

2023 Bulletin

on Saskatchewan
Social Legislation



beneva

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We are pleased to present the 2023 edition of the Beneva Bulletin on Saskatchewan 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 Saskatchewanians 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](#)

SASKATCHEWAN WORKERS' COMPENSATION BOARD

3. Workers' Compensation Act

Workers who sustain a work-related injury are compensated for lost wages and, if applicable, receive a lump-sum payment for permanent impairments.

Premium Rate

The 2023 average premium rate is set at \$1.50 per \$100 of assessable payroll, which represents a \$0.05 increase from last year.

Workers' Compensation

Earnings loss benefits are paid to workers who are unable to perform their job due to a work-related injury or illness. The Saskatchewan Workers' Compensation Board (WCB) will pay benefits for lost earnings equal to 90% of the worker's average net earnings, up to the legislated maximum amount. Benefits are calculated as of the first day of lost wages after the date of the injury.

Calculating Earnings Loss Benefits

Disability date	Indemnity	Payer
Date of injury	100% of regular earnings	Employer
First day after the accident	90% of net average earnings ¹	WCB

1. The WCB determines the average net earnings by subtracting probable deductions for income tax, CPP contributions and Employment Insurance premiums from the worker's average earnings.

For the purpose of calculating benefits, the maximum insurable earnings ceiling for 2023 is \$96,945. This amount is adjusted once a year and was \$94,440 in 2022. The minimum compensation is set at \$29,377.40 for 2023 and was previously \$28,831.40 in 2021 and 2022.

If a worker receives earning loss benefits for a period exceeding 24 consecutive months, 10% of the compensation paid is set aside to provide an annuity for the worker at age 65.

Permanent Functional Impairment Benefits

When the WCB determines that a worker has sustained permanent loss of physical or mental abilities because of a work injury, it pays a permanent functional impairment (PFI) award as a lump-sum payment. The dollar amount of the award is based on the level of impairment (percentage) and the amounts provided for in the law. The minimum PFI award is \$2,200 and the maximum is \$45,200.

Death benefits

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

Surviving spouse – First five years

Benefit	Duration
90% of the worker's average net earnings	<p>Monthly payments first 5 years or</p> <p>If the spouse has dependent children, benefits are extended until the youngest child:</p> <ul style="list-style-type: none"> reaches the age of 16, or reaches the age of 18 if any dependent child is in full-time attendance at a secondary or post-secondary institution <p>Vocational assistance services to enter the labour force and become self-sufficient</p>

Surviving spouse – After five years

Person's situation	Benefit	Duration
Able to work	If the spouse chooses work: the WCB will top up their employment earnings to the amount of the monthly allowance If the spouse chooses not to work: the WCB estimates what the person could earn and deducts that amount from the monthly allowance	Until age 65
Unable to work	Full monthly allowance	Until age 65

Benefits for Dependent Children

Recipients	Benefit	Duration
Children under 18 years old	\$501.29 per month	Until the child reaches 18 years of age
Children 18 to 25 years old in school	\$472.49 per month Reimbursement of education-related costs: tuition, books, etc.	Payable for up to 3 years Until the child leaves school or turns 25 years old

NOTE: Benefits may be paid to other dependents. The WCB determines the eligibility of these individuals and the amounts to which they are entitled. In such cases, compensation may be made wholly or partly in a lump sum or in any other form that the WCB considers suitable.

Burial Expenses

The WCB pays an immediate one-time lump sum to cover funeral expenses, including burial expenses. In 2023, this benefit is \$15,448.

Other Benefits

Medical Treatment and Expenses

The WCB pays for medical expenses related to the injury, such as hospital fees, physical therapy, occupational therapy, chiropractor, medication, medical devices, hearing devices, etc.

Temporary Additional Expenses

The WCB reimburses certain expenses that workers would not normally have to pay had they not sustained a work injury. Temporary additional expenses may include child care, care of a family member incapacitated by injury or illness, transportation costs, housecleaning, etc.

Additional Information

[Saskatchewan Workers' Compensation Board](#)

MINISTRY OF LABOUR RELATIONS AND WORKPLACE SAFETY

4. Saskatchewan Employment Act

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

Job-Protected Leaves

Employees who have been employed for at least 13 consecutive weeks with the same employer may take job-protected leaves of absence each year to meet family obligations or for personal events. Unless otherwise specified, leaves are unpaid. Here is an overview of the conditions surrounding these leaves based on the situation.

Leaves of Absence and Requirements

Leave	Maximum length	Conditions for employees
Absence due to illness or injury	Minor illness or injury: 12 days per calendar year Serious illness or injury: 12 weeks within a 52-week period Injury compensated under the <i>Workers' Compensation Act</i> : 26 weeks within a 52-week period	The employer may request a medical certificate
Bereavement leave	5 days	Leave must be taken within 1 week before the funeral to 1 week after the funeral
Compassionate care leave (family member gravely ill and at significant risk of death within 26 weeks)	28 weeks	Leave can be taken in one or multiple blocks of at least 1 week within a 52-week period
Interpersonal violence leave	10 days • 5 days of paid leave • 5 days unpaid	The employer may request evidence in writing of the services received
Critically ill child care leave	37 weeks	Leave can be taken in one or multiple blocks of at least 1 week within a 52-week period Give written notice
Critically ill adult care leave	17 weeks	Give written notice The employer may request a medical certificate
Crime-related child death or disappearance leave	104 weeks	Give written notice as soon as possible

Leaves of Absence and Requirements (continued)

Leave	Maximum length	Conditions for employees
Maternity leave	19 weeks Additional 6 weeks if there is a medical reason for not returning to work At least 6 six weeks if the child is born later than the estimated delivery date 15 weeks if the employee failed to give her employer the required notice and medical certificate	Provide a medical certificate and give 4 weeks' notice before the leave start date Leave can start at any time during the 13 weeks before the estimated delivery date or at any time during the 9 weeks before the estimated delivery date if the employee has not given her employer the required notice and medical certificate
Adoption leave	19 weeks	Give 4 weeks' written notice before the leave start date Leave starts on the day the child becomes available for adoption or the child comes into the employee's care
Parental leave	59 weeks if the parent took maternity or adoption leave 71 weeks if the parent did not take maternity or adoption leave	The employer may request a prior notice and a birth or adoption certificate The period during which leave can be taken varies according to different criteria Details

NOTE: The law provides for other job-protected leaves, including leaves for reserve force service, organ donation, public health emergencies, nominations/elections or candidates/public office, and citizenship ceremonies.

Annual Vacation

Employees are entitled to a minimum of three weeks of vacation after each year of employment. After 10 years of service for the same employer, they receive a minimum of four weeks of vacation annually.

Vacation Time and Pay Based on Years of Employment

Employment period	Vacation time	Vacation pay
First 9 years of service for a same employer	3 weeks Multiply the total earnings for the given 12 months by 3/52	5.77% of gross earnings
As of the 10th year of service for a same employer	4 weeks Multiply the total earnings for the given 12 months by 4/52	7.69% of gross earnings

Minimum Wage

Effective date	Hourly rate
October 1, 2022	\$13
October 1, 2023	\$14
October 1, 2024	\$15

Standard Work Week

The length of a normal work day is eight hours and a standard work week is 40 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

On public holidays, most employees are entitled to time off with pay based on their average daily wage. When the holiday falls on a non-working day, the employer can offer the employee another working day off with pay in lieu of the holiday, or a regular day's pay for the holiday.

Pay for Working on a Public Holiday

Employees working on a public holiday earn pay of 1.5 times their regular hourly rate for all hours worked. This pay rate is in addition to their normal wages.

Overtime for the Week of a Public Holiday

During a week with a public holiday, employees receive overtime after working 32 hours. The 32 hours does not include any hours worked on the public holiday.

Public Holiday Pay

Employees receive 5% of their wages in the 28 days (four weeks) before a public holiday as public holiday pay.

The calculation includes all wages earned in the 28 days (four weeks) and any public holiday pay for public holidays that occurred during the four weeks before the public holiday. The calculation does not include overtime.

Saskatchewan employees can use the [Public Holiday Pay Calculator](#) to easily determine public holiday pay.

Additional Information

[Saskatchewan Employment Standards](#)

EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA

5. 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

6. 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](#)

MINISTRY OF SOCIAL SERVICES

7. Seniors Income Plan

The Seniors Income Plan (SIP) provides financial assistance to seniors to meet their basic needs.

Eligibility

To be eligible for SIP benefits, applicants must:

- be age 65 or older
- be permanent residents of Saskatchewan
- receive full or partial amounts from the Old Age Security (OAS) pension and Guaranteed Income Supplement (GIS)
- have an annual income that is below a predetermined threshold

The income considered to determine SIP eligibility and benefit amounts includes any personal income taxable for income tax purposes. This can include Canada Pension Plan (CPP) payments, bank and bond interest, dividend payments, private pension plans and salaries. Income from the OAS pension and GIS is not considered, nor are assets.

Benefits

A monthly supplement is paid to seniors who have little or no income other than the OAS pension and the GIS from the federal government.

Maximum SIP Amounts and Annual Taxable Income Levels (Effective Since July 1, 2022)

Client category	Maximum SIP benefit (monthly)	Annual taxable income level when SIP becomes \$0	CPP monthly income where a senior becomes ineligible for SIP
Individuals living at home			
Single pensioner	\$330	\$4,560	\$380
Married – both pensioners	\$295	\$7,440	\$620
Married – spouse under age 60	\$330	\$10,896	\$908
Married – spouse receiving allowance	\$330	\$9,120	\$760
Individuals living in a special care home			
Single pensioner	\$50	\$912	\$380
Married – both pensioners	\$50	\$1,776	\$620
Married – spouse under age 60	\$50	\$8,640	\$908
Married – spouse receiving allowance	\$50	\$1,824	\$760

Additional Information

[Seniors Income Plan](#)

8. Saskatchewan Health Insurance Plan

The Saskatchewan Health Insurance Plan provides coverage for essential medical care for residents of Saskatchewan.

Eligibility

To be eligible for coverage, applicants must:

- be residents of Saskatchewan
- be physically in Saskatchewan at least five months per calendar year
- be registered with the Ministry of Health

Persons in one of the following groups may also qualify for coverage:

- permanent residents (landed immigrants)
- people discharged from the Canadian Forces
- non-immigrants who are in Canada in connection with their trade or profession
- international students
- returning spouses of Canadian Forces members

It is the responsibility of each individual to register themselves and their dependents who reside in the province. A Saskatchewan Health Services card is issued to each family member once their application has been approved. They must present this card to receive provincial health coverage.

A CLOSER LOOK AT GROUP INSURANCE

Keeping employees engaged and healthy

The Saskatchewan Health Insurance Plan 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

Care or services	Coverage
Physician and hospital services	<p>Medical and hospital services provided in Canada in the publicly funded healthcare system</p> <ul style="list-style-type: none"> • Medical appointments • X-rays • Laboratory services • Diagnostic procedures • Surgical procedures • Other inpatient or outpatient hospital care <p>Additional insurance is required to obtain a private or semi-private room</p>
Optometry (vision care)	<ul style="list-style-type: none"> • 1 annual eye exam <ul style="list-style-type: none"> – all individuals under age 18 – all individuals who have a confirmed diagnosis of type I or type II diabetes • Ocular emergencies, such as injury to the eyes, foreign body in eye, etc. • Follow-up exams for ocular emergencies

Overview – Care and Services Covered (continued)

Care or services	Coverage
Dental care	<ul style="list-style-type: none"> • Basic services for children under age 18 • Limited oral surgery procedures required to treat certain conditions that may be caused by accidents, infection, or congenital problems • Orthodontic services for cleft palate when referred by a physician or dentist • Extractions of teeth when medically required before undertaking certain surgical procedures related to the heart, chronic renal disease, head or neck cancer, or total joint replacement by prosthesis • Dental implants are covered in exceptional situations where no other method of treatment is appropriate
Physiotherapy or occupational therapy	<p>Services offered through hospitals, special-care homes, home care and community-based health programs</p> <p>Services obtained from private clinics not under contract with the Saskatchewan Health Authority are not covered</p>
Speech language pathology	<p>Services provided through hospitals, special-care homes or community agencies</p> <ul style="list-style-type: none"> • Assessments • Interventions • Consultations • Prevention and education
Diabetes and other chronic diseases	Management of chronic diseases such as diabetes, asthma, high blood pressure, anxiety, etc.
Services for treating alcohol and drug abuse problems	Services provided by the Saskatchewan Health Authority (SHA) and the Métis Addiction Council of Saskatchewan Inc. for individuals and families affected by alcohol and drug abuse
Problem gambling	Services for the treatment of problem gambling
HIV (Human Immunodeficiency Virus) testing and sexually transmitted infection treatment	<ul style="list-style-type: none"> • HIV testing • Approved medication for the treatment of sexually transmitted infections
Home care	<ul style="list-style-type: none"> • Assessment, case management and care coordination • Home nursing • Physical and occupational therapies <p>Some coverage is provided for:</p> <ul style="list-style-type: none"> • homemaking including personal care, respite and home management services • meals • home maintenance
Immunization services	<p>Vaccines that protect children against diseases caused by viruses and bacteria such as rotavirus, diphtheria, tetanus, pertussis (whooping cough), polio, Haemophilus influenzae type b, measles, mumps, rubella, varicella (chicken-pox), bacterial meningococcal diseases, hepatitis B, bacterial pneumococcal diseases, influenza, and human papillomavirus (HPV)</p> <p>Some vaccines are also covered for adults</p>
Mammography for women	Screening mammograms for women ages 50 to 69 are covered through facilities of the provincial Screening Program for Breast Cancer
Midwifery	Services from a midwife employed by the SHA for a birth in or out of hospital

Overview – Care and Services Covered (continued)

Care or services	Coverage
Long-term care	<p>The majority of long-term care and respite care in special-care homes, nursing homes, health centres and hospitals</p> <p>In a special-care home, residents are responsible for paying a resident charge, which is based on income</p> <p>They may have additional costs such as prescription drugs, incontinence supplies and other personal items</p>
Mental health services	<p>Services that are provided through the SHA for the treatment of mental health problems and mental disorders</p>
Saskatchewan Aids to Independent Living (SAIL)	<p>Assistance to help people with physical disabilities or certain chronic health conditions live a more active and independent lifestyle</p> <p>SAIL programs cover several services and care:</p> <ul style="list-style-type: none"> • prosthetics and orthotics • special needs equipment (mobility and assistive devices) • therapeutic nutritional products • respiratory equipment • children's enteral feeding pump • compression garments • help for paraplegic patients • help for cystic fibrosis patients • help for chronic end-stage renal disease patients • help for ostomates • help for hemophiliacs • aids to the blind • insulin pumps

Supplementary Health Insurance Benefit Program

Eligibility for the [extended health benefits](#) is determined by the Ministry of Social Services. Eligible individuals receive coverage for a variety of products and services, including:

- basic dental care
- prescription drugs
- medical supplies and appliances
- eye care
- podiatry and chiropody (foot care) services
- hearing exams and hearing aids
- emergency ambulance services
- surgical dressings
- female contraceptive devices
- incontinence aids
- metered dose aerosols with spacer tubes
- ostomy supplies

A CLOSER LOOK AT GROUP INSURANCE

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

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

Prescription Drug Insurance

The Drug Plan and Extended Benefits branch provides benefits to eligible Saskatchewan residents for certain drugs not prescribed in a Saskatchewan hospital. Approximately 4,000 covered products are listed under the [Saskatchewan Formulary](#). Syringes, needles, lancets and swabs used by diabetic patients are not included in the list.

Overview – Prescription Drug Insurance by Recipient Status

Program	Group and eligibility	Coverage
Children's Drug Plan	Children age 14 or younger	Eligible drug costs exceeding \$25 Parents who already pay less than \$25 per prescription under another program, such as the Special Support Program, will continue to pay the lower fee.
Special Support Program	Persons with a valid health insurance card for whom prescription drug costs exceed 3.4% of family income	Variable percentage of coverage based on prescription drug use The Special Support Estimate Calculator is a convenient way to estimate drug coverage
Family Health Benefits	Low-income families with at least one child under 18 living at the same address Criteria: <ul style="list-style-type: none"> • receive the Saskatchewan Employment Supplement or <ul style="list-style-type: none"> • meet the standards of an income test 	Parents: <ul style="list-style-type: none"> • \$100 semi-annual family deductible • 65% of eligible prescription drug costs Children: 100% of eligible prescription drug costs
Seniors' Drug Plan	Seniors age 65 and older eligible for the provincial age credit who reported an annual income of \$69,741 in 2021	Eligible drug costs exceeding \$25
Supplementary Health Benefits	Eligibility determined by the Saskatchewan Ministry of Health Provides assistance to: <ul style="list-style-type: none"> • government wards • inmates of provincial correctional institutions • residents of special care facilities who are eligible for the Senior's Income Plan • beneficiaries of the Saskatchewan Assured Income for Disability (SAID) program • recipients of Saskatchewan Income Support (SIS) 	Persons under age 18: 100 % Adults: \$2 for each benefit prescription 100% coverage could be authorized by the ministry for individuals who: <ul style="list-style-type: none"> • need several different drugs on a long-term basis • people receiving the Seniors' Income Plan and residing in special-care homes, approved homes and group homes

A CLOSER LOOK AT GROUP INSURANCE

Saskatchewan Biosimilars Initiative ^{New}

As of April 30, 2023, the Saskatchewan Public Drug plan will no longer cover the following biologic drugs:

- Enbrel®
- Remicade®
- Lantus® cartridges and pre-filled pens (vials remain covered at this time)
- Neupogen®
- Rituxan®
- Copaxone®
- Lovenox®
- NovoRapid® cartridges (vials remain covered at this time) except for individuals using an insulin pump
- Humira®

Beneficiaries will need to switch to biosimilar versions of these products to be covered by the plan. Individuals under age 18 are not required to switch to biosimilars at this time.

Additional Information

[Health and Healthy Life](#)

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](#)

MINISTRY OF SOCIAL SERVICES

10. Saskatchewan Income Support

Saskatchewan Income Support (SIS) is a program that provides financial assistance to individuals and families who cannot meet their basic living costs due to low income or unemployment.

Eligibility

To qualify for SIS, applicants must:

- be Canadian Citizens, permanent residents or have refugee status
- live in Saskatchewan
- be age 18 or older
- have no or low income
- have explored every other reasonable way to support themselves, including employment, seeking child support, etc.

Benefits

If eligible, applicants receive a monthly benefit that reflects their circumstances: whether they have a spouse/partner or children, pay rent or a mortgage, live in a remote northern community, and so forth. Circumstances are assessed every month, meaning benefit amounts may change.

The program's financial assistance has two components:

- **Basic Benefit** – Includes food, clothing, travel, personal and household items.
- **Shelter Benefit** – Includes rent, mortgage payments, utilities, taxes and all other shelter-related costs.

Monthly Basic Benefit by Residence

Household members	Place of residence	
	Outside Northern Administration District	Within Northern Administration District
Adults	\$315	\$380
Children	n/a	\$65/child

Monthly Shelter Benefit by Family Status and Residence

Household composition	Place of residence	
	Saskatoon/Regina	Remainder of the province
Single person without children	\$600	\$540
Couple without children	\$775	\$665
Family (1 or 2 children)	\$1,000	\$765
Family (3 or more children)	\$1,175	\$865

Other Benefits

Type of benefit	Client group	Maximum amount
Household Health and Safety Benefit	For clients who must replace household items or set up a new residence due to a disaster or interpersonal violence	\$500
Additional Shelter Stabilization Benefit	For clients who have difficulty maintaining stable housing	\$150/month
Prescribed Diet Benefit	For clients whose medical conditions require additional nutritional supplements or food	\$50 to \$150
Alternate Heating Benefit	For clients who reside in a household where natural gas is not accessible and are required to heat their home with an alternate heat source	\$160/month

Other Benefits (continued)

Type of benefit	Client group	Maximum amount
Children's Benefit	For parents who are not eligible to receive the Canada Child Benefit for food, clothing, household items, and other child-related costs	\$400
Child Care Benefit	For clients looking for employment or going to a job interview	\$30/day
Relocation Benefit	For clients who must move due to health and emergencies, evictions for reasons beyond client's control, starting a job outside of the community or finding a more affordable place to live within the Shelter Benefit rates	\$200 to \$300 depending on household size

NOTE: Other amounts may be paid based on specific circumstances. [Details](#)

Earned Income Exemption

Recipients of SIS benefits may earn employment income without having their monthly benefits reduced. Thresholds are based on household composition.

Exemption Based on Household Composition

Household composition	Net income exemption
Single adult	\$325
Couple without dependent children	\$425
Family with children	\$500

Education and Training Incentive ^{NEW}

The Education and Training Incentive (ETI) offers financial assistance to adult learners with low incomes to help them complete their high school education, participate in workforce and skills training programs, and thus improve their employment opportunities, start a career and become more self-sufficient. In addition to financial assistance, learners have ongoing access to individualized planning and supports.

Eligibility

Adult learners with low incomes may be eligible for the ETI if they are:

- eligible to receive financial support through the Saskatchewan Income Support (SIS) or Saskatchewan Assured Income for Disability (SAID) programs
- enrolled in an approved program such as Adult Basic Education (ABE), workforce development or skills training program through an approved training provider (post-secondary institution or career service supplier)

To remain eligible for the ETI, applicants must:

- maintain an attendance rate of at least 90%
- make satisfactory progress in their studies, and
- continue to be registered in their training program

Overview – Benefits Based on Household Composition

Household composition	Monthly benefit
Single adult without children	\$50
Family with 1 child	\$100
Family with 2 children	\$200

Additional Information

[Saskatchewan Income Support](#)

MINISTRY OF SOCIAL SERVICES

11. Saskatchewan Assured Income for Disability

Individuals with significant and enduring disabilities have access to the Saskatchewan Assured Income for Disability (SAID) program, tailored to their situation in order to promote their contribution and participation in the community.

Eligibility

To be eligible, applicants must:

- be age 18 or older
- be residents of Saskatchewan
- lack financial resources to provide for basic needs
- have a significant and enduring disability that greatly impacts daily living activities and causes individuals to require support from another person, an assistive device, a service animal, a modified environment, or other accommodation

Benefits

SAID benefits include three main components:

- **Living Income** – A fixed amount of monthly income to spend on shelter, food, basic transportation and other items.
- **Disability Income** – An amount to help with costs related to the impact of disability.
- **Exceptional Need Income** – An amount to help individuals with a number of special circumstances. For example, additional income is available for clothing recommended by health professionals, special food items, food and grooming costs for service animals, and home care.

Overview – Living Income Benefits

Household composition	Total monthly benefits (including shelter allowance) ¹
Single adult	\$931 to \$1,064
Couple without dependent children	\$1,265 to \$1,497
Single-parent family	
1 or 2 children	\$1,034 to \$1,316
3 or 4 children	\$1,085 to \$1,378
5 or more children	\$1,162 to \$1,454
Couple with children	
1 or 2 children	\$1,339 to \$1,621
3 or 4 children	\$1,390 to \$1,683
5 or more children	\$1,467 to \$1,759

1. Benefit amounts vary depending on where the recipients live.

Source: [Saskatchewan Assured Income for Disability Rates](#). Data as of 2019 (viewed March 15, 2023).

Earned Income Exemption

People receiving assistance under the program may receive employment earnings without having their benefits reduced, up to the annual limits presented in the following table.

Exemption Based on Household Composition

Household composition	Net income exemption
Single adult	\$6,000
Couple without dependent children	\$7,200
Couple with dependent children	\$8,500

Additional Information

[Saskatchewan Assured Income for Disability](#)

12. 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.