

2023 Bulletin

on Nova Scotia Social Legislation



beneva

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We are pleased to present the 2023 edition of the Beneva Bulletin on Nova Scotia 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 Nova Scotians 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](#)

DEPARTMENT OF COMMUNITY SERVICES

3. 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 18 years of age. It is combined with the Canada Child Benefit (CCB) into a single monthly payment.

Eligibility

The NSCB is paid to households with an adjusted family net income below \$34,000. The amount of the benefit is also determined by the number of dependent children under the age of 18.

Benefit Amount

Families whose adjusted family net income is below \$26,000 will receive \$1,275 annually for each child they have under age 18. Those whose net income is between \$26,000 and \$34,000 receive \$1,275 annually for the first child and half the rate (\$637.50) for the second child and subsequent children.

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 return of the previous year. Families do not have to apply. However, they must have filed an income tax return.

Amounts Based on Family Income and Size (since July 2022)

Number of children	Benefit based on family income			
	\$0 to \$25,999		\$26,000 to \$33,999	
	Monthly	Annually	Monthly	Annually
1 child	\$106.25	\$1,275.00	\$106.25	\$1,275.00
2 children	\$212.50	\$2,550.00	\$159.37	\$1,912.50
3 children	\$318.75	\$3,825.00	\$212.50	\$2,550.00
Each additional child	\$106.25	\$1,275.00	\$53.12	\$637.50

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

Additional Information

[Nova Scotia Child Benefit](#)

WORKERS' COMPENSATION BOARD NOVA SCOTIA

4. Workers' Compensation Act of Nova Scotia

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

Premium Rate

The 2023 average premium rate is set at \$2.65 per \$100 of assessable payroll. This is the same rate as last year.

Temporary Earnings Replacement benefits

Earnings replacement benefits are paid to workers who are unable to perform their job due to a work-related injury or illness. These benefits are paid every two weeks at the rates in the following table, and for as long as workers are unable to return to their regular job or until they reach age 65.

For calculation purposes, gross income is considered, up to the maximum insurable earnings of \$69,800, which is adjusted once a year.

Payments begin following a waiting period equal to the 2/5ths of a normal work week. For example, if the worker usually works five days a week, the equivalent of two days will be deducted from the first weekly benefit payment.

Benefit Rate Based on Disability Duration

Compensation weeks	Loss of earnings rate
First 26 weeks	75%
After 26 weeks	85%

Calculating the Loss of Earnings Rate

A worker's loss of earnings is 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 worker is capable of earning in suitable and reasonably available employment
- 50% of Canada Pension Plan disability benefits and Quebec Pension Plan benefits

Net earnings loss is reduced if, when combined with any other benefits paid under the *Workers' Compensation Act* and any benefits¹ 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.

Permanent Impairment Benefits

The WCB provides compensation to workers who have sustained a permanent impairment due to a work-related injury.

Eligibility for a permanent impairment benefit (PIB) is determined by a permanent medical impairment (PMI) assessment to confirm the worker has reached the maximum medical recovery and to establish worker's permanent impairment (PI) rate as percentage of total permanent impairment.

The PIB is then calculated as follows:

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

If the PI 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 PI rate, then the benefit amount would also change.

1. Excluding survivor benefits.

Extended Earnings Replacement Benefits

Workers who experience loss of earnings due to permanent physical impairment from a work-related injury may also receive extended earnings replacement benefits.

Benefits are payable until one of the following situations, whichever is the later date:

- the date on which the WCB determines the worker has reached the maximum medical recovery or
- the date on which the worker completes a rehabilitation program

Calculating Extended Earnings Replacement Benefits

Time frame	Loss of earnings rate
First 26 years	75%, minus the permanent impairment benefit
After 26 weeks	85%, minus the permanent impairment benefit
When the worker turns 65	5% of the total benefit, paid as an annuity

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 Payable Upon Death

Type of benefit	Amount
Lump-sum	\$15,000
Burial expenses	Up to \$15,000

Survivor Benefits

Recipient	Amount and terms
Surviving spouse	Up to age 65: 85% of deceased employee's earnings loss 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 education continues

Additional Information

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

DEPARTMENT OF LABOUR, SKILLS AND IMMIGRATION

5. Labour Standards Code

The Nova Scotia *Labour Standards Code* provides the minimum standards for most employees working in Nova Scotia. It sets out the rights and responsibilities of employees and employers in most workplaces in Nova Scotia. 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
Emergency leave	All employees	For as long as the emergency prevents the employee from working	If telecommuting is possible the leave does not apply
Sick leave	All employees	3 days per calendar year	
Bereavement leave	All employees	5 consecutive working days	
Compassionate care leave	3 months of employment	28 weeks within a 52-week period	Leave may be taken in more than one period, but each period has to be at least 1 week long A medical certificate stating a family member is critically ill and at risk of death with 26 weeks may be required
Domestic violence leave	3 months of employment	Per calendar year <ul style="list-style-type: none"> • Short option: 10 days • Long option: 16 consecutive weeks 	3 days of paid leave
Critically ill child care leave	3 months of employment	37 weeks within a 52-week period	Provide a medical certificate stating that the child has a critical illness and the period for which the child needs care Leave may be taken in more than one period, but each period has to be at least 1 week long
Critically ill adult care leave	3 months of employment	16 weeks within a 52-week period	Provide a medical certificate stating that the adult has a critical illness and the period for which the adult needs care Leave can be extended up to 16 weeks if another medical certificate is issued
Crime-related child death or disappearance leave	3 months of employment	<ul style="list-style-type: none"> • Disappearance: 52 weeks • Death: 104 weeks 	The employer may ask for reasonable evidence
Pregnancy leave	All pregnant employees	16 weeks	Give at least 4 weeks' notice of both the date on which leave will start and, if the employee plans to return early, the planned date of return to work Leave can begin 16 weeks before the expected delivery date

Leaves of Absence and Requirements (continued)

Leave	Eligibility	Maximum length	Conditions for employees
Parental leave (birth or adoption)	All employees	61 weeks	Women who do not take pregnancy leave can take a parental leave of up to 77 weeks after the child is born or comes into their care
Leave for end of pregnancy ^{NEW}	Any employee who has experienced a pregnancy that does not end in a live birth, regardless of the reason	Pregnancy ends: <ul style="list-style-type: none"> • before 19 completed week: 5 days • after 19 completed weeks: 16 weeks Spouses, former spouses, future parents through surrogacy, and adoptive parents: 5 days	Give notice of the leave's start and end dates as soon as possible

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

Annual Vacation

Employees with eight years or less of employment are entitled to two weeks' vacation time per 12-month period worked. Employers must give employees vacation time within 10 months following the 12-month earning period. After eight years of service, the employee must receive three weeks' vacation time.

Calculating Vacation Time and Pay

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

Minimum Wage

Nova Scotia has a two-phase plan to raise the minimum wage to \$15 per hour by April 1, 2024. Thereafter, as of April 1, 2025, the minimum wage rate will be increased based on the Consumer Price Index, plus an additional 1%.

Effective date	Hourly rate
October 1, 2022	\$13.60
April 1, 2023	\$14.30
October 1, 2023	\$14.65
April 1, 2024	\$15.00

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.

Public Holidays

Most employees are entitled to take public holidays off work and be paid public holiday pay. An employee who works on a holiday and who qualifies to be paid holiday pay is entitled to receive both of the following:

- a regular or average day's pay
and
- one and a half times the employee's regular rate of wages for the number of hours worked on that 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 and employer.

Additional Information

[Labour Standards Code](#)

EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA

6. 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

7. 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](#)

DEPARTMENT OF HEALTH AND WELLNESS

8. Health Insurance

Nova Scotia's Medical Services Insurance (MSI) is the provincial health plan. It provides basic coverage for essential medical care.

Eligibility

The Nova Scotia Health Card is required for coverage under the provincial health insurance plan. The following people are eligible for 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

Keeping employees engaged and healthy

The MSI 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 MSI

Care or services	Coverage
Physician	Services in the physician's office, at the hospital, or at home
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, caesarean section, post-natal and newborn care or any complications of pregnancy • Treatment of fractures and dislocations • Breast and cervical cancer screening • Sterilization procedures • Supervision of home dialysis
Optometry (vision care)	Children age 10 and younger and seniors age 65 and older: 1 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
Eye prostheses	Coverage and co-insurance vary based on the type of prosthesis and the person's situation Program details

Overview – Care and Services Covered by MSI (continued)

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 • tumor removal • reconstructive surgeries • medically necessary tooth removal (prior approval required) <p>Other programs are available for specific groups, such as:</p> <ul style="list-style-type: none"> • residents who have been diagnosed to have an intellectual disability • residents with craniofacial anomalies that directly influence the growth and development of the dentoalveolar and craniofacial structures <p>Program details</p>
Breast prostheses	<p>Residents who have undergone a mastectomy or lumpectomy, per 2-year period:</p> <ul style="list-style-type: none"> • up to \$300 reimbursed per prosthesis <p>Residents with an income of \$30,000 or less, per 2-year period:</p> <ul style="list-style-type: none"> • \$450 per prosthesis with a maximum of \$750 • \$75 towards the purchase of a bra
Nursing and home support	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>

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.

Pharmacare

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 listed in the [Nova Scotia Formulary](#).

Deductible and Copayment

There are no Family Pharmacare premiums and the program's copayment and deductible have yearly maximums that are set depending on a family's size and annual 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 the maximum annual deductible and copayment amounts have been paid in full, Family Pharmacare will pay the approved cost of medications covered under the program until the end of the program year, which is March 31.

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%	\$0 to \$100	4.0%	\$0 to \$400
\$10,000 to \$19,999	1.0% to 2.0%	\$100 to \$400	5.0%	\$500 to \$1,000
\$20,000 to \$29,999	2.5% to 3.0%	\$500 to \$900	6.0%	\$1,200 to \$1,800
\$30,000 to \$39,999	3.5% to 4.0%	\$1,050 to \$1,600	8.0%	\$2,400 to \$3,200
\$40,000 to \$49,999	4.5% to 5.0%	\$1,800 to \$2,500	9.5%	\$3,800 to \$4,750
\$50,000 to \$59,999	5.5% to 8.0%	\$2,750 to \$4,800	11.0%	\$5,500 to \$6,600
\$60,000 to \$69,999	8.5% to 11.0%	\$5,100 to \$7,700	12.0%	\$7,200 to \$8,400
\$70,000 to \$79,999	11.5% to 14.0%	\$8,050 to \$11,200	13.0%	\$9,100 to \$10,400
\$80,000 to \$89,999	14.5% to 17.0%	\$11,600 to \$15,300	14.0%	\$11,200 to \$12,600
\$90,000 or more	17.5% to 20.0%	\$15,750 or more	15.0%	\$13,500 or more

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

To learn more about the program and how to enrol, see [Nova Scotia Pharmacare](#).

Seniors' Pharmacare

The program is for seniors age 65 and up who have a valid Nova Scotia Health Card. The program helps pay for drugs and some supplies listed in the [Nova Scotia Formulary](#).

Premium and Copayment

Those who enrol in the program must pay an annual premium based on household income, and 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.

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 \$35,000	Reduced premium based on income	
More than \$35,000	\$424	
Couple		
Less than \$22,986	\$0	30% for each prescription Up to \$382 maximum
\$22,986 to \$35,000	Reduced premium based on income	
More than \$35,000	\$424 per person	

Seniors can calculate their premium using the [Seniors' Pharmacare Program - Calculator](#).

Additional Information

[Department of Health and Wellness](#)

9. 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 Benefit 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](#)

DEPARTMENT OF COMMUNITY SERVICES

10. Employment Support and Income Assistance

The Nova Scotia Employment Support and Income Assistance (ESIA) program helps residents who are not able to support themselves or their family. Depending on their situation, they may receive money for their basic needs, help with other special needs or support with employment.

Income Assistance Program

Income Assistance helps recipients meet basic needs such as food, shelter, clothing, and access to utilities such as heat and electricity.

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

Household composition	Rent/Own	Board
1 recipient	\$686	\$608
1 recipient and 1 dependent	\$962	\$627
1 recipient and 2 dependents	\$1,013	\$668
2 recipients	\$1,342	\$1,008
2 recipients and 1 or more dependents	\$1,393	\$1,049

Standard Household Rate – Enhanced

Some recipients are eligible for the enhanced rate of \$950 per month. To receive the enhanced allowance, eligible recipients must either:

- 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 Standard Household Rate – Essentials of \$380 per month 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

Special Needs Assistance

Additional assistance may be provided to recipients to cover special needs expenses related to their health and safety, or for work or training. The amount they receive is based on their personal situation.

Earnings Exemption

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

Benefits Based on Net Monthly Earnings

Net monthly earnings	Amounts recipients keep
\$0 to \$250	100%
\$250 to \$500	\$250 + 75% of any amount earned over \$250
\$500 to \$750	\$437.50 + 50% of any amount earned over \$500
More than \$750	\$562.50 + 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.

Supported Employment – Benefits Based on Net Monthly Earnings

Net monthly income	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

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 and books
- self employment and entrepreneurship programs
- Wage Subsidy Program
- Workplace Support Program

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

Additional Information

[Employment Support and Income Assistance](#)

11. 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.