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ACTUARIES &  
CONSULTANTS

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# 2024 GUIDE TO GOVERNMENT BENEFITS IN CANADA



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## Introduction

This summary of government benefits lists changes to Canada's federal income security programs, provincial healthcare and prescription drug programs, and income taxation relevant to plan sponsors. Our source of information for this list was government websites. This was supplemented by our calculations when required. We recommend you visit these websites if you wish to learn more about these changes.

For more information on how the material in this document applies to your employee benefits programs, please get in touch with your PBI consultant or send a note to [info@pbiactuarial.ca](mailto:info@pbiactuarial.ca).

## Canada Pension Plan

### Annual Indexing

The yearly maximum pension earnings (YMPE) have been increased to \$68,500 for 2024 from \$66,600 for 2023.

The contribution rate for 2024 remains at 5.95% for employees and employers up to the YMPE of \$68,500. However, a second earnings ceiling of \$73,200 for 2024 is being added. This new ceiling is known as the yearly additional maximum pensionable earnings (YAMPE). The contribution rate on earnings of between \$68,500 and \$73,200 will be 4.00% for both employee and employer.

The indexing rate for pensions paid on January 1, 2024, has decreased from 6.3% to 4.8%. This change was made to account for the increase of the Canadian Consumer Price Index for the 12-month period ending on October 31, 2023.

Source: [Service Canada – CPP Overview](#).

### Changes to CPP

Starting in 2019, the Canada Pension Plan (CPP) has been gradually enhanced. For more information, go to the Government of Canada's web page on the [Canada Pension Plan enhancement](#).

For CPP retirement pensions taken after age 65, the monthly increase applied to the number of months the retirement date succeeds age 65 is unchanged at 0.70% per month. No further changes are planned.

For CPP retirement pensions taken before age 65, the monthly reduction (applied to the number of months the retirement date precedes age 65) is 0.60% per month.

Canadian Pension Plan	2023	2024
Yearly Maximum Pension Earnings (YMPE)	\$66,600.00	<b>\$68,500.00</b>
Yearly Additional Maximum Pension Earnings (YAMPE)	N/A	<b>\$73,200.00</b>
Yearly Basic Exemption (YBE)	\$3,500.00	\$3,500.00
Contributory Earnings (YMPE minus YBE)	\$63,100.00	<b>\$65,000.00</b>
Contribution Rate (Maximum Annual Contribution):		
• Employee	5.95%	<b>5.95%</b>
• Employer	(\$3,754.45)	<b>(\$3,867.50)</b>
Additional Contribution Rate (Maximum Additional Annual Contribution):		
• Employee	N/A	<b>4.00%</b>
• Employer	N/A	<b>(\$188.00)</b>
Maximum Monthly Pension for a New Retiree <sup>1</sup> :		
• Retiring at 65	\$1,306.57	<b>\$1,364.60</b>
• Retiring at 60	\$836.20 36.0% reduction from age 65 amount	<b>\$873.34</b> 36.0% reduction from age 65 amount
• Retiring at 70	\$1,855.33 42.0% increase from age 65 amount	<b>\$1,937.73</b> 42.0% increase from age 65 amount

<sup>1</sup> Only a small minority of retirees qualify for the maximum amount.

Canadian Pension Plan	2023	2024
Maximum Monthly Disability Benefit:		
<ul style="list-style-type: none"> <li>Employee</li> <li>Post-Retirement</li> </ul>	\$1,538.67 \$558.74	<b>\$1,606.78</b> <b>\$583.32</b>
Indexation Rate effective January	6.3%	<b>4.8%</b>

Source: [Service Canada - CPP](#).

## Old Age Security & Guaranteed Income Supplement

The following table illustrates the maximum monthly benefits payable under the provisions of the Old Age Security (OAS) Act. The table also includes benefits payable from the Guaranteed Income Supplement, which provides a monthly non-taxable benefit to low-income OAS recipients.

Individuals can increase their OAS pension by delaying the start of their OAS pension by up to five years after the date they become eligible; the monthly pension payment will be increased by 0.60% for every month the pension is delayed, to a maximum of 36% after five years.

It should be noted that the monthly benefits are indexed quarterly (January, April, July, and October) to reflect the increase in the Canadian Consumer Price Index. The OAS indexing rate from October to December 2023 is 0.8%.

Additionally, as of July 2022, seniors aged 75 and over will see an automatic 10% increase in their Old Age Security Pension.

Old Age Security (Monthly maximum benefits)	Starting January 1, 2023	Starting January 1, 2024
Old Age Security		
<ul style="list-style-type: none"> <li>65 to 74</li> <li>74 and over</li> </ul>	\$687.56 \$756.32	<b>\$713.34</b> <b>\$784.67</b>
Guaranteed Income Supplement:		
<ul style="list-style-type: none"> <li>Single<sup>2</sup></li> <li>Married (per person)</li> </ul>	\$1,026.96 \$618.15	<b>\$1,065.47</b> <b>\$641.35</b>
Spousal allowance	\$1,305.71	<b>\$1,354.69</b>
Allowance for the surviving spouse	\$1,556.51	<b>\$1,614.89</b>

Source: [Service Canada - OAS](#).

## Employment Insurance

The 2024 contribution rate for employees increases to 1.66% of insurable earnings (increases to 1.32% in Quebec), while the employer contribution rate remains 2.32% (increases to 1.85% in Quebec). The maximum insurable earnings used for Employment Insurance (EI) in 2024 will be \$63,200, \$1,700 more than in 2023. This was determined based on the growth in average earnings in Canada.

<sup>2</sup> Or whose spouse does not receive OAS.

Employers providing a short-term disability plan that meets certain standards can qualify for a reduction in their EI premium rate with the Premium Reduction Program (PRP).

In addition, EI now offers sickness benefits for up to 26 weeks that can provide financial assistance if someone cannot work for medical reasons. A medical certificate showing a person who is unable to work and for how long is required to qualify for these benefits.

Source: [Employment and Social Development Canada – Employers Premium Reduction Program](#).

Employment Insurance	2023	2024
Maximum Yearly Insurable Earnings	\$61,500	<b>\$63,200</b>
Maximum Annual Contribution:		
<ul style="list-style-type: none"> <li>Employee</li> </ul>	1.63%/1.27% (QC) (\$1,002.45/\$781.05)	<b>1.66%/1.32% (QC)</b> <b>(\$1,049.12/\$834.24)</b>
<ul style="list-style-type: none"> <li>Employer</li> </ul>	2.28%/1.78% (QC) (\$1,403.43/\$1,093.47)	<b>2.32%/1.85% (QC)</b> <b>(\$1,468.77/\$1,167.94)</b>
Maximum Weekly Benefit (55% of weekly insurable earnings)	\$650	<b>\$668</b>

Source: [Service Canada - EI](#).

## Canada Dental Benefit

The Government has introduced the Canada Dental Benefit, which is intended to help lower dental costs for eligible families earning less than \$90,000 per year. To be eligible, a family must have a child under 12 years of age receiving dental care and not have access to a private dental insurance plan. The benefit amount is determined by your family income and whether you have full custody or shared custody.

Adjusted Family Net Income	Full Custody	Shared Custody
Less than \$70,000	\$650	\$325
\$70,000 - \$79,999	\$390	\$195
\$80,000 - \$89,999	\$260	\$130
\$90,000 or more	Not Eligible	Not Eligible

Source: [Canada Dental Benefit](#).

Beginning with the 2023 tax year, employers and pension plan administrators must report whether an employee, pension plan member or any of their family members were eligible to access dental insurance of any kind, including health spending and wellness accounts, due to their current or former employment.

Applications began in December 2023 for Seniors aged 87 and above and will continue to open until 2025 based on age and whether or not a person has a valid Disability Tax Certificate.

Group	Applications open
Seniors aged 87 and above	Started December 2023
Seniors aged 77 to 86	Started January 2024
Seniors aged 72 to 76	Started February 2024
Seniors aged 70 to 71	Starting March 2024
Seniors aged 65 to 69	Starting May 2024
Adults with a valid Disability Tax Credit certificate	Starting June 2024
Children under the age of 18	Starting June 2024
All remaining eligible Canadian residents	Starting 2025

Source: [Canada Dental Benefit: How to Apply](#).



## Interim Federal Health Program

This program helps refugees and refugee claimants get the health care they need until the government of their province or territory of residence issues a health card for them. The IFHP will also cover the cost of medications, dental care, vision, and other health services and products usually not provided by the provinces and territories.

Source: [Immigration, Refugees and Citizenship Canada \(Refugees and asylum\)](#).

## Income Tax Rate

- The Basic Personal Amount (BPA) has increased from \$15,000 in 2023 to \$15,705 in 2024 for individuals whose net income for the year is less than or equal to the amount at which the 29% tax rate applies (\$173,205 in 2024).
- To ensure that this tax relief is granted to the people who need it the most, the increase in the BPA is gradually eliminated for people whose net income for the year is higher than the amount at which the 29% tax rate applies. For 2024, when an individual's net income is higher than \$173,205, the BPA gradually decreases from \$15,705 down to a minimum threshold of \$14,156 (applicable to individuals whose net income is higher than \$246,752). The minimum threshold will continue to be indexed in the future.

The federal indexing factor for January 1, 2024, is 4.7%, based on the change in the average federal inflation rate over the 12-month period ending September 30, 2023.

In 2024, the maximum contribution to an RRSP will be the lower of \$32,490 or 18% of earnings from the previous year.

The annual TFSA contribution limit for 2024 will increase to \$7,000.

Source: [Canada Revenue Agency \(Income Tax\)](#); [Canada Revenue Agency \(RRSP\)](#).

## First Home Savings Account

Starting in 2023, the federal government introduced the First Home Savings Account (FHSA), allowing individuals who have never owned a home to make tax-deductible contributions to be used for the purchase of a home. The annual FHSA contribution limit for 2024 is \$8,000. Individuals who opened a FHSA in 2023 can carry forward their unused contribution room from 2023 over into 2024, providing a maximum 2024 contribution limit of \$16,000 if no contributions were made in 2023. Individuals can make a maximum total of \$40,000 in FHSA contributions over their lifetime.

Source: [Participating in your FHSAs](#).

## Paid Sick Leave

As of December 1, 2022, a new law is officially in force in all federally regulated private sector workplaces that mandates the following:

- For new employees, they will earn the first three days of paid sick leave thirty days after starting a new job.

- 
- Employees are entitled to earn one day of medical leave with pay for each month of employment with an employer, up to a maximum of ten days in a calendar year.
  - Any unused paid medical leave days that an employee accrues in a calendar year will be carried over to the following year and added to the ten days that can be earned in the new year.
  - The maximum number of days of medical leave with pay that an employee can take in a calendar year is ten.
  - Employers can request a medical certificate for paid medical leaves of absence of five days or more.

The Government of Canada has the authority to legislate paid sick leave for the federally regulated private sector. This sector includes approximately 6% of all Canadian employees working for 19,000 employers in industries such as banking, telecommunications, broadcasting, and inter-provincial and international transportation for federal Crown corporations, as well as for certain activities on First Nations reserves.

Source: [Parliament of Canada](#).

## Alberta

### Workers' Compensation

The average industry rate will increase in 2024. Some industrial groups may still see an increased rate based on claim experience during 2022, while others may see a decrease.

As of September 1, 2018, the Maximum Insurable Earnings have been broken down into two categories: Maximum Compensable Earnings (MCE) and Maximum Assessable Earnings (MAE). The MCE is based on the worker's full earnings and is used to calculate wage loss benefits at 90% of their net earnings. In contrast, the MAE is subject to a limit of \$104,600 and is used to calculate employer premiums.

Alberta Workers' Compensation Board	2023	2024
Average Rate (per \$100 of insurable earnings)	\$1.26	<b>\$1.36</b>
Maximum Assessable Earnings (MAE)	102,100	<b>104,600</b>
Maximum Compensable Earnings (MCE)	No Limit	No Limit

Source: [Workers' Compensation Board - Alberta.](#)

### Health Care Programs

There are currently no direct premiums for coverage in Alberta.

### Prescription Drug Benefits

#### Non-Group Coverage

Non-group coverage is intended to help Albertans with the cost of prescription drugs as listed in the [Alberta Drug Benefit List](#). Alberta residents under 65 who are registered with the Alberta Health Care Insurance Plan (AHCIP) can apply for it. Albertans with the coverage must pay out-of-pocket costs of 30% of the cost per prescription, up to a maximum of \$25, in addition to their monthly premium. Premiums have not changed since July 1, 2010.

	Single	Family
Monthly Premium	\$63.50	\$118.00

Source: [Alberta Blue Cross Non-Group Coverage.](#)

Low-income Albertans can apply for a subsidized premium rate but are still responsible for up to \$25 per prescription; eligibility for subsidized premium rates is outlined below. Premiums have not changed since July 1, 2010.

Category	Income	Subsidized Premium
Single	Less than \$20,970	\$44.45
Family – no children	Less than \$33,240	\$82.60
Family – with children	Less than \$39,250	\$82.60

### Seniors Health Benefits

The Coverage for Seniors program provides premium-free coverage for many health-related services not covered in the standard Alberta Health Care Insurance Plan (AHCIP):

Benefits Provided	Provides Coverage for ...
Prescription Drugs	Prescription drugs listed in the Alberta Drug Benefit List for Alberta residents and their dependents aged 65 or older. Seniors will still be responsible for 30% of the cost per prescription, limited to a maximum of \$25 (no monthly premium).
Diabetic Supplies	Insulin-treated diabetics up to a maximum of \$2,400 per year for each eligible person, depending on the method of diabetes management (Read the <a href="#">Coverage Maximums for Diabetes Supplies fact sheet</a> ). Special Needs Assistance for Seniors program is available to low-income seniors who have reached the \$2,400 limit.
Ambulance Services	Ambulance service at no cost. Complete cost of ambulance services is paid by AHICIP.
Clinical Psychological Services	Treatment for mental or emotional illness up to \$60 per visit, up to a maximum of \$300 per family each year.
Home Nursing Care	Physician-ordered nursing care provided by a registered or licensed practical nurse, up to a maximum of \$200 per family.
Chiropractic Services	Chiropractic services provided by a licensed Alberta practitioner for a maximum of \$25 per visit and \$200 per year for each person.
Dental and Optical Assistance	Up to a maximum of \$5,000 of dental coverage every five years and up to \$230 for prescription eyeglasses every three years for eligible low-income seniors.

Source: [Alberta Health \(Seniors Health Benefits\)](#); [Alberta Drug Benefit List](#).

Effective March 1, 2020, family members younger than 65 years of age will no longer be covered by the Coverage for Seniors program. Seniors, their spouses/interdependent partners, and dependents registered under the same Alberta Health Care Insurance Plan (AHICIP) account will receive coverage on prescriptions and other health-related services that are not covered under the AHICIP, with no premium charges.

## Biosimilar Drugs

Biosimilar drugs are highly similar and less expensive versions of the original biologic medication. As of May 1, 2022, the Alberta government no longer provides coverage for the following biologic drugs: Enbrel®, Remicade®, Lantus®, Neupogen®, Neulasta®, Rituxan®, Copaxone®, Lovenox®, Humalog®, NovoRapid®, and Humira®. Patients who are taking the originator biologics for the health conditions listed must switch to a biosimilar version of the drug. Patients under 18 years of age are not required to switch to the biosimilar at this time.

Source: [Alberta Health \(Biosimilar Drugs\)](#).

## Other Provincial Drug Programs and Benefits

Program	Provides Coverage for ...
Alberta Adult Health Benefit	Albertans in low-income households who are pregnant or have high ongoing prescription drug needs. It also covers children who are 18 or 19 years old if they are living at home and attending high school. Provides dental, prescription, vision, emergency ambulance services, and essential diabetes supplies.
Alberta Child Health Benefit	Dental, prescription, vision, emergency ambulance services, prescription drugs, and diabetes coverage for children in low-income households. Coverage up to age 18 (or 19 if they live at home and are attending high school).
Assured Income for the Severely Handicapped (AISH)	Health benefits and financial aid for adults with a permanent and severe disability and experiencing financial hardship.
Alberta Aids to Daily Living	Prosthetic, orthotic, breast prosthesis, and eye prosthesis supplies. Available to all eligible Albertans, although low-income Albertans pay no cost.
Specialized Drug Coverage	Cancer patients (outpatient coverage) and other specialized high-cost drugs for disease treatment, control, and prevention.

Program	Provides Coverage for ...
Retina Anti-Vascular Endothelial Growth Factor Program for Intraocular Disease	Patients with eligible eye conditions may receive \$25 per treatment (\$300 per year) to prevent vision loss.
Opioid Agonist Therapy	Medications to treat opioid use disorder. Requires enrollment in an Alberta supplementary health plan
Diabetic Supply Coverage (Insulin Pump Therapy Program)	Insulin-treated diabetics who are registered with one of Alberta's supplementary health benefit plans. Covers up to \$2,400 per year
Palliative Coverage	Individuals who have been diagnosed as being in the end stage of a terminal illness or as having a disease expected to be the primary cause of death. Effective March 1, 2020, there is no co-payment for eligible prescriptions.
Rare Diseases	Individuals with a rare disease (Gaucher's disease, Fabry disease, MPS-I, Hunter disease and Pompe disease). There is a residency requirement of 5 years. Individuals will still be responsible for paying premiums and for co-payments consistent with their government-sponsored drug coverage.

Source: [Alberta Health \(Prescription Drug Program\)](#).

## COVID-19 Leave

As of March 5, 2020, any Alberta employee may take up to 14 days of unpaid, job-protected leave if self-isolating at the recommendation or direction of the Chief Medical Officer. The employee may take this leave more than once and is considered continuously employed during this period when calculating years of service.

Source: [COVID-19 Leave - Alberta](#).

## Child and Family Benefit

The Alberta Child and Family Benefit provides direct, quarterly financial assistance to lower and middle-income families with children under 18. An additional working income component of the benefit is available to families earning more than \$2,760 annually.

Number of Children	Base Component (Max)	Working Income Component (Max)
1	\$1,410	\$722
2	\$2,115	\$1,379
3	\$2,820	\$1,772
4 or more	\$3,525	\$1,902

Source: [Alberta Child and Family Benefit](#).

## Income Tax Rates

Starting January 2024, the provincial personal income tax parameters for Alberta will be indexed by 4.2%, which is based on the change in the average provincial inflation rate over the 12-month period ending September 30, 2023.

Taxable Income	Effective Rate 2024	Marginal 2024		
		Provincial	Federal	Total
\$25,000	6.8%	10.0%	15.0%	25.0%
\$50,000	15.9%	10.0%	15.0%	25.0%
\$75,000	20.3%	10.0%	20.5%	30.5%
\$100,000	22.9%	10.0%	20.5%	30.5%
\$125,000	25.0%	10.0%	26.0%	36.0%
\$150,000	26.8%	12.0%	26.0%	38.0%
\$200,000	30.1%	13.0%	29.0%	42.0%
\$250,000	32.7%	14.0%	33.0%	47.0%
\$350,000	36.8%	14.0%	33.0%	47.0%
\$400,000	38.2%	15.0%	33.0%	48.0%

Source: [Canada Revenue Agency](#).

## British Columbia

### Workers' Compensation

In 2024, the average base premium rate will remain at \$1.55 per \$100 of employers' assessable payroll. Stable claim costs and positive financial results have allowed rates to be maintained at the same level.

WorkSafe BC	2023	2024
Average Rate (per \$100 of insurable earnings)	\$1.55	\$1.55
Maximum Insurable Earnings	\$112,800	<b>\$116,700</b>

Source: [WorkSafe BC \(Insurance\)](#).

### Health Care Programs

#### Medical Services Plan (MSP) and Employer Health Tax (EHT)

As of January 1, 2019, the BC Medical Services Plan will be fully funded by the Employer Health Tax. The EHT Contribution rates remain unchanged for 2024.

The amount of EHT payable is based on the total payroll of the company, with lower payrolls allowing for reduced payments. The following table outlines the amount of EHT required to be paid by employers:

Total Annual B.C. Payroll	EHT Contribution Rates
0.5 million dollars and less	Exempt
Between 0.5 and up to 1.5 million dollars	2.925% x (Total B.C. Payroll - \$500,000)
More than 1.5 million dollars	1.950% x Total B.C. Payroll

Source: [B.C. Government](#).

### Prescription Drug Benefits

#### Fair PharmaCare Program

All B.C. residents who are enrolled in MSP and who have filed an income tax return for the relevant taxation year are eligible for Fair PharmaCare. Families with at least one registrant born in 1940 or earlier qualify for Enhanced Assistance.

Families registered for Fair PharmaCare will pay for prescriptions up to the deductible for the calendar year. Once they meet the deductible, families with Regular Assistance coverage will pay 30% of drug costs until the family maximum is reached. Families will pay 25% if a family member was born before 1940. The family maximum is the maximum annual amount that a family will pay toward eligible drug costs. After the family maximum has been reached, the program covers 100% of drug costs.

The family deductible ranges from \$0 to \$10,000, and the family maximum ranges from \$0 to \$10,000, dependent on net family income. Under Regular Assistance, no deductible is applied until the net family income exceeds \$30,000. Under Enhanced Assistance, no deductible is applied until the net family income exceeds \$30,000.

## Coverage Limits for Blood Glucose Test Strips

Treatment Received	Maximum Number of Strips (Annual)
Managing diabetes with insulin without the use of a continuous glucose monitor (CGM) or a flash glucose monitor (FGM)	3,000
Managing diabetes with insulin and with the use of a CGM or FGM	200
Managing diabetes with anti-hyperglycemic medications with a higher risk of causing hypoglycemia	400
Managing diabetes with anti-hyperglycemic medications with a lower risk of causing hypoglycemia	200
Managing diabetes through diet/lifestyle	200

## Additional PharmaCare Plans

Program	Provides Coverage for ...
Permanent Residents of Licensed Residential Care Facilities (Plan B)	100% of costs from eligible prescription drugs and designated medical supplies for permanent residents of licensed residential care facilities. Facility must be registered under Pharmacare as eligible for Plan B Coverage. Coverage is automatic when someone becomes a permanent resident of a Plan B facility.
Recipients of B.C. Income Assistance (Plan C)	100% of eligible prescription drug costs for recipients of B.C. Income Assistance. Recipients do not need to apply to PharmaCare for this coverage.
Ukrainian (CUAET) Arrivals	Refugees who arrive under the Canada-Ukraine Authorization for Emergency Travel (CUAET) are covered by PharmaCare's Plan C for one year.
Cystic Fibrosis (Plan D)	100% of the cost of digestive enzymes included in the Cystic Fibrosis Formulary (purchased at a pharmacy) for individuals registered with a provincial cystic fibrosis clinic.
Children in the At Home Program (Plan F)	Children with a severe disability or complex health care need to receive full benefits or medical benefits through the Ministry of Children and Family Development's at Home Program. 100% of eligible prescription drugs and designated medical supplies are covered.
Psychiatric Medication Plan (Plan G)	Certain psychiatric medications and certain drugs that treat opioid use disorder for individuals registered with a mental health services centre with financial need. Coverage is provided for up to 1 year. Eligibility is determined by the patient's physician and local mental health services centre.
Medication Management (Plan M)	Eligible medication management services provided by pharmacies, such as clinical services, medication reviews, and publicly funded vaccinations.
BC Palliative Care Drug Plan (Plan P)	B.C. residents at the end-stage of a life-threatening disease/illness (with life expectancy of up to 6 months) wishing to receive palliative care at home. Covers 100% of eligible costs from eligible medications and medical supplies used in palliative care.
Smoking Cessation Program (Plan S)	Non-prescription nicotine replacement therapy products or prescription smoking cessation drugs if registered under the Fair PharmaCare plan. Individuals can register at their local pharmacies (must have MSP coverage). Up to 12 continuous weeks of 100% coverage is provided.
First Nations Health Benefits (Plan W)	Plan W provides 100% coverage of eligible prescription costs and certain medical supplies and pharmacy services, as well as certain over-the-counter drugs, devices, and some health products.
BC Centre for Excellence in HIV/AIDS (Plan X)	Antiretroviral drugs for HIV-positive individuals through the BC Centre for Excellence in HIV/AIDS Drug Treatment Program.
Assurance Plan (Plan Z)	100% coverage for Mifegymiso™, Paxlovid™, and Medical Assistance in Dying (MAiD) medications for any B.C. resident with Medical Services Plan (MSP) coverage.
Drug Coverage for Opioid Use Disorder	PharmaCare covers Methadose™ for maintenance and buprenorphine/naloxone (Suboxone® and generics) under Plan G. The physician or nurse practitioner can apply on the patient's behalf.
Free Contraceptives	100% coverage for most prescription contraceptive pills, intrauterine devices (IUDs), hormonal implants, hormonal vaginal rings, contraceptive injections, and emergency contraception (no prescription needed).

Source: [B.C. Ministry of Health \(PharmaCare\)](#), [BC Smoking Cessation Program](#).

## Biosimilars Initiative

Biosimilar drugs are highly similar and less expensive versions of the original biologic medication.



To better optimize public resources, the government of BC is switching many PharmaCare-covered patients using biologic drugs to biosimilar versions. Approved biosimilars are safe and cost-effective versions of the original biologic drugs. As of October 6, 2021, the BC government no longer provides coverage for the following biologic drugs: Enbrel<sup>®</sup>, Remicade<sup>®</sup>, Lantus<sup>®</sup>, Remicade<sup>®</sup>, Rituxan<sup>®</sup> and Humira<sup>®</sup>. There is currently a 6-month transitional coverage until May 30, 2024, for Humalog and for patients using Omnipod<sup>®</sup>, Ypsomed, Tandem, and Medtronic<sup>™</sup> pumps. Patients under 18 years of age may have longer transition schedules.

Source: [B.C. Government](#)

## Expanded Pharmacy Services

As of 2023, pharmacists are now able to prescribe some medications independently. This includes some forms of contraception and medication to treat minor ailments. This comes in addition to pharmacists already being able to renew many prescriptions and administer most injections for people 4 years and older, such as routine vaccinations. Pharmacists can also assess and treat 21 minor ailments, such as UTIs and allergies.

Source: [Pharmacy Services in B.C.](#)

## Family Benefit

The B.C. Family Benefit has been permanently increased, and a new supplement for lower-income single-parent families has been added starting in July 2023, providing a tax-free monthly payment to families with children under the age of 18. The credit will provide as much as an additional \$2,850 for a family with two children. Single parents with an income of less than \$27,355 will also receive an annual supplement of up to \$500 per family.

Source: [B.C. Family Benefit](#).

## Paid Sick Leave

Effective January 1, 2022, workers in BC can take up to 5 days of paid leave per year for any personal illness or injury. Both full- and part-time employees are eligible for this benefit. This entitlement is in addition to the 3 days of unpaid sick leave currently provided by the Employment Standards Act.

Source: [B.C. Government](#).

## Income Tax Rates

Starting January 2024, the provincial personal income tax parameters for British Columbia will be indexed by 5.0%, which is based on the change in the average provincial inflation rate over the 12-month period ending September 30, 2023.

Taxable Income	Effective Rate 2024	Marginal 2024		
		Provincial	Federal	Total
\$25,000	8.1%	5.1%	15.0%	20.1%
\$50,000	14.2%	7.7%	15.0%	22.7%
\$75,000	18.4%	7.7%	20.5%	28.2%
\$100,000	21.0%	10.5%	20.5%	31.0%
\$125,000	23.8%	12.3%	26.0%	38.3%
\$150,000	26.5%	14.7%	26.0%	40.7%
\$200,000	30.7%	16.8%	29.0%	45.8%
\$250,000	33.8%	16.8%	33.0%	49.8%
\$300,001	37.1%	20.5%	33.0%	53.5%

Source: [Canada Revenue Agency](#).

Rates do not take into account the low-income tax reduction available to B.C. residents.

## Manitoba

### Workers' Compensation

The average Workers Compensation Board of Manitoba's assessment rate will remain at \$0.95 per \$100 of insurable earnings in 2024, once again making it the lowest average rate in Canada.

Workers Compensation Board of Manitoba	2023	2024
Average Rate (per \$100 of insurable earnings)	\$0.95	\$0.95
Maximum Assessable Earnings	\$153,380	<b>\$160,510</b>

Source: [Workers Compensation Board of Manitoba](#).

### Health Care Programs

#### The Health and Post-Secondary Education Tax Levy

Employers with a permanent establishment in Manitoba are required to pay the Health and Post-Secondary Education Tax Levy (HE Levy).

For employers who do not maintain a permanent establishment in Manitoba for the entire year, the payroll bands of the exemption/notch provision must be prorated according to the number of days in the year of establishment in the province.

As of January 1, 2021, all employers must file their HE Levy online. Paper submissions will no longer be accepted.

Total Annual Manitoba Remuneration	Rate
\$2.25 million or less	0.00%
\$2.25 million to \$4.5 million	4.30% on remuneration above \$2.25 million (notch provision)
Above \$4.5 million	2.15% of total payroll

Source: [Manitoba Finance \(Taxation\)](#).

### Prescription Drug Benefits

#### Manitoba Pharmacare Program

The Manitoba Pharmacare Program provides coverage for Manitoba residents who spend a large part of their income on prescription medications and do not have coverage under a federal program or another provincial program. Pharmacare covers 100% of eligible drug costs (listed in Drug Formulary) in excess of the annual deductible.

The deductible is calculated by multiplying the Adjusted Total Family Income (i.e., family income reduced by \$3,000 for a spouse and each dependent under age 18) by a deductible rate, with a minimum annual deductible of \$100.

Adjusted Total Family Income	Deductible Rates for 2023/2024 Benefit Year
Up to and including \$15,000	3.23%
\$15,001 - \$21,000	4.57%
\$21,001 - \$22,000	4.61%
\$22,001 - \$23,000	4.69%
\$23,001 - \$24,000	4.75%
\$24,001 - \$25,000	4.80%
\$25,001 - \$26,000	4.88%
\$26,001 - \$27,000	4.93%

Adjusted Total Family Income	Deductible Rates for 2023/2024 Benefit Year
\$27,001 - \$28,000	4.99%
\$28,001 - \$29,000	5.03%
\$29,001 - \$40,000	5.06%
\$40,001 - \$42,500	5.49%
\$42,501 - \$45,000	5.62%
\$45,001 - \$47,500	5.74%
\$47,501 - \$75,000	5.81%
Above \$75,000	7.28%

Source: [Manitoba Health \(Pharmacare\)](#).

## Public Health Emergency Leave

Retroactive to March 1, 2020, employees have access to unpaid, job-protected leave when they are:

- in quarantine or self-isolation to follow guidelines, directives, or orders of public health authorities for reasons related to COVID-19;
- providing care, support, or assistance to a family member as a result of COVID-19, including but not limited to school and daycare closures;
- directed by their employer not to work because the employer is concerned about the employee's exposure to others;
- affected by travel restrictions and cannot reasonably be expected to travel to their workplace.
- undergoing treatment or have an underlying condition that makes them more susceptible to COVID-19.

This leave is unlimited as long as one of the eligible circumstances applies to the employee.

Source: [Public Health Emergency Leave - Manitoba](#).

## Income Tax Rates

Starting January 2024, the provincial personal income tax parameters for Manitoba will be indexed by 5.2%, which is based on the change in the average provincial inflation rate over the 12-month period ending September 30, 2023.

Taxable Income	Effective Rate 2024	Marginal 2024		
		Provincial	Federal	Total
\$25,000	9.6%	10.8%	15.0%	25.8%
\$50,000	17.8%	12.8%	15.0%	27.8%
\$75,000	22.5%	12.8%	20.5%	33.3%
\$100,000	25.2%	17.4%	20.5%	37.9%
\$125,000	28.3%	17.4%	26.0%	43.4%
\$150,000	30.8%	17.4%	26.0%	43.4%
\$200,000	34.4%	17.4%	29.0%	46.4%
\$250,000	36.9%	17.4%	33.0%	50.4%

Source: [Canada Revenue Agency](#).

## New Brunswick

### Workers' Compensation

In October 2023, WorkSafeNB announced a 2024 average assessment rate of \$1.18, which is lower than the 2023 average rate of \$1.31 per \$100 of insurable earnings. This 10% rate reduction indicates fewer claims filed and a safer workplace.

WorkSafeNB	2023	2024
Average Rate (per \$100 of insurable earnings)	\$1.31	<b>\$1.18</b>
Maximum Insurable Earnings	\$74,800	<b>\$76,900</b>

Source: [WorkSafeNB](#).

### Health Care Programs

There are currently no direct premiums for coverage in New Brunswick.

### Prescription Drug Benefits

#### The New Brunswick Drug Plan

This plan is a voluntary program that provides prescription drug coverage for uninsured New Brunswickers.

Premiums are graduated based on family income, and plan members are responsible for a 30% copayment per prescription up to a set maximum determined by income level.

Premiums are:

Gross Annual Income (Individual)	Gross Annual Income (Family)	Annual Premium per Adult	Maximum per Prescription
\$18,307 or less	\$36,615 or less	\$66	\$4.00
\$18,308 - \$19,297	\$36,616 - \$38,287	\$133	\$5.35
\$19,298 - \$20,228	\$38,288 - \$39,862	\$266	\$6.70
\$20,229 - \$21,217	\$39,863 - \$41,535	\$399	\$8.25
\$21,218 - \$22,206	\$41,536 - \$43,209	\$532	\$11.00
\$22,207 - \$23,195	\$43,210 - \$44,882	\$665	\$12.40
\$23,196 - \$24,126	\$44,883 - \$46,456	\$798	\$13.75
\$24,127 - \$25,116	\$46,457 - \$48,129	\$931	\$15.15
\$25,117 - \$26,105	\$48,130 - \$49,802	\$1,064	\$16.50
\$26,106 - \$27,095	\$49,803 - \$51,475	\$1,197	\$17.90
\$27,096 - \$28,026	\$51,476 - \$53,050	\$1,330	\$19.25
\$28,027 - \$29,015	\$53,051 - \$54,723	\$1,463	\$20.65
\$29,016 - \$30,004	\$54,724 - \$56,397	\$1,596	\$22.00
\$30,005 - \$30,993	\$56,398 - \$58,069	\$1,729	\$23.40
\$30,994 - \$40,791	\$58,070 - \$73,746	\$1,862	\$24.75
\$40,792 - \$50,589	\$73,747 - \$89,422	\$1,995	\$26.15
\$50,590 - \$60,387	\$89,423 - \$105,098	\$2,128	\$27.55
\$60,388 - \$70,185	\$105,099 - \$120,775	\$2,261	\$28.90
\$70,186 - \$79,982	\$120,776 - \$136,451	\$2,394	\$30.30
\$79,983 - \$89,779	\$136,451 - \$152,127	\$2,527	\$31.65
Over \$89,779	Over \$152,127	\$2,660	\$33.05

Source: [Department of Health - Government of New Brunswick](#).

## Biosimilars Initiative

The New Brunswick Department of Health launched a Biosimilars Initiative in 2021, which involves switching patients from originator biologic drugs to their biosimilar versions. Patients who use originator biologics must switch to a biosimilar brand to maintain their coverage under the New Brunswick Drug Plan.

As of May 31, 2022, the New Brunswick Drug Plan no longer covers NovoRapid®, Lovenox®, Humira®, Enbrel®, Remicade®, Lantus®, Humalog®, Rituxan®, and Copaxone® and requires switches to biosimilar versions of these drugs. Coverage for Lucentis® ends on February 28, 2024, while coverage for NovoRapid® in vial form ends on July 31, 2024

Source: [Biosimilars Initiative](#).

## The New Brunswick Drugs for Rare Diseases Plan

This plan provides coverage for six drugs used in the treatment of six rare diseases. Request forms for a drug need to be completed by a physician, and individuals must be permanent residents of New Brunswick with a valid Medicare card to be eligible.

Drugs Covered	Used for the treatment of...
Aldurazyme (laronidase)	Hurler and Hurler-Scheie forms of Mucopolysaccharidosis I (MPS I)
Elaprased (idursulfase)	Hunter's Syndrome
Ilaris (canakinumab)	Cryopyrin-Associated Periodic Syndrome (CAPS), Muckle-Wells Syndrome (MWS), and Neonatal-Onset Multisystem Inflammatory Disease (NOMID)
Myozyme (alglucosidase alfa)	Infantile/early and adult/late-onset Pompe disease
Naglazyme (galsulfase)	Mucopolysaccharidosis VI (MPS VI)
Zavesca (miglustat)	Niemann Pick Type C (NPC)

Source: [New Brunswick Drugs for Rare Diseases Plan](#).

## New Brunswick Prescription Drug Plan for Seniors

This plan provides coverage of prescription drugs for individuals who are aged 65 or older, are registered with New Brunswick Medicare, do not receive prescription drug coverage from another plan, and who meet any of the following criteria:

Qualification Criteria	Annual Premium	Cost
Receive the Federal Guaranteed Income Supplement (GIS)	None	Co-payment of \$9.05 for each prescription to a maximum of \$500 out-of-pocket costs in one calendar year

Source: [New Brunswick Drug Plans for Seniors](#).

## Other Provincial Drug Programs

Program	Provides Coverage for...
Nursing Home Residents	Individuals living in a registered nursing home. Eligibility is determined by the Department of Social Development. There are no co-payments or fees.
Adults in Licensed Residential Facilities	Individuals living in a licensed adult residential facility. Eligibility is determined by the Department of Social Development. Individuals pay a co-payment of \$4.00 per prescription to an annual maximum of \$250.
Social Development Clients	Individuals who hold a valid health card issued by the Department of Social Development. Adults pay a co-payment of \$4.00 per prescription and a co-payment of \$2.00 per prescription for children under 18 years. Annual maximum of \$250 out-of-pocket costs per family unit.
Children in Care of the Minister of Social Development and Special Needs Children	Special needs children and children in care of the Minister of Social Development. Eligibility is determined by the Department of Social Development. There are no co-payments or fees.

Program	Provides Coverage for...
Cystic Fibrosis Plan	Individuals with cystic fibrosis without benefit coverage elsewhere and registered with Medicare. Individuals pay an annual premium of \$50, with a 20% co-payment to a maximum of \$20 per prescription and \$500 per family unit per plan year (July 1 to June 30).
Multiple Sclerosis Plan	Individuals diagnosed with Multiple Sclerosis, with a prescription from a neurologist for an eligible drug and registered with Medicare. Individuals pay an annual premium of \$50 and a co-payment per prescription that is calculated based on income.
Organ Transplant Plan	Individuals who have received (or are on the active waiting list to receive) a solid organ or bone marrow transplant without benefit coverage elsewhere and registered with Medicare. Individuals pay an annual registration fee of \$50 and a co-payment of 20% to a maximum of \$20 per prescription. Annual maximum of \$500 out-of-pocket costs per family unit per plan year (July 1 to June 30).
Growth Hormone Deficiency Plan	Individuals under age 19 diagnosed with growth hormone deficiency without coverage elsewhere and registered with Medicare. Individuals pay an annual registration fee of \$50 and a co-payment of 20% to a maximum of \$20 per prescription. Annual maximum of \$500 out-of-pocket costs per family unit per plan year (July 1 to June 30).
HIV/AIDS Plan	Individuals diagnosed with HIV/AIDS and prescribed certain antiretroviral drugs listed on the NB Drug Plans Formulary. Individuals pay an annual registration fee of \$50 and a co-payment of 20% to a maximum of \$20 per prescription. Annual maximum of \$500 out-of-pocket costs per family unit per plan year (July 1 to June 30).

Source: [The New Brunswick Prescription Drug Program](#).

## COVID-19 Emergency Leave

Retroactive to March 1, 2020, employees have access to unpaid, job-protected leave when they are:

- In quarantine or self-isolation, follow guidelines, directives, or orders of public health authorities for reasons related to COVID-19.
- Providing care, support, or assistance to a close family member because of a matter related to COVID-19, including school and daycare closures;
- Directed by their employer not to work because the employer is concerned the employee may expose others to COVID-19.
- Affected by travel restrictions and cannot reasonably be expected to travel back to New Brunswick.

This leave shall end on the earliest date agreed upon by employer and employee, the date on which the purpose for the leave no longer exists, and the date on which this Regulation is repealed.

Source: [Job Protection for Workers](#).



## Income Tax Rates

Starting January 2024, the provincial personal income tax parameters for New Brunswick will be indexed by 4.7%, which is based on the change in the average federal inflation rate over the 12-month period ending September 30, 2023.

Taxable Income	Effective Rate 2024	Marginal 2024		
		Provincial	Federal	Total
\$25,000	10.1%	9.4%	15.0%	24.4%
\$50,000	17.2%	14.8%	15.0%	29.8%
\$75,000	22.6%	14.8%	20.5%	35.3%
\$100,000	25.5%	16.5%	20.5%	37.0%
\$125,000	28.3%	16.5%	26.0%	42.5%
\$150,000	30.6%	16.5%	26.0%	42.5%
\$200,000	34.1%	19.5%	29.0%	48.5%
\$250,000	37.1%	19.5%	33.0%	52.5%

Source: [Canada Revenue Agency](#).

Rates do not take into account the low-income tax reduction available to New Brunswick residents.

## Newfoundland and Labrador

### Workers' Compensation

In 2024, the average base assessment rate will be increased by 2.4% to \$1.73 per \$100 of insurable earnings from \$1.69 per \$100 of insurable earnings in 2023. This rate includes a temporary discount of \$0.21 used to reduce the Injury Fund's surplus over several years until the funded ratio reaches the targeted 110%.

Workplace Health, Safety and Compensation Commission	2023	2024
Average Rate (per \$100 of insurable earnings)	\$1.69	\$1.73
Maximum Insurable Earnings	\$72,870	\$76,955

Source: [WorkplaceNL](#).

### Health Care Programs

#### The Health and Post-Secondary Education Tax

Employers whose annual remuneration exceeds an exemption threshold of \$2 million are required to pay a payroll tax at a rate of 2%.

Source: [Newfoundland & Labrador Department of Finance](#).

### Prescription Drug Benefits

Prescription drug benefits are covered under the Newfoundland and Labrador Prescription Drug Program (NLPDP), which consists of five main plans: The Access Plan, The Assurance Plan, The Foundation Plan, the 65Plus Plan, and The Select Needs Plan.

#### The Access Plan

The Access Plan is targeted to qualifying low-income individuals. Coverage levels are determined by net income level and family status. Eligible individuals are:

- Families with children and a net annual income of \$42,870 or less;
- Couples (without children) with a net annual income of \$30,009 or less;
- Single individuals with a net annual income of \$27,151 or less.

#### The Assurance Plan

The Assurance Plan is targeted to individuals with high drug costs. Maximum out-of-pocket drug costs are capped at a level dependent on net family income. Qualifying applicants will be responsible for a co-payment depending on their income levels and drug costs.

Net Annual Family Income	Maximum Out-of-Pocket Drug Costs
Up to \$39,999	5% of net family income
Between \$40,000 and \$74,999	7.5% of net family income
Between \$75,000 and \$149,999	10% of net family income

### Remainder of NLPDP Plans

Program	Provides Coverage for ...
The Foundation Plan	Individuals in receipt of income support benefits through the Department of Advanced Education and Skills, individuals in supervised care and certain individuals receiving services through regional health authorities. No application is necessary, and 100% of eligible costs are covered.

Program	Provides Coverage for ...
The 65Plus Plan	Individuals aged 65 or older receiving Old Age Security Benefits and the Guaranteed Income Supplement. Individuals pay the dispensing fee to a maximum of \$6. No application is necessary. Individuals who qualify for a drug card under the 65Plus Plan also qualify for the Ostomy Subsidy Program, which covers 75% of the retail cost of benefit ostomy items (no application is necessary).
The Select Needs Plan	Individuals with Cystic Fibrosis and Growth Hormone Deficiency. No application is necessary, and 100% of eligible costs are covered.

Source: [Newfoundland & Labrador Department of Health & Community Services](#).

## Communicable Disease Emergency Leave

Retroactive to March 1, 2020, employees have access to unpaid, job-protected leave when they are:

- in quarantine or self-isolation to follow guidelines, directives, or orders of public health authorities for reasons related to COVID-19;
- providing care, support, or assistance to a close family member because of a matter related to COVID-19, including school and daycare closures;
- directed by their employer not to work because the employer is concerned the employee may expose others to COVID-19;
- affected by travel restrictions and cannot reasonably be expected to travel back to the province.

This leave shall end on the earliest of the date on which the purpose for the leave no longer exists and the date on which COVID-19 is no longer designated as a communicable disease emergency.

Source: [Communicable Disease Emergency Leave - NL](#).

## Income Tax Rates

Starting January 2024, the provincial personal income tax parameters for Newfoundland and Labrador will be indexed by 4.2%, which is based on the change in the average provincial inflation rate over the 12-month period ending September 30, 2023.

Taxable Income	Effective Rate 2024	Marginal 2024		
		Provincial	Federal	Total
\$25,000	10.5%	8.7%	15.0%	23.7%
\$50,000	17.9%	14.5%	15.0%	29.5%
\$75,000	23.2%	14.5%	20.5%	35.0%
\$100,000	26.3%	15.8%	20.5%	36.3%
\$125,000	28.9%	15.8%	26.0%	41.8%
\$150,000	31.0%	15.8%	26.0%	41.8%
\$200,000	34.6%	17.8%	29.0%	46.8%
\$250,000	37.4%	19.8%	33.0%	52.8%
\$300,000	40.1%	20.8%	33.0%	53.8%

Source: [Canada Revenue Agency](#).

Rates do not consider the low-income tax reduction available to Newfoundland and Labrador residents.

## Nova Scotia

### Workers' Compensation

The average assessment rate has been constant for the past 19 years at \$2.65 per \$100 of insurable earnings.

Workers' Compensation Board of Nova Scotia	2023	2024
Average Rate (per \$100 of insurable earnings)	\$2.65	\$2.65
Maximum Insurable Earnings	\$69,800	\$72,500

Source: [Workers' Compensation Board of Nova Scotia](#).

### Health Care Programs

There are currently no direct premiums for coverage in Nova Scotia.

### Prescription Drug Benefits

#### Nova Scotia Pharmacare

Program	Provides Coverage for ...
Drug Assistance for Cancer Patients	Individuals diagnosed with cancer, with a Nova Scotia Health Card, have a gross annual family income less than \$35,000 and without private insurance that covers the cost of transportation and accommodation. 100% of eligible costs are covered.
Department of Community Services – Pharmacare Benefits	Income Assistance clients, Disability Support Program clients, Extended Pharmacare clients, transitional Pharmacare clients, Low Income Pharmacare for Children clients, and children in the care of child welfare. Eligibility is determined by the Department of Community Services.
Palliative Home Care Drug Coverage Program	Individuals with a Nova Scotia Health Card who have been diagnosed with a terminal illness and have less than 6 months to live and wish to receive end-of-life care at home for as long as possible. Eligibility is determined by local specialist Palliative Care Teams in each District Health Authority. 100% of eligible costs are covered.
Family Pharmacare Program	Permanent Nova Scotia residents with a Nova Scotia Health Card and no drug coverage. Registration is done as a family unit. Individuals pay a deductible and co-payment (determined by family income and number of people in the family). Must agree to income verification by Revenue Canada and agree to provide family size every year.
Seniors' Pharmacare Program	Individuals aged 65 or older with a Nova Scotia Health Card and no drug coverage. Application to the program must occur within 90 days of the first of the month of an individual's 65 <sup>th</sup> birthday or incur a late entry penalty (1.5 times the premium for the first five years of coverage) – new residents are exempt from the penalty. Individuals pay an annual fee (determined by income; annual maximum of \$424) and a 30% co-payment per prescription (annual out-of-pocket co-payment maximum of \$382).

Source: [Nova Scotia Pharmacare](#).

### Biosimilars Initiative

The Government of Nova Scotia is expanding the use of biosimilar medications in Nova Scotia Pharmacare programs. Starting February 3, 2023, some brands of biologic medications won't be covered by Pharmacare if a biosimilar version is approved and available.

As of February 3, 2023, the Nova Scotia Pharmacare Program no longer covers NovoRapid®, Humira®, Enbrel®, Remicade®, Lantus®, Humalog®, and Rituxan® and requires switching to biosimilar versions of these drugs. NovoRapid® vials will be covered for those using insulin pumps, until compatibilities are established. Lantus® cartridges will be covered for those 17 or younger who require 0.5-unit dosing.

Source: [Information for Patients about the Nova Scotia Biosimilar Initiative](#)

## Seniors' Pharmacare Program

The 2024 premiums are:

2024 Income Level (for single seniors)	Combined Income Level (for couples)	Annual Premium Range
Below \$22,986	Below \$26,817	No premiums payable
\$22,986 to \$35,000	\$26,817 to \$40,000	Less than \$424
More than \$35,000	More than \$40,000	\$424

Source: [Nova Scotia Pharmacare](#).

## Boarding, Transportation, and Ostomy Program

The Boarding, Transportation, and Ostomy Program provides financial assistance related to boarding, transportation, and ostomy supply needs to Nova Scotians with an income of no less than \$35,000 per year and no private insurance that covers transportation or accommodation costs.

The cost of boarding is considered for residents who travel more than 50 km one-way from their home to a treatment centre. Transportation costs will be reimbursed at \$0.57 per km for residents who use a personal vehicle. Costs for patients who use a bus, shuttle, or community transportation service will be reimbursed.

## Emergency Leave

Employees have access to unpaid, job-protected leave when they are:

- directed to stay home to follow a directive or order of a medical officer due to a contagious disease.
- providing care or assistance to a family member because of a matter related to a declared emergency, if the employee is the only person available to provide care.

This leave shall end when the employee is able to work, the family member no longer requires the employee's care or the declared emergency ends.

Source: [Leaves from Work - NS](#).

## Basic Needs Assistance

Nova Scotians who need help with basic needs such as food, clothing, and shelter can get an allowance called a Standard Household Rate.

Number of Recipients	Number of Dependent Children/Student Family Members	Standard Household Rate (Rent/Own)	Standard Household Rate (Board)
1	0	\$686	\$608
1	1	\$962	\$627
1	2 or more	\$1,013	\$668
2	0	\$1,342	\$1,008
2	1 or more	\$1,393	\$1,049

Source: [Income Assistance](#)

## Income Tax Rates

Nova Scotia does not index its provincial personal income tax brackets. Beginning with the 2018 taxation year, the basic personal amount was increased by \$3,000 from \$8,481 to \$11,481. The full \$3,000 increase is available to individuals who have taxable income of \$25,000 or less. The \$3,000 increase will be reduced by 6% of taxable income that is more than \$25,000. Individuals who have taxable income of \$75,000 or more will not receive any increase.

Taxable Income	Effective Rate 2024	Marginal 2024		
		Provincial	Federal	Total
\$25,000	10.3%	8.8%	15.0%	23.8%
\$50,000	19.8%	15.0%	15.0%	30.0%
\$75,000	25.2%	16.7%	20.5%	37.2%
\$100,000	28.2%	17.5%	20.5%	38.0%
\$125,000	30.8%	17.5%	26.0%	43.5%
\$150,000	32.9%	21.0%	26.0%	47.0%
\$200,000	36.8%	21.0%	29.0%	50.0%
\$250,000	39.5%	21.0%	33.0%	54.0%

Source: [Canada Revenue Agency](#).

## Ontario

### Workers' Compensation

Changes to the Maximum Insurable Earnings Ceiling are directly linked to changes in average earnings in Ontario. The ceiling for 2024 is \$112,500, which represents an increase of 2.3% from 2023. The Ontario government recognizes that the economic impact of COVID-19 has led to irregular financial outcomes, such as this increase in average earnings despite increased unemployment. In 2021, legislation was introduced to amend how the Maximum Insurable Earnings Ceiling is calculated, which gave the Ontario government regulation-making authority to set the Maximum Insurable Earnings Ceiling.

Workplace Safety & Insurance Board	2023	2024
Average Rate (per \$100 of insurable earnings)	\$1.30	\$1.30
Maximum Insurable Earnings	\$110,000	<b>\$112,500</b>

Source: [Workplace Safety and Insurance Board](#).

### Health Care Programs

#### Ontario Health Premium

In Ontario, the Ontario Health Premium (OHP) is financed through the tax system. Premiums are based on an individual's taxable income, and the premiums increase as taxable income increases. Employees with annual earnings of \$20,000 or less do not pay premiums.

Individual Taxable Income	OHP Premium for Tax Year
Up to \$20,000	\$0
\$20,001 to \$36,000	6% on income greater than \$20,000 to a maximum of \$300
\$36,001 to \$48,000	\$300 + 6% on income greater than \$36,000 to a maximum of \$450
\$48,001 to \$72,000	\$450 + 25% on income greater than \$48,000 to a maximum of \$600
\$72,001 to \$200,000	\$600 + 25% on income greater than \$72,000 to a maximum of \$750
Above \$200,000	\$750 + 25% on income greater than \$200,000 to a maximum of \$900

Source: [Ontario Ministry of Finance \(Ontario Health Premium\)](#); [Canada Revenue Agency \(Payroll Deduction Tables\)](#).

#### Employer Health Tax

The Employer Health Tax (EHT) is a payroll tax on remuneration paid to employees and former employees. Starting with the 2020 tax year, the exemption amount for "Eligible employers" (generally private sector) has increased from \$490,000 to \$1.0 million. This exemption amount is not due for indexation until 2029. This means eligible employers are exempt from Ontario's EHT for the first \$1.0 million of annual Ontario payroll. For an associated group of employers, the exemption must be allocated amongst members of the associated group. The EHT rate for eligible employers with Ontario payroll above \$1.0 million is 1.95%.

Additionally, starting in 2021, employers with an annual payroll less than \$1.2 million are not required to submit Employer Health Tax payments on a monthly basis, up from \$600,000 in 2020.

Special exemption rules that apply to eligible employers who are registered charities and to employers who are associated with registered charities continue to be in force.

For non-eligible employers, the EHT rates are listed in the table below:

Employer Health Tax (EHT) – for Non-eligible Employers Total Ontario Remuneration	Rate
Up to \$200,000	0.980%
\$200,001 to \$230,000	1.101%
\$230,001 to \$260,000	1.223%
\$260,001 to \$290,000	1.344%
\$290,001 to \$320,000	1.465%
\$320,001 to \$350,000	1.586%
\$350,001 to \$380,000	1.708%
\$380,001 to \$400,000	1.829%
Above \$400,000	1.950%

Source: [Ontario Ministry of Finance \(EHT\)](#).

## Prescription Drug Benefits

### Ontario Drug Benefit Program (ODB)

The ODB program provides coverage for prescription drug products, diabetic test strips, or nutrition products that are in the “Formulary” (a list of products covered by the ODB program). The ODB Exceptional Access Program may provide coverage for additional drugs not included in the Formulary under special circumstances, but approval is necessary. To qualify, an authorized Ontario doctor or other prescriber must have prescribed the drugs. The ODB program covers many drugs used to treat HIV/AIDS and in palliative care when prescribed by a registered doctor. The ODB program does not provide coverage for prescription drugs purchased outside Ontario and drugs purchased from a doctor who is not linked to the ministry’s Health Network System.

All individuals with an Ontario health card and at least one of the following are eligible for the ODB program:

- Older than age 65;
- Living in a Long Term Care Home, Home for Special Care, or a Community Home for Opportunity;
- Enrolled in the Home Care program;
- Has high drug costs relative to their income and is registered in the Trillium Drug Program;
- Receiving social assistance through Ontario Works or the Ontario Disability Support Program;
- Registered in the OHIP+: Children and Youth Pharmacare for anyone age 24 years or younger.

The costs for the ODB program are listed in the tables below:

Category	Cost
Single senior (age 65+) with annual net income less than \$22,200	Up to \$2 for each prescription covered under ODB
Single senior (age 65+) with annual net income of \$22,200 or more	First \$100 of total prescription drug costs AND up to \$6.11 for each prescription covered under ODB
Senior couple with combined annual net income less than \$37,100	Up to \$2 for each prescription covered under ODB
Senior couple with combined annual net income of \$37,100 or more (at least one person is aged 65+)	First \$100 per person of total prescription drug costs AND up to \$6.11 for each prescription covered under ODB
Any of the following: <ul style="list-style-type: none"> <li>• Registered with Ontario Works or Ontario Disability Support Program</li> <li>• Living in a Long-Term Care Home or Home for Special Care</li> <li>• Receiving Home Care service</li> </ul>	Up to \$2 for each prescription covered under ODB

In addition, the ODB program covers the cost for a maximum number of diabetic testing strips depending on your current treatment method and clinical guidelines set by the Canadian Diabetes Association as listed below:



Diabetes Treatment	Maximum Number of Strips (Annual)
Patients managing diabetes with insulin	3,000
Patients managing diabetes with medication with higher risk of hyperglycemia	400
Patients managing diabetes with medication with lower risk of hyperglycemia	200
Patients managing diabetes through diet/lifestyle therapy only	200

Under the Ontario Drug Benefit program, you can request a three-month supply of some drugs to treat some chronic conditions such as diabetes, high cholesterol, and high blood pressure, leading to reduced co-payment fees. Speak with your pharmacist to find out which drugs qualify and how to request a three-month supply.

Source: [Ontario Ministry of Health and Long-Term Care](#).

### Biosimilars Initiative

The Government of Ontario is expanding the use of biosimilar drug treatments. Starting March 31, 2023, ODB recipients who are on an originator biologic will need to transition to a biosimilar version of the drug at no cost.

Ontarians receiving coverage under the ODB program for NovoRapid®, Copaxone®, Humira®, Enbrel®, Remicade®, Lantus®, Humalog®, and Rituxan® will be required to transition to the biosimilar version by December 29, 2023. Exemptions will be considered for patients in certain clinical circumstances on a case-by-case basis in consultation with their healthcare provider.

Source: [Ontario Expanding Safe Use of Biosimilars](#)

### OHIP+: Children and Youth Pharmacare

Effective April 2019, only children and youth aged 24 and under who do not have private insurance will continue to receive drug coverage at no cost. Children and youth who are covered under private insurance will no longer enjoy this benefit and will have to rely on their private coverage. Enrollment will be automatic, and those eligible will only need to give pharmacists their health card number and a valid prescription. OHIP+ will cover all drugs currently available through the ODB program.

Source: [Ontario Ministry of Health and Long-Term Care](#).

### OHIP Out-of-Country Reinstatement

Retroactive to January 1, 2020, The Ontario Ministry of Health re-instated OHIP coverage for out-of-country emergency hospitals, health facilities, and doctor services. Coverage will return to the same reimbursements and coverage criteria as in 2019, including up to \$400 per day for inpatient care or \$50 per day for outpatient and doctor services. Claimants must have a valid Ontario Health Card and reside in Ontario for at least half of 2 years before receiving access to this coverage. The Ontario Ministry of Health strongly recommends Ontario residents purchase additional travel health insurance coverage and not rely solely on OHIP.

Source: [Ontario Health Insurance Plan - Out-Of-Country Services](#).

### Trillium Drug Program

The Trillium Drug Program is intended for residents of Ontario with a valid health card who spend a large part of their income on prescription medications (roughly when costs exceed 4% of the total household net income); individuals who are not yet qualified under ODB, and only individuals with no private drug insurance coverage or

with only partial drug coverage can apply. If any member of the household pays for all or part of their private health insurance premium directly, then the household may apply to be eligible for a credit to reduce the deductible (maximum of \$100 for a single person or \$200 for a household of two or more).

People covered by the program must still pay a set amount of their prescription drug costs each year. This deductible amounts to approximately 4% of total household net income. Once drug costs exceed the deductible, individuals in the Trillium Drug Program are responsible for up to \$2 per prescription. Over-the-counter drugs purchased without a prescription are not eligible.

Enrolment is automatically renewed unless:

- Taxes were not filed annually, or CRA consent is missing.
- A household member turning 16 prior to August 1;
- No activity on the account in the previous two years;
- All household members are 65 years of age and over.

### Other Provincial Drug Programs

For anyone who qualifies for any of the programs listed below, the program covers 100% of all approved costs.

Program	Provides Coverage for ...
New Drugs Funding Program (NDFP)	Some high-cost injectable cancer drugs administered in hospitals or cancer centres.
Special Drugs Program (SDP)	Certain drugs used to treat serious diseases/conditions, such as, but not limited to: Cystic fibrosis, HIV infection, anemia due to end-stage kidney disease, schizophrenia, and Gaucher’s disease.
Inherited Metabolic Diseases Program (IMD)	Drugs, supplements, and specialty foods used to treat metabolic disorders.
Respiratory Syncytial Virus (RSV) Prophylaxis Program for High-Risk Infants	The drug palivizumab used to prevent a serious lower respiratory tract infection in certain high-risk infants less than 2 years of age.
Visudyne Program	Verteporfin, a drug that slows the eye disease called Age-Related Macular Degeneration.
Synagis Program	Synagis, a drug for babies born prematurely.
19 Common Ailments	As of October 1, 2023, all Ontarians will be able to pick up prescriptions at no cost at pharmacies for 19 common ailments, including acne, pink eye, insect bites, nausea and vomiting during pregnancy, and urinary tract infections with just their Ontario health card.

Source: [Ontario Ministry of Health & Long-Term Care \(Public Drugs Programs\)](#).

### Pharmacists Expanded Scope of Practice

As of January 1, 2023, pharmacists in Ontario have the authority to prescribe drugs for certain minor ailments such as Hemorrhoids and Urinary Tract Infections. This comes on top of pharmacists having the expanded authority to administer the flu vaccine to children as young as two years old, renew prescriptions in quantities of up to one year’s supply, and perform certain point-of-care tests (POCT) for chronic conditions.

Source: [Ontario College of Pharmacists: Expanded Scope of Practice](#)

### Emergency Assistance

The Government of Ontario provides emergency financial support to help low-income households through emergency situations where they need help paying for food and shelter. This benefit is \$733 per month for a single person or more if that person is caring for one or more children. The benefit will be paid for up to 48 days, depending on the specific situation. An emergency includes situations where you:

- have been affected by COVID-19

- are being evicted from your home
- are in or are leaving an abusive relationship
- are worried about your safety
- Are a Ukrainian refugee under the CUEAT program

Source: [Emergency Assistance - Ontario](#).

## Income Tax Rates

Starting January 2024, the provincial personal income tax parameters for Ontario will be indexed by 4.5%, which is based on the change in the average provincial inflation rate over the 12-month period ending September 30, 2023.

Taxable Income	Effective Rate 2024 (excluding surtax)	Marginal 2024 (before provincial surtax)		
		Provincial <sup>3</sup>	Federal	Total
\$25,000	8.1%	5.1%	15.0%	20.1%
\$50,000	14.1%	5.1%	15.0%	24.2%
\$75,000	18.8%	9.2%	20.5%	29.7%
\$100,000	21.5%	9.2%	20.5%	31.7%
\$125,000	24.6%	11.2%	26.0%	37.2%
\$150,000	26.7%	12.2%	26.0%	38.2%
\$200,000	30.0%	12.2%	29.0%	41.2%
\$250,000	32.5%	13.2%	33.0%	46.2%

Source: [Canada Revenue Agency](#).

Rates do not take into account the low-income tax reduction available to Ontario residents or the Ontario Health Premium.

<sup>3</sup> Ontario has an additional provincial surtax of 20% on the basic provincial tax payable in excess of \$4,991 and 36% on the basic provincial tax payable in excess of \$6,387.

# Quebec

## Quebec Pension Plan

The yearly maximum pension earnings (YMPE) have been increased by \$1,900 in 2024. This change was made to account for the growth in the average weekly wage in Canada for the 12 months ending June 30, 2023.

The indexing rate for pensions paid on January 1, 2024, has been established at 4.4%. This change was made to account for the variation of the Canadian Consumer Price Index for the 12 months ending October 31, 2023.

The Québec Pension Plan includes two plans: the base plan (current plan) and an additional plan. The additional plan allows for the following advantages:

- A gradual increase of the rate at which income is replaced, from 25% in 2018 to 33.33% in 2065.
- An increase of the pensionable salary cap to 107% of the YMPE as of 2024. From 2025 and thereafter, the pensionable salary cap will be 114% of the YMPE; the new ceiling will allow individuals whose salary exceeds the MPE to contribute more and receive benefits in proportion to those contributions.
- An increase of disability and surviving spouse's pensions of individuals who worked and contributed sufficiently.

The full effect of the additional plan on the benefits will be reached in 2065. Thus, workers who retire in the coming years will benefit from a partial increase to their pension benefits based on the number of years they have contributed to the additional plan. In 2024, the income replacement rate for the maximum monthly pension for a new retiree retiring at 65 is 25.56%.

These enhancements to the additional plan will gradually increase the contribution rates for employers and employees as follows:

From 2019 to 2023: portion of earnings between \$3,500 (basic exemption) and the MPE until the increase reaches 1%.

As of 2024: a contribution rate of 4% will be added to the portion of earnings between the MPE and the new ceiling.

The 2024 contribution rate of the base plan is set at 5.4% for both employees and employers, and the contribution rate of the additional plan is set at 1.0% for both employers and employees.

Québec Pension Plan (QPP)		2023	2024
Yearly Maximum Pension Earnings (YMPE)		\$66,600	<b>\$68,500</b>
Yearly Additional Maximum Pension Earnings (YAMPE)		N/A	<b>\$73,200</b>
Yearly Basic Exemption		\$3,500	\$3,500
Maximum Contributory Earnings		\$63,100	<b>\$63,100</b>
Contribution Rate (Maximum Annual Contribution):			
Base Plan:	• Employee	5.4% (\$3,407.40)	5.4% ( <b>\$3,510.00</b> )
	• Employer	5.4% (\$3,407.40)	5.4% ( <b>\$3,510.00</b> )
Additional Plan:	• Employee	1.0% (\$631.00)	1.0% ( <b>\$650.00</b> )
	• Employer	1.0% (\$631.00)	1.0% ( <b>\$650.00</b> )
Additional Contribution Rate (Maximum Additional Annual Contribution):			
• Employee		N/A	<b>4.00% (\$188.00)</b>
• Employer		N/A	<b>4.00% (\$188.00)</b>
Maximum Monthly Pension for a new retiree <sup>4</sup> :			
• Retiring at 65		\$1,306.57	<b>\$1,364.60</b>
• Retiring at 60 (64%) <sup>5</sup>		\$836.20	<b>\$873.34</b>
• Retiring at 70 (158.8%)		\$1,855.33	<b>\$2,166.98</b>
Indexation Rate effective January		6.5%	<b>4.4%</b>

Source: [Retraite Québec](#).

## Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST)

The *Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST)* is tasked with promoting labour rights and obligations, and ensuring Québec workers and employers abide by them.

Québec's occupational health and safety plan is financed by employer contributions. Employers must pay this insurance premium by making periodic payments to Revenu Québec and other government program at the same time as the payroll deduction and employer contributions. The contribution rate for employers relative to labour standards remains at 0.06% in 2024.

Since January 1, 2022, new employers must pay contributions relative to labour standards, including public service, health institutions, educational institutions, municipalities, transport organizations, and daycare services. Their rate is 0.05% in 2024. From 2025 onwards, their contribution rate will be the same as other employers.

For 2024, the CNESST has evaluated its financial needs at about \$3.13 billion and estimates insurable salaries at about \$211.9 billion. The average premium rate in 2024 is 1.48%, which is 0.02% lower than the 2023 average premium rate. The yearly maximum insurable earnings have increased to \$94,000 in 2024, \$3,000 more than in 2023.

<sup>4</sup> Only a small minority of retirees qualify for that amount. Also, it doesn't include any contributory years of the additional plan.

<sup>5</sup> Maximum penalty for QPP is 0.6% per month in 2024.

## Workforce Skills Development and Recognition Fund (WSDRF)

Every employer subject to the Act to Promote Workforce Skills Development and Recognition and whose total payroll is over \$2 million is required to participate in workforce skills development for the year by allotting an amount representing at least 1% of the total payroll to eligible training expenditures. If the total amount allotted is lower than required by the law, the employer will be required to pay into the Workforce Skills Development and Recognition Fund (WSDRF) a contribution equal to the difference between 1% of the total payroll and the amount of eligible training expenditures.

Source: [Revenu Québec](#).

## Quebec Parental Insurance Plan

The 2024 contribution rates for the Quebec Parental Insurance Plan (QPIP) remain the same as last year's. The contribution rate is set at 0.494% of insurable earnings for employees and 0.692% for employers. The maximum insurable earnings for 2024 will be \$94,000, \$3,000 more than in 2023.

QPIP	2023	2024
Maximum Insurable Earnings	\$91,000	<b>\$94,000</b>
Contribution Rate (Maximum Annual Contribution):		
• Employee	0.494% (\$449.54)	0.494% <b>(\$464.36)</b>
• Employer	0.692% (\$629.72)	0.692% <b>(\$650.48)</b>

Source: [Gouvernement du Québec](#).

## Health Care Programs

### Health Services Fund

The employer's contribution to the Health Services Fund is equal to 4.26% of the total annual payroll. However, employers other than public sector employers (such as municipalities) with a permanent establishment in Quebec and a total annual payroll of less than \$7.5 million can benefit from a reduction in the employer contribution rate for the Health Services Fund, as shown in the table below. Moreover, the total payroll threshold for the reduced contribution rate is indexed annually as of 2023. The total annual payroll where employers can benefit from reductions has been increased by 4.17% from \$7.2 million in 2023.

Total Annual Payroll	Contribution Rate	
	Service and construction sectors	Service and construction sectors
	2023	2024
1 million dollars and less	1.65%	1.65%
2021: Between 1 and 6.5 million dollars 2022: Between 1 and 7.0 million dollars	$1.2290\% + (0.4210\% \times \frac{\text{Total Payroll}}{1,000,000})$	<b><math>1.2485\% + (0.4015\% \times \frac{\text{Total Payroll}}{1,000,000})</math></b>
2021: 6.5 million dollars and more 2022: 7.0 million dollars and more	4.26%	4.26%

Source: [Revenu Québec](#).

## Prescription Drug Benefits

### The Public Prescription Drug Insurance Plan

Prescription drug coverage is mandatory in Quebec – individuals who are not eligible for drug coverage under a private plan must register for the public plan administered by the Régie de l’assurance maladie du Québec. Holders of a claim slip (carnet de réclamation) issued by the Ministère de l’Emploi et de la Solidarité sociale, children whose parents are covered by the public plan and individuals turning 65 are automatically registered for the public plan. Persons aged 65 or older who maintain private drug coverage equivalent to the public plan must contact the Régie to terminate their registration in the public plan.

The public plan covers drugs listed on the List of Medications published by the Régie. Prescription drugs received in Quebec during a hospital stay or residency in a public or subsidized private long-term care facility are fully covered by government hospital insurance. The public plan also provides coverage for stop-smoking products for a maximum of 12 consecutive weeks in a 12-month period.

Individuals covered by the public plan are responsible for paying an annual premium whether they purchase drugs or not. The annual premium will range from \$0 to \$731 from July 1, 2023, to June 30, 2024. Individuals making claims must pay a monthly deductible and a co-payment per prescription after the deductible is reached; these costs are determined annually on July 1. The annual premium is based on an individual’s personal or family income and paid through his/her Quebec income tax. Coverage is free for children under the age of 18, for spouses and full-time students aged 18 to 25 living with their parents.

A summary of an individual’s costs (excluding the annual premium) for the period of January 1 to June 30, 2024, are:

Individual	Monthly Deductible	Co-payment	Maximum Monthly Contribution (Deductible + Co-payment)
Aged 18-64, not eligible for private plan	\$22.90	33.0%	\$99.65
Aged 18-64, holder of a claim slip	\$0.00	0.0%	\$0.00
Aged 65 or older, no GIS	\$22.90	33.0%	\$99.65
Aged 65 or older, receiving 1% to 93% of the maximum monthly GIS	\$22.90	33.0%	\$56.17
Aged 65 or older, receiving 94% to 100% of the maximum monthly GIS	\$0.00	0.0%	\$0.00

Source: [Régie de l’assurance maladie](#).

## Income Tax Rates

Effective January 2023, the provincial personal income tax parameters for Quebec will be indexed by 5.08% by Revenu Quebec. At the federal level, the indexing will be 4.7%.

The table below provides some income tax parameters for 2024:

Taxable Income	Effective Rate 2024	Marginal 2024		
		Provincial	Federal <sup>6</sup>	Total
\$25,000	9.3%	14.0%	12.5%	26.5%
\$50,000	18.5%	14.0%	12.5%	26.5%

<sup>6</sup> The federal-provincial top marginal rate in Quebec includes the impact of the Quebec refundable Abatement of 16.5%.

Taxable Income	Effective Rate 2024	Marginal 2024		
		Provincial	Federal <sup>6</sup>	Total
\$75,000	24.4%	19.0%	17.1%	36.1%
\$100,000	27.6%	24.0%	21.7%	45.7%
\$150,000	33.6%	25.8%	21.7%	47.5%
\$200,000	37.4%	25.8%	24.2%	50.0%

Source: [Revenu Québec](#).



## Saskatchewan

### Workers' Compensation

The 2024 average employer rate remains unchanged from the 2023 rate at \$1.28 per \$100. Under the UCB rate model, the average required rate should have risen to \$1.23 for 2021 based on industry experience and rising healthcare costs. However, due to the financial uncertainties of the ongoing COVID-19 health crisis, the average premium rate was frozen at \$1.17 as a temporary financial relief measure.

Saskatchewan Workers' Compensation Board	2023	2024
Average Rate (per \$100 of insurable earnings)	\$1.24	<b>\$1.28</b>
Maximum Insurable Earnings	\$96,945	<b>\$99,945</b>

Source: [Saskatchewan Workers' Compensation Board](#).

### Health Care Programs

There are currently no direct premiums for coverage in Saskatchewan.

### Prescription Drug Benefits

#### Family Health Benefits Program

The Family Health Benefits program is intended for low-income families with at least one child under the age of 18 living with parents/guardians and a valid Saskatchewan Health Services Card. For parents, the program has a \$100 semi-annual family deductible and a 35% user co-payment thereafter for drug benefits. The program covers 100% of drug costs for children. Additionally, this plan provides basic vision coverage for parents and children with an eye examination every two years. Families must meet the standards of an income test or be receiving the Saskatchewan Employment Supplement.

Source: [Government of Saskatchewan \(Health\)](#).

#### Biosimilars Initiative

The Saskatchewan Biosimilars Initiative was announced on October 20, 2022, to improve the uptake of biosimilar drugs.

Starting April 30, 2023, the Saskatchewan Drug Plan no longer provides coverage for the following biologic drugs: Enbrel®, Remicade®, Lantus® cartridges and pre-filled pens, Neupogen®, Rituxan®, Copaxone®, Lovenox®, NovoRapid® cartridges, and Humira®. Patients receiving coverage under the Saskatchewan Drug Plan must switch to the biosimilar versions of these drugs. NovoRapid® and Lantus® vials will remain covered at this time. Coverage of NovoRapid® will continue to be available for patients who use insulin pumps at this time. The transition period for Humalog® will end on March 31, 2024. Patients under 18 years of age are not required to switch to the biosimilar at this time.

Source: [Saskatchewan Biosimilars Initiative](#).

## Other Provincial Drug Programs

Program	Provides Coverage for ...
Children's Drug Plan	All Saskatchewan children aged 14 and under. Families will pay a maximum of \$25 per prescription for drugs listed on the Saskatchewan Formulary, and those approved under the Exception Drug Status (do not need to apply for coverage).
Emergency Assistance for Prescription Drugs	Residents who require immediate treatment with covered prescription drugs. It is a one-time program, and the level of assistance is provided in accordance with the individual's ability to pay.
Palliative Care Drug Plan Program	Patients in the late stages of a terminal illness with life expectancy measured in months for whom care is aimed at maintaining the quality of remaining life. The plan covers 100% of the cost of benefit medications. Application must be made through a physician. Eligible benefits include prescription drugs listed on the Saskatchewan Formulary and those approved under the Exception Drug Status, select over-the-counter products, and dietary supplements and other basic supplies.
Seniors' Drug Plan	Saskatchewan residents aged 65 or older with a valid Saskatchewan Health card and who are eligible for the provincial age credit (does not cover seniors covered under federal government programs). Plan covers \$25 per prescription for specified drugs.
Special Support Program	Individuals with high drug costs relative to their income (does not cover individuals or families covered under federal government programs). Co-payment and/or deductible is determined by family income.
Supplementary Health Benefits	Individuals as determined by the Ministry of Health. The plan covers 100% of drug costs for individuals under 18. Adults will pay a maximum of \$2 per prescription. Adults who need several different drugs on a long-term basis may be eligible for free prescriptions. People receiving the Seniors' Income Plan and residing in special-care homes and approved homes, and group homes may also be eligible for free prescriptions.
Insulin Pump Program	Eligible individuals are provided with a \$6,300 grant that covers the cost of one insulin pump every five years.
Biosimilars Initiative	Biosimilar versions of existing medications covered under the Saskatchewan Drug Plan. By April 30, 2023, the transition to certain biosimilars will be mandatory in order to maintain coverage under the Saskatchewan Drug Plan.
Aids to Independent Living	Programs for people with physical disabilities, such as paraplegia programs, to help them live a more active and independent lifestyle and to help in the management of certain chronic conditions (does not cover people receiving Saskatchewan General Insurance, Worker's Compensation, or federal government programs).

Source: [Government of Saskatchewan \(Extended Benefits and Drug Plan\)](#).

## Public Health Emergency Leave

During a public health emergency, employees are entitled to leave for the length of time they are ordered by their employer, government, their doctor, or the chief medical health officer to remain away from work. Employers are not required to pay for job-protected leave. However, an employee who wishes to take a leave may be eligible for Employment Insurance.

Employees are entitled to their regular wages if their employer authorizes them to work from home during the period as set out by order of the chief medical health officer or government.

Employees do not have to work for an employer for a minimum amount of time or require a medical note to access this leave if eligible.

While notice to the employer is not required to take public health emergency leave, employees are encouraged to always be in contact with their employer regarding their leave.

Source: [Public Health Emergency Leave - SK](#).

## Income Tax Rates

Starting January 2024, the provincial personal income tax parameters for Saskatchewan will be indexed at 4.7%, which is based on the change in the average provincial inflation rate over the 12-month period ending September 30, 2023.

Taxable Income	Effective Rate 2024	Marginal 2024		
		Provincial	Federal	Total
\$25,000	8.3%	10.5%	15.0%	25.5%
\$50,000	16.9%	10.5%	15.0%	25.5%
\$75,000	21.8%	12.5%	20.5%	33.0%
\$100,000	24.6%	12.5%	20.5%	33.0%
\$125,000	26.9%	12.5%	26.0%	38.5%
\$150,000	28.8%	14.5%	26.0%	40.5%
\$200,000	32.1%	14.5%	29.0%	43.5%
\$250,000	34.5%	14.5%	33.0%	47.5%

Source: [Canada Revenue Agency](#).

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## About PBI

PBI Actuarial Consultants Ltd. is a dynamic and growing company focused on providing actuarial, administrative and investment consulting services for pension and benefit plans, as well as various trust funds. PBI serves clients across Canada from offices in Vancouver, Montreal, and Toronto with a focus on multi-employer plans and non-profit and public sector organizations.

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