

Government Benefits 2015

as of January 1, 2015



Canada Pension Plan and Quebec Pension Plan	CPP	QPP
1. Contribution Rate	4.95%	5.25%
2. Year's maximum pensionable earnings (YMPE)	\$53,600.00	\$53,600.00
3. Basic exemption	\$3,500.00	\$3,500.00
4. Maximum premiums for employees	\$2,479.95	\$2,630.25
Maximum premiums for self-employed	\$4,959.90	\$5,260.50
5. Retirement Benefits (maximum for new recipient)	\$1,065.00	\$1,065.00
6. Lump Sum Death Benefit (max.)	\$2,500.00	\$2,500.00
7. Disability (max.)	\$1,264.59	\$1,264.56
8. Dependent children's benefit	\$234.87	\$234.87
9. Surviving spouse 65 and over (max.)	\$639.00	\$639.00
10. Surviving spouse under 65 (max.)	\$581.13	N/A
Surviving spouse 45-64 (max.)	N/A	\$865.19
Surviving spouse under 45 (max.) - not disabled, no child	N/A	\$518.68
- not disabled, with child	N/A	\$831.89
- disabled	N/A	\$865.19
Employment Insurance (E.I.)	Canada (excl. Quebec)	Quebec
1. Annual insurable earnings (max.)	\$49,500.00	\$49,500.00
2. Premiums – annual maximum (employee)	\$930.60	\$762.30
– annual maximum (employer)	\$1,302.84	\$1,067.22
3. Benefits – weekly maximum (55% of insurable earnings)	\$524.00	\$524.00
Old Age Security (effective January 1, 2015 –adjusted quarterly)	Maximum Monthly	
1. Old Age Security	\$563.74	
2. Guaranteed Income Supplement	\$764.40	
3. Spouse's allowance (Age 60-64)	\$1,070.60	
4. Widowed spouse's allowance (Age 60-64)	\$1,198.58	

Consumer Price Index

Publication dates for the CPI during the calendar year 2015 as it relates to your cost-of-living formulas under your collective agreement.

Month	Publication Date	Month	Publication Date	Month	Publication Date
Dec-14	Jan 23/15	Apr-15	May 22/15	Aug-15	Sept 18/15
Jan-15	Feb 26/15	May-15	June 19/15	Sep-15	Oct 23/15
Feb-15	Mar 20/15	Jun-15	July 17/15	Oct-15	Nov 20/15
Mar-15	Apr 17/15	Jul-15	Aug 21/15	Nov-15	Dec 18/15

Workers Compensation

Province	Percentage of Earnings	2015 Maximum Insurable Earnings/ Maximum Compensation Rate
Alberta	90% (net)	\$95,300
British Columbia	90% (net)	\$78,600
Manitoba	90% (net)	See Note*
New Brunswick	85% (net)	\$60,900
Newfoundland/Labrador	80% (net)	\$61,615
NTW/Nunavut	90% (net)	\$86,000
Nova Scotia	75% (net) 1 st 26 weeks then 85% (net)	\$56,800
Ontario	85% (net)	\$85,200
Prince Edward Island	80% (net) 1st 38 weeks then 85% (net)	\$52,100
Quebec	90% (net)	\$70,000
Saskatchewan	90% (net)	\$65,130
Yukon	75% (gross)	\$84,837

Note* Manitoba has a "maximum insurable earnings" for 2015 of \$121,000 for the purposes of calculating the premium that an employer has to pay but there is no "maximum compensation rate" when calculating a claimant's wage loss.

Extreme caution should be used when comparing these numbers as the information is not directly comparable between WCB.