



2025 Bulletin

on Saskatchewan Social Legislation

beneva

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

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

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

NOTES:

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

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

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

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

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FEDERAL PLAN

01. Employment Insurance Act

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



Premiums paid by employers and workers

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

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

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

Regular benefits

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

They must also:

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

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

Payment amount and calculation of regular benefits

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

Sickness benefits

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

They must also:

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

Calculation and payment of sickness benefits

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



Irene, director of human resources in a manufacturing SME

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

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

The game plan

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

He suggests adjusting the plan to:

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

The result

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

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

Maternity and parental benefits

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

To qualify for coverage, applicants must:

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

Maternity benefits

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

The benefits cannot be shared between the two parents. The mother receiving maternity benefits may also be entitled to receive parental benefits.

Parental benefits

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

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

Calculation of parental benefits

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

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

Caregiving benefits

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

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

They must also:

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

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

Calculation and payment of caregivers' benefits

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

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

Working while on claim

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

For more information:

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

Additional information

[Employment Insurance benefits](#)

FEDERAL PLAN

02. Canada Child Benefit

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



Eligibility

To be eligible for the CCB, the applicant must:

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

Benefits

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

The information used to calculate the benefit is:

- The number of children living with the person primarily responsible for their care and upbringing
- The age of the children
- The primary caregiver's marital status
- The adjusted family income indicated on line 236 of the income tax return and to which is added the net income of the spouse, where applicable
- The eligibility of a child for the Child Disability Benefit

Basic Benefit for the period of July 2024 to June 2025

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

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

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

CCB reduction based on adjusted family income

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

Child Disability Benefit

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

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

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

CDB reduction based on family income

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

Additional information

[Canada Child Benefit](#)



Yasmina, new mother

Age 29

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

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

Three ways to apply

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

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

The result

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

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

03. Workers' Compensation Act

The Workers' Compensation Board (WCB) of Saskatchewan provides for an income replacement plan, medical coverage and support to help people get back to work after a work-related injury or illness. This plan is administered by the Workers' Compensation Board (WCB) of Saskatchewan.



Average premium rate

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

The 2025 average premium rate is set at \$1.28 per \$100 of assessable payroll. This is the same rate that was in effect since 2023.

Annual insurable earnings

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

Gross earnings must be taken into account up to the maximum annual insurable earnings in effect at the time of the injury. The maximum insurable earnings ceiling for 2025 is \$104,531, which is \$4,586 up from 2024.

Benefits paid to workers

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

Loss-of-earnings benefits

Injured workers are entitled to a benefits equal to 90% of their net earnings, up to a maximum insurable amount of \$104,531. Benefits are calculated as of the first day of lost wages following the date of the injury.

If a worker receives earnings-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.

Calculating earnings loss benefits

Disability date	Recipient	Payor
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.

Long-term earnings loss benefits

If, after completing rehabilitation, workers are unable to earn as much as they earned before their injury, they may be entitled to Long-Term Earnings Loss benefits. The benefits are equal to the difference between worker's average weekly earnings prior to the accident, adjusted to date by increases to the Consumer Price Index and the greater of the worker's actual earnings or earnings capacity from suitable productive employment.

Permanent physical impairment benefits

When a worker has sustained permanent impairment because of a work injury, the WCB 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 financial award is \$2,500. The maximum is \$55,200.

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 accident or illness.

Type of indemnity	Terms
Dependent spouse	<p>During the first 5 years after death:</p> <p>90% of the worker's average net earnings</p> <p>If there are dependent children, benefits are paid until the youngest child who is a full-time student turns age 18 or if the children are not full-time students, until the youngest child turns age 16.</p> <p>Vocational assistance services to enter the labour force and become self-sufficient may be available.</p> <p>After 5 years:</p> <p>Depending on the person's situation, benefits are paid to age 65:</p> <ul style="list-style-type: none"> • If the spouse is unable to work: 100% • If the spouse is able to work: The WCB will top up employment earnings to the amount of the monthly allowance • If the spouse chooses not to work: WCB estimates what the person could earn and deducts that amount from the monthly allowance
Dependent children	
Children under age 18	\$526.15 per month
Children age 18 to 25 in school	\$495.91 per month
	Payable for a maximum of three years, until the child leaves school or turns 25
Burial expenses	\$16,214

Other indemnities

The WCB pays medical expenses related to injuries such as:

- Hospitalization and consultation fees
- Physiotherapy, occupational therapy or chiropractic service fees
- Expenses for the purchase of drugs, medical appliances or hearing aids

The WCB reimburses also certain expenses that workers would not normally have to pay had they not sustained a work injury. These expenses may include:

- Childcare expenses
- Care provided to a disabled family member
- Transportation costs
- Household maintenance costs



A CLOSER LOOK AT GROUP INSURANCE

Work-related injury: What about disability insurance?

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

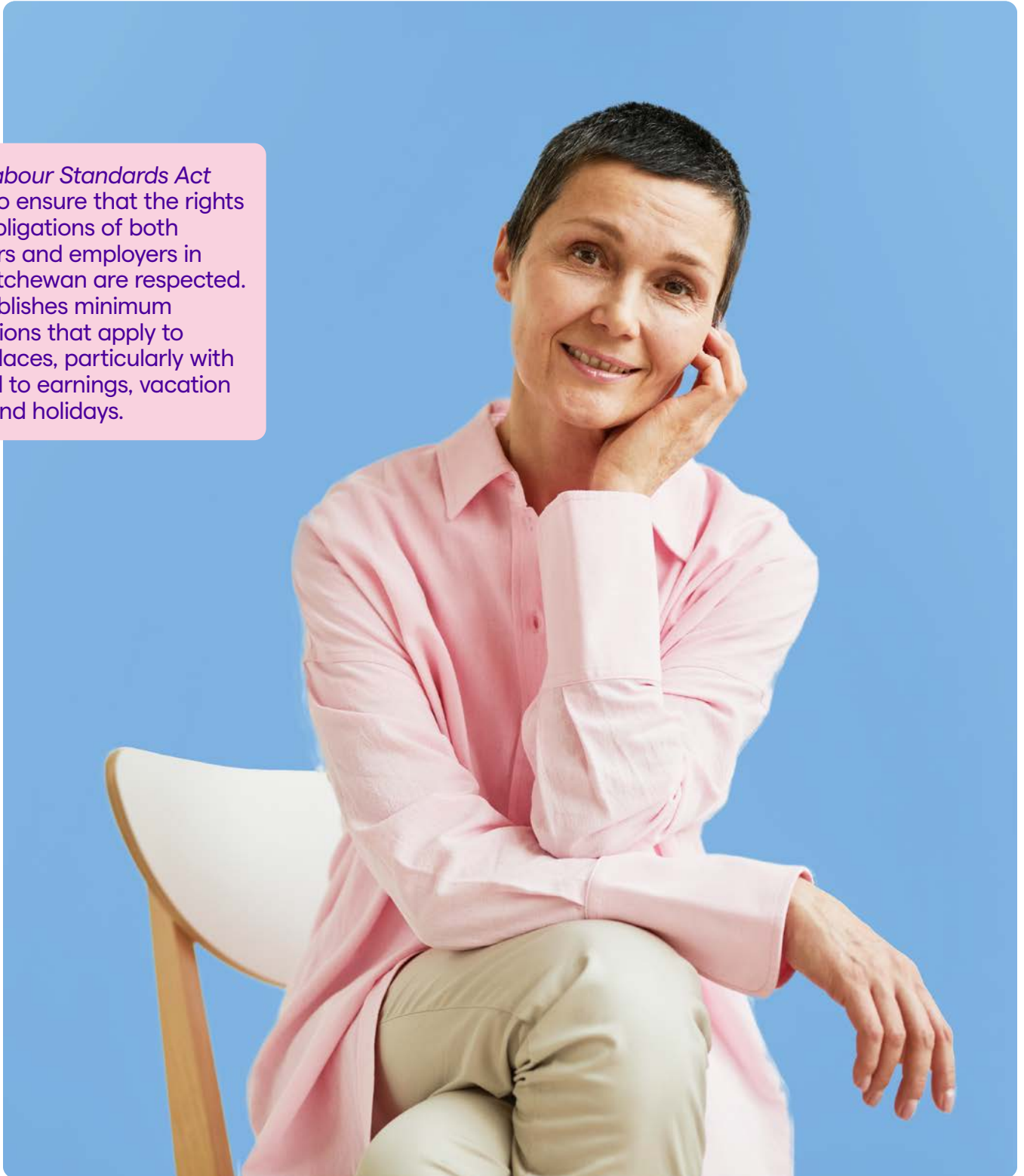
In other words, the WCB is the first payor and the private insurance company is the second payor. The insurer calculates benefits taking into account the amounts paid by the public plan. This is called "coordination of benefits." It reflects a central principle of insurance: Combined benefits should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

Additional information

[Saskatchewan Workers' Compensation Board](#)

04. Labour Standards Act

The *Labour Standards Act* aims to ensure that the rights and obligations of both workers and employers in Saskatchewan are respected. It establishes minimum conditions that apply to workplaces, particularly with regard to earnings, vacation time and holidays.



Absences

Workers are entitled to certain leaves from work without jeopardizing their employment.

The following table gives an overview of allowable leaves, maximum length and entitlement conditions. Unless otherwise indicated, these are unpaid leaves and employees must accumulate at least 13 weeks of continuous service with the same employer to be eligible.

Job-protected leaves

Leave	Maximum length	Eligibility
Minor illness or injury	12 days per calendar year	The employer may request a medical certificate
Critical illness or injury	12 weeks Illness or injury compensated under the <i>Workers' Compensation Act</i> : 26 weeks	Within a 52-week period The employer may request a medical certificate
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 as soon as possible
Critically ill adult care leave	17 weeks	Give written notice as soon as possible
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 Provide a doctor's certificate
Bereavement leave	5 days	Leave must be taken within 1 week before the funeral to 1 week after the funeral
Interpersonal violence leave	10 days • 5 days of paid leave • 5 unpaid days	The employer may request evidence in writing of the services received
Crime-related child death or disappearance leave	104 weeks	Give written notice as soon as possible
Pregnancy leave	19 weeks Six additional weeks if the employee cannot return to work after the leave due to medical reasons 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 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 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 total earnings for the given 12 months by 4/52	7.69% of gross earnings

Minimum wage

The minimum wage is \$15 per hour since January 1, 2024. The next adjustment is scheduled for October 1, 2025.

Standard work week

The length of a normal workweek is 40 hours or eight hours per day. 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.

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 daily wages. In addition, they receive holiday pay equal to 5% of their wages earned in the four weeks preceding the public holiday.

Additional information

[Saskatchewan Income Support](#)

PROVINCIAL PLAN

05. Automobile Insurance

Saskatchewan Government Insurance (SGI) guarantees that all persons who suffer bodily injury caused by an automobile are entitled to compensation. All motor vehicle drivers must take out SGI.



Coverage

Drivers who register their vehicles pay for basic coverage that is a prerequisite for driving legally. They may select:

- No-fault injury coverage under the public plan, which protects them from being sued, except under certain circumstances
- Tort injury coverage, which covers fewer expenses but allows drivers to sue and be sued

Premiums are based on the selected coverage and the type of vehicle.

Benefits in the event of an accident

Those who are injured in an auto collision may receive income replacement benefits and benefits covering the cost of medical care and supplies, rehabilitation costs and permanent impairment payments. Coverage amounts and the terms and conditions vary according to the selected insurance.

No-fault coverage

Benefits	Maximum amounts
Income replacement	90% of net income, up to the maximum insurable earnings of \$114,007 After 24 months of rehabilitation: The difference between earnings at the time of the accident and those at the new suitable job In the event of total, permanent disability, benefits are payable for life
Substitute worker (business owner)	\$54,704 per year
Caregiver primarily responsible for raising children	Main occupation: \$1,052 per week With another occupation (worker or student): \$530 per week
Students (amount per year of loss of studies)	Primary: \$6,703 Secondary: \$12,454 Post-secondary: \$24,908
Students unable to work due to permanent impairment	Average weekly earnings: \$61,664 per year, indexed to the Consumer Price Index
Medical care and rehabilitation	\$8,357,455
Assistance with performing the activities of daily living	Functional: \$1,052 per week Cognitive: \$741 per week
Permanent impairment	Catastrophic injuries: \$292,510 Other permanent injuries \$239,497
Meal allowance (when required to travel to receive treatment)	Breakfast: \$11.52 per day Lunch: \$16.36 per day Dinner: \$20.03 per day
Private accommodation	\$28 per day
Travel by automobile	\$0.50 per kilometre
Counselling	\$6,132
Financial counselling	\$1,670

Tort coverage

Benefits	Maximum amounts
Income replacement (weekly benefits)	
Total disability	\$600
Partial disability	\$300
Totally disabled homemaker	\$600
Partially disabled homemaker	\$300
Medical care and rehabilitation	
Catastrophic injuries	\$245,314
Non-catastrophic injuries	\$32,708
Permanent impairment	
Catastrophic injuries	\$212,606
Non-catastrophic injuries	\$16,355



A CLOSER LOOK AT GROUP INSURANCE

Coordination of benefits: Public automobile insurance benefits count as well!

Income replacement indemnities, compensation for permanent impairment, medical expenses and fees of healthcare professionals: The public automobile insurance plan reimburses these expenses that may also be covered by a private plan.

In the event of a motor vehicle accident, benefits are usually paid first under the public plan. Health insurance or disability insurance benefits supplement this basic coverage.

It is important to report benefits paid under a public insurance plan to the private insurance company so that it may correctly coordinate benefits.

Death benefits

The public auto insurance plan provides benefits for the families of victims who die as a result of a motor vehicle accident. These benefits are determined based on the selected coverage.

Type of indemnity	Amount	
	No-fault coverage	Tort coverage
Burial expenses	\$12,533	\$8,178
Grief counselling	\$6,132	n/a
Surviving spouse benefits	The higher amount of: 45% of the worker's net income at the time of death, up to maximum insurable earnings of \$114,007 and \$86,220	The higher amount of: 45% of the worker's net income at the time of death, up to maximum insurable earnings of \$114,007 and \$73,594
With dependent children (minimum amount)	The higher amount of 5% of the worker's net income and the following weekly minimums: 1 child: \$37 2 children: \$70 3 children: \$82 4 children or more \$93	
Surviving parents or adult children	\$19,159 per surviving person Total maximum payable: \$86,220	n/a
Without dependents	\$19,159 paid to the deceased's estate	\$16,355
Financial counselling	\$1,670 maximum	n/a
Vocational counselling	\$834 maximum	n/a
Educational benefit for the surviving spouse	\$57,478	n/a

Additional information

[Saskatchewan Government Insurance Plan](#)

06. Victims Compensation Program

The Victims Compensation Program provides compensation to victims of crime to help them overcome the physical, psychological and financial repercussions resulting from the crime. This program aims to support victims by covering a range of expenses, including medical care, lost income, counselling services, and funeral costs.

This program is administered by the Government of Saskatchewan under the *Victims of Crime Act* and its regulations.



Eligibility

To be eligible, a person must:

- Have suffered physical or psychological harm as a result of a violent crime
- Have reported the crime to the appropriate authorities within a reasonable timeframe
- Reside in Saskatchewan or have been the victim of a crime committed within the province
- Submit an application within the prescribed time limits (generally within two years of the offence, unless an exception applies)

Eligible victim categories:

- Direct victims: individuals who have suffered physical or psychological injuries as a result of a violent crime
- Witnesses to homicide: individuals who were exposed to the scene of a violent crime resulting in death
- Child witnesses of domestic violence: minors who have been exposed to domestic violence in their home
- Secondary victims: family members or close individuals affected by the crime who require psychological support

Compensation is not available for crimes to property (e.g., car theft, burglary, fraud)

Compensation offered

Compensation is paid to cover expenses and losses that are not otherwise covered by other programs or insurance plans.

Compensation for direct victims

Type of compensation	Maximum amount	Details and conditions
Loss of earnings benefit	Up to \$100,000	Calculated on the basis of gross income before the incident Bimonthly instalments
Medical care and rehabilitation expenses	Based on actual costs	Ambulance expenses, out-of-pocket prescriptions, dental and chiropractic care and eyeglasses
Counselling expenses	Up to \$5,000	Reimbursement for psychological and therapeutic counselling services
Reimbursement of travel expenses	Variable	Transportation costs related to medical care or court hearings
Damage to or loss of clothing	As needed	Reimbursement for clothing damaged or destroyed during the incident

Compensation for secondary victims and witnesses of homicide

Type of compensation	Maximum amount	Details and conditions
Counselling expenses	Up to \$5,000	Reimbursement for psychological and therapeutic counselling services
Loss of earnings benefit	Up to \$5,000	Compensation if the witness has to take time off work for therapy
Reimbursement of travel expenses	Variable	Coverage for travel related to counselling sessions or court hearings

Compensation for children who witness domestic violence

Type of compensation	Maximum amount	Details and conditions
Counselling expenses	Up to \$5,000	Reimbursement for psychological and therapeutic counselling services
Income loss compensation for parent accompanying a child	Up to \$5,000	Compensation if a parent has to take time off work to accompany a child to therapy
Other child support costs	Variable	May include costs for educational support or specialized care

Compensation in the event of the victim's death

Type of compensation	Maximum amount	Details and conditions
Burial expenses	Up to \$5,000	Funeral and burial expenses
Lump-sum death benefit	Up to \$100,000	Compensation paid to surviving family members

Additional information

[Services for victims of crime](#)

FEDERAL PLAN

07. Canada Pension Plan

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



Eligibility

For entitlement to benefits from the CPP, applicants must:

- Be at least 60 years old
- Have made at least one valid contribution to the CPP

Contributions

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

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

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

2025 CPP contributions

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



Mei-Lin, financial advisor

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

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

The game plan

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

First earnings ceiling: \$68,500

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

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

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

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

Total contributions for 2025

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

The result

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

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

Benefits

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

Contributions entitle workers to the following benefits:

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

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

A contributor who wishes to receive benefits must submit an application.

CPP benefits as of January 2025¹

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

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

Additional information

[Canada Pension Plan](#)

FEDERAL PLAN

08. Old Age Security Act

The Old Age Security plan is an essential piece of Canada's public pension system. It provides citizens with a basic income when they reach retirement age. Benefits include a basic pension for seniors age 65 and over and Guaranteed Income Supplement (GIS) for low-income seniors. There is also an Allowance available for people age 60 to 64 whose spouse receives GIS or is deceased.



Eligibility

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

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

Payment amounts

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

Maximum payments and income thresholds – January to March 2025

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

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

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

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

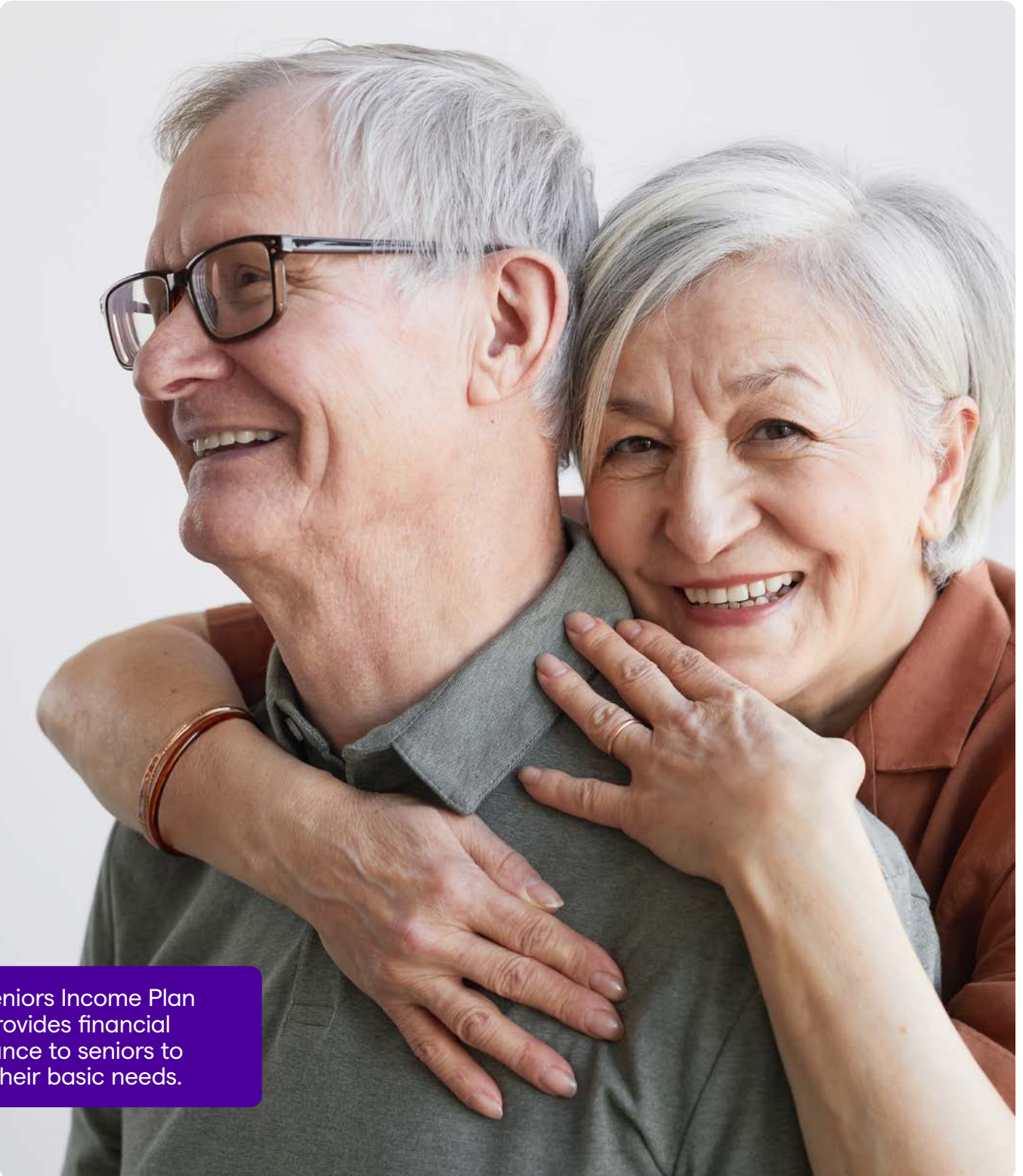
4. Individuals can defer receiving the OAS pension beyond age 65 in exchange for a higher pension. The monthly OAS pension is increased by 0.6% for every month it is delayed up to a maximum of 36% at age 70.

Additional information

[Public pensions](#)

PROVINCIAL PLAN

09. 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 over
- 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

Client category	Maximum SIP benefit (monthly)	Annual taxable income level when SIP becomes \$0
Individuals living at home		
Single pensioner	\$360	\$4,560
Married – both pensioners	\$325	\$7,440
Married – spouse under age 60	\$360	\$11,376
Married – spouse receiving OAS/GIC	\$360	\$9,120
Individuals living in a special care home		
Single pensioner	\$50	\$912
Married – both pensioners	\$50	\$1,776
Married – spouse under age 60	\$50	\$9,360
Married – spouse receiving OAS/GIC	\$50	\$1,824

Additional information

[Seniors Income Plan](#)

10. Saskatchewan Health Insurance Plan



Saskatchewan's Health Insurance Plan allows citizens to access health care at no charge. A person who presents a valid health insurance card in an establishment that is part of the public health network is entitled to receive covered medical care and basic hospital services.

Eligibility

To qualify 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 insurance coverage.



A CLOSER LOOK AT GROUP INSURANCE

Group insurance: Stand out as an employer

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

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

Overview of covered care and services

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"> • One 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
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>

Overview of covered care and services (continued)

Care or services	Coverage
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	<p>Management of chronic diseases such as diabetes, asthma, high blood pressure, anxiety, etc.</p>
Problem gambling	<p>Services for the treatment of problem gambling</p>
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	<p>Screening mammograms for women age 50 to 69 are covered through facilities of the provincial Screening Program for Breast Cancer</p>
Midwifery	<p>Services from a midwife employed by the Saskatchewan Health Authority for a birth in or out of hospital</p>
Long-term care	<p>Long-term care and respite care in special-care homes, nursing homes, health centres and hospitals</p> <p>Residents of special-care homes must pay 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 to 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

The Saskatchewan Ministry of Social Services determines eligibility for the [Extended Health Benefits program](#). 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

Services covered outside Saskatchewan

Saskatchewan residents who receive medical care and services elsewhere in Canada may present their card to be covered for the same services as in Saskatchewan in most provinces. If care is received in Quebec, they must pay for the services and submit a claim to obtain reimbursement based on the rates and terms in effect in Saskatchewan. Coverage includes:

- Out-patient hospital visit: \$50
- Emergency hospitalization: \$100 per day:

Saskatchewan Health provides limited coverage for emergency physician services received outside Canada if the same services would be covered in the province. Reimbursement is only provided at Saskatchewan rates.



A CLOSER LOOK AT GROUP INSURANCE

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

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

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

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

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

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

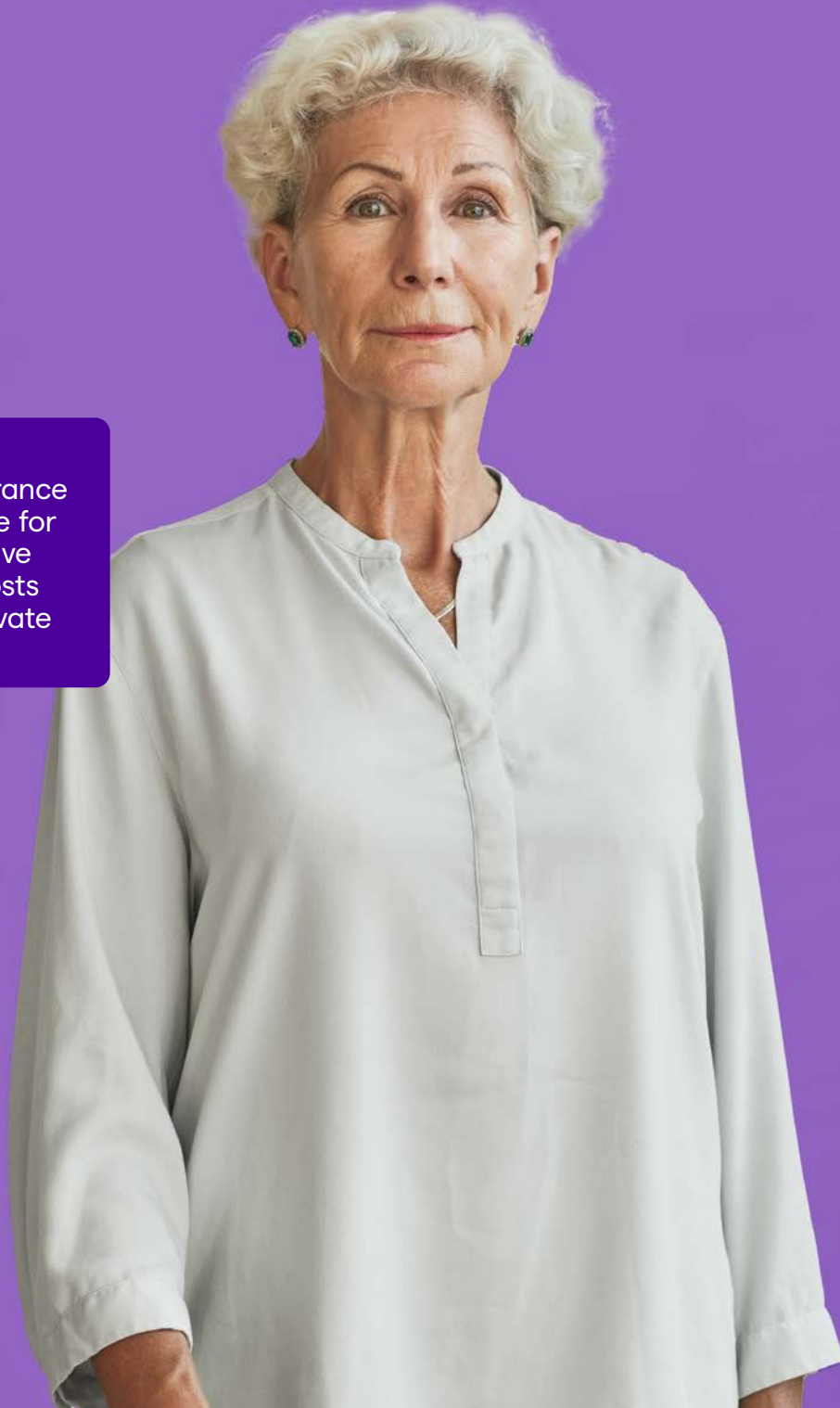
Additional information

[Health](#)

PROVINCIAL PLAN

11. Prescription Drug Insurance

The Saskatchewan prescription drug insurance plans provide coverage for residents who don't have insurance or whose costs are not covered by private insurance.



Coverage

Approximately 4,000 covered products are listed in the [Saskatchewan Formulary](#).

Overview of prescription drug insurance by recipient status

Plan	Segment of population and eligibility	Coverage
Children's Drug Plan	Resident 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• Meet the standards of an income test	Parents: <ul style="list-style-type: none">• \$100 semi-annual family deductible• Then, 65% of prescription drug costs Children: 100% of prescription drug costs
Seniors' Drug Plan	Seniors age 65 and over who are eligible for the provincial age credit and reported an annual income of \$75,918 or less in 2023	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• Recipients of the Saskatchewan Assured Income for Disability (SAID) program• Recipients of Saskatchewan Income Support (SIS)	Children under age 18: 100% Adults: No more than \$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

Additional information

[Extended Benefits and Drug Plan](#)

FEDERAL PLAN

12. Dental care

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



Eligibility

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

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

Care and services covered

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

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

Reimbursement amounts

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

Co-payments based on adjusted family net income

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

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

Additional information

[Canadian Dental Care Plan](#)

13. Saskatchewan Income Support



The Government of Saskatchewan offers two financial assistance programs to support low-income individuals and families:

- Saskatchewan Income Support (SIS) is intended to help people with little or no income and covers basic needs.
- The Saskatchewan Employment Incentive (SEI) is designed for modest-income working families who need support to cover the costs of employment and childcare. This program came into effect in 2024.

Saskatchewan Income Support

The Government of Saskatchewan provides financial support to help low-income residents meet their basic needs such as housing, food, and clothing.

Eligibility

To qualify for Saskatchewan Income Support (SIS), applicants must:

- Be Canadian citizens, permanent residents or have refugee status
- Live in Saskatchewan
- Be age 18 or over
- 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 so benefit amounts may change.

Financial assistance has two components:

- Basic Benefit, that includes food, clothing, travel, personal and household items
- Shelter Benefit, that 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	\$355	\$425
Dependent children	n/a	\$65/child

Monthly Shelter Benefit by family status and residence

Family size	Place of residence	
	Saskatoon/Regina	Remainder of the province
Single adults without children	\$650	\$590
Couples without children	\$830	\$720
Families (1 or 2 children)	\$1,065	\$820
Families (3 or more children)	\$1,245	\$925

Earnings exemption

Each month, income support recipients may earn employment income without their benefits being reduced. Thresholds are based on household composition.

Exemption based on household composition

Family size	Monthly income exemption
Single	\$375
Couple	\$475
Family with children	\$500

Education and Training Incentive

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 improve 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 of benefits based on household composition

Family size	Monthly allowance
Single adults without children	\$50
Families with 1 child	\$100
Families with 2 children	\$200

Saskatchewan Employment Incentive

The Saskatchewan Employment Incentive (SEI) is designed to support low-income working families. It offers monthly financial assistance and additional benefits.

Eligibility

To be eligible, applicants must:

- Be a Canadian citizen or permanent resident
- Be residents of Saskatchewan
- Be age 18 or over
- Have a valid Social Insurance Number and a Saskatchewan health services number
- Have children aged 0 to 12, or children aged 13 to 17 who require child care due to special circumstances, and receive the Canada Child Benefit (CCB) for these children or be a Person of Sufficient Interest (PSI) with these dependent children
- Have a gross monthly income from employment or self-employment of at least \$500, and a family income below the maximum monthly threshold, based on the number of eligible children

Individuals receiving benefits under any of the following programs are not eligible:

- Saskatchewan Income Support
- Saskatchewan Assured Income for Disability (SAID) program
- Child care subsidy

Benefits

The incentive amount is based on:

- Family income
- Number of eligible children in the household

The maximum benefit amounts are paid when the family's income from employment or self-employment is between \$500 and \$2,200 per month, before deductions.

When the family income exceeds \$2,200 per month, the benefit is reduced by \$0.30 for every additional dollar earned over that threshold.

Maximum amounts based on household composition

Number of children	Maximum monthly benefit
1 child	\$400
2 children	\$500
3 children or more	\$600

Additional benefits

Families eligible for this program may also receive additional benefits for:

- Health care and services
- Public transportation
- Employment counselling
- Shelter

Additional information

[Saskatchewan Income Support](#)

PROVINCIAL PLAN

14. Saskatchewan Assured Income for Disability (SAID) program

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 over
- Be residents of Saskatchewan
- Lack financial resources to provide for basic needs
- Have a significant and enduring disability that is of a permanent nature, substantially impacts daily living activities, and which results in a person requiring assistance in the form of an assistive device, assistance of another person, a service animal 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 of Living Income benefits

Family size	Total monthly benefits (including shelter allowance) ¹
One adult	\$991 to \$1,129
Two adults, no dependent children	\$1,335 to \$1,577
Single parent	
1 or 2 children	\$1,099 to \$1,391
3 or 4 children	\$1,150 to \$1,453
5 children or more	\$1,232 to \$1,529
Two parents	
1 or 2 children	\$1,414 to \$1,706
3 or 4 children	\$1,465 to \$1,768
5 children or more	\$1,547 to \$1,844

1. The amount of benefits varies depending on where the recipients live.

Earnings exemption

People receiving assistance under the program may receive employment earnings without having their benefits reduced.

Exemption based on household composition

Family size	Annual income exemption
Single	\$6,500
Couple	\$7,700
Family with dependent children	\$8,500

Additional information

[Saskatchewan Assured Income for Disability](#)

15. Tax impact of group insurance

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



Tax deductible expenses for the employer

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

Benefits taxable for employees

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

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

Fiscal impact of coverage included in group insurance plans

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

Specifics regarding disability insurance

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

Non-taxable benefits

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

- The employees pay 100% of the premium.
- The employer pays the premium but adds it to the employees' salary as a taxable benefit.

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

Taxable benefits

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

Taxing of disability insurance benefits based on premium payment

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