

2023 Bulletin
on Northwest Territories
Social Legislation



beneva

2023 Beneva Bulletin

on Northwest Territories Social Legislation

We are pleased to present the 2023 edition of the Beneva Bulletin on Northwest Territories 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 people who live in the Northwest Territories 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.

Table of contents

- 1. Employment Insurance Act 3
- 2. Canada Child Benefit. 6
- 3. Northwest Territories Child Benefit 8
- 4. Workers' Compensation Act 9
- 5. Employment Standards Act 10
- 6. Canada Pension Plan. 12
- 7. Old Age Security Act 14
- 8. NWT Senior Citizen Supplementary Benefit 15
- 9. NWT Health Care Plan 16
- 10. Canada Dental Benefit ^{NEW} 18
- 11. Income Assistance 19
- 12. Tax Impact of Group Insurance. 21

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](#)

EDUCATION, CULTURE AND EMPLOYMENT

3. Northwest Territories Child Benefit

The Northwest Territories Child Benefit is a tax-free amount paid monthly to families with children under 18 years of age and whose adjusted family net income is below \$30,000. Families with an adjusted family net income between \$30,000 and \$80,000 may receive part of the benefit.

Benefit Based on Family Size and Children's Age

Number of children	Children under 6 years old		Children ages 6 to 17	
	Monthly	Annually	Monthly	Annually
1	\$67.91	\$815.00	\$54.33	\$652.00
2	\$122.25	\$1,467.00	\$97.83	\$1,174.00
3	\$166.41	\$1,997.00	\$133.08	\$1,597.00
4	\$203.75	\$2,445.00	\$163.00	\$1,956.00
Each additional child	\$30.58	\$367.00	\$24.41	\$293.00

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

Additional Information

[Northwest Territories Child Benefit](#)

WORKERS' SAFETY AND COMPENSATION COMMISSION

4. Workers' Compensation Act

Workers' Compensation

The Workers' Safety and Compensation Commission (WSCC) provides for income replacement benefits and support to help people get back to work after a work-related injury.

Premium Rate

The 2023 average premium rate is set at \$2.40 per \$100 of assessable payroll, the same as last year.

Wage-Loss Benefits

Wage-loss benefits are paid to workers who are unable to perform their job because of a work-related injury. For calculation purposes, gross income is considered, up to the maximum insurable earnings of \$107,400, which is adjusted once a year.

Benefits are paid as follows:

- 90% of average net monthly earnings based on 1/12 of annual net compensation
- workers age 65 and older at the time a claim is accepted who can reasonably confirm that their employment would have continued may be entitled to a temporary supplement equal to the total disability award, less any partial disability or partial impairment award (the supplement may be paid up to a maximum of 24 months from the time it is determined that the worker is entitled to vocational rehabilitation services)

Permanent Impairment Awards

In the event of total impairment, workers receive a benefit equal to 90% of their net monthly earnings, payable for life. In the case of partial impairment, workers receive a monthly benefit equal to 90% of their net monthly earnings multiplied by the percentage of the impairment.

If the worker's monthly payment is less than 2.75% of the year's maximum insurable remuneration for the year in which the personal injury or disease occurs, the payment must be increased to the lesser of the following amounts:

- 100% of the worker's net monthly remuneration
or
- 2.75% of the year's maximum insurable remuneration

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.

Survivor Benefits

Type of benefit	Benefit
Surviving spouse	
Lump-sum payment	30% of the year's maximum insurable remuneration
Monthly benefits	Pension equal to 3.08% of the year's maximum insurable remuneration for the year in which the death occurs
Burial Expenses	13% of the year's maximum insurable remuneration
Dependent children	
Monthly benefits	0.625% of the year's maximum insurable remuneration until the child reaches 19 years of age or until they no longer attend school There is no age limit for children with disabilities

Additional Information

[Workers' Safety and Compensation Commission \(WSCC\)](#)

EDUCATION, CULTURE AND EMPLOYMENT

5. Employment Standards Act

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

Job-Protected Leaves

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

Leaves of Absence and Requirements

Leave	Maximum length	Conditions
Sick leave	5 days per 12-month period	Worked at least 30 days for the same employer Employees must ask for time off and specify the length of time needed Employers can require a medical certificate for a leave that exceeds 3 days
Bereavement leave	3 to 7 days	Leave length depends on where the employee lives and where the service is held
Family caregiver leave	Ill adult: 17 weeks Ill child: 37 weeks	
Family violence leave	10 days 15 weeks in a situation of ongoing violence	First 5 days are paid Employees must give written notice
Compassionate care leave	27 weeks	To care for and support a seriously ill family member at significant risk of death Leave can be taken in several periods at least 1 week long
Maternity and parental leave	3 options: • 17 weeks of maternity leave • 61 weeks of parental leave • 78 weeks of combined maternity and parental leave	Worked at least 12 months for the same employer Give at least 4 weeks' written notice before the leave starts Parental leave may be shared and, in that case, it must not exceed 69 weeks

NOTE: The law provides for other job-protected leaves, including jury duty leave.

Annual Vacation

Workers are entitled to two weeks of paid vacation for each full year of employment. They are entitled to three weeks of vacation as of their sixth year working for the same employer.

Calculating Vacation Time and Pay

Employment period	Vacation time	Vacation pay
Less than 6 years	1 day for each month worked or 2 weeks per reference year	4% of gross earnings
6 years or more	1.25 day for each month worked or 3 weeks per reference year	6% of gross earnings

Minimum Wage

The minimum wage is \$15.20 per hour since September 1, 2021.

Beginning September 1, 2023, the minimum wage will be adjusted annually using a formula based on the percentage change in the Consumer Price Index for Yellowknife and the percentage change in the average hourly wage in the Northwest Territories for the preceding calendar year.

Standard Work Week

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

Most employees are entitled to take public holidays off work and be paid public holiday pay.

Employees who work on a public holiday are entitled to:

- another day off with pay
- or
- an average day's pay plus 1.5 times their regular rate for the hours worked on the holiday

Additional Information

[Employment Standards](#)

EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA

6. Canada Pension Plan

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

Eligibility

To be eligible for the CPP, individuals must:

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

Contributions

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

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

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

Benefits

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

Contributions entitle workers to the following benefits:

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

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

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

Overview of CPP Amounts

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

Overview of CPP Amounts (continued)

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

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

Disability benefits

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

Survivor's pension

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

Additional Information[Canada Pension Plan](#)

EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA

7. Old Age Security Act

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

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

Payment Amounts

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

Maximum Payments and Income Thresholds – April to June 2023

Benefits	Maximum amount ¹	Income level cut-off ²	Income level cut-off for top-ups
Old Age Security (OAS) pension^{3, 4}			
Ages 65 to 74	\$691.00	\$129.757	n/a
Age 75 and older ^{NEW}	\$760.10	\$129.757	n/a
Guaranteed Income Supplement (GIS)			
Single, widowed or divorced	\$1,032.10	\$20.952	\$9.680
Spouse/common-law partner of someone who:			
Does not receive the OAS pension	\$1,032.10	\$50.208	\$19.360
Receives the OAS pension	\$621.25	\$27.648	\$8.416
Receives the Allowance	\$621.25	\$38.736	\$8.416
Allowance⁴	\$1,312.25	\$38.736	\$8.416
Allowance for the Survivor	\$1,564.30	\$28.224	\$9.680

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

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

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

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

Additional Information

[Old Age Security Pension](#)

EDUCATION, CULTURE AND EMPLOYMENT

8. NWT Senior Citizen Supplementary Benefit

The NWT Senior Citizen Supplementary Benefit (SCSB) provides financial assistance to help low-income seniors pay for living costs.

The program provides a monthly cash benefit to seniors who receive the Old Age Security pension, the Guaranteed Income Supplement or the Spouse's Allowance from the federal government.

There is no deadline to apply and seniors who receive the above-mentioned amounts from the government are automatically eligible for the SCSB.

Benefit Amount

The SCSB amount is \$196.00 per month.

Eligible seniors who sign up for direct deposit receive their payments directly in their bank account on the third-from-last banking day of each month. Otherwise, payments are sent by mail, usually during the last three banking days of each month.

Additional Information

[NWT Senior Citizen Supplementary Benefit](#)

HEALTH AND SOCIAL SERVICES

9. NWT Health Care Plan

The Northwest Territories (NWT) Health Care Plan provides residents with coverage for essential medical care.

Eligibility

To qualify for coverage, applicants must:

- be Canadian citizens or permanent residents lawfully entitled to be or remain in Canada
- make their home in the Northwest Territories
- be physically present in the Northwest Territories at least 153 days per calendar year

It is the responsibility of each individual to register themselves and their dependents who reside in the Northwest Territories. Those covered under the plan get an NWT Health Care Card they can present when they go to a hospital, health centre or medical clinic for treatment. They will not have to pay for medically necessary health services.

A CLOSER LOOK AT GROUP INSURANCE

Keeping employees engaged and healthy

The NWT Health Care 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
Medical services	<ul style="list-style-type: none"> • Diagnosis and treatment for illnesses and injuries • Surgery, including anaesthetic services and surgical assistance where necessary • Obstetrical care, including prenatal and postnatal care • Eye examinations, treatment and operations provided by an ophthalmologist
Hospital services	<p>Medically necessary hospital services, provided at a hospital, on an inpatient or outpatient basis within Canada</p> <ul style="list-style-type: none"> • Accommodation and meals in a standard ward • Nursing services, when provided by the hospital • Laboratory, X-ray, and other diagnostic services • Drugs prescribed by a physician and administered in the hospital • Use of the operating room, case room, and anaesthetic facilities required for diagnosis and treatment, including necessary equipment and supplies • Radiotherapy, occupational therapy, and physiotherapy when provided by an insured facility • Detoxification services in an approved health facility

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.

Extended Health Benefits

The Government of the Northwest Territories sponsors a number of extended health benefits programs to provide certain groups of people with benefits not covered by hospital and medical care insurance.

Overview - Extended Health Benefits Programs

Program	Eligible residents and coverage
Extended Health Benefits for Specified Disease Conditions Program	For residents with specified disease conditions Eligibility and list of covered disease conditions
Extended Health Benefits for Seniors Program	For seniors age 60 and older <ul style="list-style-type: none"> • 100% coverage for eligible prescription drugs • 100% coverage for the cost of eligible dental care and services • Vision care: \$300 to \$440 for prescription glasses or contact lenses • Reasonable and customary charges for medically necessary supplies and equipment: audiology equipment, diabetic supplies and equipment, walking aids, prosthetics, pressure garments, etc. Eligibility and coverage details
NWT Métis Health Benefits Program	Registered Métis residents of the Northwest Territories <ul style="list-style-type: none"> • 100% coverage for eligible prescription drugs • 100% coverage for the cost of eligible dental care and services • Vision care: \$300 to \$440 for prescription glasses or contact lenses • Reasonable and customary charges for medically necessary supplies and equipment: audiology equipment, diabetic supplies and equipment, walking aids, prosthetics, pressure garments, etc. Eligibility and coverage details

Additional Information

[Health and Social Services](#)

10. 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](#)

EDUCATION, CULTURE AND EMPLOYMENT

11. Income Assistance

The Income Assistance Program provides financial assistance to help residents of the Northwest Territories meet basic and enhanced needs. It encourages and supports greater self-reliance to improve quality of life.

Benefits

The program provides monthly allowances for food, shelter and utilities, as well as for other basic needs such as clothing, childcare, furniture and education. Allowances for seniors and persons living with disabilities are also available to eligible residents.

Benefit amounts are determined based on various criteria, such as household composition, family income and where recipients live.

Basic Monthly Allowances - Food and Clothing

Type of allowance and household composition	Minimum amount	Maximum amount
Food allowance - Adults and mature children		
1 person	\$343	\$717
2 persons	\$480	\$1,004
3 persons	\$582	\$1,220
4 persons	\$685	\$1,435
Each additional person	\$103	\$216
Community cost adjustment - Children		
1 person	\$0	\$121
2 persons	\$0	\$243
3 persons	\$0	\$364
4 persons	\$0	\$485
Each additional person	\$0	\$606
Clothing allowance		
1 person	\$79	\$112
2 persons	\$110	\$158
3 persons	\$134	\$192
4 persons	\$158	\$226

Monthly Rent Payable by Recipient Based on Monthly Income

Monthly income	Minimum rent
Less than \$1,667	\$70 to \$80
\$1,667 to \$2,499	\$140 to \$160
\$2,500 to \$3,749	\$325 to \$365
\$3,750 to \$4,999	\$555 to \$610
\$5,000 to \$6,674	\$790 to \$890
\$6,675 to \$8,333	\$1,155 to \$1,295
\$8,334 or more	\$1,445 to \$1,625

To learn more about allowances and their calculation, see the [Income Assistance Policy Manual](#).

Income Exemption

Income Assistance recipients may receive income from work or from sources other than paid employment (unearned income) without having their benefits reduced, up to the amounts presented in the following table.

Exemption Based on Household Income and Composition

Household composition	Exempt earned income (monthly)	Unearned income (per year)
Recipients with no dependents	\$200 + 15% of any amount exceeding \$200	\$1,200
Recipients with dependents	\$400 + 15% of any amount exceeding \$400	

Additional Income Received From Indigenous Governments ^{NEW}

As of April 1, 2023, additional income received from Indigenous Governments will be exempt from the calculation of Income Assistance benefits. Exempted additional income includes:

- monies received from Self-Government Agreements, Treaty Agreements, Land Claim Agreements, and Impact Benefit Agreements
- monies received as compensation from a Residential School Settlement, an Indian Day School Settlement, or a Sixties Scoop Settlement
- monies received on behalf of an applicant's dependants through Jordan's Principle and the Inuit Child First Initiative
- monies received through Agricultural Benefits for Indigenous Governments
- other monies received from Indigenous Governments, as determined by the Director of Income Security Programs

Additional Information

[Income Assistance](#)

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.