



2025 Bulletin

on Nova Scotia Social Legislation

beneva

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We are pleased to present the *2025 Beneva Bulletin on Nova Scotia Social Legislation*, which summarizes the government programs available to citizens. This document provides information on how these programs and group insurance plans work in synergy to improve the well-being of Nova Scotia citizens.

The programs covered in this bulletin are tools our society has introduced to improve the conditions of its members. This document highlights legislation that maintains social acquisitions, programs for maintaining citizens' quality of life, as well as measures for supporting and protecting the dignity of fellow citizens who are experiencing difficulties.

It also reflects the solidarity and humanity that defines our society. These values are particularly relevant for the people at Beneva. As a mutual company, our mission is to improve people's lives by putting them at the heart of our thinking and our actions. In publishing this bulletin, we hope to offer a tool to guide organizations and individuals in making choices that promote their physical and financial health.

NOTES:

We recognize that sex is based on the physical and biological characteristics of a person at birth and that gender is a multi-dimensional concept shaped by various factors such as cultural and behavioural norms and personal identity. Given current social change, this concept is also evolving. We use the term "women" to designate people who identify as women. We also recognize that many health issues covered in this document may apply not only to women but also to transgender people and non-binary persons who were assigned the female sex at birth.

In this bulletin, the word "spouse" refers both to people who are married as well as to those who live together.

The measures and programs presented in this document are the responsibility of the various government bodies that administer them and are subject to change. As a result, certain information contained in the document may change after publication. In the event of a discrepancy, the original texts in the laws and regulations will take precedence over the information provided in this bulletin.

If you have any comments about the *Beneva Bulletin on Social Legislation*, please email us at bulletin@beneva.ca.

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FEDERAL PLAN

01. Employment Insurance Act

Employment Insurance provides an income to workers who lose their jobs through no fault of their own or who must take a leave from work for illness, the birth or adoption of a child or to be a caregiver.



Premiums paid by employers and workers

Employment Insurance is financed by premiums paid by employers and workers.

Parameters	2025		2024	
Maximum yearly insurable earnings	\$65,700		\$63,200	
Employees	Canada, except Quebec	Quebec¹	Canada, except Quebec	Quebec¹
Premium rate per \$100 of gross insurable earnings	1.64%	1.31%	1.66%	1.32%
Maximum annual premium	\$1,077.48	\$860.67	\$1,049.12	\$834.24
Employers	Canada, except Quebec	Quebec¹	Canada, except Quebec	Quebec¹
Premium rate per \$100 of gross insurable earnings (1.4 times the employee's premium)	2.296%	1.834%	2.324%	1.848%
Maximum annual premium	\$1,508.47	\$1,204.94	\$1,468.77	\$1,167.94

1. Quebec has its own parental benefits plan. This is why the rates are lower than those in effect elsewhere in Canada.

Regular benefits

To be eligible for regular Employment Insurance benefits, workers must have accumulated the required number of insurable employment hours for a reference period, i.e. between 420 and 700 hours based on the unemployment rate in their area.

They must also:

- Have lost their job through no fault of their own
- Not worked or received earnings for at least 7 consecutive days in the last 52 weeks
- Be able to work each day
- Be actively seeking employment

Note: Different eligibility criteria may apply to certain groups of workers such as farmers, fishers, workers or residents outside Canada and self-employed workers.

Payment amount and calculation of regular benefits

Parameters	Terms
Waiting period before receiving benefits	7 days
Benefits	55% of the average insurable earnings of the 14 to 22 best weeks over the past 52 weeks, based on the regional unemployment rate
Maximum weekly benefits	\$695
Duration	14 to 45 weeks, based on the unemployment rate in the region

Sickness benefits

To be eligible for Employment Insurance sickness benefits, workers must have accumulated 600 insurable hours of work during the reference period.

They must also:

- Be unable to work for medical reasons
- Have experienced a more than 40% reduction of their weekly earnings for at least one week
- Provide a medical certificate

Calculation and payment of sickness benefits

Parameters	Terms
Waiting period before receiving benefits	7 days
Benefits	55% of insurable earnings
Maximum weekly benefits	\$695
Maximum duration	26 weeks



Irene, director of human resources in a manufacturing SME

Age	42
Objective	Attract and retain employees amid a labour shortage
Challenge	Maximize benefits without increasing company costs

In her search for ways to attract and retain employees without raising her company's expenses, Irene comes across the [EI Premium Reduction Program](#). By maximizing the short-term disability plan in place at her SME, she could offer better coverage for her employees while also reducing costs.

The game plan

Curious to learn more, she discusses it with her group insurance advisor. Together, they review the company's current short-term disability coverage.

He suggests adjusting the plan to:

- Cover at least 15 weeks of disability.
- Provide benefits equal to or greater than those provided by Employment Insurance
- Reduce the elimination period to seven days
- Make sure that benefits are paid within eight days of the illness or injury
- Provide coverage to employees within three months of hiring.

The result

Irene receives a reduction of \$0.35 for every \$100 of insurable earnings.

The result: substantial savings, enhanced employee coverage, and a more competitive company. Excited, Irene shares these changes with her staff to strengthen their commitment to the company.

Maternity and parental benefits

Maternity and parental benefits provide financial aid to parents who are on leave from work to care for a newborn or a newly adopted child.¹

To qualify for coverage, applicants must:

- Have experienced a drop in earnings of more than 40% for at least one week
- Have accumulated at least 600 insurable hours of work during the reference period

Maternity benefits

Maternity benefits are paid to biological mothers, including surrogate mothers, who cannot work because they are pregnant or have recently given birth.

The benefits cannot be shared between the two parents. The mother 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.

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

Calculation of parental benefits

Type of benefit	Maximum weeks	Benefit rate	Weekly maximum
Maternity	15 weeks	55%	\$695
Parental			
Standard	40 weeks Can be shared, but one parent cannot receive more than 35 weeks of standard benefits	55%	\$695
Extended	69 weeks Can be shared, but one parent cannot receive more than 61 weeks of extended benefits	33%	\$417

1. Quebec has its own program, the Québec Parental Insurance Plan, that provides maternity, paternity and adoption benefits.

Caregiving benefits

Caregiving benefits provide financial assistance to individuals who must take time away from work to care for or support a close relative who is critically ill or injured or who needs end-of-life care.

To be eligible, the applicant must have accumulated at least 600 insurable hours of work during the reference period.

They must also:

- Be a family member or a person who is considered a family member of this person
- Have experienced a more than 40% reduction of their weekly earnings for at least one week because they are on leave from work to provide care or support to the person
- Provide a medical certificate confirming that the person is seriously ill or injured or in need of end-of-life care

The weeks of benefits may be shared by eligible caregivers. In this situation, they can receive their weeks of benefits at the same time or one after another.

Calculation and payment of caregivers' benefits

Parameters	Terms
Waiting period before receiving benefits	7 days
Benefits	55% of insurable earnings
Maximum weekly benefits	\$695
Maximum duration of benefits ¹	
Family caregiver benefit for children	35 weeks
Family caregiver benefit for adults	15 weeks
Compassionate care benefits	26 weeks

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

Working while on claim

Individuals who earn employment income may continue receiving part of their benefits. For each dollar earned, they may keep \$0.50 of the Employment Insurance benefits up to the earnings threshold. This threshold is defined as 90% of the insurable weekly earnings used to calculate the benefit amount. Each dollar that exceeds this threshold is deducted from the benefits.

For more information:

[Employment Insurance – Working While on Claim](#)

Additional information

[Employment Insurance benefits](#)

FEDERAL PLAN

02. Canada Child Benefit

The Canada Child Benefit (CCB) is paid every month to families who have children under 18. The CCB may include the Child Disability Benefit (CDB), where applicable. These benefits are not taxable.



Eligibility

To be eligible for the CCB, the applicant must:

- Live with a child under age 18
- Be designated as [primarily responsible for the care and upbringing of the child](#)
- Be a [resident of Canada for tax purposes](#)
- Have one of the following statuses or have a spouse with 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 the 19th month
 - Be registered, or entitled to be registered, under the Indian Act

Benefits

Benefits are paid over a 12-month period from July of one year to June of the following 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
- The primary caregiver's marital status
- The adjusted family income indicated on line 236 of the income tax return and to which is added the net income of the spouse, where applicable
- The eligibility of a child for the Child Disability Benefit

Basic Benefit for the period of July 2024 to June 2025

For the period of July 2024 to June 2025, households with a net income under \$36,502 receive the maximum allowance for each child:

- Under age 6: \$7,787 per year (\$648.91 per month)
- Age 6 to 17: \$6,570 per year (\$547.50 per month)

When the adjusted family income exceeds \$36,502, the allowance is reduced in accordance with the terms indicated in the following table.

CCB reduction based on adjusted family income

Number of children	Reduction according to adjusted family income level (% of amount exceeding the established threshold)	
	Between \$36,502 and \$79,087	Over \$79,087
1 child	7%	\$2,981 + 3.2%
2 children	13.5%	\$5,749 + 5.7%
3 children	19%	\$8,091 + 8%
4 children or more	23%	\$9,795 + 9.5%

Child Disability Benefit

The Child Disability Benefit is paid in addition to the CCB.

For the period of July 2024 to June 2025, the basic amount of this benefit is \$3,322 (\$276.83 per month) for each eligible child.

The CDB is reduced when adjusted family net income is greater than \$79,087. The reduction is calculated according to the terms indicated in the table below.

CDB reduction based on family income

Number of eligible children	Adjusted family income above \$79,087 (% of the portion exceeding the established threshold)
1 child	3.2%
2 or more	5.7%

Additional information

[Canada Child Benefit](#)



Yasmina, new mother

Age 29

Objective To make sure she receives the benefits she's entitled to in order to cover her baby's expenses.

Yasmina has just had her first child. She knows she's entitled to benefits and wants to make sure she receives all the amounts she's entitled to, including the Canada Child Benefit (CCB).

Three ways to apply

She looks into the options for when and how to submit a CCB application:

1. [Automated Benefits Applications](#) through her province or territory's vital statistics office
 - On her child's birth registration form, Yasmina can check a box authorizing her province or territory's vital statistics office to communicate the necessary information to the Canada Revenue Agency (CRA).
 - The application must be submitted within 30 days following her child's date of birth.
2. Registering online to access [My Account](#)
 - Yasmina can register for My Account on the CRA website and submit her application.
 - She can track the status of her file in real time.
3. *Canada Child Benefit Application includes federal, provincial, and territorial programs (by mail)*
 - [RC66](#) Canada Child Benefit Application can be used to apply for all federal, provincial, and territorial child benefit programs.
 - This method involves longer delays due to postal processing.


The result

Yasmina chooses the online application, which is quicker and easier to track. A few weeks later, she receives confirmation that her application has been accepted. The CCB is deposited directly into her account.

During her research, Yasmina learned that the CCB is recalculated every July based on the income declared the previous year. To ensure their CCB payments continue without interruption, she and her partner must file their tax returns on time.

PROVINCIAL PLAN

03. Nova Scotia Child Benefit



The Nova Scotia Child Benefit (NSCB) is a tax-free monthly benefit to help low- and modest-income families with the cost of raising children under age 18. It is combined with the Canada Child Benefit into a single monthly payment. This program is fully funded by the Government of Nova Scotia and administered by the Canada Revenue Agency.

Eligibility

To be eligible, a household must:

- Have at least one dependent child under age 18
- Have reported family net income of less than \$34,000

Families do not have to apply. However, they must have previously filed an income tax return.

Benefit amount

This benefit is 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 tax information received in the previous year.

The benefit amount is determined based on the net household income and the number of children under age 18. Eligible families with a net family income below \$26,000 receive the maximum benefit amount.

Amounts based on family income and size

Family situation	Benefits based on family income			
	\$0 to \$25,999		\$26,000 to \$33,999	
	Monthly	Annually	Monthly	Annually
One child	\$127.08	\$1,525	\$127.08	\$1,525
Two children	\$254.17	\$3,050	\$190.63	\$2,287.50
Three children	\$381.25	\$4,575	\$254.17	\$3,050
Each additional child	\$127.08	\$1,525	\$63.54	\$762.50

Additional information

[Nova Scotia Child Benefit](#)

PROVINCIAL PLAN

04. Workers' Compensation Act of Nova Scotia

The Workers' Compensation Board (WCB) of Nova Scotia provides benefits for an income replacement plan and support to help people get back to work after a work-related injury.



Average premium rate

The public workers' compensation plan for work-related injuries and diseases is financed by annual contributions from employers. Premiums vary depending on the employers' operations.

The 2025 average premium rate is set at \$2.65 per \$100 of assessable payroll. This is the same rate as last year.

Annual insurable earnings

The benefit amount is based on the person's gross earnings. This is the income set out in the work contract and includes all forms of remuneration such as bonuses, tips, premiums and overtime.

Gross earnings must be taken into account up to the maximum annual insurable earnings in effect at the time of the injury. The maximum insurable earnings ceiling for 2025 is \$76,300, which is \$3,800 up from 2024.

Benefits paid to workers

The WCB pays various types of benefits to workers who can't work due to work-related injury or illness.

Loss-of-earnings benefits

Loss-of-earnings benefits begin following a waiting period equal to 2/5ths of a normal work week. For example, if the injured worker usually works five days a week, the equivalent of two days will be deducted from the first benefit payment. If the person remains unable to work for a period exceeding five weeks, this waiting period will be compensated.

Benefits are paid as long as the person's disability persists, up to age 65.

The loss-of-earnings amount is based on a percentage of the worker's net earnings loss, i.e. the difference between net average earnings before the injury and the net average earnings after the injury. For calculation purposes, the following are included in the average net post-injury earnings:

- Employment income
- Income the WCB deems the injured worker is capable of earning in suitable and reasonably available employment
- 50% of Canada Pension Plan or Québec Pension Plan disability benefits

Net earnings loss is reduced if, when combined with any other benefits paid under the *Workers' Compensation Act* and any benefits provided under prior legislation, it is greater than 75% (first 26 weeks of compensation) or 85% (next 26 weeks) of the maximum annual insurable earnings in effect at the time of the injury.

The applicable rate depends on the length of disability, as indicated in the table.

Benefit rate based on disability duration

Compensation weeks	Applicable loss-of-earnings rate
First 26 weeks	75%
After 26 weeks	85%

Permanent Impairment Benefit (PIB)

Workers who sustain a permanent impairment due to a workplace injury may be eligible for compensation. Eligibility for a PIB is determined by a permanent medical impairment assessment to confirm the worker has reached the maximum medical recovery and to establish the worker's permanent medical impairment (PMI) rate as a percentage of total permanent impairment.

The PIB is then calculated as follows:

$(PMI \times 30\%) \times (85\% \times \text{net average weekly earnings})$

If the PMI is 30% or less, the benefit is paid as a lump sum.

After 16 months, if medical information shows a change in the worker's condition, another PMI assessment may be conducted. If this assessment results in a change in the PMI, then the benefit amount would be adjusted.

Other indemnities

Workers may be entitled to other compensation in connection with a work-related injury. The WCB covers the cost of the following care and services:

- Physicians
- Chiropractors
- Physical therapy
- Surgery
- Prescriptions
- Dental expenses
- Other healthcare items (crutches, braces, artificial limbs, wheelchairs, etc.)
- Repair or replacement of eyeglasses and dentures damaged when the accident occurred, under certain circumstances



A CLOSER LOOK AT GROUP INSURANCE

Work-related injury: What about disability insurance?

When a person sustains a work injury and the employer provides a disability insurance plan, who pays the indemnities: the WCB or the private plan? It could be both. First the WCB assesses the claim. It pays the indemnities set out in law. The private plan may supplement the basic coverage.

In other words, the WCB is the first payor and the private insurance company is the second payor. The insurer calculates benefits taking into account the amounts paid by the public plan. This is called “coordination of benefits.” It reflects a central principle of insurance: Combined benefits should not exceed the amount of income the person earned before disability. Coordination also applies to other benefits such as those for rehabilitation treatments or drugs that may be covered by a group insurance plan.

Death 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 injury.

Benefits available upon death

Type of benefit	Maximum amounts
Lump-sum	\$15,000
Burial expenses	\$5,000

Survivor benefits

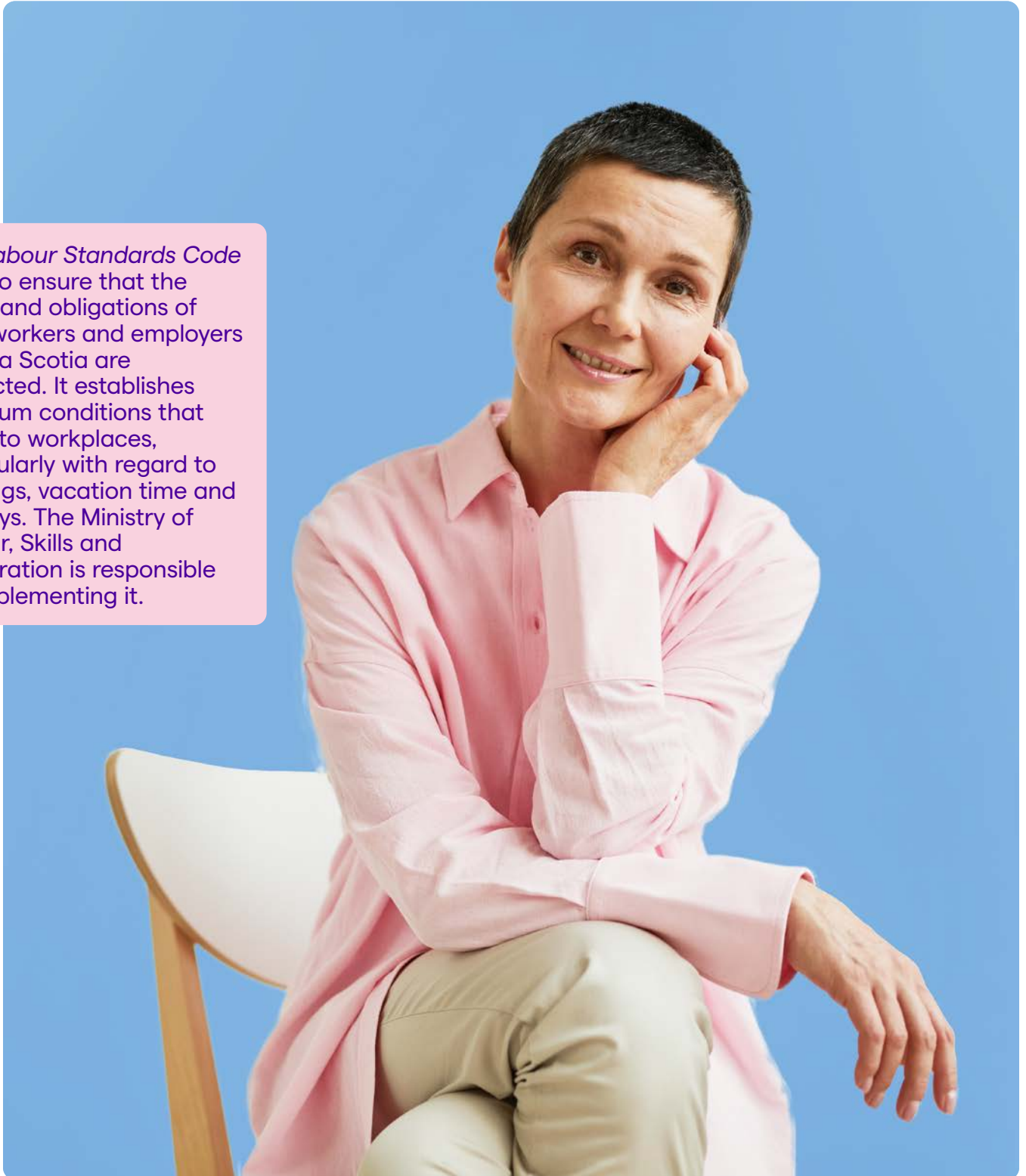
Type of benefit	Payment amounts and payment details
Spouse	Up to age 65: 85% of the earnings that would have been paid to the victim At age 65: 5% of total pension paid as an annuity
Dependent children	Up to \$5,000 \$196 per month until age 18, or age 25 if still attending school

Additional information

[Workers' Compensation Board \(WCB\) of Nova Scotia](#)

05. Labour Standards Code

The *Labour Standards Code* aims to ensure that the rights and obligations of both workers and employers in Nova Scotia are respected. It establishes minimum conditions that apply to workplaces, particularly with regard to earnings, vacation time and holidays. The Ministry of Labour, Skills and Immigration is responsible for implementing it.



Absences

Workers are entitled to certain leaves from work without jeopardizing their employment. The following table gives an overview of allowable leaves, maximum length and entitlement conditions. Unless otherwise indicated, these are unpaid leaves.

Job-protected leaves

Leave	Maximum length	Eligibility
Sick leave	3 days per year	All workers are eligible, regardless of their seniority
Family Leave	3 days per year	All workers are eligible, regardless of their seniority
Leave for serious injury or illness	27 weeks	Worked at least 3 months for the same employer Leave can be divided into several periods of at least 1 week over the 52-week period A medical certificate may be required
Bereavement	5 consecutive working days	All workers are eligible, regardless of their seniority
Compassionate care leave (to be at the bedside of a family member who is critically ill and at risk of death within 26 weeks)	28 weeks	Worked at least 3 months for the same employer Leave can be divided into several periods of at least 1 week over a 52-week period A medical certificate may be required
Critically ill care leave	Sick child: 37 weeks Sick adult: 16 weeks	Worked at least 3 months for the same employer Provide a medical certificate stating that the child has a critical illness and the period for which the child needs care Leave can be divided into several periods of at least 1 week over a 52-week period
Domestic violence leave	Per calendar year: • Short option: 10 days • Long option: 16 consecutive weeks	Worked at least 3 consecutive months for the same employer 3 days of paid leave
Crime-related child death or disappearance leave	Disappearance: 52 weeks Death: 104 weeks	Worked at least 3 months for the same employer If the child is found alive, another 14 days. If the child is found dead, immediately (leave for the death of the child may begin) The employer may ask for reasonable evidence
Pregnancy leave	16 weeks	Give notice as soon as possible or at least 4 weeks' notice of both the date on which leave will start and the planned date of return to work. Leave can begin 16 weeks before the expected delivery date
Parental leave (birth or adoption)	77 weeks Employees who take pregnancy leave: 61 weeks	Give notice indicating the date on which leave will start and the planned date of return to work If an employee intends to take both maternity and parental leaves, the leaves must be consecutive.

Job-protected leaves (continued)

Leave	Maximum length	Eligibility
Leave for end of pregnancy (in the event of a pregnancy that does not end in a living birth, regardless of the reason)	Pregnancy ending: <ul style="list-style-type: none"> • Before the 19th week: 5 consecutive working days • After 19 weeks: 16 consecutive weeks Spouses, former spouses and future parents through surrogacy and adoptive parents: 5 days	Give written notice as soon as possible
Emergency leave	As long as the emergency prevents the person from working	All workers are eligible, regardless of their seniority If teleworking is possible, the leave does not apply

Note: Other job-protected leaves are available for reservists, judicial duties and citizenship ceremonies.

Annual vacation

The number of vacation weeks and vacation pay are based on seniority.

Calculating vacation time and pay

Seniority	Vacation time (whichever is shorter)	Vacation pay
8 years or less	1 day for each month worked or 2 weeks per reference year	4% of gross earnings
8	1 day for each month worked or 2 weeks per reference year	6% of gross earnings
More than 8 years	1.25 days for each month worked or 3 weeks per reference year	6% of gross earnings

Minimum wage

Effective date	Hourly rate
October 1, 2024	\$15.20
April 1, 2025	\$15.70
October 1, 2025	\$16.50

Standard work week

A standard work week is 48 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 law.

Paid holidays

Employees who are entitled to at least 15 days of pay during the 30 calendar days preceding a holiday are entitled to a paid holiday. An employee who works on a holiday is entitled to receive both of the following:

- A regular or average day's pay
- One and a half times the employee's regular rate of wages for the number of hours worked on the paid holiday

If the holiday falls on the employee's regular day off, the employer must give the employee a different day off with pay. This can be the working day immediately following the holiday, the working day immediately following the employee's vacation, or another day agreed upon by the employee.

Additional information

[Labour Standards Code](#)

06. Provincial Victim Services Program

In Nova Scotia, victims of crime can benefit from financial support to help them cope with the impact of a criminal offence. This program is administered under the *Victims' Rights and Services Act* and provides various forms of financial assistance, including counselling expenses and costs associated with legal proceedings.



Eligibility

To be eligible for financial assistance under the Provincial Victim Services Program, the person must:

- Have been a victim of a criminal offence in Nova Scotia
- Apply within one year of the offence, unless there are exceptions, such as for sexual assaults committed by someone in a position of authority
- Report the crime to the relevant authorities and cooperate with legal proceedings

The person must not have access to other sources of financial assistance to cover the expenses related to the application.

Compensation for counselling services

Victims of crime may be reimbursed for psychological counselling services.

Maximum amounts vary based on the victim's circumstances.

Categories of victims	Covered amounts	Maximum duration
Victims of a criminal offence	\$4,118	2 to 3 years
Family of a victim of homicide or human trafficking	\$8,235	3 years

Victim Impact Statement (VIS) – Travel Fund Program

Victims who wish to read their VIS at sentencing hearings may be reimbursed for certain travel expenses, namely:

- Ground and/or air transportation costs
- Accommodations up to three days
- Meals

Expenses must not exceed \$2,500 per person for up to three days (stays beyond three days require prior approval).

Additional information

[Department of Justice Victim Services Programs](#)

FEDERAL PLAN

07. Old Age Security Act

The Old Age Security plan is an essential piece of Canada's public pension system. It provides citizens with a basic income when they reach retirement age.



Eligibility

The *Old Age Security Act* includes four benefits aimed at specific segments of the population, based on financial and conjugal situations. Entitlement is based on the eligibility conditions indicated below.

Type of benefits	Eligibility
Old Age Security Pension 	<ul style="list-style-type: none"> • Be age 65 or older • Be a Canadian citizen or have legal resident status when the application for the pension is approved • Must have resided in Canada for at least 10 years since age 18 Other criteria apply to eligible individuals who reside outside of Canada.
Guaranteed Income Supplement (GIS) Provides additional income to low-income seniors living in Canada	<ul style="list-style-type: none"> • Receive the OAS pension • Be a Canadian citizen or have legal resident status • Live in Canada • Have an income below the maximum annual income threshold for GIS (see the table on the next page)
Allowance Offered to low-income seniors	<ul style="list-style-type: none"> • Must be the spouse of a person who receives the GIS • Must be age 60 to 64 • Be a Canadian citizen or have legal resident status • Must have lived in Canada for at least 10 years since age 18 • Report a combined (for the couple) annual income below the maximum annual income threshold for the Allowance
Allowance for the Survivor Additional income for low-income seniors	<ul style="list-style-type: none"> • Had a spouse who has died, and has not remarried or lived in a common-law union within 12 months since the death • Must be age 60 to 64 • Be a Canadian citizen or have legal resident status • Must have lived in Canada for at least 10 years since age 18 • Report an annual income below the maximum annual income threshold for the Allowance for the Survivor

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 determined by the Consumer Price Index.

Maximum payments and income thresholds – January to March 2025

Situation	Maximum amount ¹	Income level cut-off ²	Income level cut-off for top-ups
Old Age Security pension (OAS)^{3, 4}			
Age 65 to 74	\$727.67	\$148,451	n/a
Age 75 or over	\$800.44	\$154,196	n/a
Guaranteed Income Supplement (GIS)			
Single, widowed or divorced	\$1,086.88	\$22,056	\$10,112
Spouse/common-law partner of someone who:			
Does not receive the OAS pension	\$1,086.88	\$52,848	\$20,224
Receives the OAS pension	\$654.23	\$29,136	\$8,608
Receives the Allowance	\$654.23	\$40,800	\$8,608
Allowance⁴	\$1,381.90	\$40,800	\$8,608
Allowance for the Survivor	\$1,647.34	\$29,712	\$10,112

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 2025 is for net world income, from \$93,454 to \$151,668 including OAS, for individuals age 65 to 74. For those age 75 and over, the upper threshold is \$157,490.

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

[Public pensions](#)

FEDERAL PLAN

08. 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

For entitlement to benefits from the CPP, applicants 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.

2025 CPP contributions

Contributions	
Maximum annual pensionable earnings	\$71,300
Additional maximum annual pensionable earnings (CPP2) ^{NEW}	\$81,200
Basic exemption	\$3,500
Contribution rate	
Employees and employers	5.95%
Self-employed workers	11.90%
Contribution rate – second additional contribution (CPP2)	
Employees and employers	4%
Self-employed workers	8%
Maximum contribution	
Employees and employers	\$4,034.10
Self-employed workers	\$8,068.20
Maximum contribution – second additional contribution (CPP2)	
Employees and employers	\$396
Self-employed workers	\$792



Mei-Lin, financial advisor

Age	36 years
Annual income	\$75,000
Objectives	<ul style="list-style-type: none">• Understand the impact of changes to the Canada Pension Plan (CPP) on her contributions and net salary.• Adjust her budget based on the new contributions while advising her clients on these changes.

Since January 1, 2024, the Canada Pension Plan (CPP) has been revised with the introduction of a second earnings ceiling. Mei-Lin recognizes that she'll have to contribute more, but she wants to grasp the full impact on her net salary and be prepared for any financial changes. This will not only help her optimize her personal budget, but also enable her to offer more informed advice to her clients on specific financial decisions.

The game plan

To gain a clearer understanding of the impact of these new rules, Mei-Lin examines the changes that will take effect in 2025.

First earnings ceiling: \$68,500

Mei-Lin continues to contribute at the standard rate on her income up to the previous threshold, with no significant changes compared to previous years.

Second earnings ceiling: \$68,500 to \$73,200

A new 4% contribution applies to earnings between \$68,500 and \$73,200. Since Mei-Lin earns \$75,000, she is impacted and must contribute 4% on an additional \$4,700.

Calculation: 4% of \$4,700 = \$188 in additional contributions for 2025.

Total contributions for 2025

Compared to 2023, Mei-Lin will pay approximately \$300 more in CPP contributions, which includes the standard annual increase as well as the new contribution threshold.

The result

Although the increase is relatively modest, Mei-Lin must adjust her budget. She adjusts her finances to account for the \$300 in additional contributions for 2025.

As a financial advisor, she also informs her clients about the upcoming changes and their potential impact on their income. She uses the [Canada Revenue Agency \(CRA\)](#) online tools to track her contributions.

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 benefit

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.

CPP benefits as of January 2025¹


Type of benefits	Maximum monthly amounts		
	Portion based on standard rate	Portion based on earnings	Total
Retirement and post-retirement pensions			
Retirement pension (at age 65)	n/a	\$1,433	\$1,433
Post-retirement pension (at age 65)	n/a	\$47.82	\$47.82
Disability pension			
Disability pension	\$598.49	\$1,074.75	\$1,673.24
Post-retirement disability benefit	\$598.49	n/a	\$598.49
Survivor's pension			
Survivor's pension – under age 65	\$233.50	\$537.38	\$770.88
Survivor's pension – age 65 and over	n/a	\$859.80	\$859.80
Children's benefits			
Children of disabled CPP contributor	\$301.77	n/a	\$301.77
Children of deceased CPP contributor	\$301.77	n/a	\$301.77
Death benefit (one-time payment)			
Combined benefits	\$2,500	n/a	\$2,500
Survivor/Retirement pension (at age 65)	n/a	\$1,449.53	\$1,449.53
Children of CPP contributor	n/a	\$1,683.57	\$1,683.57

1. The amounts shown in this table are maximum amounts for new CPP benefits beginning in January 2024. They are enhanced each month (monthly data available at [Statistics on CPP monthly maximum amounts for new benefits](#)).

Additional information

[Canada Pension Plan](#)

09. Health Insurance



Nova Scotia's Health Insurance plan allows citizens to access health care at no charge. A person who presents a valid health insurance card in an establishment that is part of the public health network is entitled to receive covered medical care, basic hospital services and, for certain population segments, dental and optometric services.

Eligibility

To access the provincial health insurance plan, residents must have a Nova Scotia Health Card. The following are eligible for Medical Services Insurance (MSI):

- Permanent residents who are physically present in the province 183 days per calendar year
- Canadian citizens coming from another province, eligible after a three-month period
- Full-time students studying in another province
- Foreign students who hold a valid study permit (starting the first day of the 13th month following the date of arrival in Nova Scotia, provided they have not been outside the province for more than 31 consecutive days)
- Temporary workers who hold a valid work permit

It is the responsibility of each individual to register themselves and their dependents who reside in the province.



A CLOSER LOOK AT GROUP INSURANCE

Group insurance:
Stand out as an employer

The current labour shortage is causing problems for many employers and there is strong competition to attract and retain talent. Organizations attempt to increase their pool of choice candidates by devising original strategies. Those who offer a comprehensive benefits plan have an edge on the competition. Access to generous health insurance coverage is number one on the list of items likely to tip the scales in their favour.

Job candidates are looking for benefits such as only having to pay a fraction of the fees for physiotherapy, acupuncture or occupational therapy; obtaining medical imaging appointments more rapidly; consulting a psychologist through an employees' assistance program or paying a portion of healthcare costs with a health spending account. Plus a labour force that is healthy is a valuable asset for an employer.

Care and services covered

Care or services	Coverage
Hospital services	Standard ward, meals and most in-patient care Additional insurance is required to obtain a private or semi-private room
Medical services	<ul style="list-style-type: none"> • Surgery and anesthesia • Medical examinations • Diagnostic services: laboratory tests and medical imaging • Obstetrical care, including pre-natal care, confinement, cesarean section, post-natal and newborn care or any complications of pregnancy and childbirth • Treatment of fractures and dislocations • Breast and cervical cancer screening • Sterilization procedures • Supervision of home dialysis
Optometry (vision care)	Children age 9 and younger and seniors over age 65: One eye exam per 2-year period If a pathology exists or symptoms appear, other than those related to ocular refractive disorders, the eye exam is covered at any age
Prostheses	Coverage and co-insurance vary based on the type of prosthesis and the person's situation

Care and services covered (cont.)

Care or services	Coverage
Dental care	<p>Children age 14 and younger, once a year:</p> <ul style="list-style-type: none"> • 1 routine dental exam • 2 routine X-rays • 1 preventive service – for example, brushing and flossing instruction or cleaning <p>In-hospital oral and maxillofacial surgeries such as:</p> <ul style="list-style-type: none"> • Fracture repair • Tumour removal • Reconstructive surgeries • Medically necessary tooth removal (prior approval required) <p>More details</p>
Breast prostheses	<p>Residents who have undergone a mastectomy or lumpectomy</p> <p>Per 2-year period:</p> <ul style="list-style-type: none"> • \$300 per prosthesis (\$450 for people whose income is less than \$30,000, up to a maximum of \$750) • \$75 for the purchase of a bra
Home nursing care	Costs are based on income
Gender-affirming surgery	<p>Eligibility for gender affirming surgery is based on the World Professional Association for Transgender Health's Standards of Care guidelines.</p> <p>More details</p>

Services covered outside Nova Scotia

If residents need care or services in other Canadian provinces or territories, they can show their card to be covered for the same services as in Nova Scotia. In Quebec, they may need to pay for services. The expenses will be reimbursed by the Government of Nova Scotia.

Hospitalization abroad following an accident or sudden illness during a temporary absence from Canada is covered up to CA\$525 per day, in addition to 50% of the ancillary costs incurred during the hospitalization.



A CLOSER LOOK AT GROUP INSURANCE

Business travel, expatriates, inpatriates, international offices: Specialized products for every situation

The operations of many organizations have an international dimension these days from companies that open offices on another continent to organizations whose employees visit clients or partners around the globe as well as those who hire foreign workers.

In many countries, expenses for obtaining health care greatly exceed those covered by the public health insurance plan in the event of an emergency. Here, many categories of workers from other countries simply don't have access to public plans.

That's why there is an array of products for covering employees in all sorts of situations of international migration, such as:

- Health insurance for inpatriates who are not eligible for their employer's plan or for public plans in Canada
- Travel and trip cancellation insurance, including certain products that include coverage in the event of war or for workers whose occupation involves higher risks
- Insurance plans for expatriates, for Canadian employees who work abroad


These products offer comprehensive and specialized coverage and include a multilingual service available 24/7.

Additional information

[Nova Scotia Health Card](#)

PROVINCIAL PLAN

10. Prescription Drug Insurance



Nova Scotia residents have access to plans and programs to help them cover their prescription drug costs, including the Family Pharmacare and Seniors' Pharmacare programs.

Family Pharmacare

The program helps cover drug costs for families who have no drug coverage or if the cost of the prescription drugs becomes a financial burden to them. The program is available to all Nova Scotians with a valid Nova Scotia Health Card. It helps cover the costs of certain prescribed drugs, supplies and related services indicated in the [Nova Scotia Formulary](#).

Deductible and copayment

Families who are enrolled in the Pharmacare program don't pay premiums. They do, however, contribute to the plan by paying annual copayments and deductibles based on annual family income.

When families pay for a prescription, 20% of the prescription price is considered the copayment. The 80% balance is then applied to their maximum annual deductible. When their maximum annual deductible amount is paid, they will continue to pay 20% per prescription until their maximum annual copayment amount is also paid in full. When both these amounts have been paid in full, the approved cost of medications are covered until the end of the program year, which is March 31.

Families can estimate their maximum annual deductible and copayment amounts using the [Family Pharmacare Calculator](#) on the government website.

Annual deductible and copayment based on family income

Family income	Maximum annual deductible		Maximum annual copayment	
	(% of family income)	Amount (\$)	(% of family income)	Amount (\$)
Less than \$10,000	1%	\$0 to \$100	4%	\$0 to \$400
\$10,000 to \$19,999	1% to 2%	\$100 to \$400	5%	\$500 to \$1,000
\$20,000 to \$29,999	2.5% to 3%	\$500 to \$900	6%	\$1,200 to \$1,800
\$30,000 to \$39,999	3.5% to 4%	\$1,050 to \$1,600	8%	\$2,400 to \$3,200
\$40,000 to \$49,999	4.5% to 5%	\$1,800 to \$2,500	9.5%	\$3,800 to \$4,750
\$50,000 to \$59,999	5.5% to 8%	\$2,750 to \$4,800	11%	\$5,500 to \$6,600
\$60,000 to \$69,999	8.5% to 11%	\$5,100 to \$7,700	12%	\$7,200 to \$8,400
\$70,000 to \$79,999	11.5% to 14%	\$8,050 to \$11,200	13%	\$9,100 to \$10,400
\$80,000 to \$89,999	14.5% to 17%	\$11,600 to \$15,300	14%	\$11,200 to \$12,600
\$90,000 or over	17.5% to 20%	\$15,750 or more	15%	\$13,500 or more

Seniors' Pharmacare

This program is for seniors age 65 and over who have a valid health insurance card. The program helps pay for drugs and supplies indicated in the [Nova Scotia Formulary](#).

Premium and copayment

Members must pay an annual premium based on household income. They must also pay an annual copayment. Both amounts have an annual maximum. When both amounts have been paid in full, the program covers the full amount of costs until the end of the program year, which is March 31. Seniors can calculate their premium using the [Seniors' Pharmacare Program Calculator](#).

Premium and copayment based on family income

Annual income	Premium	Copayment
Single senior		
Less than \$22,986	\$0	30% for each prescription up to \$382 maximum
\$22,986 to \$34,999	Reduced premium based on income	
\$35,000 or over	\$424	
Couple		
Less than \$26,817	\$0	30% for each prescription up to \$382 maximum
\$26,817 to \$39,999	Reduced premium based on income	
\$40,000 or over	\$424 per person	

Additional information

[Nova Scotia Pharmacare](#)

FEDERAL PLAN

11. Dental care

The federal government has introduced a plan to provide all citizens with affordable access to oral care. This plan is designed to help people who are not covered by private insurance.



Eligibility

To qualify for the Canadian Dental Care Plan, applicants must:

- Be a resident of Canada for tax purposes
- Not have access to any private dental care insurance
- Have an adjusted family net income of less than \$90,000
- Have filed an income tax report for the previous year

Care and services covered

The purpose of the covered services and care is to treat dental issues and maintain healthy teeth and gums. Examples include:

- Preventive services, including scaling (cleaning), polishing, sealants and fluoride
- Diagnostic services, including examinations and X-rays
- Restorative services, including fillings
- Endodontic services, including root canal treatments
- Prosthodontic services, including complete dentures and partial removable dentures
- Periodontal services, including deep scaling
- Oral surgery services, including extractions

Reimbursement amounts

The Canadian Dental Care Plan has established the percentage of expenses that will be reimbursed. Some individuals may have to pay a co-payment, which is the percentage of fees that are not covered and must be paid to the dental care service provider. This co-payment is based on adjusted family net income according to the parameters indicated in the table below.

Co-payments based on adjusted family net income

Family income	Portion covered by the Plan ¹	Portion paid by patients
Less than \$70,000	100%	0%
\$70,000 to \$79,999	60%	40%
\$80,000 to \$89,999	40%	60%

1. Care and services are covered up to the maximum established by Canadian Dental Care Plan fees. Any expenses that exceed the plan fees must be assumed by patients.

Additional information

[Canadian Dental Care Plan](#)

12. Employment Support and Income Assistance



The Government of Nova Scotia provides financial support to help low-income residents meet their basic needs. It also offers services to encourage them to engage in activities to enter the labour market and achieve social and financial self-sufficiency.

Income Assistance

Three types of benefits may be paid:

- Standard Household Rate – Rent/Own or Board
- Standard Household Rate – Enhanced
- Standard Household Rate – Essentials

Standard Household Rate – Rent/Own or Board

Those who board, rent a place to live, or own a home get the Standard Household Rate – Rent/Own or Board. The amount of the allowance is based on household composition and housing type.

Amounts based on household composition and housing type

Family situation	Rent/Own	Board
1 recipient	\$726	\$644
1 recipient and 1 dependent	\$1,018	\$664
1 recipient and 2 dependents	\$1,072	\$707
2 recipients	\$1,419	\$1,067
2 recipients and 1 or more dependents	\$1,473	\$1,110

Standard Household Rate – Enhanced

Some recipients are eligible for the enhanced rate of \$1,005 per month. To receive the enhanced allowance, recipients must be in one of the following situations:

- Have a disability or a chronic mental, cognitive or physical condition that limits participation in employment services
- Be age 55 or older
- Be age 16 to 18 (inclusive)
- Be fleeing an abusive situation

Standard Household Rate – Essentials

The maximum benefit is \$403. It is paid to persons who do not board, rent a place to live or own a home, and who temporarily live in a:

- Homeless shelter
- Transition house
- Hospital
- Rehabilitation program

Other assistance for specific needs

Additional assistance may be provided to cover special needs expenses related to their health and safety, or for work or training. The special needs assistance is based on the recipient's personal situation.

Earnings exemption

Employment Support and Income Assistance recipients can earn income while continuing to receive full or partial benefits.

Benefits based on net monthly earnings

Net monthly earnings	Amounts recipients keep
\$0 to \$350	100%
\$350 to \$500	\$350 + 75% of any amount earned over \$350
\$500 to \$750	\$462.50 + 50% of any amount earned over \$500
More than \$750	\$587.50 + 25% of any amount earned over \$750

Individuals whose physical, mental, or cognitive abilities prevent them from working on their own, without ongoing support, and who obtain supported employment, keep a higher portion of their benefits.

Employment Support – Benefits based on net monthly earnings

Net monthly earnings	Amounts recipients keep
\$0 to \$450	100%
\$450 to \$500	\$450 + 75% of any amount earned over \$450
\$500 to \$750	\$487.50 + 50% of any amount earned over \$500
More than \$750	\$612.50 + 25% of any amount earned over \$750

Employment Support Services

Income Assistance recipients who take part in an employment-related training program keep the first \$150 per month of any allowance provided under the program without it affecting their benefits.

Employment support services provide a variety of measures to help recipients become self-sufficient and find a job or occupation. The services offered include:

- Assessment and development of employability action plans
- Support to attend school
- Employability-related expenses
- Financial support for tuition
- Self employment and entrepreneurship programs
- Wage subsidies
- Workplace Support Program

Eligibility criteria and the terms and conditions of the assistance offered depend on the situation of each person.

Additional information

[Employment Support and Income Assistance](#)

13. Tax impact of group insurance

Providing a group insurance plan has tax implications for both employers and employees.



Tax deductible expenses for the employer

Insofar as the group insurance plan complies with the provisions of the *Taxation Act* and its regulations, all related costs are tax-deductible for the employer.

Benefits taxable for employees

When the employer assumes the expenses for certain benefits, this contribution, including the sales tax, are considered taxable benefits for employees. These benefits are added to their income and indirectly create tax.

For the employer, these taxable benefits increase the total payroll and, as a result, increase the contributions it must pay to finance various governmental programs such as the WCB, Employment Insurance, etc.

Fiscal impact of coverage included in group insurance plans

Coverage whose premiums are paid by the employer	Benefits taxable for the employee
Life	Yes
Accidental death and dismemberment due to accident or illness	Yes
Critical illness	Yes
Disability insurance	No
Health	No
Dental care	No

Specifics regarding disability insurance

Disability insurance benefits may be taxable or non-taxable, depending on who pays the premium and how it is processed.

Non-taxable benefits

Benefits paid to employees are non-taxable if one of the following conditions is met:

- The employees pay 100% of the premium.
- The employer pays the premium and adds it to the remuneration paid to employees.

The disability insurance premiums paid by employees are eligible for a deduction on their tax returns.

Taxable benefits

Benefits received will be taxable if the employer pays all or part of the premium without adding it to the employees' income.

Taxing of disability insurance benefits based on premium payment

Who pays the insurance premium?	Fiscal impact on benefits
Employees pay 100% of the premium	Non-taxable
Employer pays 100% of the premium but adds it to the employees' taxable salary	Non-taxable
Employer pays all or part of the premium without adding it to the taxable salary	Taxable