

2023 Bulletin

on Ontario Social Legislation



beneva

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We are pleased to present the 2023 edition of the Beneva Bulletin on Ontario Social Legislation, which summarizes the government programs available to the population. Through this bulletin, we aim to contribute to the physical and financial health of Ontarians by providing relevant and current information.

This document contains clear explanations to help you better understand how government programs and group insurance plans complement each other and help improve the quality of life of Canadians. The measures presented herein reflect our society's strong sense of community and commitment to protecting people, values that we share and extend from our own mission.

NOTES:

The measures and programs presented in this document are the responsibility of the various government bodies that administer them. In the event of a discrepancy, the original texts in the laws and regulations will take precedence over the information provided in this Bulletin.

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EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA

1. Employment Insurance Act

Canadian workers pay premiums to be eligible for coverage under the *Employment Insurance Act*. This coverage allows them to receive income in the event of job loss, illness or when they have to provide care as a caregiver. Employers also pay premiums.

Premiums

	2023	2022
Yearly maximum insurable earnings	\$61,500	\$60,300
Employee		
Premium rate per \$100 of gross insurable earnings	1.63%	1.58%
Maximum annual premium	\$1,002.45	\$952.74
Employer		
Premium rate per \$100 of gross insurable earnings (1.4 times the employee's premium)	2.282%	2.212%
Maximum annual premium	\$1,403.43	\$1,333.84

Regular Benefits

Employment Insurance (EI) provides regular benefits to people who lose their jobs through no fault of their own, who are available for and able to work, but can't find a job. To be eligible, individuals must have accumulated the number of insurable employment hours during a reference period, i.e. **between 420 and 700 hours** based on the unemployment rate in their area.

The reference period is the shorter of the following:

- the 52-week period immediately before the start date of an EI claim
or
- the period beginning on the first day of an immediately preceding benefit period (if the person already successfully applied for benefits in the previous 52 weeks) and ending at the start of the new benefit period

Sickness Benefits

Sickness benefits are paid to individuals who are unable to work because of sickness, injury, or quarantine, and who have seen their weekly earnings reduced by more than 40% for at least one week. To be eligible, applicants must have accumulated **600 insured hours of work**.

Payment Details – Regular and Sickness Benefits

Specifications	Application terms and conditions
Waiting period before receiving benefits	7 days
Benefits	55% of the average insurable earnings for the best 14 to 22 weeks over the past 52 weeks, based on the unemployment rate in the region
Maximum weekly benefit	\$650
Duration of benefits	
Regular	14 to 45 weeks, based on the unemployment rate in the region
Sickness	Up to 26 weeks

Working While on Claim

With Working While on Claim, individuals can keep receiving part of their EI benefits and all earnings from their job. This means they may keep 50 cents of their EI benefits for every dollar earned, up to 90% of the weekly insurable earnings used to calculate the benefits. Any amount earned beyond this threshold is deducted dollar for dollar from their benefits.

For more information: [Employment Insurance – Working While on Claim](#)

A CLOSER LOOK AT GROUP INSURANCE

Public plans, private plans: Who pays first?

Through their programs, government departments and agencies (employment insurance, workers' compensation, public automobile insurance, etc.) act as first payers. Short and long term disability benefits under private plans serve as a complement to the basic protection offered by government programs. The private insurer therefore acts as a second payer.

Caregiving Benefits

EI caregiving benefits provide financial assistance to individuals who must take time away from work to care for or support a critically ill or injured person or someone needing end-of-life care.

Eligible individuals must have seen their weekly income reduced by more than 40% for at least one week. They must have accumulated at least **600 insured hours of work** in the 52 weeks before the start of their claim.

Benefits are equal to 55% of the average insurable earnings for the best 14 to 22 weeks over the past 52 weeks, depending on the unemployment rate in the region. The maximum weekly amount is \$650 and the waiting period before receiving benefits is seven days. Employment Insurance offers three types of caregiving benefits.

Caregiving Benefits

Benefits	Maximum weeks payable ¹	Person receiving care
Family caregiver benefit for children	35 weeks	Critically ill or injured person under 18
Family caregiver benefit for adults	15 weeks	Critically ill or injured person 18 or over
Compassionate care benefits	26 weeks	Person of any age who requires end-of-life care

1. Benefits can be paid for up to 52 weeks following the date the person is certified by a medical doctor or nurse practitioner as critically ill or injured or in need of end-of-life care.

Variable Best Weeks

The EI benefits rate is based on the best paid weeks of the previous year. The number of weeks used in the calculation varies from 14 to 22 depending on the unemployment rate in the economic region where the claimant resides.

For more information: [Variable Best Weeks](#)

EI Maternity and Parental Benefits

EI maternity and parental benefits provide financial assistance to:

- women who are away from work because they're pregnant or have recently given birth
- parents who are away from work to care for their newborn or newly adopted child

Eligibility conditions

To be eligible for benefits, applicants must:

- have experienced a drop in earnings of more than 40% for at least one week
- have accumulated **600 hours** in the 52 weeks preceding the start of the claim, or since the start of the last claim, whichever is the shorter

Maternity Benefits

Maternity benefits are paid to biological mothers, including surrogate mothers, who cannot work because they are pregnant or have recently given birth. They cannot be shared between the two parents. The person receiving maternity benefits may also be entitled to receive parental benefits.

Parental Benefits

Parental benefits are paid to the parents of a newborn or newly adopted child. Parents must choose between two options: standard parental benefits or extended parental benefits.

Parents sharing benefits must each choose the same option. They can receive their weeks of benefits at the same time or one after another. Once they start receiving parental benefits, they cannot change options. Each parent must submit their own application.

Calculating Benefits

Benefits	Maximum weeks	Benefit rate	Weekly maximum
Maternity	15 weeks	55%	\$650
Parental			
Standard	40 weeks Can be shared, but one parent cannot receive more than 35 weeks of standard benefits	55%	\$650
Extended	69 weeks Can be shared, but one parent cannot receive more than 61 weeks of extended benefits	33%	\$390

Canada Training Benefit

The Canada Training Benefit is designed to help Canadian workers develop the skills they need to succeed in an ever-changing labour market. It includes the following measures:

- Canada Training Credit

This non-taxable credit aims to help Canadians with the cost of training.

Eligible workers accumulate a credit balance at a rate of \$250 per year, up to a lifetime maximum of \$5,000. The credit can be used to refund up to half the costs of taking a course or enrolling in a training program.

- Employment Insurance Training Support Benefit

This benefit provides workers with up to four weeks of income support paid at 55% of their average weekly earnings. It aims to help workers cover their living expenses, providing support for ongoing payments such as mortgage payments, electricity bills and other life expenses while on training and without their regular paycheque.

- Leave provisions

These measures allow workers to take time away from work to pursue training without risk to their job security.

For more information: [Backgrounder—Canada Training Benefit](#)

Additional Information

[Employment Insurance benefits and leave](#)

2. Canada Child Benefit

The Canada Child Benefit (CCB) is a tax-free monthly payment made to eligible families to help them with the cost of raising children under 18 years of age. The CCB may include the Child Disability Benefit (CDB), where applicable.

Primary Caregiver

The person primarily responsible for the care and upbringing of the child should apply for the CCB. The person primarily responsible for the care and upbringing of the child is someone who:

- supervises the child's daily activities and needs
- sees to it that the child's medical needs are met
- arranges for child care when necessary

When parents live together in the same household as the child, the Canada Revenue Agency (CRA) automatically considers the mother to be the person primarily responsible for the care and upbringing of the child. It is therefore up to the mother to submit the application for benefits.

If, however, the father is the person primarily responsible for the care and upbringing of the child, he must attach a signed letter from the mother to his application. The father then becomes the designated person primarily responsible for the care and upbringing of all the children in the household.

In the case of same-sex parents living together in the same household as the child, either of the parents may apply for all children in the household.

In the case of shared custody on a more or less equal basis, both parents can be deemed to be primarily responsible for the child's care and upbringing. Each eligible individual will get 50% of the benefit they would have received if the child lived with them full time.

Eligibility

To be eligible for the CCB, the individual primarily responsible for the child's care and upbringing must:

- live with the child who is under age 18
- be a resident of [Canada](#) for tax purposes

If in a relationship, at least one spouse must have one of the following statuses:

- Canadian citizen
- permanent resident
- protected person
- temporary resident of Canada for the last 18 months and have a valid permit as of month 19
- First Nation member or citizen

Benefits

The CRA uses the information in the income tax return to calculate the CCB payments. This means the primary caregiver and their spouse or common-law partner (if applicable) must file an income tax return every year to receive the benefit, regardless of whether or not they earned any income.

Benefits are paid over a 12-month period from July of one year to June of the following year.

The amount is recalculated in July based on the information provided in the income tax and benefit return of the previous year. The information used to calculate the benefit is:

- the number of children living with the person primarily responsible for their care and upbringing
- the age of the children concerned
- the primary caregiver's marital status
- the adjusted family net income (AFNI), which appears on line 236 of the income tax return and to which is added the net income of the spouse or partner, where applicable
- the eligibility of a child for the child disability benefit

Basic Benefit – July 2022 to June 2023

The CCB is calculated as follows:

- \$6,997 per year (\$583.08 per month) for each eligible child under age 6
- \$5,903 per year (\$491.91 per month) for each eligible child ages 6 to 17

The CCB amount is reduced when the adjusted family net income is over \$32,797. The reduction is calculated as shown in the chart below.

CCB Reduction Based on Family Income

Number of children	Family Income from \$32,797 to \$71,060	Family income above \$71,060
1	7% of income	\$2,678 + 3.2% of income
2	13.5% of income	\$5,166 + 5.7% of income
3	19% of income	\$7,270 + 8% of income
4 or more	23% of income	\$8,801 + 9.5% of income

Child Disability Benefit

The CCB may include an additional amount for the CDB. For the period of July 2022 to June 2023, the CDB could provide up to \$2,985 (\$248.75 per month) for each eligible child. The CDB starts being reduced when adjusted family net income is greater than \$71,060. The reduction is calculated as follows:

CDB Reduction Based on Family Income

Number of eligible children	Family income above \$71,060
1	3.2% of income
2 or more	5.7% of income

How and When to Apply?

The individual primarily responsible for the child's care and upbringing must submit a CCB application as soon as possible, namely:

- as of the child's birth
- as soon as the child lives with them full time
- as soon as they or their spouse meet the eligibility conditions

There are three ways to submit a CCB application:

- **Automated Benefits Application:** Possible through the partnership with the CRA and the provincial vital statistics office. The CRA uses the information on the child's birth registration form to determine the primary caregiver's eligibility for benefits and tax credits.
- **My Account:** The primary caregiver can apply online using their personal CRA account. They need to sign in, go to *Apply for Child Benefits*, and follow the instructions.
- **RC66 Canada Child Benefits Application:** This form can be used to apply for all federal, provincial and territorial child benefit programs.

Additional Information

[Canada Child Benefit](#)

ONTARIO MINISTRY OF CHILDREN, COMMUNITY AND SOCIAL SERVICES

3. Ontario Child Benefit

The Ontario Child Benefit is a non-taxable amount paid to help low- and modest-income families provide for their children. It is combined with the Canada Child Benefit into a single monthly payment.

Eligibility

Eligibility for the Ontario Child Benefit and the amount awarded are determined based on:

- family net income
- the number of children in the parents' care under age 18

Benefit Amount

For the period from July 2022 to June 2023, the Ontario Child Benefit may reach up to \$125.75 per month, i.e. \$1,509 per year, for each child under 18 years old. Families with an adjusted family net income above \$23,044 receive a reduced benefit amount.

This program is fully funded by the Government of Ontario and administered by the Canada Revenue Agency.

Additional Information

[Ontario Child Benefit](#)

4. Assistance for Children with Severe Disabilities Program

Parents or guardians who are caring for a child with a severe disability may be able to get financial support through the Assistance for Children with Severe Disabilities (ACSD) Program. This program provides financial support for low- and moderate-income families to help with costs, such as:

- travel to doctors' appointments, hospitals and other appointments related to the child's disability
- special shoes and clothes
- parental relief such as respite

The ACSD program may provide between \$25 and \$580 a month, which is established based on a combination of factors, namely:

- household income
- family size
- severity of the child's disability
- extraordinary costs related to the child's disability

Additional Information

[Assistance for Children with Severe Disabilities Program](#)

WORKPLACE SAFETY AND INSURANCE BOARD (WSIB)

5. Workplace Safety and Insurance Act

Workers' Compensation

The Workplace Safety and Insurance Board (WSIB) provides loss-of-earnings benefits, medical coverage and support to help people get back to work after a work-related injury or illness.

Premium Rate

The 2023 average premium rate is set at \$1.30 per \$100 of assessable payroll, the same as last year. This is the lowest rate in over 20 years.

Calculating Loss-of-Earnings Benefits

Loss-of-earnings benefits are paid to workers who are unable to perform their job due to a work-related injury.

For the purpose of calculating benefits, the WSIB maximum insurable earnings ceiling for 2023 is \$110,000. This amount is adjusted once a year. It was \$100,422 in 2022.

The loss-of-earnings benefit normally starts:

- the day after the injury and/or illness
- when the worker begins to miss time from work

The employer must pay the worker's wages for the full shift of the day of injury and/or illness. The worker's loss-of-earnings benefit will continue until any of the following situations occurs:

- the work-related injury or illness no longer affects the worker's ability to return to his or her pre-injury work
- worker is no longer losing pay
- the day the worker turns 65 if he or she was less than 63 years old the day of the injury
- two years after the date of the injury if the worker was 63 or older the day of the injury

Benefits Based on the Date of Injury

Date of injury	Rate	Based on
On or after January 1, 1998	85%	Take-home pay up to an annual maximum
April 1, 1985 to December 31, 1997	90%	Take-home pay up to an annual maximum
Before April 1, 1985	75%	Pay before deductions up to an annual maximum

After reaching age 65 and after their loss-of-earnings benefits stop, workers may still be eligible to receive a loss of retirement income benefit. This benefit is calculated differently. To learn more about it, go to [loss of retirement income benefit](#).

Non-Economic Loss Benefit

The WSIB provides a lump-sum payment to compensate workers who sustain a permanent impairment due to a work-related injury or illness. The dollar value of the non-economic loss benefit is determined by multiplying the whole person impairment percentage by a base dollar value provided for under the *Workplace Safety and Insurance Act, 1997*.

To calculate this benefit, the WSIB uses the base amount for the year during which the worker reached the maximum medical recovery, i.e., when the work-related injury or illness has reached a point where it is not expected to improve. This base amount is then adjusted according to the worker's age at the time of injury. The adjustment factor for 2023 is set at \$1,535.34 and this amount is:

- added for every year the worker was under the age of 45
- subtracted for every year the worker was over the age of 45

Calculating Non-Economic Loss Benefits

2023 amounts	Benefit
Base amount	\$69,073.25
Adjustment factor	\$1,535.54
Maximum amount	\$99,771.84
Minimum amount	\$38,375.62

Survivor Benefits

A lump-sum payment and monthly benefits may be available to the dependent spouse and children of a worker who dies as the result of a work-related accident.

Lump-Sum Awards

Surviving spouses are entitled to a one-time lump-sum payment based on their age at the time the worker passes away. For 2023, this payment is \$94,294.66, plus or minus \$2,357.36 for each year the spouse is under/over under age 40, respectively. The maximum payment is set at \$141,441.86 and the minimum at \$47,147.46.

Payment Based on Spouse's Age

Age	Amount
20 years or younger	\$141,441.86
25 years	\$129,655.06
30 years	\$117,868.26
35 years	\$106,081.46
40 years	\$94,294.66
45 years	\$82,507.86
50 years	\$70,721.06
55 years	\$58,934.26
60 years or older	\$47,147.46

Monthly Awards

The minimum compensation amount payable for a spouse and child is \$2,230.97. The maximum earnings ceiling is \$110,000.00 per year (175% of the Ontario's average industrial wage).

Burial Awards

WSIB pays all expenses reasonably connected to the burial. The minimum amount payable is \$3,536.04.

Additional Information

[Workplace Safety and Insurance Board \(WSIB\)](#)

MINISTRY OF LABOUR, TRAINING AND SKILLS DEVELOPMENT

6. Employment Standards Act

The *Employment Standards Act* (ESA) provides the minimum standards for most employees working in Ontario. It sets out the rights and responsibilities of employees and employers in most Ontario workplaces. It provides a regulatory framework for minimum wage, hours of work limits, public holidays, vacation and some types of leave, as well as layoffs and termination of employment.

Job-Protected Leaves

Employees may take job-protected leaves of absence each year to meet family obligations or for personal events. Here is an overview of the conditions surrounding these leaves based on the situation.

Leaves of Absence and Requirements

Leave	Eligibility	Maximum length	Conditions for employees
Sick leave	Worked for their employer at least 2 consecutive weeks	3 days per calendar year	Cannot be carried over to the following year
Bereavement leave	Worked for their employer at least 2 consecutive weeks	2 days per calendar year	Cannot be carried over to the following year
Family responsibility leave	Worked for their employer at least 2 consecutive weeks	3 days per calendar year	Cannot be carried over to the following year
Family caregiver leave	All workers regardless of their employment seniority	8 consecutive or separate weeks per calendar year per specified family member	Provide a medical certificate stating the family member has a serious medical condition This leave is different from family medical leave
Family medical leave	All workers regardless of their employment seniority	28 weeks per 52-week period	Provide a medical certificate stating a serious medical condition with a significant risk of death occurring within a period of 26 weeks Leave must be taken in the 52 weeks following the date the medical certificate was issued
Critical illness leave	Worked for their employer at least 6 consecutive months	Per 52-week period: • Ill child: 37 weeks • Ill adult: 17 weeks	Provide a medical certificate stating that the critically ill person requires the care or support of a family member
Organ donor leave	Worked for their employer at least 13 weeks	17 weeks	An extension requires a medical certificate stating that the employee is not yet able to return to work
Pregnancy leave	Have started employment at least 13 weeks before the expected date of delivery	• Birth mothers who take pregnancy leave: 61 weeks • Birth mothers who do not take pregnancy leave and other new parents: 63 weeks	The earliest a pregnancy leave can begin is 17 weeks before the employee's due date
Parental leave	Have started employment at least 13 weeks before the expected date of delivery	104 consecutive weeks	Leave start date: • Birth mothers who take pregnancy leave: as soon as her pregnancy leave ends or, if she returns to work, within 78 weeks of the birth or the date the baby first came home from the hospital • All other parents: no later than 78 weeks following the date the baby is born or comes into the care of the parents

Leaves of Absence and Requirements (continued)

Leave	Eligibility	Maximum length	Conditions for employees
Child death leave	Worked for their employer at least 6 consecutive months	104 weeks	<p>Provide the employer with a written plan that indicates the weeks in which they will take the leave</p> <p>This is the maximum length that can be taken by one or more employees for the same death (or deaths that are the result of the same event), whether or not the employees work for the same employer</p> <p>Employees can take the leave the same weeks or at different times</p>

NOTE: The ESA provides for other job-protected leaves, including for reservists and victims of violence. For more information: [Your guide to the Employment Standards Act](#).

Annual Vacation

Employees with less than five years of employment are entitled to two weeks of vacation time after each 12-month vacation entitlement year. Employees with five or more years of employment are entitled to three weeks. Ordinarily, a vacation entitlement year is a recurring 12-month period beginning on the date of hire.

Minimum Wage

Hourly rate	Since October 1, 2022
General	\$15.50
Students	\$14.60
Homeworkers	\$17.05

Standard Work Week

A standard work week is 44 hours. The standard work week is used to determine at what point workers begin to do overtime, in which case the regular hourly rate must be increased by 50% (time and a half). Some exceptions are provided for under the ESA.

Public Holidays

Most employees are entitled to take public holidays off work and be paid public holiday pay. Employees who choose to work on the public holiday may consent to do so either electronically or in writing.

The public holiday pay to which an employee is entitled is equal to the regular wages earned by the employee in the four work weeks before the one that includes the public holiday, plus all of the vacation pay payable to the employee for those four weeks, divided by 20.

Employees who agree to work on a holiday are entitled to be paid public holiday pay plus premium pay, i.e., 1½ times their regular rate of pay.

The [Public Holiday Pay Calculator](#) is a simple and convenient way to calculate the wages payable for a public holiday.

Additional Information

[Your guide to the Employment Standards Act](#)

FINANCIAL SERVICES REGULATORY AUTHORITY OF ONTARIO

7. Automobile Insurance

Ontario drivers must take out insurance with a private insurer that meets the minimum coverage described below.

Coverage	Benefit
Third-party liability	\$200,000 for any one accident If a claim involving both bodily injury and property damage reaches this figure, payment for property damage will be capped at \$10,000
Direct Compensation Property Damage (DCPD) required	Yes
Medical expenses	<ul style="list-style-type: none"> • Minor injuries: up to \$3,500 • Medical and rehabilitation attendant care for non-catastrophic injuries: up to \$65,000 for up to 5 years • Catastrophic injury: \$1 million limit
Funeral expenses	Up to \$6,000 If optional indexation coverage is purchased, this amount may be higher
Disability benefit	<p>Income replacement benefit:</p> <ul style="list-style-type: none"> • 70% of gross wages \$185 to \$400 per week for 104 weeks (longer if victim is unable to pursue any suitable occupation) • waiting period – 7 first days of disability <hr/> <p>Non-earner benefit:</p> <ul style="list-style-type: none"> • \$185 per week for 104 weeks • waiting period – 26 weeks <hr/> <p>Students: \$320 per week if disability exceeds 104 weeks</p>
Death benefits	<p>Death within 180 days of accident (or 3 years if continuously disabled prior to death):</p> <ul style="list-style-type: none"> • \$25,000 minimum to surviving spouse • \$10,000 to each surviving dependent • \$10,000 to each parent or guardian <p>If optional indexation coverage is purchased, these amounts may be higher</p>

Motor Vehicle Accident Claims Fund

The Motor Vehicle Accident Claims Fund is the last resort for compensation in the event of an accident not covered by any other insurance. For instance:

- the victim was not in a vehicle (e.g., walking or cycling) and the driver of the vehicle involved was not insured
- the victim was a passenger in a vehicle and neither driver was insured
- the other vehicle in a hit-and-run accident could not be identified or the vehicle was stolen

Motorists can apply for compensation from the Motor Vehicle Accident Claims Fund if they:

- live in Ontario
- were involved in a collision in Ontario where no one had auto insurance
- were injured or sustained property damage valued over \$100

Benefits Paid Under the Fund

The Motor Vehicle Accident Claims Fund provides for various benefits:

- accident benefits
- death and funeral benefits
- compensation of up to \$10,000 for property damage

Additional Information

[Financial Services Regulatory Authority of Ontario](#)

EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA

8. Canada Pension Plan

The Canada Pension Plan (CPP) retirement pension is a taxable monthly benefit that provides partial income replacement upon retirement. Those who qualify receive the CPP retirement pension for the rest of their lives.

Eligibility

To be eligible for the CPP, individuals must:

- be at least 60 years old
- have made at least one valid contribution to the CPP

Contributions

Every person over the age of 18 who works in Canada and earns more than \$3,500 per year must contribute to the CPP. Employees pay half the required contributions and their employer pays the other half. Those who are self-employed pay 100% of the contribution.

At age 70, workers no longer contribute to the CPP, even if they are still working.

The contribution amount is based on employment income. The contribution rate is indexed on January 1 of each year.

Benefits

The standard age to start collecting CPP benefits is 65. Workers, however, can take a permanently reduced pension as early as age 60.

Contributions entitle workers to the following benefits:

- Retirement pension
- Post-retirement benefit
- Disability benefits
- Survivor's pension

The CPP allows pension splitting for married or common-law couples and credit splitting for divorced or separated couples under certain conditions.

A contributor who wishes to receive benefits must [submit an application](#).

Overview of CPP Amounts

Basic amounts for 2023	
Maximum annual pensionable earnings	\$66,600
Basic exemption	\$3,500
Contribution rate	
Employee and employer	5.95%
Self-employed worker	11.90%
Maximum contribution	
Employee and employer	\$3,754.45
Self-employed worker	\$7,508.90
Maximum amount for lump-sum payment	
Death benefit	\$2,500

Overview of CPP Amounts (continued)

Maximum monthly amounts**Retirement and post-retirement pensions**

Retirement pension (at age 65)	\$1,306.57
Post-retirement benefit	\$40.25

Disability benefits

Disability benefit	\$1,538.67
Post-retirement disability benefit	\$558.74
Children of disabled CPP contributor	\$281.72

Survivor's pension

Contributor younger than age 65	\$707.95
Contributor age 65 and older	\$783.94
Children of deceased CPP contributor	\$281.72

Additional Information

[Canada Pension Plan](#)

EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA

9. Old Age Security Act

The *Old Age Security Act* provides for the payment of four benefits in accordance with the following conditions:

Benefits	Eligibility
Old Age Security (OAS) pension	<ul style="list-style-type: none"> • Must be a Canadian citizen • Must be at least 65 years old
Guaranteed Income Supplement (GIS) Provides additional income to low-income seniors living in Canada	<ul style="list-style-type: none"> • Receive the OAS pension • Meet requirements related to income
Allowance Offered to low-income seniors	<ul style="list-style-type: none"> • Must be aged 60 to 64 • Must be a Canadian citizen or a person authorized to reside in Canada at the time the Allowance application is approved, or had been approved the last time they travelled outside of Canada • Must be the spouse or common-law partner of a person who receives the OAS pension and GIS, or who is eligible to receive them • Must have lived in Canada for at least 10 years after turning age 18 • Have an annual income below the prescribed limit
Allowance for the Survivor Additional income for low-income seniors	<ul style="list-style-type: none"> • Must be aged 60 to 64 • Must be a Canadian citizen or a person authorized to reside in Canada at the time the Allowance application is approved, or had been approved the last time they travelled outside of Canada • Has a spouse or common-law partner who has died, and has not remarried or lived in a common-law union for more than 12 months since the death • Must have lived in Canada for at least 10 years after turning age 18 • Have an annual income below the prescribed limit

Payment Amounts

Old Age Security payments are revised on a quarterly basis (January, April, July and October) to reflect the cost of living increase as measured by the Consumer Price Index.

Maximum Payments and Income Thresholds – April to June 2023

Benefits	Maximum amount ¹	Income level cut-off ²	Income level cut-off for top-ups
Old Age Security (OAS) pension^{3, 4}			
Ages 65 to 74	\$691.00	\$129,757	n/a
Age 75 and older ^{NEW}	\$760.10	\$129,757	n/a
Guaranteed Income Supplement (GIS)			
Single, widowed or divorced	\$1,032.10	\$20,952	\$9,680
Spouse/common-law partner of someone who:			
Does not receive the OAS pension	\$1,032.10	\$50,208	\$19,360
Receives the OAS pension	\$621.25	\$27,648	\$8,416
Receives the Allowance	\$621.25	\$38,736	\$8,416
Allowance⁴	\$1,312.25	\$38,736	\$8,416
Allowance for the Survivor	\$1,564.30	\$28,224	\$9,680

1. The maximum amount includes top-ups to the Guaranteed Income Supplement and Allowances.

2. The income level cut-offs do not include the OAS pension, the first \$5,000 of employment or self-employment income and 50% of employment or self-employment income between \$5,000 and \$15,000.

3. The OAS pension repayment range in 2023 is for net world income from \$86,912 to \$141,917, for individuals ages 65 to 74. For those aged 75 and over, the upper threshold is \$147,418. Net worth income includes the OAS pension.

4. Individuals can defer receiving the OAS pension beyond age 65 in exchange for a higher pension. The monthly OAS pension is increased by 0.6% for every month it is delayed up to a maximum of 36% at age 70.

Additional Information

[Old Age Security Pension](#)

10. Ontario Guaranteed Annual Income System

The Ontario Guaranteed Annual Income System (GAINS) provides a monthly, non-taxable benefit to low-income Ontario seniors. GAINS payments are provided on top of the Old Age Security (OAS) pension and the Guaranteed Income Supplement (GIS) payments eligible seniors may receive from the federal government.

Eligibility

To be eligible for GAINS payments, applicants must:

- be age 65 or older
- have lived in Ontario for the past 12 months or for a total of 20 years since turning age 18
- have been a Canadian resident for 10 years or more
- receive the federal OAS pension and GIS payments
- have an annual private income of up to \$1,992 if they are a single senior, or up to \$3,984 if they are a senior couple

Guaranteed Income Level

The guaranteed income level is updated every three months to reflect inflation. To view the current quarter's level, go to [Ontario Guaranteed Annual Income System benefit](#).

Guaranteed Income Levels – April 1 to June 30, 2023

Marital status	Seniors ages 65 to 74		Seniors age 75 and older	
	Monthly	Annually	Monthly	Annually
Single pensioners	\$1,806.10	\$21,673.20	\$1,875.20	\$22,502.40
Couples, per person	\$1,395.25	\$16,743.00	\$1,464.35	\$17,572.20

Monthly Payments

Monthly GAINS payments range between \$2.50 and \$83. Benefit amounts are based on information provided by applicants on their income tax and benefit return.

PAYMENTS DOUBLED IN 2023 TEMPORARY MEASURE

Since January 1, 2023, the Ontario government is doubling GAINS payments for all recipients. This measure will be effective for 12 months, and will increase the maximum payment to \$166 per month for single seniors and to \$332 per month for couples. This represents a maximum increase of almost \$1,000 per person until December 1, 2023.

The doubled payment will be automatically issued as part of regular monthly GAINS payments.

Maximum Monthly Benefits – April 1 to June 30, 2023

Benefit	Seniors ages 65 to 74		Seniors age 75 and older	
	Single pensioners	Couples, per person	Single pensioners	Couples, per person
Old Age Security	\$691.00	\$691.00	\$760.10	\$760.10
Guaranteed Income Supplement	\$1,032.10	\$621.25	\$1,032.10	\$621.25
Guaranteed Annual Income System	\$83.00	\$83.00	\$83.00	\$83.00
Total	\$1,806.10	\$1,395.25	\$1,875.20	\$1,464.35

Additional Information

[Ontario Ministry of Finance](#)

11. Ontario Health Insurance Plan

Eligibility

Individuals who wish to be covered by the Ontario Health Insurance Plan (OHIP) need to apply. Once approved, they'll get an Ontario health card that they must present as proof of coverage to receive covered care or services.

To be eligible, applicants must:

- be physically in Ontario for 153 days in any 12-month period
- be physically present in Ontario for at least 153 days of the first 183 days immediately after establishing residency in the province
- make Ontario their primary residence

They must also meet at least one of the following additional requirements:

- be a Canadian citizen
- be a First Nation member or citizen
- be a permanent resident
- have applied for permanent residence and Immigration, Refugees and Citizenship Canada has confirmed the applicant meets the eligibility requirements to apply and has not yet been denied
- be in Ontario on a valid work permit and work full-time in Ontario, for an Ontario employer, for at least six months
- be in Ontario on a valid work permit under the federal Live-in Caregiver Program
- be a convention refugee or other protected person
- have a Temporary Resident Permit
- be the spouse of a person who qualifies
- be dependent of a person who qualifies

A CLOSER LOOK AT GROUP INSURANCE

Keeping employees engaged and healthy

OHIP provides basic coverage for many healthcare services. Private insurance through a group plan offers more generous coverage that allows employers to rely on healthy workers. Benefits are also an excellent way to stand out as an employer of choice. When it comes to choosing an employer, many workers consider the possibility of, for example, protecting their children while they are in school, getting coverage for vaccinations and tests that would not otherwise be covered, or paying a fraction of the fees of other healthcare services with comprehensive health insurance coverage.

Overview – Care and Services Covered by OHIP

Care or services	Coverage
Physician	<p>Services provided by a family doctor, namely:</p> <ul style="list-style-type: none"> • diagnosis and treatment for common illnesses and injuries • referrals to healthcare specialists who can help with a specific condition • support in managing a chronic condition (such as diabetes or high blood pressure) • prescriptions for medication • regular check-ups including physicals and routine screening tests (e.g., for cancer) • services provided by a nurse practitioner
Hospital services	<p>Accommodation and meals in a standard ward For a room with one or two beds, the patient must have private insurance</p>

Overview – Care and Services Covered by OHIP (continued)

Care or services	Coverage
Abortion services	<ul style="list-style-type: none"> • Surgical abortions that take place in a hospital or clinic • Mifegymiso (a pill that induces an abortion in early pregnancy) prescribed by a doctor
Optometry (vision care)	<p>Eligible persons under age 19 or over age 65:</p> <ul style="list-style-type: none"> • any minor assessments needed • 1 major eye exam (for vision and general eye health) every 12 months <p>Persons ages 20 to 64 with a specific medical condition affecting their eyes that requires regular monitoring:</p> <ul style="list-style-type: none"> • 1 major eye exam every 12 months and any follow-up appointments related to the condition • covered conditions are diabetes mellitus, glaucoma, cataract, retinal disease, amblyopia, visual field defects, corneal disease, strabismus, recurrent uveitis, and optic pathway disease <p>OHIP may also cover a major eye exam if it has been requested for a specific reason by a doctor</p>
Podiatry (foot care)	<p>\$7 to \$16 per visit to a registered podiatrist</p> <p>Up to \$135 per patient per year, plus \$30 for x-rays</p>
Ambulance services	<p>Ambulance transportation costs are fully covered if:</p> <ul style="list-style-type: none"> • a physician deems the ambulance service medically necessary • the ambulance trip originates at an Ontario hospital or healthcare facility • the destination is a hospital or healthcare facility outside the country • prior approval from OHIP for out-of-country medical treatment is obtained • treatment is not available in Ontario <p>A co-payment charge of \$240 applies if:</p> <ul style="list-style-type: none"> • a physician deems the ambulance service medically unnecessary • the ambulance trip originates in Ontario, regardless of destination
Dental care	<p>OHIP covers in-hospital oral and maxillofacial surgeries such as:</p> <ul style="list-style-type: none"> • fracture repair • tumor removal • reconstructive surgeries • medically necessary tooth removal (prior approval by OHIP is required)
Hearing aids	<p>Coverage corresponds to 75% of the cost of:</p> <ul style="list-style-type: none"> • hearing aids, up to \$500 for each type of aid • FM systems, up to \$1,350 <p>Applications must first be approved</p> <p>Details and application: Hearing aids</p>
Insulin pumps and diabetes supplies	<p>The Assistive Devices Program (ADP) covers:</p> <ul style="list-style-type: none"> • 100% of the ADP price of an insulin pump • \$2,400 per year for supplies used with an insulin pump, paid in \$600-instalments every 3 months
Fertility treatments	<p>Fertility treatments, namely:</p> <ul style="list-style-type: none"> • <i>in vitro</i> fertilization (IVF) • artificial insemination • intrauterine insemination (IUI) • fertility preservation <p>Depending on the type of treatment chosen, there may be additional requirements for coverage, as well as some limits on coverage</p> <p>Details and conditions</p>

A CLOSER LOOK AT GROUP INSURANCE

Anything can happen when you're travelling. Do you have private insurance?

The cost of healthcare services is generally higher when outside your province of residence. It is essential to take out private travel insurance that will cover you in case of illness or accident while travelling. Most group insurance contracts include travel insurance. In addition to covering the costs to obtain emergency health care not covered by public insurance, this type of insurance often comes with trip cancellation insurance or travel assistance services.

Prescription Drug Insurance

OHIP provides drug coverage for certain individuals. Under the conditions of each program, the OHIP covers most of the cost of approximately 5,000 prescription drug products and other services.

[See list of covered prescription drugs and products](#)

[Check eligibility of a prescription drug](#)

Eligibility

To qualify for drug coverage, individuals must have a valid Ontario Health Card and meet at least one of the following criteria:

- be age 65 or older
- have OHIP coverage
- be 24 years of age or younger
- live in a long-term care home or home for special care
- receive professional home and community care services
- be enrolled in the Trillium Drug Program

Overview – Drug Insurance Programs

Program	Group	Conditions	Reimbursement percentage
Trillium Drug Program (TDP)	<p>People under age 65 with high prescription drug costs relative to their income</p> <p>Persons not covered by the Ontario Drug Benefit Program or a private plan that pays for 100% of drugs</p>	<p>Based on income and number of dependents</p> <p>Deductible: about 4% of total household income</p>	100%
Ontario Drug Benefit Program (ODB)	<ul style="list-style-type: none"> • Single seniors age 65 or older with a yearly income of \$22,200 or less 	\$2 for each prescription drug filled or refilled	n/a
	<ul style="list-style-type: none"> • Couples (where at least one spouse is age 65 or older) with a combined yearly income of \$37,100 or less 	No deductible	
	<ul style="list-style-type: none"> • Single seniors age 65 or older with a yearly income above \$22,200 • Couples (where at least one spouse is age 65 or older) with a combined yearly income above \$37,100 	<p>Annual deductible: \$100</p> <p>Co-payment: up to \$6.11 for each prescription drug filled or refilled</p>	n/a
	Children and persons age 24 and under who are not covered by a private plan	n/a	100%

A CLOSER LOOK AT GROUP INSURANCE

Pharmacy services covered by the public plan

Since January 1, 2023, Ontarians can go to pharmacies across the province to receive prescriptions for 13 common ailments. This service makes it more convenient to access care by removing a doctor's office visit and will come at no extra cost to Ontarians. They only need to present their health card to receive prescriptions for:

- hay fever (allergic rhinitis)
- oral thrush (candidal stomatitis)
- pink eye (conjunctivitis; bacterial, allergic and viral)
- dermatitis (atopic, eczema, allergic and contact)
- menstrual cramps (dysmenorrhea)
- acid reflux (gastroesophageal reflux disease [GERD])
- cold sores (herpes labialis)
- impetigo
- insect bites and hives
- tick bites (post-exposure prophylaxis to prevent Lyme disease)
- sprains and strains (musculoskeletal)
- urinary tract infections (UTIs)
- hemorrhoids

Individuals with private health insurance will no longer have to pay a deductible or co-insurance for these services.

Additional Information

[Health care in Ontario](#)

12. Canada Dental Benefit ^{NEW}

The interim Canadian Dental Benefit is a two-year program that covers part of the dental care costs for children under the age of 12. Families receiving the Canada Child Benefit whose annual income is less than \$90,000 and who do not have access to a private dental insurance plan are eligible.

Depending on adjusted family net income, a tax-free payment of \$260, \$390, or \$650 is available for each eligible child. This interim dental benefit is only available for two periods and is administered by the CRA.

- First period: October 1, 2022, to June 30, 2023
- Second period: July 1, 2023, to June 30, 2024

Eligibility

First period: October 1, 2022, to June 30, 2023

For expenses to qualify for payment, the following criteria must be met:

- the child must be under 12 years old as of December 1, 2022
- the dental care services were received between October 1, 2022, and June 30, 2023
- the child does not have access to a private dental insurance plan
- the child's dental costs are not fully covered by another dental program provided by any level of government

Benefit Amount

The benefit amount is based on adjusted family net income and does not change based on dental costs.

Adjusted family net income	Payment amount (full custody)	Payment amount (shared custody)
Less than \$70,000	\$650	\$325
\$70,000 to \$79,999	\$390	\$195
\$80,000 to \$89,999	\$260	\$130
\$90,000 or more	Not eligible	Not eligible

Additional Payment for Higher Dental Costs

The interim Canada Dental Benefit can provide an additional payment for some children who have dental costs higher than \$650 in one of the benefit periods. The additional payment is the same amount the family received for the benefit period it applied for.

First benefit period: October 1, 2022, to June 30, 2023

To be eligible for an additional payment, the following criteria must be met:

- the family was eligible and received a payment for the first benefit period (October 1, 2022, to June 30, 2023)
- no one applied for this benefit for the child in the second benefit period (July 1, 2023, to June 30, 2024)
- the child's dental costs were more than \$650 for services received between October 1, 2022, and June 30, 2023

Second benefit period: July 1, 2023, to June 30, 2024

Families can apply for an additional payment on or after July 1, 2023. They must apply for their child's first payment for the second benefit period before they can apply for the additional payment.

Additional Information

[Canada Dental Benefit](#)

MINISTRY OF CHILDREN, COMMUNITY AND SOCIAL SERVICES

13. Social Assistance

The Ontario government provides two last-resort programs to support financially and materially vulnerable citizens: Ontario Works and the Ontario Disability Support Program (ODSP).

Ontario Works

Ontario Works provides financial support to help low-income residents meet their basic needs. It also provides employment assistance to help recipients find a job.

Eligibility

To qualify for Ontario Works financial assistance, individuals must:

- be age 16 or older
- be Ontario residents
- have assets no greater than the limits set out in the program
- be in financial need
- participate in employment activities

Support Offered

Ontario Works offers two types of assistance:

- Financial assistance to help cover the costs of basic needs (e.g. food, clothing) and housing costs. Eligible recipients and their family members may also receive health benefits.
- Employment assistance to help find work, such as workshops on résumé writing, referrals to job counselling or training programs and access to basic education. In most cases, recipients must take part in employment assistance activities to receive financial support.

Overview – Ontario Works Monthly Amounts

Family size	Basic needs	Maximum shelter allowance
Single person	\$343	\$390
Single parent - 1 child	\$360	\$642
Single parent - 2 children	\$360	\$697
Couple	\$494	\$642
Couple - 1 child	\$494	\$697
Couple - 2 children	\$494	\$756

NOTE: An additional amount of \$175 is paid for each additional dependent adult age 18 or older. Seniors age 65 or older receive a supplemental allowance of \$44 per month.

Ontario Disability Support Program

The Ontario Disability Support Program (ODSP) provides income support to help people with disabilities who are in financial need pay for living expenses like food and housing. It also establishes a pathway for them to receive assistance under other programs, including health, prescription drug and dental benefits.

Eligibility

To qualify for ODSP income support, recipients must:

- be age 18 or older
- be Ontario residents
- be in financial need
- meet the program's definition of a person with a disability, or be a member of a Prescribed Class

Support Offered

People who qualify for the ODSP can receive a monthly allowance of \$1,169 to cover basic needs and housing. They could receive additional amounts, including:

- a higher allowance if they have a dependent spouse or children
- benefits, namely to cover transportation to medical appointments

Financial aid is based on family size and living expenses, including housing and medical costs.

The ODSP also provides employment supports to help people find and keep a job or advance their careers.

Overview – ODSP Monthly Amounts

Family size	Basic needs	Maximum shelter allowance
Single person	\$706	\$522
Single parent - 1 child	\$849	\$821
Single parent - 2 children	\$849	\$889
Couple	\$1,018	\$821
Couple - 1 child	\$1,018	\$889
Couple - 2 children	\$1,018	\$964

NOTE: For each additional dependent aged 18 or over, add \$211.

Additional Information

[Social Assistance](#)

14. Tax Impact of Group Insurance

From a fiscal standpoint, some of the group insurance premiums that the employer pays for its employees are considered taxable employment benefits. For the employer, these taxable benefits increase the total payroll and, as a result, increase the contributions to various governmental programs. For employees, these employment benefits are added to their income and thus indirectly increase income taxes.

The table below shows the tax impact of the various benefits included in group insurance plans.

Coverage	Contribution deductible for the employer	Employer contribution taxable for employee	Benefits taxable for the employee
Life	Yes	Yes	–
Accidental death and dismemberment, dismemberment due to illness and critical illness	Yes	Yes	–
Dependents' life	Yes	Yes	–
Short term disability	Yes	–	Yes ¹
Long term disability	Yes	–	Yes ¹
Health	Yes	–	–
Dental care	Yes	–	–

1. If the employer pays any part of the premium, regardless of the amount.

If you have any comments or questions about this Bulletin, please write to bulletin@beneva.ca.