital services; medicine; and appliances.

## Survivor Benefits

### Survivor pension

**Spouse's pension:** The pension varies according to province or territory and is based on a percentage of the deceased's net earnings, the age of the surviving widow(er) or common-law partner, and the number of dependents. Some jurisdictions may pay a lump-sum benefit instead.

The minimum monthly spouse's pension varies according to province or territory, up to C\$1,105.63.

The maximum monthly spouse's pension varies according to province or territory, up to C\$5,215.70

**Orphan's pension:** Depending on the province or territory, either a monthly flat-rate pension or a percentage of the deceased's wages is paid.

**Other dependent's pension (if there is no spouse or orphan):** Depending on the province or territory, the benefit level is either the same as the orphan's pension or is determined by the workplace safety board or commission.

**Funeral grant:** The grant paid varies according to province or territory.

## Administrative Organization

Workers' Compensation Boards in each province and territory collect contributions and administer the programs.

## Unemployment

### Regulatory Framework

**First law:** 1940.

**Current law:** 1996 (employment insurance).

**Type of program:** Social insurance system.

### Coverage

Employed persons and self-employed fishermen.

Exclusions: Self-employed persons other than fishermen, including individuals engaged in a business or employed by a corporation and are not eligible to participate in the unemployment program (regular EI program) because they control more than 40% of the voting shares of the corporation.

### Source of Funds

**Insured person:** 1.66% (2018) of covered earnings.

The maximum annual earnings used to calculate contributions are C\$51,700 (2018). The ceiling is adjusted annually.

An insured person with earnings of C\$2,000 or less is eligible for a full refund of his or her contributions.

The insured person's contributions also finance sickness and maternity benefits (in the province of Quebec, the

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insured person's contributions finance certain sickness and maternity benefits).

**Self-employed person:** 1.66% (2018) of covered earnings; 1.30% (2018) of covered earnings in the province of Quebec.

**Employer:** 2.324% (2018) of covered payroll; 1.82% (2018) of covered payroll in the province of Quebec.

The employer's contributions also finance sickness and maternity benefits (in the province of Quebec, the insured person's contributions finance certain sickness and maternity benefits).

**Government:** None.

### Qualifying Conditions

Must have 420 to 700 hours of covered employment in the last 52 weeks (according to the regional unemployment rate); be able, willing, and available to work; and must accept suitable employment. Fishermen must have earnings from C\$2,500 to C\$4,200, depending on their regional unemployment rate, in the last 31 weeks.

The loss of employment cannot be due to voluntary leaving without just cause or to misconduct.

Family supplement (income tested): Paid to families with net income of C\$25,921 or less, with one or more dependent children younger than age 18, and who are receiving a Canada Child Benefit (see Family Allowances).

### Unemployment Benefits

55% of the insured's average weekly covered earnings is paid after a one-week waiting period for 14 to 45 weeks, according to the insured's employment history and the regional unemployment rate.

Average weekly covered earnings are based on the insured's best 14 to 22 weeks of earnings in the last 52 weeks (or since the last claim, whichever is shorter). The number of best weeks varies according to the insured's regional unemployment rate.

Family supplement (income tested): Up to an additional 25% of the insured's average weekly covered earnings is paid, depending on family income and the number and age of the children.

The maximum weekly unemployment benefit is C\$547 in 2018.

Fishermen's unemployment benefits are calculated by multiplying the monthly earnings with a factor, which is based on the national unemployment rate. Regardless of the insured's region of residence, the maximum duration for benefits is 26 weeks and fishermen can accumulate up to two claims per year.

### Administrative Organization

Employment and Social Development Canada, through Service Canada (<https://www.canada.ca/en/services/benefits/ei.html>) regional and local offices, administers the program.

Canada Revenue Agency (<https://www.canada.ca/en/revenue-agency.html>) collects contributions.

### Family Allowances

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#### Regulatory Framework

**First law:** 1944.

**Current laws:** 2016 (amendment to the 1985 Income Tax Act).

**Type of program:** Income support (benefit administered through the tax system).

Note: The Canada Child Benefit provides a monthly benefit to families with low to moderate income to help them with the costs of raising children.

#### Coverage

Eligible families with children under 18 years of age, generally resident in Canada.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### Qualifying Conditions

**Canada Child Benefit (income tested):** Paid to an eligible individual (the primary caregiver) for each child who is younger than age 18 and lives with the primary caregiver. The primary caregiver or his or her spouse or common-law partner (same sex or opposite sex) must be a Canadian citizen, an Indian within the meaning of the Indian Act, or a permanent resident, temporary resident (subject to limitations), or protected person within the meaning of the Immigration and Refugee Protection Act.

As the Canada Child Benefit is administered through the tax system, the primary caregiver and their cohabiting spouse or common-law partner must file an annual income tax return to receive the benefit.

Income test: Families with less than C\$30,000 in family net income receive the maximum benefit. Above this income level, the benefit decreases as income increases.



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### ***Family Allowance Benefits***

**Canada Child Benefit (income tested):** Up to C\$6,400 a year (C\$533 a month) is paid for each eligible child younger than age 6; up to C\$5,400 a year (C\$450 a month) for each eligible child aged 6 to 17. The benefit is delivered through the income tax system.

Income test: Families with less than C\$30,000 in family net income receive the maximum benefit. Above this income level, the benefit decreases as income increases.

Child disability supplement: Up to C\$2,730 a year is paid for each eligible child.

### ***Administrative Organization***

Canada Revenue Agency (<https://www.canada.ca/en/revenue-agency.html>) administers the benefit.