

Canada

Exchange rate: US\$1.00 =
1.309 Canadian dollars (C\$).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1927 (old-age assistance); 1937 (blind assistance); and 1954 (disability assistance), implemented in 1955.

Current laws: 1951 (universal pension), implemented in 1952 and amended in 1967 (income-based supplement); and 1965 (social insurance), implemented in 1966.

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 (workers with 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: 5.1% (gradually increasing to 5.95% by 2023) of annual covered earnings exceeding C\$3,500 if aged 18 to 69 (CPP) or 5.55% (gradually increasing to 6.4% by 2023) of annual covered earnings exceeding C\$3,500 if aged 18 or older (QPP). CPP contributions are voluntary for employed persons aged 65 to 69 who are receiving a CPP old-age pension.

The minimum annual earnings used to calculate contributions are C\$3,500.

The maximum annual earnings used to calculate contributions are C\$57,400.

The minimum annual earnings used to calculate contributions are not adjusted regularly; the maximum annual earnings are adjusted annually based on changes in the average wage across industries.

Self-employed person

Universal and social assistance: None.

Social insurance: 10.2% (gradually increasing to 11.9% by 2023) of covered annual earnings exceeding C\$3,500 if aged 18 to 69 (CPP) or 11.1% (gradually increasing to 12.8% by 2023) of covered annual earnings exceeding C\$3,500 if aged 18 or older (QPP).

The minimum annual earnings used to calculate contributions are C\$3,500.

The maximum annual earnings used to calculate contributions are C\$57,400.

The minimum annual earnings used to calculate contributions are not adjusted regularly; the maximum annual earnings are adjusted annually based on changes in the average wage across industries.

Employer

Universal and social assistance: None.

Social insurance: 5.1% (gradually increasing to 5.95% by 2023) of annual covered payroll exceeding C\$3,500 for each employee aged 18 to 69 (CPP) or 5.55% (gradually increasing to 6.4% by 2023) of annual covered payroll exceeding C\$3,500 for each employee of any age (QPP). Employer contributions to CPP are mandatory for employees aged 65 to 69 receiving a CPP old-age pension who choose to contribute.

The minimum annual earnings used to calculate contributions are C\$3,500.

The maximum annual earnings used to calculate contributions are C\$57,400.

The minimum annual earnings used to calculate contributions are not adjusted regularly; the maximum annual earnings are adjusted annually based on 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 Security pension (OAS, universal, income tested): Age 65 with at least 10 years of residence in Canada since age 18.

Employment may continue.

Income test: The pension of a high-income pensioner (with an annual income exceeding C\$77,580) is subject to recovery. The pension is completely recovered with an annual income of C\$125,937.

Deferred pension: The pension may be deferred until age 70.

The universal old-age pension is payable abroad if the beneficiary resided in Canada for at least 20 years since age 18 (for up to six months with less than 20 years of residence).

Guaranteed income supplement (GIS, income tested): Paid to an OAS pensioner with an annual income of up to C\$18,408 for a single person and C\$24,336 for a couple (July to September 2019). Income is based on individual income or family income if the pensioner has a spouse or common-law partner (same sex or opposite sex) and does not include the OAS pension.

The guaranteed income supplement is payable abroad for up to six months.

Old-age allowance (social assistance, income tested):

Must be aged 60 to 64 with at least 10 years of residence in Canada since age 18, have an annual income up to C\$34,080 (July to September 2019), and have a spouse or common-law partner (same sex or opposite sex) who is receiving the guaranteed income supplement.

The old-age allowance ceases at age 65 and is replaced by the OAS pension and, depending on income, the guaranteed income supplement.

The old-age allowance is payable abroad for up to six months.

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

Employment may continue.

Early pension: Age 60 with at least one valid annual contribution.

Employment may continue.

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

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

CPP post-retirement disability benefit: Must be aged 60 to 64, be assessed with a severe and prolonged disability that prevents any substantial gainful occupation, meet the contribution requirement for the CPP disability pension, and have received the CPP old-age pension for more than 15 months.

The social insurance old-age pension is payable abroad.

Disability pension (CPP/QPP, social insurance): Must be younger than age 65 and 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, and not be receiving a CPP early old-age pension (or have not received it for more than 15 months). 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 since 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 dependent 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\$5,700 (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\$57,400.

The disability pension ceases at age 65 and is 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 dependent orphans of the deceased younger than age 18 (age 25 if a full-time student for the CPP only).

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 pension (whichever is greatest) is paid.

Survivor allowance (Allowance for the Survivor, social assistance, income tested): Paid to a widow(er) aged 60 to 64, with an annual income of up to C\$24,816 (July to September 2019), who has resided in Canada for at least 10 years since age 18.

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

The survivor allowance ceases at age 65 and is replaced by the Old-Age Security pension and, depending on the survivor's income, the guaranteed income supplement.

The survivor allowance is payable abroad for up to six months.

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 since age 18 to the month of death, and at least three years of contributions.

The death benefit is payable abroad.

Old-Age Benefits

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

The maximum monthly pension is C\$607.46 (July to September 2019).

Income test: The pension of a high-income pensioner (with annual net income exceeding C\$77,580) is subject to recovery (the pension is reduced by 15% of annual net income in excess of the threshold). The pension is completely recovered with an annual net income of C\$126,058.

Deferred pension: The pension is increased by 0.6% for each month it is deferred after age 65 until age 70.

Guaranteed income supplement (GIS, income tested): Up to C\$907.30 (if single or if married or partnered to someone not receiving an Old-Age Security pension) or C\$546.17 (if married or partnered to someone receiving an Old-Age Security pension) a month is paid, depending on annual income (combined annual income if married or partnered).

Benefit adjustment: Benefits are adjusted quarterly based on changes in the consumer price index.

Old-age allowance (social assistance, income tested):

Up to C\$1,153.63 (July to September 2019) a month is paid.

Benefit adjustment: Benefits are adjusted quarterly based on changes in the consumer price index.

Old-age pension (CPP/QPP, social insurance): The benefit is the sum of two components: a basic pension of 25% of the insured's lifetime average monthly pensionable earnings and an enhanced pension of 8.33% of the insured's first additional monthly pensionable earnings. (Another component will be introduced in January 1, 2024.)

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, age 70, or the date of 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. Months of contributions made after age 65 may be used to replace earlier periods of lower earnings or disregarded.

The first additional monthly pensionable earnings are the insured's best 480 months (40 years) of covered earnings from age 18 or January 1, 2019, whichever is later, to the date the pension is claimed, age 70, or the date of death, whichever is earlier, divided by 480. Months in which the insured was caring for a child younger than age 7 will be credited based on the insured's average earnings in the five years before the childbirth or adoption. Months in which the insured was receiving a disability benefit will be credited based on 70% of the insured's average earnings in the six years before the disability began.

The maximum monthly old-age pension (with 39 years of contributions) is C\$1,154.58.

Early pension: The pension is reduced by 0.6% for each month it is claimed before age 65, up to 36%.

Deferred pension: The pension is increased by 0.7% for each month it is deferred after age 65, up to 42%.

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

CPP post-retirement disability benefit: An additional C\$496.36 a month is paid.

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

Benefit adjustment: Benefits are automatically adjusted in January of each year based on 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\$496.36 (CPP) or C\$496.33 (QPP) plus 75% of the social insurance old-age pension.

The maximum monthly disability pension is C\$1,362.30 (CPP) or C\$1,362.27 (QPP).

Child's benefit: A flat-rate benefit of C\$250.27 (CPP) or C\$79.46 (QPP) a month is paid for each eligible child.

Benefit adjustment: Benefits are automatically adjusted in January of each year based on 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\$692.75 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\$193.66, up to C\$626.63 a month, to a widow(er) or common-law partner younger than age 65.

A widow(er) or common-law spouse 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\$1,154.58, if the widow(er) combines old-age and survivor's pensions, or maximum monthly disability pension of C\$1,362.30, if the widow(er) combines disability and survivor's pensions.

Survivor's pension (QPP): Up to C\$692.75 a month is paid to a widow(er) or common-law spouse aged 65 or older who is not receiving any other QPP or CPP pension; up to C\$929.30 if aged 45 to 64 or disabled; up to C\$893.82 if younger than age 45, not disabled, and caring for a

dependent child; up to C\$560.09 if younger than age 45, not disabled, and has no dependent children.

Orphan's benefit (CPP/QPP): C\$250.27 a month is paid for each eligible orphan.

Benefit adjustment: Benefits are automatically adjusted in January of each year based on changes in the consumer price index.

Survivor allowance (Allowance for the Survivor, social assistance, income tested): Up to C\$1,375.17 a month (July to September 2019) is paid to an eligible widow(er).

Benefit adjustment: Benefits are revised quarterly based on changes in the consumer price index.

Death benefit (CPP/QPP, social insurance): A lump sum of C\$2,500 is paid.

Benefit adjustment: The benefit amount is not indexed.

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 Ministry of Finance (<http://www.finances.gouv.qc.ca/>) supervises the social insurance (QPP) program.

Quebec Department of Revenue (<http://www.revenuquebec.ca/>) collects contributions for the social insurance (QPP) program.

Quebec Pension Board (<http://www.retraitequebec.gouv.qc.ca/>) administers the social insurance (QPP) program.

Sickness and Maternity

Regulatory Framework

First laws: 1957 (hospital services); 1966 (hospital and physician services), implemented in 1968; and 1971 (cash sickness and maternity benefits).

Current laws: 1984 (hospital and physician services), implemented in 1985; 1996 (cash sickness, maternity, and parental benefits); and 2005 (Quebec maternity and parental benefits), implemented in 2006.

Type of program: Universal (medical benefits) and social insurance (cash benefits) system.

Note: The province of Quebec administers Cash maternity, paternity, adoption, and parental benefits for eligible resident through the Quebec Parental Insurance Plan (QPIP). The QPIP benefits replace similar benefits provided under the federal Employment Insurance program.

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 and self-employed persons residing in Quebec.

Universal (medical benefits): Residents of Canada. Coverage is portable when insured residents move from one province/territory to another 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 0.526% of covered earnings.

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

The maximum annual earnings used to calculate contributions in Quebec are C\$76,500, adjusted annually.

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): 0.934% 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\$76,500, adjusted annually.

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 0.736% of covered payroll.

There are no minimum earnings used to calculate contributions. The maximum annual earnings used to calculate contributions in Quebec are C\$76,500, adjusted annually.

Universal (medical benefits): Contributions vary by province/territory.

Government

Social insurance (EI/QPIP, cash benefits): None; contributes as an employer.

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. The 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 (whichever period is shorter), have at least a 40% reduction in weekly earnings, and have exhausted employer-paid sick leave.

Self-employed persons who are voluntarily enrolled must have at least one year of contributions and have earned at least C\$7,121 in 2018 for claims paid in 2019 (at least C\$3,760 in the previous 31 weeks for self-employed fishermen).

Family supplement (income tested): Paid to a family with a net annual income up to C\$25,921, with at least one dependent child younger than age 18, and receiving a Canada Child Benefit (see Family Allowances).

Cash maternity benefit (EI, social insurance): Paid to an insured woman who is away from work because of pregnancy or childbirth. Must have at least 600 hours of covered employment in the 52 weeks before the claim is made or since the last claim (whichever period is shorter) and have at least a 40% reduction in weekly earnings.

Self-employed persons who are voluntarily enrolled must have at least one year of contributions and have earned at least C\$7,121 in 2018 for claims paid in 2019 (at least C\$3,760 in the previous 31 weeks for self-employed fishermen).

Family supplement (income tested): Paid to a family with a net annual income up to C\$25,921, with at least one dependent child younger than age 18, and receiving a Canada Child Benefit (see Family Allowances).

Cash parental benefit (EI, social insurance): Paid to an insured mother or father who is away from work to care for a newborn or newly adopted child. Must have at least 600 hours of covered employment in the 52 weeks before the claim is made or since the last claim (whichever period is shorter), and have at least a 40% reduction in weekly earnings.

The parental benefit is paid to one parent or may be shared between both parents if they are both eligible.

Self-employed persons who are voluntarily enrolled must have at least one year of contributions and have earned at least C\$7,121 in 2018 for claims paid in 2019 (at least C\$3,760 in the previous 31 weeks for self-employed fishermen).

Family supplement (income tested): Paid to a family with a net annual income up to C\$25,921, with at least one dependent child 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 covered income of at least C\$2,000 in the last 52 weeks (104 weeks under certain conditions; for self-employed persons, the calendar year) and have ceased working or have at least a 40% reduction in earnings (for self-employed persons, 40% reduction in time spent working). The mother, the father, or both parents may be eligible for parental benefits. The paternity benefit is 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 (whichever period is shorter), 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 voluntarily enrolled must have at least one year of contributions and have earned at least C\$7,121 in 2018 for claims paid in 2019 (at least C\$3,760 in the previous 31 weeks for self-employed fishermen).

Family supplement (income tested): Paid to a family with a net annual income up to C\$25,921, with at least one dependent child 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 (whichever period is shorter), and have at least a 40% reduction in weekly earnings.

Self-employed persons who are voluntarily enrolled must have at least one year of contributions and have earned at least C\$7,121 in 2018 for claims paid in 2019 (at least C\$3,760 in the previous 31 weeks for self-employed fishermen).

Family supplement (income tested): Paid to a family with a net annual income up to C\$25,921, with at least one dependent child younger than age 18, and receiving a Canada Child Benefit (see Family Allowances).

Medical benefits (physician and hospital services, universal): Generally, the insured must have three months of

residence in the province/territory where he or she resides. When the insured moves from one province/territory to another, the former province/territory 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 up to 15 weeks.

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

The maximum weekly sickness benefit is C\$562.

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 ages of the eligible children.

Maternity benefit (EI, social insurance): 55% of the insured's average weekly covered 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 (depending on the regional unemployment rate) in the last 52 weeks or since the last claim (whichever period is shorter).

The maximum weekly maternity benefit is C\$562.

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 ages of the eligible children.

Parental benefit (EI, social insurance): The insured parents must choose between 55% of average weekly covered earnings paid for a shared total of up to 40 weeks (up to 35 weeks if taken by only one parent) or 33% of average weekly covered earnings paid for a shared total of up to 69 weeks (up to 61 weeks 35 weeks if taken by only one parent). Once a choice is made by one parent, it applies to all subsequent claims related to the child.

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

The maximum weekly parental benefit is C\$562; the maximum weekly extended parental benefit is C\$377.

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 ages of the eligible children.

Maternity, paternity, adoption, and parental benefits (QPIP, social insurance): The insured must choose between the basic or special plan. Once a choice is made by

one parent, it applies to all subsequent claims related to the child.

Basic plan: The maternity benefit is 70% of the insured's average weekly covered earnings paid for 18 weeks; the paternity benefit is 70% of the insured's average weekly covered earnings paid for five weeks; the parental benefit is 70% of the insured's average weekly covered earnings paid for seven weeks followed by 55% of average weekly covered earnings paid for 25 weeks; and the adoption benefit is 70% of average weekly covered earnings paid for 12 weeks followed by 55% of average weekly covered earnings paid for 25 weeks.

Average weekly covered earnings are based on the insured's last 26 weeks of earnings in the qualifying period (or total earnings in the period worked if less than 26 weeks, but the minimum divisor for calculating the average is 16).

Special plan: The maternity benefit is 75% of the insured's average weekly covered earnings paid for 15 weeks; the paternity benefit is 75% of average weekly covered earnings paid for three weeks; the parental benefit is 75% of average weekly covered earnings paid for 25 weeks; and the adoption benefit is 75% of average weekly covered earnings paid for 28 weeks.

Average weekly covered earnings are based on the insured's last 26 weeks of earnings in the qualifying period (or total earnings in the period worked if less than 26 weeks, but the minimum divisor for calculating the average is 16).

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 up to 26 weeks.

Average weekly covered earnings are based on the insured's best 14 to 22 weeks of earnings (depending on the regional unemployment rate) in the 52 weeks before the claim is made or since the last claim (whichever period is shorter).

The maximum weekly compassionate care benefit is C\$562.

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 ages of the eligible children.

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 (for the care of an adult) or up to 35 weeks (for the care of a child younger than age 18).

Average weekly covered earnings are based on the insured's best 14 to 22 weeks of earnings (depending on the regional unemployment rate) in the 52 weeks before the claim is made or since the last claim (whichever period is shorter).

The maximum weekly family caregiver benefit is C\$562.

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 ages of the eligible children.

Workers' Medical Benefits

Physician services: Benefits include general medical and maternity care, and surgical, specialist, and laboratory services provided by recognized medical practitioners and deemed to be medically required. Provinces and territories, in consultation with the medical professionals and medical associations, determine which services are medically required. Provincial and territorial authorities pay providers directly based on predetermined formulas and agreed-upon fee schedules.

Hospital services: Benefits include inpatient and outpatient care at a hospital, where services are medically necessary for the purpose of maintaining health, preventing disease, or diagnosing or treating an injury, illness, or disability. Services include standard ward care, necessary nursing, pharmaceuticals provided in the hospital, diagnostic and therapeutic services, and dental surgeries performed in a hospital. Provincial authorities pay providers directly based on predetermined formulas and agreed-upon fee schedules.

Additional services: In some provinces/territories, benefits may include medical devices and supplies, non-surgical dental services, and optometric services. Coverage for these services may be targeted to specific groups (such as children, seniors, or social assistance recipients).

Some cost sharing may be required.

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

Dependents' Medical Benefits

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 and territorial 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, in conjunction with physicians in their jurisdictions, which medical and hospital services are medically necessary.

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.

Canada Revenue Agency (<https://www.canada.ca/en/revenue-agency.html>) collects contributions 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/>), under the Ministry of Labor, Employment, and Solidarity (<https://www.mtess.gouv.qc.ca/>), administers maternity and parental benefits in Quebec.

Quebec Department of Revenue (<https://www.revenuquebec.ca/>) collect contributions for maternity and parental benefits in Quebec.

Work Injury

Regulatory Framework

First and current laws: 1908 (Newfoundland and Labrador), 1915 (Nova Scotia), 1915 (Ontario), 1916 (British Columbia), 1916 (Manitoba), 1917 (Yukon), 1918 (New Brunswick), 1918 (Alberta), 1928 (Quebec), 1930 (Saskatchewan), 1949 (Prince Edward Island), 1974 (Northwest Territories), 1974 (Nunavut), and 1918 (Federal Public Service Employees).

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage is available for self-employed persons.

Exclusions: Self-employed persons and certain employees in excluded or exempted activities (which vary by province/territory).

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is financed through contributions that vary by province/territory, industry, and the assessed degree of risk. In some provinces and territories, certain employers may self-insure.

Depending on the province/territory, the average employer assessment rate per C\$100 of payroll ranges from C\$0.95 to C\$2.65. (Different assessment methods are used by provincial and territorial authorities, including the 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 annual covered earnings used to calculate contributions varies by province/territory, from C\$55,000 to C\$127,000.

Government: None; contributes as an employer (self-insured).

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

Temporary disability benefits (Workers' Compensation): 75% to 90% of the insured's net covered earnings is paid, depending on province/territory.

The maximum annual covered earnings used to calculate benefits varies by province/territory and ranges from C\$55,000 to C\$127,000.

The minimum weekly benefit varies by province/territory, up to C\$546.19 (2015 information).

The maximum weekly benefit varies by province/territory and ranges from C\$611.58 to C\$1,362.08 (2015 information).

Permanent Disability Benefits

Permanent disability pension (Workers' Compensation): 80% to 90% of the insured's net covered earnings is paid for a full disability, depending on province/territory.

The permanent disability pension ceases at the normal retirement age or is replaced by an old-age pension, depending on the province/territory.

The maximum annual covered earnings used to calculate benefits varies by province/territory, from C\$55,000 to C\$127,000.

The minimum monthly benefit varies depending on province/territory, up to C\$2,124.74 (2015 information).

The maximum monthly benefit varies depending on province/territory, up to C\$5,901.89 (2015 information).

Partial disability: A percentage of the total disability pension is paid based on the assessed loss of earning capacity.

Workers' Medical Benefits

Benefits include medical, surgical, nursing, and hospital services; medicine; and appliances.

Survivor Benefits

Survivor pension

Spouse's pension: The pension varies by province/territory and is adjusted 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 by province/territory, up to C\$1,105.63 (2015 information).

The maximum monthly spouse's pension varies by province/territory, up to C\$5,215.70 (2015 information).

Orphan's pension: Depending on the province/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/territory, the benefit level is either the same as the orphan's pension or is determined by the provincial and territorial workers' compensation board.

Funeral grant: The grant paid varies by province/territory.

The minimum funeral grant ranges from C\$0 to C\$2,950.

The maximum funeral grant ranges from C\$5,000 to no maximum.

Administrative Organization

Workers' Compensation Boards in each province/territory collect contributions, adjudicate claims, and provide compensation and benefits.

Federal Workers' Compensation Service (www.canada.ca/en/employment-social-development/services/health-safety/compensation.html), in partnership with provincial workers' compensation boards, administer work injury benefits for federal public service employees.

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.

Source of Funds

Insured person: 1.62% of covered earnings; 1.25% of covered earnings in the province of Quebec. Premiums are adjusted annually.

The maximum annual earnings used to calculate contributions are C\$53,100. The ceiling is adjusted annually.

An insured person with annual 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 cash sickness and maternity benefits (in the province of Quebec, the

Canada

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

Self-employed person: 1.62% of covered earnings. Premiums are adjusted annually.

The insurable earnings of a self-employed fishermen are the amounts paid or payable to the fishermen from the sale of a catch.

Employer: 2.268% of covered payroll; 1.75% of covered payroll in the province of Quebec. Premiums are adjusted annually.

The maximum annual earnings used to calculate contributions are C\$53,100. The ceiling is adjusted annually.

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

Government: None; contributes as an employer.

Qualifying Conditions

Unemployment benefits (EI regular benefits and EI fishing benefits): Must have at least 420 to 700 hours (depending on the regional unemployment rate) of covered employment in the last 52 weeks or since the last claim (whichever period is shorter); and be able to provide proof of being available for and actively seeking work. Fishermen must have earnings from C\$2,500 to C\$4,200, depending on the 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 a family with net annual income up to C\$25,921, with at least one dependent child younger than age 18, and who are receiving a Canada Child Benefit (see Family Allowances).

Unemployment Benefits

Unemployment benefits (EI regular benefits and EI fishing benefits): 55% of the insured's average weekly covered earnings is paid after a one-week waiting period for up to 14 to 45 weeks, depending on the number of hours worked in the qualifying period and the regional unemployment rate where the insured resides. For fishermen, the maximum duration of benefits is 26 weeks and fishermen can accumulate up to two claims per year.

Average weekly covered earnings are based on the insured's best 14 to 22 weeks of earnings (depending on the regional unemployment rate) in the qualifying period. For fishermen, average weekly covered earnings are calculated based on the insured's total earnings from fishing in the qualifying period, the insured's earnings from other employment in the qualifying period, and the regional unemployment rate.

The maximum weekly unemployment benefit is C\$562.

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 ages of the eligible children.

Administrative Organization

Canada Employment Insurance Commission (<https://www.canada.ca/en/employment-social-development/corporate/portfolio/ei-commission.html>) reviews regulations and benefit rates.

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

Regulatory Framework

First law: 1944, implemented in 1945.

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

Type of program: Universal (benefit administered through the tax system).

Coverage

Families with children younger than age 18, 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 younger than age 18 who lives with the primary caregiver. The primary caregiver or his or her spouse or common-law partner (same sex or opposite sex) must be one of the following: a citizen of Canada, an Indian within the meaning of the Indian Act, a permanent resident, a temporary resident (subject to limitations), or a 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: The full benefit is paid with adjusted family net annual income up to C\$31,120. Above this income level, the benefit decreases as income increases. The rate of decrease varies depending on the household income and number of eligible children.

Child disability supplement (income tested): Paid for children with severe disabilities.

Income test: The full supplement is paid with adjusted family net annual income up to C\$67,426. Above this income level, the supplement decreases as income increases. The rate of decrease varies depending on the number of eligible children.

Family Allowance Benefits

Canada Child Benefit (income tested): Up to C\$6,639 a year (C\$553.25 a month) is paid for each eligible child younger than age 6; up to C\$5,602 a year (C\$466.83 a month) for each eligible child aged 6 to 17. The benefit is delivered through the income tax system.

Income test: The full benefit is paid with adjusted family net annual income up to C\$31,120. Above this income level, the benefit decreases as income increases. The rate of decrease varies depending on the household income and number of eligible children.

Child disability supplement (income tested): Up to C\$2,832 a year is paid for each eligible child.

Income test: The full supplement is paid with adjusted family net annual income up to C\$67,426. Above this income level, the supplement decreases as income increases. The rate of decrease varies depending on the number of eligible children.

Administrative Organization

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