

# 2023 Bulletin

on Yukon Social Legislation



**beneva**

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## on Yukon Social Legislation

We are pleased to present the 2023 edition of the Beneva Bulletin on Yukon 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 Yukon residents 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 initiatives presented here reflect the values of community and security that prevail in our society and that we share through our mission.

**NOTES:**

The measures and programs presented in this document are the responsibility of the various government bodies that administer them. In the event of a discrepancy, the original texts in the laws and regulations will take precedence over the information provided in this Bulletin.

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## EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA

# 1. Employment Insurance Act

Canadian workers pay premiums to be eligible for coverage under the *Employment Insurance Act*. This coverage allows them to receive income in the event of job loss, illness or when they have to provide care as a caregiver. Employers also pay premiums.

## Premiums

	2023	2022
<b>Yearly maximum insurable earnings</b>	<b>\$61,500</b>	<b>\$60,300</b>
<b>Employee</b>		
Premium rate per \$100 of gross insurable earnings	1.63%	1.58%
Maximum annual premium	\$1,002.45	\$952.74
<b>Employer</b>		
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
<b>Waiting period before receiving benefits</b>	7 days
<b>Benefits</b>	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
<b>Maximum weekly benefit</b>	\$650
<b>Duration of benefits</b>	
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 <sup>1</sup>	Person receiving care
<b>Family caregiver benefit for children</b>	35 weeks	Critically ill or injured person under 18
<b>Family caregiver benefit for adults</b>	15 weeks	Critically ill or injured person 18 or over
<b>Compassionate care benefits</b>	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
<b>Maternity</b>	15 weeks	55%	\$650
<b>Parental</b>			
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](#)

## HEALTH AND SOCIAL SERVICES

## 3. Yukon Child Benefit

The Yukon Child Benefit (YCB) is a non-taxable amount paid monthly to help low- and modest-income families with the cost of raising children under 18 years of age. It is combined with the Canada Child Benefit (CCB) into a single monthly payment.

### Benefit Amounts

Households with an adjusted family net income of \$35,000 or less receive the maximum benefit of \$68.33 per month (\$820 per year). Households with an adjusted family net income above \$35,000 receive part of the benefit.

### Calculating Benefits - Family Income Above \$35,000

Household composition	Percentage difference between family income and \$35,000
Families with 1 child	2.5%
Families with 2 or more children	5.0%

### Example

A family with one child and an adjusted family net income of \$37,000 will see its benefits reduced as follows:

$\$37,000 - \$35,000 = \$2,000 \times 2.5\% = \$50$  per year (\$4.17 per month)

### Additional Information

[Yukon Child Benefit](#)



## WORKERS' SAFETY AND COMPENSATION BOARD

## 4. Workers' Compensation Act

The Yukon Workers' Safety and Compensation Board provides compensation to workers who sustain a work-related injury or illness.

### Premium Rate

The 2023 average premium rate is set at \$2.07 per \$100 of assessable payroll, the same as last year.

### Loss of Earnings Benefits

The Workers' Safety and Compensation Board pays loss of earnings benefits to workers who are unable to perform their job due to a work-related injury. For calculation purposes, gross income is considered, up to the maximum insurable earnings of \$98,093, which is adjusted once a year.

These benefits are equal to 75% of the worker's gross weekly income at the time the injury occurs. Workers continue to receive benefits for as long as the work-related disability remains, or until they reach the age to apply for Old Age Security benefits.

### Long-Term Loss of Earnings Benefits

Workers whose injury has caused permanent impairment may be entitled to long-term loss of earnings benefits. This compensation is 75% of the difference between their pre-accident net earnings indexed to the current year and the net earnings they are receiving or are capable of earning, up to the maximum annual insurable earnings (\$98,093).

Benefits are available until the worker reaches age 65. Workers age 63 or older at the time of the injury may receive loss of earnings benefits for up to two years.

### Permanent Impairment Awards

Lump-sum awards are provided to workers when the work injury results in a permanent physical impairment. The amount awarded is calculated as follows: percentage of impairment multiplied by 125% of the maximum insurable earnings in effect the year of the injury.

### 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	Payment amount and terms
<b>Funeral expenses</b>	Up to \$15,000
<b>Surviving spouse</b>	3.125% of the maximum insurable earnings in effect the year of the payment Benefits are payable for life
<b>Dependent child</b>	1.25% of the maximum insurable earnings in effect the year of the payment Benefits are payable until the child reaches age 19, or age 21 if the child is a student

### Additional Information

[Workers' Safety and Compensation Board](#)

## DEPARTMENT OF COMMUNITY SERVICES

## 5. Employment Standards Act

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

### Job-Protected Leaves

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

#### Leaves of Absence and Requirements

Leave	Eligibility	Maximum length	Conditions
<b>Sick leave</b>	1 day for every month worked for the same employer	12 days per calendar year	A medical certificate may be required
<b>Bereavement leave</b>	All employees	1 week	
<b>Domestic and sexualized violence leave</b>	Unpaid short-term leave: all employees Paid short-term and unpaid long-term leave: worked at least 90 days for the same employer	Short-term leave: 10 days Long-term leave: 15 weeks	Short-term leave: 5 days paid leave and 5 days unpaid leave Leave may be taken consecutively or not all at once Notice may be required
<b>Compassionate care leave</b>	All employees	28 weeks within a 52-week period	Provide a medical certificate stating the family member has a serious medical condition with a high risk of death within 26 weeks Leave can be taken consecutively or in several periods at least 1 week long
<b>Leave related to critical illness of a child</b>	Worked at least 6 consecutive months for the same employer	37 weeks within a 52-week period	Provide a medical certificate and give 2 weeks' written notice before the leave starts Leave can be taken consecutively or in several periods at least 1 week long
<b>Leave related to critical illness of an adult</b>	Worked at least 6 consecutive months for the same employer	17 weeks within a 52-week period	Provide a medical certificate and give 2 weeks' written notice before the leave starts Leave can be taken consecutively or in several periods at least 1 week long
<b>Leave related to the disappearance or death of a child</b>	Worked at least 6 consecutive months for the same employer	<ul style="list-style-type: none"> <li>• Disappearance: 52 weeks</li> <li>• Death: 104 weeks</li> </ul>	Give 2 weeks' written notice before the leave starts (unless circumstances require a shorter notice) Leave can be taken consecutively or in several periods at least 1 week long

## Leaves of Absence and Requirements (continued)

Leave	Eligibility	Maximum length	Conditions
<b>Maternity leave</b> (or pregnancy leave)	Worked at least 12 consecutive months for the same employer	17 consecutive weeks	Provide a medical certificate indicating the expected date of delivery and give 4 weeks' written notice
<b>Parental leave</b> (birth or adoption)	Worked at least 12 consecutive months for the same employer	If 1 employee takes the leave: 63 weeks If 2 employees takes the leave: 71 weeks	Provide a medical certificate indicating the expected date of delivery and give 4 weeks' written notice  If an employee intends to take both maternity and parental leave, the leaves must be continuous

## Annual Vacation

Workers are entitled to two weeks of paid vacation for each full year of employment. They are are entitled to vacation pay equal to 4% of their gross wages.

## Minimum Wage

Effective date	Hourly rate
<b>April 1, 2022</b>	\$15.70
<b>April 1, 2023</b>	\$16.77

## 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. 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 who work on public holidays are entitled to one of the following options:

- 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
<b>Old Age Security (OAS) pension</b>	<ul style="list-style-type: none"> <li>• Must be a Canadian citizen</li> <li>• Must be at least 65 years old</li> </ul>
<b>Guaranteed Income Supplement (GIS)</b> Provides additional income to low-income seniors living in Canada	<ul style="list-style-type: none"> <li>• Receive the OAS pension</li> <li>• Meet requirements related to income</li> </ul>
<b>Allowance</b> Offered to low-income seniors	<ul style="list-style-type: none"> <li>• Must be aged 60 to 64</li> <li>• 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</li> <li>• 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</li> <li>• Must have lived in Canada for at least 10 years after turning age 18</li> <li>• Have an annual income below the prescribed limit</li> </ul>
<b>Allowance for the Survivor</b> Additional income for low-income seniors	<ul style="list-style-type: none"> <li>• Must be aged 60 to 64</li> <li>• 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</li> <li>• 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</li> <li>• Must have lived in Canada for at least 10 years after turning age 18</li> <li>• Have an annual income below the prescribed limit</li> </ul>

### 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 <sup>1</sup>	Income level cut-off <sup>2</sup>	Income level cut-off for top-ups
<b>Old Age Security (OAS) pension<sup>3, 4</sup></b>			
Ages 65 to 74	\$691.00	\$129,757	n/a
Age 75 and older <sup>NEW</sup>	\$760.10	\$129,757	n/a
<b>Guaranteed Income Supplement (GIS)</b>			
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
<b>Allowance<sup>4</sup></b>	\$1,312.25	\$38,736	\$8,416
<b>Allowance for the Survivor</b>	\$1,564.30	\$28,224	\$9,680

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

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

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

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

### Additional Information

#### [Old Age Security Pension](#)

DEPARTMENT OF COMMUNITY SERVICES

## 8. Yukon Seniors Income Supplement

The Government of Yukon provides a monthly income supplement of \$288.16 to low-income seniors to help them meet their needs.

### Eligibility

Seniors must meet all of the following criteria to receive the income supplement:

- be a Yukon resident
- be age 65 or older
- receive Old Age Security (OAS)
- receive the Guaranteed Income Supplement (GIS)
- receive the Spouse's Allowance or the Survivor's Allowance
- receive the GIS in Yukon

### Additional Information

[Yukon Seniors Income Supplement](#)

## HEALTH AND SOCIAL SERVICES

## 9. Yukon Health Care Insurance Plan

The Yukon Health Care Insurance Plan provides residents with coverage for essential medical care.

### Eligibility

To be eligible for coverage, applicants must:

- be Canadian citizens or have immigration status
- be permanent Yukon residents
- be physically present in the Yukon, and not absent for more than six months, without a waiver from Insured Health Services
- have a work visa for a minimum of one year

It is the responsibility of each individual to register themselves and their dependents who reside in the Yukon. Individuals covered under the plan receive a health insurance card that they must present to receive coverage.

### A CLOSER LOOK AT GROUP INSURANCE

#### Keeping employees engaged and healthy

The Yukon Health Care Insurance Plan provides basic coverage for many healthcare services. Private insurance through a group plan offers more generous coverage that allows employers to rely on healthy workers. Benefits are also an excellent way to stand out as an employer of choice. When it comes to choosing an employer, many workers consider the possibility of, for example, protecting their children while they are in school, getting coverage for vaccinations and tests that would not otherwise be covered, or paying a fraction of the fees of other healthcare services with comprehensive health insurance coverage.

### Overview – Care and Services Covered

Care or services	Coverage
<b>Physician</b>	Most medical care provided by physicians in Yukon clinics and hospitals
<b>Hospital services</b>	Accommodation and meals in a standard ward
<b>Auditory health</b>	Hearing tests and supports Various programs are offered for workers, seniors and children <a href="#">Details</a>
<b>Dental care</b>	Some dental-surgical procedures
<b>Travel for medical treatment</b>	Travel expenses for medically necessary insured health services required that are not available in the person's community: <ul style="list-style-type: none"> <li>• \$0.30 per kilometre</li> <li>• appropriate and cost effective flights to get to appointments</li> </ul> In-territory travel for the following non-insured services: <ul style="list-style-type: none"> <li>• hearing services</li> <li>• mental wellness and substance use services</li> <li>• child development services</li> <li>• outpatient therapy services at Whitehorse General Hospital</li> </ul> Reimbursements for costs incurred while on medical travel: <ul style="list-style-type: none"> <li>• 1 day: \$78</li> <li>• more than 1 day: \$155.00 per day (up to 16 days)</li> </ul> <a href="#">Details</a>



## Overview – Care and Services Covered (continued)

Care or services	Coverage
<b>Chronic Disease and Disability Benefits Program</b>	<p>Financial assistance for people with disabilities or chronic diseases to cover the costs of:</p> <ul style="list-style-type: none"> <li>• prescription drugs</li> <li>• medical surgical supplies</li> <li>• medical equipment</li> <li>• food supplements</li> <li>• prostheses</li> </ul> <p>These items must be recommended by health practitioners and help recipients manage their chronic disease or disability</p>
<b>Gender affirmation</b>	<p>Covered health services include:</p> <ul style="list-style-type: none"> <li>• upper and lower body surgeries</li> <li>• facial surgeries</li> <li>• body contouring</li> <li>• voice feminizing surgery</li> <li>• hair removal</li> <li>• voice and communication training</li> </ul> <p>Applications are reviewed based on criteria established by the World Professional Association for Transgender Health</p> <p><a href="#">Details</a></p>
<b>Home Care Program</b>	<p>Services are based on an individual's assessed needs and include:</p> <ul style="list-style-type: none"> <li>• acute care</li> <li>• chronic disease care</li> <li>• palliative care</li> <li>• rehabilitation services</li> <li>• respite care</li> </ul>

## Chronic Conditions Support Programs

Yukoners who have a chronic disease, disability or special health condition can access resources to improve their daily quality of life, including:

- [Pulmonary Rehabilitation Program](#)
- [Blood pressure and heart disease support programs](#)
- Diabetes: [Support program](#) and [Wellness series](#)
- Chronic conditions: [Workshops](#), [Exercise program](#) and [Support program](#)
- [Support for people with disabilities](#)

### 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 the Yukon. 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 Healthcare Benefits and Pharmacare for Seniors

The Pharmacare and extended healthcare benefits programs assist registered seniors age 65 years and older with the cost of:

- prescription drugs
- dental care
- vision care
- medical-surgical supplies and equipment

## Yukon Dental Programs

The Yukon government offers different programs to help Yukoners obtain dental care.

### Coverage and Conditions of Yukon Dental Programs

Program	Eligibility	Coverage
<b>Yukon Dental Program</b> <a href="#">Details</a>	Residents enrolled in the Yukon Health Care Insurance Plan who: <ul style="list-style-type: none"> <li>• are not eligible for dental coverage under any other program, plan or insurance group</li> <li>• have a gross family income below the threshold based on household composition                Example: \$60,000 or less for individuals and \$90,000 for individuals with two children</li> </ul>	\$600 to \$1,300, depending on access to other coverage  Care focused on disease prevention, pain relief, treatment of infections, restoring chewing and social function, including: <ul style="list-style-type: none"> <li>• cleanings</li> <li>• dental exams</li> <li>• fillings</li> <li>• X-rays</li> <li>• teeth extractions</li> <li>• in some cases dentures</li> </ul>
<b>Yukon's preschool dental program</b> <a href="#">Details</a>	For children, newborn to 5 years of age	Prevention and minor repairs: <ul style="list-style-type: none"> <li>• examinations</li> <li>• oral hygiene advice</li> <li>• cleaning and scaling</li> <li>• fluoride application</li> <li>• sealants</li> </ul>
<b>Yukon's school dental program</b> <a href="#">Details</a>	Students from kindergarten to Grade 8 based on place of residence	Prevention: <ul style="list-style-type: none"> <li>• examinations</li> <li>• diagnostic x-ray films, if required</li> <li>• oral hygiene advice</li> <li>• cleaning and scaling</li> <li>• fluoride application</li> <li>• sealants</li> </ul> Prescribed treatments: <ul style="list-style-type: none"> <li>• fillings</li> <li>• stainless steel crowns (baby teeth only)</li> <li>• pulpotomies (baby teeth only)</li> <li>• extractions, if required</li> <li>• other emergency dental services</li> </ul>

## Additional Information

[Health and wellness](#)

## 10. Canada Dental Benefit <sup>NEW</sup>

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](#)

## HEALTH AND SOCIAL SERVICES

# 11. Social Assistance

Social assistance provides financial benefits and other services to eligible low-income residents to assist in meeting daily living expenses such as food, clothing and shelter.

## Income Support Benefits

The program provides monthly allowances for food, utilities (electricity and heating) and housing, among other things.

Additional benefits may also be available depending on the individual's needs. Benefit amounts are determined by a variety of factors, such as:

- family income and other resources
- household composition
- place of residence

### Monthly Allowance for Food and Utilities<sup>1</sup> Based on Area and Household Composition

Household composition	Monthly allowance					
	Area 1		Area 2		Area 3	
	Food	Utilities	Food	Utilities	Food	Utilities
<b>1 person</b>	\$242	\$344 - \$459	\$267	\$373 - \$488	\$415	\$373 - \$488
<b>2 people</b>	\$461	\$373 - \$488	\$508	\$403 - \$518	\$795	\$403 - \$518
<b>3 people</b>	\$660	\$403 - \$518	\$728	\$432 - \$546	\$1,138	\$432 - \$546
<b>4 people</b>	\$838	\$432 - \$546	\$923	\$461 - \$576	\$1,444	\$461 - \$576
<b>5 people</b>	\$1,049	\$461 - \$576	\$1,153	\$490 - \$605	\$1,805	\$490 - \$605
<b>6 people</b>	\$1,259	\$490 - \$605	\$1,384	\$520 - \$634	\$2,166	\$520 - \$634
<b>7 people</b>	\$1,468	\$520 - \$634	\$1,614	\$548 - \$663	\$2,528	\$548 - \$663
<b>8 people</b>	\$1,678	\$548 - \$663	\$1,845	\$578 - \$693	\$2,888	\$578 - \$693
<b>9 people</b>	\$1,888	\$578 - \$693	\$2,076	\$607 - \$722	\$3,249	\$607 - \$722
<b>10 people</b>	\$2,097	\$607 - \$722	\$2,306	\$637 - \$751	\$3,610	\$637 - \$751
<b>Each additional person</b>	\$210	n/a	\$231	n/a	\$232	n/a

Area 1: Whitehorse

Area 2: Carcross, Carmacks, Teslin, Haines Junction, Beaver Creek, Dawson City, Pelly Crossing, Mayo, Watson Lake, Ross River and Faro

Area 3: Old Crow

1. The utility allowance varies according to the time of year. It is lower from June to September and higher from November to March.

### Shelter Rental Allowance Based on Household Composition

Household composition	Maximum amount
<b>1 person</b>	\$514
<b>2 people</b>	\$691
<b>3 people</b>	\$822
<b>4 or more people</b>	\$843

NOTES:

If a person owns their own home, an allowance shall be paid which is sufficient to cover current taxes, fire insurance and other assessments, prorated monthly, provided that the total allowance is not in excess of the rental allowance which would otherwise be provided.

If a person is buying their own home, an allowance may be paid which is sufficient to cover current taxes, interest on a mortgage, fire insurance and other assessments, prorated monthly; provided that the total allowance for these items is not in excess of the rental allowance which would otherwise be provided.

## Earned Income Exemption

Social assistance recipients can earn employment income and continue receiving benefits. Only a portion of their earnings is taken into account in the calculation of their monthly income assistance.

### Exemption Based on Household Composition

Household composition	Exemption	
	Persons without a disability	Persons with a disability
<b>Single person</b>	First 36 months: 50% of monthly earnings After 36 months: 25% of monthly earnings	First 36 months: 50% of monthly earnings After 36 months: 25% of monthly earnings and up to \$3,900 per year
<b>Family</b>	First 36 months: 50% of the monthly earnings of a household member After 36 months: 25% of the monthly earnings of a household member	First 36 months: 50% of the monthly earnings of a household member After 36 months: 25% of the monthly earnings of a household member and up to \$3,900 per year for the entire household

## Yukon Supplementary Allowance

The Yukon Supplementary Allowance is an additional monthly benefit of \$250 paid to social assistance recipients age 19 or older who meet one of the following criteria:

- they are assessed as unemployed because of a severe or long-term disability
- they receive the Old Age Security pension or are old enough to receive it

## Additional Information

[Social 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
<b>Life</b>	Yes	Yes	–
<b>Accidental death and dismemberment, dismemberment due to illness and critical illness</b>	Yes	Yes	–
<b>Dependents' life</b>	Yes	Yes	–
<b>Short term disability</b>	Yes	–	Yes <sup>1</sup>
<b>Long term disability</b>	Yes	–	Yes <sup>1</sup>
<b>Health</b>	Yes	–	–
<b>Dental care</b>	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](mailto:bulletin@beneva.ca).