



2025 Bulletin  
**on Yukon Social  
Legislation**

**beneva**

# 2025 Beneva Bulletin

## on Yukon Social Legislation

**We are pleased to present the *2025 Beneva Bulletin on Yukon 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 Yukon citizens.

The programs covered in this bulletin are tools our society has introduced to improve conditions for 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](mailto: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	
<b>Employees</b>	<b>Canada, except Quebec</b>	<b>Quebec<sup>1</sup></b>	<b>Canada, except Quebec</b>	<b>Quebec<sup>1</sup></b>
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
<b>Employers</b>	<b>Canada, except Quebec</b>	<b>Quebec<sup>1</sup></b>	<b>Canada, except Quebec</b>	<b>Quebec<sup>1</sup></b>
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 benefit	\$695
Duration	14 to 45 weeks, based on the <a href="#">unemployment rate in the region</a>

## 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 benefit	\$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 benefits 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 waiting 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.<sup>1</sup>

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
<b>Maternity</b>	15 weeks	55%	\$695
<b>Parental</b>			
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 <sup>1</sup>	
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 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.

PROVINCIAL PLAN

## 03. Yukon Child Benefit

The Yukon Child Benefit is a non-taxable monthly payment to help low-income families provide for their children. This program is fully funded by the Government of Yukon and administered by the Canada Revenue Agency.



## Eligibility and benefit amounts

Households with adjusted family net income of \$35,000 or less receive the maximum benefit. The benefit is indexed to inflation every July 1.

### Maximum benefit amount

Period	Benefit for each dependent children	
	Monthly amount	Annual amount
July 1, 2024 to June 30, 2025	\$76.50	\$918
July 1, 2025 to June 30, 2026	\$78.08	\$937

Households with adjusted family net income over \$35,000 receive a reduced benefit according to the terms indicated in the table below.

### Calculating benefits for family income above \$35,000

Household composition	Reduction percentage applicable to the portion exceeding \$35,000
1 child	2.5%
2 or more	5%

#### Example

A family with one child and an adjusted family net income of \$37,000 will see its benefits reduced by:  
 $\$37,000 - \$35,000 = \$2,000 \times 2.5\% = \$50$  per year (\$4.17 per month)

## Additional information

[Yukon Child Benefit](#)



PROVINCIAL PLAN

# 04. Workers' Compensation Act

The Yukon Workers' Safety Compensation Board provides benefits for workers who are unable to perform their job due to a work-related injury, and supports them in getting back to work.



## 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' sector of activity.

The 2025 average premium rate paid by Yukon employers is set at \$2.09 per \$100 of assessable payroll. This is the same rate as that in force in 2024.

## Annual insurable earnings

The benefit amount is based on the person's gross earnings. The gross earnings set out in the work contract include not only income set out in the work contract, but 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 \$104,975, which is \$2,958 up from 2024.

## Benefits paid to workers

The WSCB pays various types of benefits to workers who can't work due to work-related injury or illness. In the event of death, it also pays benefits to survivors of workers who die of a work-related accident.

## Loss of earnings benefit

Workers who can no longer perform their job due to a work-related injury are entitled to benefits equal to 75% of their gross weekly earnings at the time of the accident up to maximum annual insurable earnings of \$104,975. Workers continue to receive monthly benefits for as long as the work-related disability persists or until they reach the age to apply for Old Age Security benefits.

Benefits are calculated as of the first day of lost wages following the date of the injury.

## Long-term loss of earnings benefit

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 (\$104,975).

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

## Permanent impairment benefits

Lump-sum awards are provided to workers when the work injury results in a permanent physical impairment. The amount awarded is calculated by multiplying the percentage of permanent impairment by 125% of the maximum annual earnings that was in effect for the year the work-related injury occurred.



### 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 WSCB or the private plan? It could be both. First the WSCB assesses the claim. It pays the indemnities set out in law. The private plan may supplement the basic coverage.

In other words, the WSCB 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.



## 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

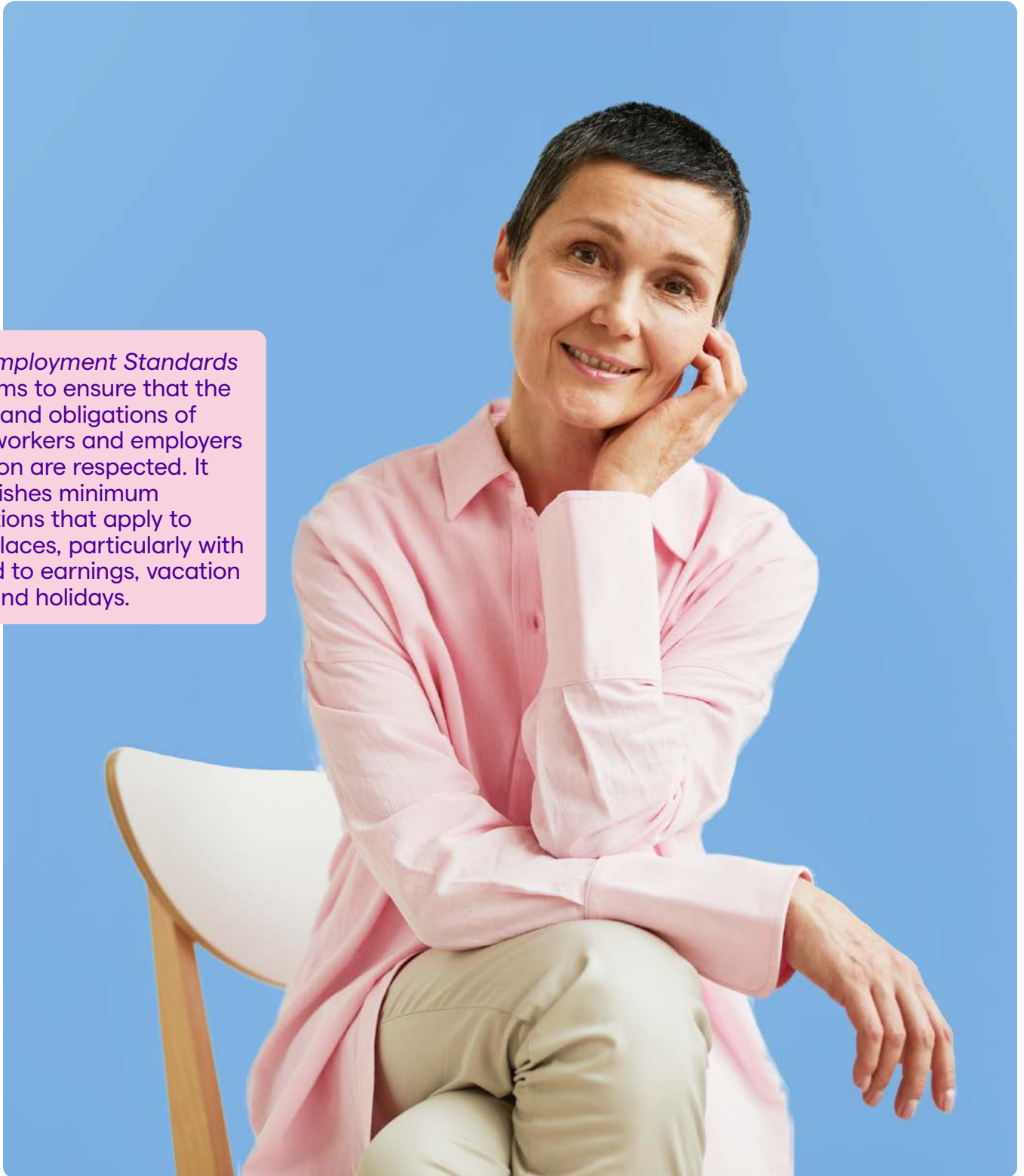
Type of benefits	Payment amount and terms
Funeral expenses	Up to \$15,000
Surviving spouse	3.125% of maximum insurable earnings in effect the year of the payment The benefit is payable for life
Dependent child	1.25% of maximum insurable earnings in effect the year of the payment Benefits are payable until the child turns age 19, or age 21 if the child is a student

### Additional information

[Workers' Safety and Compensation Board](#)

## 05. Employment Standards Act

The *Employment Standards Act* aims to ensure that the rights and obligations of both workers and employers in Yukon 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.

### Job-protected leaves

Type of absence	Maximum length	Eligibility
<b>Sick leave</b>	12 days per year	One day for every month worked for the same employer A medical certificate may be required
<b>Bereavement leave</b>	1 week	All employees
<b>Domestic and sexualized violence leave</b>	Short-term leave: 10 days, of which 5 are paid for eligible workers Long-term leave: 15 weeks	Unpaid short-term leave: All workers Short-term paid leave and long-term unpaid leave: After 90 days of employment for the same employer Notice may be required
<b>Compassionate care leave</b>	28 weeks	Provide a medical certificate stating that the ill family member is at significant risk of death within 26 weeks  Leave can be taken consecutively or in several periods at least 1 week long within a 52-week period
<b>Leave related to critical illness of a child</b>	37 weeks	Worked at least 6 consecutive months for the same employer 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 within a 52-week period
<b>Leave related to critical illness of an adult</b>	17 weeks	Worked at least 6 consecutive months for the same employer 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 within a 52-week period
<b>Leave related to the disappearance or death of a child</b>	Disappearance: 52 weeks Death: 104 weeks	Worked at least 6 consecutive months for the same employer 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
<b>Maternity leave</b>	17 consecutive weeks	Worked at least 12 consecutive months for the same employer  Provide a medical certificate indicating the expected date of delivery and give 4 weeks' written notice
<b>Parental leave</b> (birth or adoption)	If 1 employee takes the leave: 63 weeks If 2 employees take the leave: 71 weeks	Worked at least 12 consecutive months for the same employer 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 vacation time for each full year of employment. They are entitled to vacation pay equal to 4% of their gross wages. An employer must start paying vacation pay after the employee has been continuously employed for 14 days.

## Minimum wage

Effective date	Hourly rate
April 1, 2024	\$17.59
April 1, 2025	\$17.94

## 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

Workers who have worked at least 30 days for the same employer during the 12 months preceding a statutory holiday are entitled to holiday pay.

If they work on a statutory holiday, they are paid in one of the following ways:

- At the rate applicable to overtime hours (time-and-a-half) for all hours worked during the statutory holiday
- At the regular rate for hours worked during the statutory holiday plus one day of paid holiday

Note: Workers who work on a statutory holiday are entitled to both general holiday pay and the applicable overtime, even if they have worked for an employer for less than 30 days during the 12 months preceding the statutory holiday.

## Additional information

[Employment Standards](#)

## FEDERAL PLAN

## 06.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) <sup>NEW</sup>	\$81,200
Basic exemption	\$3,500
<b>Contribution rate</b>	
Employees and employers	5.95%
Self-employed workers	11.90%
<b>Contribution rate – second additional contribution (CPP2)</b>	
Employees and employers	4%
Self-employed workers	8%
<b>Maximum contribution</b>	
Employees and employers	\$4,034.10
Self-employed workers	\$8,068.20
<b>Maximum contribution – second additional contribution (CPP2)</b>	
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"> <li>Understand the impact of changes to the Canada Pension Plan (CPP) on her contributions and net salary.</li> <li>Adjust her budget based on the new contributions while advising her clients on these changes.</li> </ul>

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. She adjusts her finances to account for the \$300 in additional 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 2025<sup>1</sup>

Type of benefits	Maximum monthly amounts		
	Portion based on standard rate	Portion based on earnings	Total
<b>Retirement and post-retirement pensions</b>			
Retirement pension (at age 65)	n/a	\$1,433	\$1,433
Post-retirement pension (at age 65)	n/a	\$47.82	\$47.82
<b>Disability pension</b>			
Disability pension	\$598.49	\$1,074.75	\$1,673.24
Post-retirement disability benefit	\$598.49	n/a	\$598.49
<b>Survivor's pension</b>			
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
<b>Children's benefits</b>			
Children of disabled CPP contributor	\$301.77	n/a	\$301.77
Children of deceased CPP contributor	\$301.77	n/a	\$301.77
<b>Death benefit (one-time payment)</b>			
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

## 07. 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.



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

### Maximum payments and income thresholds – January to March 2025

Situation	Maximum amount <sup>1</sup>	Income level cut-off <sup>2</sup>	Income level cut-off for top-ups
<b>Old Age Security pension (OAS)<sup>3, 4</sup></b>			
Age 65 to 74	\$727.67	\$148,451	n/a
Age 75 or over	\$800.44	\$154,196	n/a
<b>Guaranteed Income Supplement (GIS)</b>			
Single, widowed or divorced	\$1,086.88	\$22,056	\$10,112
<b>Spouse/common-law partner of someone who:</b>			
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
<b>Allowance<sup>4</sup></b>	\$1,381.90	\$40,800	\$8,608
<b>Allowance for the Survivor</b>	\$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.

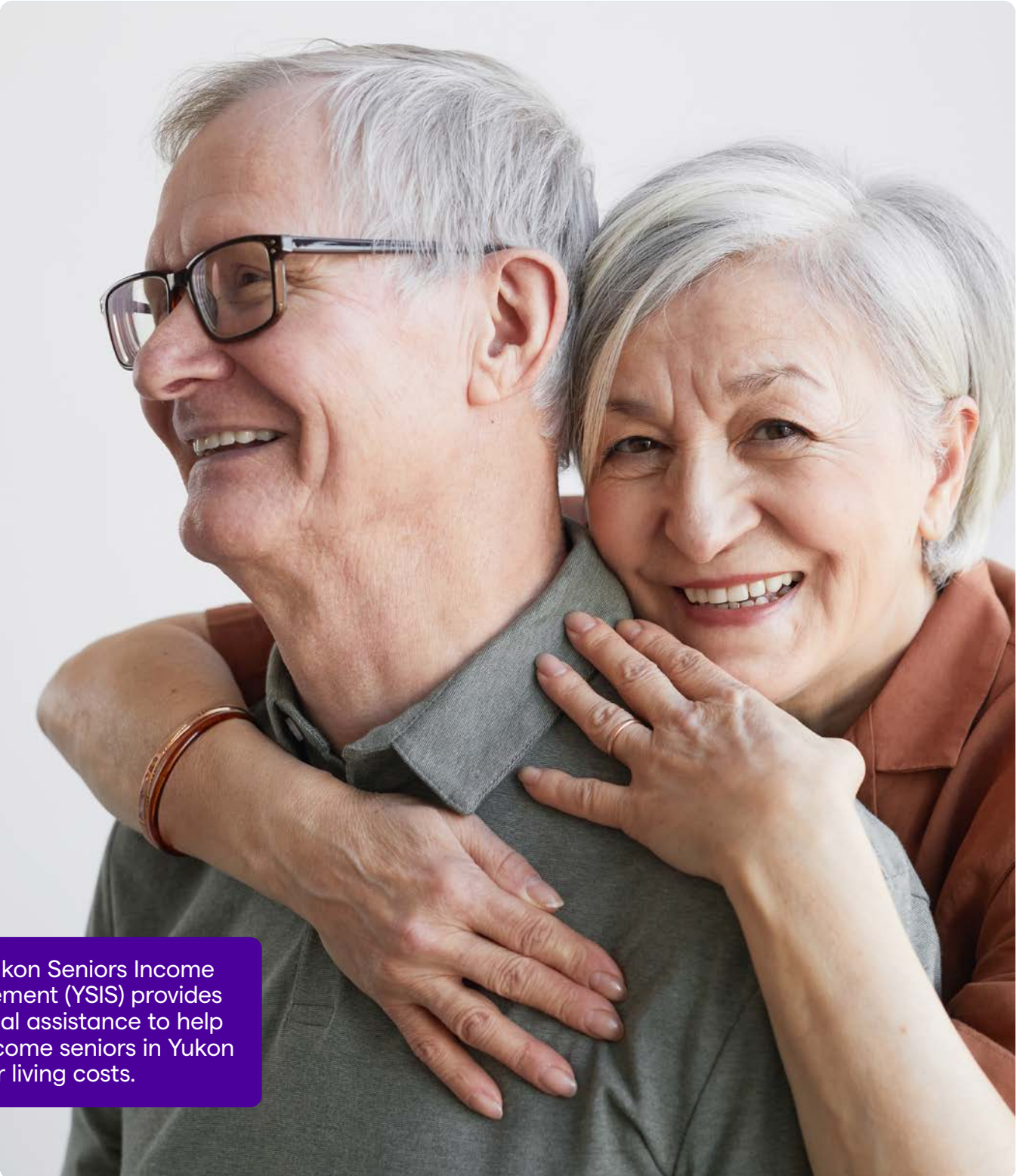
4. Individuals can defer receiving the OAS pension beyond age 65 in exchange for a higher pension. The monthly OAS pension is increased by 0.6% for every month it is delayed up to a maximum of 36% at age 70.

## Additional information

### [Public pensions](#)

PROVINCIAL PLAN

## 08. Yukon Seniors Income Supplement



The Yukon Seniors Income Supplement (YSIS) provides financial assistance to help low-income seniors in Yukon pay for living costs.

## Eligibility

Seniors age 65 or over who are receiving federal Old Age Security and Guaranteed Income Supplement benefits or the Spouse's Allowance automatically receive YSIS.

## Benefit amount

This is a monthly non-taxable payment of \$288.61.

It is not necessary to apply for it. Eligible seniors receiving federal benefits receive it automatically.


## Additional information

[Yukon Seniors Income Supplement](#)



## PROVINCIAL PLAN

# 09. Yukon Health Care Insurance Plan



Yukon'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 services. The plan also covers the cost of certain medical supplies.



## 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

### 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 care and services covered by the Yukon Health Care Insurance Plan

Care or services	Coverage
Physician	Most medical care provided by physicians in Yukon clinics and hospitals
Hospital services	Accommodation and meals in a standard ward
Auditory health	Hearing tests and supports Various programs are offered for workers, seniors and children <a href="#">Details</a>
Dental care	Some dental-surgical procedures
Travel for medical treatment	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>• Mileage: \$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>• Auditory health</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>• One day: \$78</li> <li>• More than one day: \$155.00 per day (up to 16 days)</li> </ul> <a href="#">Details</a>

## Overview of care and services covered by the Yukon Health Care Insurance Plan

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> <p><a href="#">Details</a></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.</p> <p>The program includes:</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> <p><a href="#">Details</a></p>

## Services covered outside Yukon

The Yukon Department of Health and Social Services provides limited coverage for emergency physician services received outside Canada if the same services would be covered in the territory. Reimbursement is only provided at Yukon rates. If care is received in Quebec, patients must pay for the services and submit a claim to obtain reimbursement based on the rates and terms in effect in Yukon.



## A CLOSER LOOK AT GROUP INSURANCE

**Business travel, expatriates, inpatients, 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 inpatients 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.

## Extended Healthcare Benefits and Pharmacare for Seniors

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

- Prescription drugs
- Dental care
- Vision care
- Medical-surgical supplies and equipment

## Additional information

[Health and wellness](#)

## FEDERAL PLAN

# 10. 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 <sup>1</sup>	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

### [Dental Care](#)

PROVINCIAL PLAN

# 11. Yukon Dental Program



The Yukon government offers different programs to help Yukon residents obtain dental care. These programs are intended for specific segments of the population: Newborn children up to Grade 12 and households that are not covered by other insurance.

## Coverage and conditions of Yukon Dental Programs

Care or services	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 gross income of \$60,000 for individuals or \$90,000 or less for individuals with two children. The threshold increases progressively with family size.</li> </ul>	\$600 to \$1,300, depending on access to other coverage Care focused on disease prevention, pain relief, the 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 age 5	Prevention and minor restorations: <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>

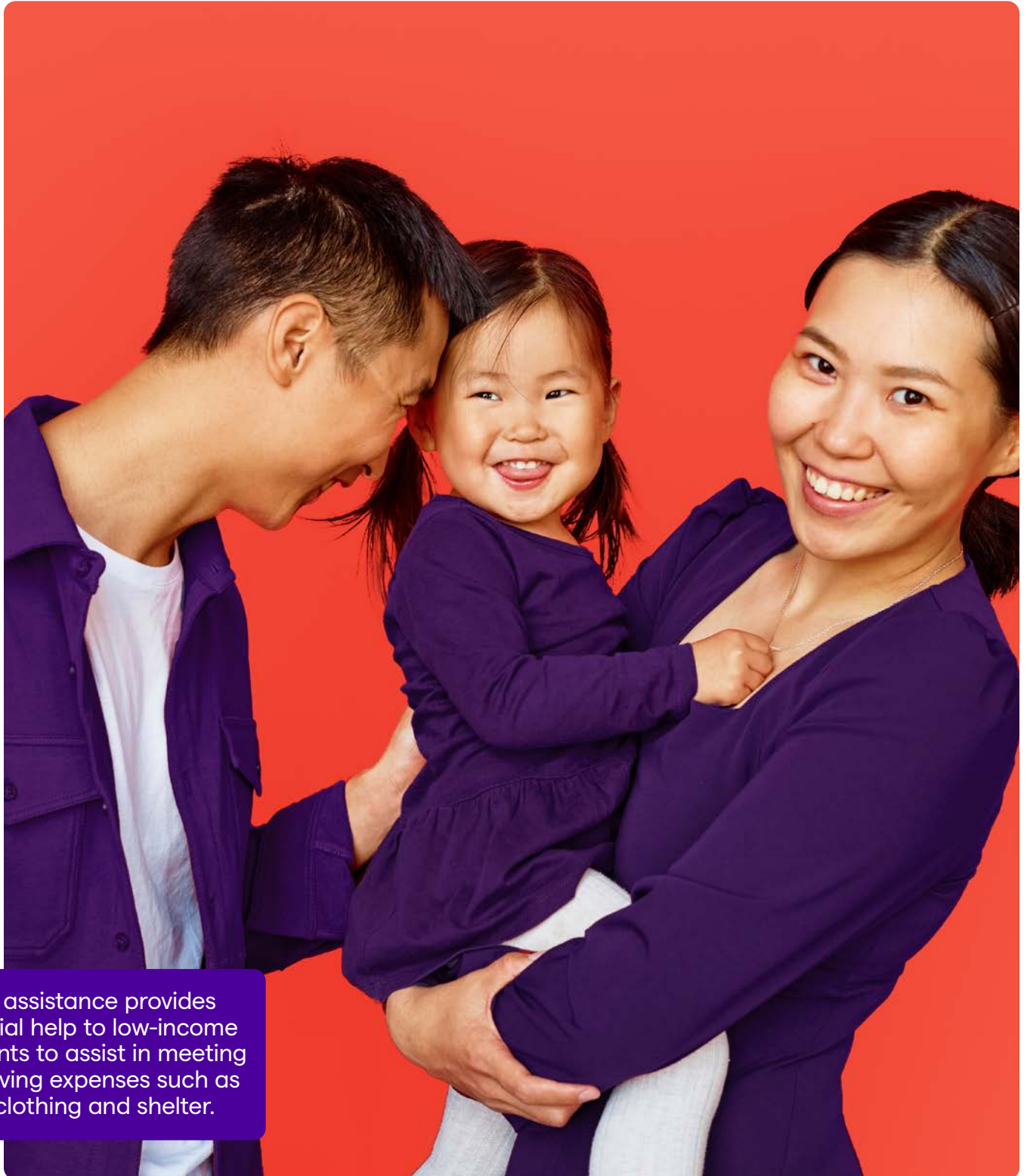
## Additional information

[Yukon Dental Program](#)



PROVINCIAL PLAN

# 12. Social Assistance



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

## Benefits

The program provides monthly allowances for food, utilities such as 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 family resources
- Family size
- Place of residence

### Monthly allowance for food and utilities<sup>1</sup> based on area and household composition

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

Area 3: Old Crow

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

### Monthly shelter allowance based on household composition

Number of people	Maximum amount
1 person	\$514
2 persons	\$691
3 persons	\$822
4 or more people	\$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
Single person	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
Family	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 over who meet one of the following criteria:

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

## Additional information

[Social Assistance](#)

# 13. 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 WSCB, 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 tax-deductible.

### 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