

2023 Bulletin

on Alberta Social Legislation



beneva

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We are pleased to present the 2023 edition of the Beneva Bulletin on Alberta 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 Albertans by providing relevant and current information.

This document contains clear explanations to help you better understand how government programs and group insurance plans complement each other and help improve the quality of life of Canadians. The measures presented herein reflect our society's strong sense of community and commitment to protecting people, values that we share and extend from our own mission.

NOTES:

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

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EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA

1. Employment Insurance Act

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

Premiums

	2023	2022
Yearly maximum insurable earnings	\$61,500	\$60,300
Employee		
Premium rate per \$100 of gross insurable earnings	1.63%	1.58%
Maximum annual premium	\$1,002.45	\$952.74
Employer		
Premium rate per \$100 of gross insurable earnings (1.4 times the employee's premium)	2.282%	2.212%
Maximum annual premium	\$1,403.43	\$1,333.84

Regular Benefits

Employment Insurance (EI) provides regular benefits to people who lose their jobs through no fault of their own, who are available for and able to work, but can't find a job. To be eligible, individuals must have accumulated the number of insurable employment hours during a reference period, i.e. **between 420 and 700 hours** based on the unemployment rate in their area.

The reference period is the shorter of the following:

- the 52-week period immediately before the start date of an EI claim
or
- the period beginning on the first day of an immediately preceding benefit period (if the person already successfully applied for benefits in the previous 52 weeks) and ending at the start of the new benefit period

Sickness Benefits

Sickness benefits are paid to individuals who are unable to work because of sickness, injury, or quarantine, and who have seen their weekly earnings reduced by more than 40% for at least one week. To be eligible, applicants must have accumulated **600 insured hours of work**.

Payment Details – Regular and Sickness Benefits

Specifications	Application terms and conditions
Waiting period before receiving benefits	7 days
Benefits	55% of the average insurable earnings for the best 14 to 22 weeks over the past 52 weeks, based on the unemployment rate in the region
Maximum weekly benefit	\$650
Duration of benefits	
Regular	14 to 45 weeks, based on the unemployment rate in the region
Sickness	Up to 26 weeks

Working While on Claim

With Working While on Claim, individuals can keep receiving part of their EI benefits and all earnings from their job. This means they may keep 50 cents of their EI benefits for every dollar earned, up to 90% of the weekly insurable earnings used to calculate the benefits. Any amount earned beyond this threshold is deducted dollar for dollar from their benefits.

For more information: [Employment Insurance – Working While on Claim](#)

A CLOSER LOOK AT GROUP INSURANCE

Public plans, private plans: Who pays first?

Through their programs, government departments and agencies (employment insurance, workers' compensation, public automobile insurance, etc.) act as first payers. Short and long term disability benefits under private plans serve as a complement to the basic protection offered by government programs. The private insurer therefore acts as a second payer.

Caregiving Benefits

EI caregiving benefits provide financial assistance to individuals who must take time away from work to care for or support a critically ill or injured person or someone needing end-of-life care.

Eligible individuals must have seen their weekly income reduced by more than 40% for at least one week. They must have accumulated at least **600 insured hours of work** in the 52 weeks before the start of their claim.

Benefits are equal to 55% of the average insurable earnings for the best 14 to 22 weeks over the past 52 weeks, depending on the unemployment rate in the region. The maximum weekly amount is \$650 and the waiting period before receiving benefits is seven days. Employment Insurance offers three types of caregiving benefits.

Caregiving Benefits

Benefits	Maximum weeks payable ¹	Person receiving care
Family caregiver benefit for children	35 weeks	Critically ill or injured person under 18
Family caregiver benefit for adults	15 weeks	Critically ill or injured person 18 or over
Compassionate care benefits	26 weeks	Person of any age who requires end-of-life care

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

Variable Best Weeks

The EI benefits rate is based on the best paid weeks of the previous year. The number of weeks used in the calculation varies from 14 to 22 depending on the unemployment rate in the economic region where the claimant resides.

For more information: [Variable Best Weeks](#)

EI Maternity and Parental Benefits

EI maternity and parental benefits provide financial assistance to:

- women who are away from work because they're pregnant or have recently given birth
- parents who are away from work to care for their newborn or newly adopted child

Eligibility conditions

To be eligible for benefits, applicants must:

- have experienced a drop in earnings of more than 40% for at least one week
- have accumulated **600 hours** in the 52 weeks preceding the start of the claim, or since the start of the last claim, whichever is the shorter

Maternity Benefits

Maternity benefits are paid to biological mothers, including surrogate mothers, who cannot work because they are pregnant or have recently given birth. They cannot be shared between the two parents. The person receiving maternity benefits may also be entitled to receive parental benefits.

Parental Benefits

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

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

Calculating Benefits

Benefits	Maximum weeks	Benefit rate	Weekly maximum
Maternity	15 weeks	55%	\$650
Parental			
Standard	40 weeks Can be shared, but one parent cannot receive more than 35 weeks of standard benefits	55%	\$650
Extended	69 weeks Can be shared, but one parent cannot receive more than 61 weeks of extended benefits	33%	\$390

Canada Training Benefit

The Canada Training Benefit is designed to help Canadian workers develop the skills they need to succeed in an ever-changing labour market. It includes the following measures:

- Canada Training Credit

This non-taxable credit aims to help Canadians with the cost of training.

Eligible workers accumulate a credit balance at a rate of \$250 per year, up to a lifetime maximum of \$5,000. The credit can be used to refund up to half the costs of taking a course or enrolling in a training program.

- Employment Insurance Training Support Benefit

This benefit provides workers with up to four weeks of income support paid at 55% of their average weekly earnings. It aims to help workers cover their living expenses, providing support for ongoing payments such as mortgage payments, electricity bills and other life expenses while on training and without their regular paycheque.

- Leave provisions

These measures allow workers to take time away from work to pursue training without risk to their job security.

For more information: [Backgrounder—Canada Training Benefit](#)

Additional Information

[Employment Insurance benefits and leave](#)

2. Canada Child Benefit

The Canada Child Benefit (CCB) is a tax-free monthly payment made to eligible families to help them with the cost of raising children under 18 years of age. The CCB may include the Child Disability Benefit (CDB), where applicable.

Primary Caregiver

The person primarily responsible for the care and upbringing of the child should apply for the CCB. The person primarily responsible for the care and upbringing of the child is someone who:

- supervises the child's daily activities and needs
- sees to it that the child's medical needs are met
- arranges for child care when necessary

When parents live together in the same household as the child, the Canada Revenue Agency (CRA) automatically considers the mother to be the person primarily responsible for the care and upbringing of the child. It is therefore up to the mother to submit the application for benefits.

If, however, the father is the person primarily responsible for the care and upbringing of the child, he must attach a signed letter from the mother to his application. The father then becomes the designated person primarily responsible for the care and upbringing of all the children in the household.

In the case of same-sex parents living together in the same household as the child, either of the parents may apply for all children in the household.

In the case of shared custody on a more or less equal basis, both parents can be deemed to be primarily responsible for the child's care and upbringing. Each eligible individual will get 50% of the benefit they would have received if the child lived with them full time.

Eligibility

To be eligible for the CCB, the individual primarily responsible for the child's care and upbringing must:

- live with the child who is under age 18
- be a resident of [Canada](#) for tax purposes

If in a relationship, at least one spouse must have one of the following statuses:

- Canadian citizen
- permanent resident
- protected person
- temporary resident of Canada for the last 18 months and have a valid permit as of month 19
- First Nation member or citizen

Benefits

The CRA uses the information in the income tax return to calculate the CCB payments. This means the primary caregiver and their spouse or common-law partner (if applicable) must file an income tax return every year to receive the benefit, regardless of whether or not they earned any income.

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

The amount is recalculated in July based on the information provided in the income tax and benefit return of the previous year. The information used to calculate the benefit is:

- the number of children living with the person primarily responsible for their care and upbringing
- the age of the children concerned
- the primary caregiver's marital status
- the adjusted family net income (AFNI), which appears on line 236 of the income tax return and to which is added the net income of the spouse or partner, where applicable
- the eligibility of a child for the child disability benefit

Basic Benefit – July 2022 to June 2023

The CCB is calculated as follows:

- \$6,997 per year (\$583.08 per month) for each eligible child under age 6
- \$5,903 per year (\$491.91 per month) for each eligible child ages 6 to 17

The CCB amount is reduced when the adjusted family net income is over \$32,797. The reduction is calculated as shown in the chart below.

CCB Reduction Based on Family Income

Number of children	Family Income from \$32,797 to \$71,060	Family income above \$71,060
1	7% of income	\$2,678 + 3.2% of income
2	13.5% of income	\$5,166 + 5.7% of income
3	19% of income	\$7,270 + 8% of income
4 or more	23% of income	\$8,801 + 9.5% of income

Child Disability Benefit

The CCB may include an additional amount for the CDB. For the period of July 2022 to June 2023, the CDB could provide up to \$2,985 (\$248.75 per month) for each eligible child. The CDB starts being reduced when adjusted family net income is greater than \$71,060. The reduction is calculated as follows:

CDB Reduction Based on Family Income

Number of eligible children	Family income above \$71,060
1	3.2% of income
2 or more	5.7% of income

How and When to Apply?

The individual primarily responsible for the child's care and upbringing must submit a CCB application as soon as possible, namely:

- as of the child's birth
- as soon as the child lives with them full time
- as soon as they or their spouse meet the eligibility conditions

There are three ways to submit a CCB application:

- **Automated Benefits Application:** Possible through the partnership with the CRA and the provincial vital statistics office. The CRA uses the information on the child's birth registration form to determine the primary caregiver's eligibility for benefits and tax credits.
- **My Account:** The primary caregiver can apply online using their personal CRA account. They need to sign in, go to *Apply for Child Benefits*, and follow the instructions.
- **RC66 Canada Child Benefits Application:** This form can be used to apply for all federal, provincial and territorial child benefit programs.

Additional Information

[Canada Child Benefit](#)

MINISTRY OF CHILDREN'S SERVICES

3. Alberta Child and Family Benefit

The Alberta Child and Family Benefit (ACFB) is a tax-free amount paid quarterly to lower and middle-income families with children under the age of 18. Payments are issued to eligible families in August, November, February and May.

Eligibility

To be eligible for the ACFB, applicants must:

- have one or more children under 18 years old
- be residents of Alberta
- file a tax return
- meet the income criteria

Payment Amounts

The ACFB includes a base component and a working component.

- The **base component** is paid to lower-income families with children, whether or not they earn employment income. It ranges from \$1,410 to \$3,525 depending on the number of children. The amount paid under this component decreases when adjusted family net income exceeds \$25,935.
- The **working component** is paid to families with employment income over \$2,760. The working component ranges from \$722 to \$1,902 depending on the number of children. The amount paid under this component decreases when adjusted family net income exceeds \$43,460.

Maximum benefit

Number of children	Base Component	Working Component
1	\$1,410	\$722
2	\$2,115	\$1,379
3	\$2,820	\$1,772
4 or more	\$3,525	\$1,902

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

Affordability Action Plan TEMPORARY MEASURE

To help Albertans struggling with inflation and the high cost of living, the Government of Alberta has introduced the Affordability Action Plan. This plan provides financial assistance to support different segments of the population that are particularly affected.

Families with household incomes under \$180,000 in 2021 can apply.

From January 18 through June 30, 2023, eligible households will receive tax-free benefits of \$100 per month, for a total of \$600, per child under age 18.

For more information: [Affordability Action Plan](#)

Additional Information

[Alberta Child and Family Benefit](#)

WORKERS' COMPENSATION BOARD OF ALBERTA

4. Workers' Compensation Act

Workers' Compensation

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

Premium Rate

The 2023 average premium rate paid by Alberta employers is set at \$1.26 per \$100 of assessable earnings. This is a \$0.09 increase from last year.

Calculating Wage-Loss Benefits

Injured workers receive wage-loss benefits equal to 90% of their net earnings at the time of the injury. The maximum insurable earnings ceiling for 2023 is \$102,100, which is a \$3,400 increase from 2022.

Medical Benefits

Workers who sustain a work-related injury and require medical care and equipment may be reimbursed for some eligible expenses approved by WCB-Alberta, including:

- fees for medical care and services
- treatments provided by health professionals (chiropractor, acupuncturist, physiotherapist, etc.)
- hospital care and hospital stays
- psychology service
- medical supplies (crutches, bandages, splints, etc.)
- medication

Workers who sustain a severe injury may be entitled to more specialized medical benefits. This may include:

- a personal care allowance
- reimbursement of vehicle modification expenses
- psychological counselling
- wheelchair costs

Non-Economic Loss Payment

The Non-Economic Loss Payment (NELP) is paid in recognition that a permanent clinical impairment may also impact the worker's life outside the workplace.

WCB-Alberta determines the value of the NELP at the medical plateau, when medical opinion indicates no further significant medical change is likely.

If the injury is a deteriorating condition, the NELP is assessed when the condition first stabilizes, and may be periodically reassessed as the condition deteriorates.

For 2023, the minimum NELP is set at \$2,049.59 and the maximum payment is \$102,479.36. Maximum amounts may vary depending on the year the injury occurred. Benefits are indexed yearly on January 1 based on the cost of living index, minus 0.5%.

Assistance While Recovering from Serious Injuries

While recovering from a serious injury, a worker who is unable to perform household tasks may receive assistance and compensation for home help services, such as:

- housekeeping
- personal care
- large tasks outside the home (e.g., lawn care, cleaning eaves troughs, snow shovelling)

Two benefit levels are payable depending on the severity of the worker's condition:

- level 1: \$257.49 per month
- level 2: \$2,356.38 per year

Survivor benefits

Survivor benefits may be available to the dependent spouse and children of a worker who dies as the result of a work-related accident. Amounts and payment details are set out in the Alberta *Workers' Compensation Act* and are reviewed annually. They may differ depending on when the accident occurred.

Calculating Benefit Amounts and Duration

Survivor	Benefit	Duration
Dependent spouse with dependent children	The amount that would have been payable to the deceased worker for a permanent total disability, namely 90% of the worker's net income up to the maximum provided by law	Until all children are no longer dependent on the spouse
Dependent spouse without dependent children or whose children are no longer dependent and who is capable of gainful employment	Full pension	Payable for 5 years or until the spouse: <ul style="list-style-type: none"> • is gainfully employed • refuses to find employment If the spouse accepts to take part in vocational services, they may be entitled to a full pension until the earlier of the following: <ul style="list-style-type: none"> • they become gainfully employed • 60 months have elapsed
Dependent spouse without dependent children, and who is incapable of gainful employment	Full pension	As long as the disability lasts
Dependent Children (the deceased does not have a spouse or partner)	Full pension equal to the one the dependent spouse would have received, divided equally between the children (if more than one)	Payments are made in trust to the person responsible for the estate until the children are no longer dependent

Funeral Expenses

WCB-Alberta pays a lump sum of \$2,457.50 to the surviving spouse and dependent children to cover expenses related to the worker's death. It also covers funeral expenses up to \$16,900.

Additional Information

[Workers' Compensation Board of Alberta](#)

MINISTRY OF LABOUR AND IMMIGRATION

5. Employment Standards Act

The *Employment Standards Act* (ESA) provides the minimum standards for most employees working in Alberta. It sets out the rights and responsibilities of employees and employers in most Alberta 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	Maximum length	Conditions for employees
Personal and family responsibility leave	5 days per calendar year	Cannot be carried over to the following year
Bereavement leave	3 days per calendar year	Cannot be carried over to the following year
Compassionate care leave	27 days per calendar year	Provide a medical certificate stating a serious medical condition with a significant risk of death occurring within a period of 26 weeks
Domestic violence leave	10 days per calendar year	Cannot be carried over to the following year
Critical illness leave	Per 52-week period <ul style="list-style-type: none"> • Ill child: 36 weeks • Ill adult: 16 weeks 	Provide a medical certificate Leave may be taken in more than one period, but each period has to be at least 1 week long
Long-term illness and injury leave	16 days per calendar year	Provide a medical certificate
Death or disappearance of child leave	<ul style="list-style-type: none"> • Disappearance: 52 weeks • Death as a probable result of a crime: 104 weeks 	Provide proof of leave entitlement as soon as is reasonable
Maternity leave	16 consecutive weeks	Leave must begin no earlier than 13 weeks before the probable delivery date Birth mothers must take at least 6 weeks after birth unless the employer agrees to an early return to duties, and the employee provides a medical certificate stating the return will not endanger her health
Parental leave	62 weeks	Leave may be taken by either parent or shared between the parents Leave must begin within 78 weeks of the birth or day the child comes into the care of the employee

NOTE: The ESA provides for other job-protected leaves, including reservist leave.

Annual Vacation

Employees with four years of employment are entitled to two weeks of paid vacation per 12-month reference year. Employees with five or more years of employment are entitled to three weeks. Ordinarily, a vacation entitlement year is a recurring 12-month period beginning on the date of hire.

Minimum Wage

Type of employee	Minimum rate
General	\$15/hour
Students under 18	\$13/hour
Domestic employees	\$2,848/month

Standard Work Week

The length of a normal work day is eight hours and a standard work week is 44 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 ESA.

Public Holidays

On public holidays, most employees are entitled to time off with pay based on their average daily wage. If they work, they are paid in one of the following ways:

- hours worked x hourly wage x 1.5 + average daily wage
or
- hours worked x hourly wage + future day off at average daily wage

Employees are entitled to general holiday pay if they have worked for the same employer for at least 30 workdays in the 12 months prior to the holiday.

Additional Information

[Alberta Employment Standards](#)

MINISTRY OF SENIORS AND HOUSING

6. Alberta Seniors Benefit

The Alberta Seniors Benefit is a monthly payment to low-income seniors to help cover their living expenses.

Eligibility

To be eligible for the Alberta Seniors Benefit, applicants must:

- be Canadian citizens or permanent residents
- be 65 years of age or older (benefits may start the month of their 65th birthday)
- have lived in Alberta for at least three months immediately before applying
- receive the Old Age Security pension from the Government of Canada
- meet the financial eligibility criteria

Calculating Benefits

The benefit is based on the total income of the individual or couple for the calendar year preceding the year of application. Seniors with an annual income of \$29,285 or less and couples with a combined annual income of \$47,545 or less are generally eligible.

In addition to income, other criteria are used to calculate the amount paid, such as:

- accommodation category
- marital status

Maximum Annual Amounts as at January 1, 2023

Marital status and accommodation category	Maximum benefits
Homeowner, renter, lodge resident	
Single senior	\$3,637
Couple	\$5,455
Person living in a long-term care centre or designated supportive living facility	
Single senior	\$12,097
Couple	\$15,734
Other residence categories	
Single senior	\$2,534
Couple	\$5,066

Supplementary Accommodation Benefit

Eligible seniors who reside in a designated supportive living facility or long-term care centre may receive monthly top-up assistance combined with the Alberta Seniors Benefit.

Affordability Action Plan TEMPORARY MEASURE

To help Albertans struggling with inflation and the high cost of living, the Government of Alberta has introduced the Affordability Action Plan. This plan provides financial assistance to support different segments of the population that are particularly affected.

Seniors who have household incomes under \$180,000 in 2021 can apply. From January 18 through June 30, 2023, eligible households will receive tax-free benefits of \$100 per month, for a total of \$600, per person.

Individuals who do not receive the Alberta Seniors Benefit must apply. Those already receiving the Alberta Senior Benefit do not have to apply; they will be automatically enrolled to receive their affordability payments.

Canada Pension Plan and Old Age Security recipients may apply if they are not receiving the provincial benefit. Specific eligibility criteria apply to these individuals.

For more information: [Affordability Action Plan](#)

Additional Information

[Alberta Seniors Benefit](#)

EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA

7. 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

8. Old Age Security Act

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

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

Payment Amounts

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

Maximum Payments and Income Thresholds – April to June 2023

Benefits	Maximum amount ¹	Income level cut-off ²	Income level cut-off for top-ups
Old Age Security (OAS) pension^{3, 4}			
Ages 65 to 74	\$691.00	\$129,757	n/a
Age 75 and older ^{NEW}	\$760.10	\$129,757	n/a
Guaranteed Income Supplement (GIS)			
Single, widowed or divorced	\$1,032.10	\$20,952	\$9,680
Spouse/common-law partner of someone who:			
Does not receive the OAS pension	\$1,032.10	\$50,208	\$19,360
Receives the OAS pension	\$621.25	\$27,648	\$8,416
Receives the Allowance	\$621.25	\$38,736	\$8,416
Allowance⁴	\$1,312.25	\$38,736	\$8,416
Allowance for the Survivor	\$1,564.30	\$28,224	\$9,680

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

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

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

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

Additional Information

[Old Age Security Pension](#)

9. Alberta Health Care Insurance Plan

Eligibility

To be covered for insured health services in Alberta, residents must be registered with the Alberta Health Care Insurance Plan (AHCIP). Coverage begins once an application has been approved. Insureds receive a personal health card that gives them access to services covered under the public health care plan.

To be eligible for plan coverage, applicants and their dependents must:

- be legally entitled to be or to remain in Canada and make their permanent home in Alberta
- be committed to being physically present in Alberta for at least 183 days in a 12-month period
- not claiming residency or obtaining benefits under a claim of residency in another province, territory or country

Care and Services Covered

The AHCIP provides eligible Alberta residents with coverage for medically necessary services.

Overview – Care and Services Covered

Care or services	Coverage
Medical services	<ul style="list-style-type: none"> • Medically required services provided by a physician • Psychiatrist visits • Medically required diagnostic services including laboratory and radiological procedures • Bariatric surgery (under certain conditions) • Breast augmentation and mastectomy for transgender surgery (subject to certain conditions and approval)
Hospital services	<ul style="list-style-type: none"> • Accommodation and meals in a standard ward • Nursing services • Diagnostic services • Routine surgical equipment and supplies • Inter-facility transfer in Alberta by ambulance
Optometry (vision care)	<ul style="list-style-type: none"> • 1 complete eye exam for children age 18 and under and seniors age 65 and older per benefit year (July 1 to June 30) • Full coverage for some specific medical conditions treated by optometrists <p>Based on their income, seniors may be eligible for extended coverage under the Dental and Optical Assistance for Seniors Program</p>
Podiatry (foot care)	Partial coverage for some podiatry services under the basic podiatry program, up to \$250 per benefit year (July 1 to June 30)
Dental care	<p>Medically necessary oral and maxillofacial surgical services</p> <p>Based on their income, seniors may be eligible for extended coverage under the Dental and Optical Assistance for Seniors Program</p>

Medical Equipment and Supplies

The Alberta Aids to Daily Living (AADL) program provides coverage for a variety of medical equipment and supplies required as a result of an assessment and prescribed by a health professional.

The AADL is a cost-share program. Individuals who need assistance due to a long-term disability or chronic illness or those who are terminally ill pay 25% of the benefit cost, up to a maximum of \$500 per individual or family per year.

Benefits provided through the AADL include:

- prostheses
- hearing aids and FM systems
- burn garments
- compression stockings and garments
- custom-made footwear
- custom-made ocular prostheses
- homecare beds and accessories
- laryngectomy equipment and supplies
- ostomy supplies
- oxygen and respiratory equipment and supplies
- walkers and walking aids
- wheelchairs – manual and power

[More Information on Covered Services and Care](#)

A CLOSER LOOK AT GROUP INSURANCE

Keeping employees engaged and healthy

The AHCIP 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.

Prescription Drug Insurance

The Alberta Health Care Insurance Plan provides coverage for prescription drugs for seniors 65 years of age and older. [Approximately 5,000](#) products are covered.

The dispensing fee and ingredient cost are subject to a maximum reimbursement amount established by the government.

Overview – Drug Insurance Programs

Program	Group	Monthly premium	Coverage
Coverage for Seniors Program	Seniors age 65 and older	n/a	30% of the cost of drugs listed in the Drug Benefit List, up to a maximum of \$25 per prescription drug
Non-Group Coverage Program	Albertans under age 65 who do not have access to a group insurance drug plan	Individual: \$63.50 Family: \$118.00 Income support recipients: Individual: \$44.45 Family: \$82.60	

Other more specialized programs are also available in certain circumstances:

- Outpatient Cancer Drug Benefit Program
- Specialized High Cost Drug Program
- Insulin Pump Therapy Program (type 1 or 3c diabetes)

A CLOSER LOOK AT GROUP INSURANCE

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

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

Additional Information

[Alberta Health Care Insurance Plan](#)

10. Canada Dental Benefit ^{NEW}

The interim Canadian Dental Benefit is a two-year program that covers part of the dental care costs for children under the age of 12. Families receiving the Canada Child Benefit whose annual income is less than \$90,000 and who do not have access to a private dental insurance plan are eligible.

Depending on adjusted family net income, a tax-free payment of \$260, \$390, or \$650 is available for each eligible child. This interim dental benefit is only available for two periods and is administered by the CRA.

- First period: October 1, 2022, to June 30, 2023
- Second period: July 1, 2023, to June 30, 2024

Eligibility

First Benefit Period: October 1, 2022, to June 30, 2023

For expenses to qualify for payment, the following criteria must be met:

- the child must be under 12 years old as of December 1, 2022
- the dental care services were received between October 1, 2022, and June 30, 2023
- the child does not have access to a private dental insurance plan
- the child's dental costs are not fully covered by another dental program provided by any level of government

Benefit Amount

The benefit amount is based on adjusted family net income and does not change based on dental costs.

Adjusted family net income	Payment amount (full custody)	Payment amount (shared custody)
Less than \$70,000	\$650	\$325
\$70,000 to \$79,999	\$390	\$195
\$80,000 to \$89,999	\$260	\$130
\$90,000 or more	Not eligible	Not eligible

Additional Payment for Higher Dental Costs

The interim Canada Dental Benefit can provide an additional payment for some children who have dental costs higher than \$650 in one of the benefit periods. The additional payment is the same amount the family received for the benefit period it applied for.

First Benefit Period: October 1, 2022, to June 30, 2023

To be eligible for an additional payment, the following criteria must be met:

- the family was eligible and received a payment for the first benefit period (October 1, 2022, to June 30, 2023)
- no one applied for this benefit for the child in the second benefit period (July 1, 2023, to June 30, 2024)
- the child's dental costs were more than \$650 for services received between October 1, 2022, and June 30, 2023

Second Benefit Period: July 1, 2023, to June 30, 2024

Families can apply for an additional payment on or after July 1, 2023. They must apply for their child's first payment for the second benefit period before they can apply for the additional payment.

Additional Information

[Canada Dental Benefit](#)

MINISTRY OF COMMUNITY AND SOCIAL SERVICES

11. Income Support

The Government of Alberta provides financial support to help low-income residents meet their basic needs.

This support is paid as a monthly core benefit, the amount of which is based on three components:

- **Core Essential** – Amount intended to cover basic needs such as food, clothing, household supplies, personal needs, transportation and telephone line.
- **Core Shelter** – Amount based on the type of housing and intended to cover rent, utilities (except electricity), municipal taxes, repairs, insurance, etc.
- **Actual electricity costs** – Amount for clients residing in social housing. This amount cannot exceed private housing rates in effect.

Other financial assistance may be available depending on the individual's situation, such as for utilities, special care or school-related expenses.

Benefits Overview

Benefits for Expected To Work – Effective January 1, 2023

Household composition	Core Essential	Core Shelter			Total core benefits		
		Family	Social housing	Private housing	Family	Social housing	Private housing
Single adult	\$440	\$110	\$128	\$350	\$550	\$568	\$790
Single adult and							
1 child	\$652	\$110	\$225	\$592	\$762	\$877	\$1,244
2 children	\$758	\$110	\$276	\$613	\$868	\$1,034	\$1,371
3 children	\$864	\$110	\$337	\$635	\$974	\$1,201	\$1,499
4 children	\$970	\$110	\$400	\$657	\$1,080	\$1,370	\$1,627
5 children	\$1,076	\$110	\$464	\$679	\$1,186	\$1,540	\$1,755
6 children	\$1,182	\$110	\$526	\$700	\$1,292	\$1,708	\$1,882
Couple with no children	\$711	\$110	\$205	\$473	\$821	\$916	\$1,184
Couple and							
1 child	\$923	\$110	\$278	\$624	\$1,033	\$1,201	\$1,547
2 children	\$1,029	\$110	\$337	\$645	\$1,139	\$1,366	\$1,674
3 children	\$1,135	\$110	\$400	\$656	\$1,245	\$1,535	\$1,791
4 children	\$1,241	\$110	\$464	\$678	\$1,351	\$1,705	\$1,919
5 children	\$1,347	\$110	\$526	\$699	\$1,457	\$1,873	\$2,046
6 children	\$1,453	\$110	\$589	\$720	\$1,563	\$2,042	\$2,173
Each additional child	\$106	\$0	\$0	\$23	\$106	\$106	\$129
Each child 18-19 years old in school	\$218	\$0	\$0	\$0	\$218	\$218	\$218

Benefits for Barriers to Full Employment – Effective January 1, 2023

Household composition	Core Essential	Core Shelter			Total core benefits		
		Family	Social housing	Private housing	Family	Social housing	Private housing
Single adult	\$569	\$110	\$128	\$350	\$679	\$697	\$919
Single adult and							
1 child	\$781	\$110	\$225	\$592	\$891	\$1,006	\$1,373
2 children	\$887	\$110	\$276	\$613	\$997	\$1,163	\$1,500
3 children	\$993	\$110	\$337	\$635	\$1,103	\$1,330	\$1,628
4 children	\$1,099	\$110	\$400	\$657	\$1,209	\$1,499	\$1,756
5 children	\$1,205	\$110	\$464	\$679	\$1,315	\$1,669	\$1,884
6 children	\$1,311	\$110	\$526	\$700	\$1,421	\$1,837	\$2,011
Couple with no children	\$903	\$110	\$205	\$473	\$1,013	\$1,108	\$1,376
Couple and							
1 child	\$1,115	\$110	\$278	\$624	\$1,225	\$1,393	\$1,739
2 children	\$1,221	\$110	\$337	\$645	\$1,331	\$1,558	\$1,866
3 children	\$1,327	\$110	\$400	\$656	\$1,437	\$1,727	\$1,983
4 children	\$1,433	\$110	\$464	\$678	\$1,543	\$1,897	\$2,111
5 children	\$1,539	\$110	\$526	\$699	\$1,649	\$2,065	\$2,238
6 children	\$1,645	\$110	\$589	\$720	\$1,755	\$2,234	\$2,365
Each additional child	\$106	\$0	\$0	\$23	\$106	\$106	\$129
Each child 18-19 years old in school	\$218	\$0	\$0	\$0	\$218	\$218	\$218

Earnings Exemption

Income support recipients can increase their total monthly income by working. They keep all of their wages, and only a portion of their earnings is taken into account when their income support benefits are calculated.

Calculating Exemptions Based on Family Situation

Recipient	Net income exemption
Single parents	\$230 + 25% of any amount exceeding \$230
Couples	\$115 + 25% of any amount exceeding \$115
Single persons	\$230 + 25% of any amount exceeding \$230
Dependent children attending school	Net employment income is 100% exempt
Dependent children not attending school	\$350 + 25% of any amount exceeding \$350

Employment and Financial Support in Case of Illness or Disability

The Government of Alberta provides for several additional financial supports for individuals or households with special needs, such as illness or disability. In addition, it provides assistance to employable individuals to help them enter the job market, find work and stay employed.

Affordability Action Plan TEMPORARY MEASURE

To help Albertans struggling with inflation and the high cost of living, the Government of Alberta has introduced the Affordability Action Plan. This plan provides financial assistance to support different segments of the population that are particularly affected.

For January 18 through June 30, 2023, Income Assistance recipients will receive \$100 per month in tax-free benefits, for a total of \$600. Recipients with dependent children under age 18 will need to apply online or in-person to get an additional \$100 monthly for a total of \$600 per child.

Affordability payments are issued separately from monthly income support benefit payments.

For more information: [Affordability Action Plan](#)

Additional Information

[Community and Social Services](#)

12. Tax Impact of Group Insurance

From a fiscal standpoint, some of the group insurance premiums that the employer pays for its employees are considered taxable employment benefits. For the employer, these taxable benefits increase the total payroll and, as a result, increase the contributions to various governmental programs. For employees, these employment benefits are added to their income and thus indirectly increase income taxes.

The table below shows the tax impact of the various benefits included in group insurance plans.

Coverage	Contribution deductible for the employer	Employer contribution taxable for employee	Benefits taxable for the employee
Life	Yes	Yes	–
Accidental death and dismemberment, dismemberment due to illness and critical illness	Yes	Yes	–
Dependents' life	Yes	Yes	–
Short term disability	Yes	–	Yes ¹
Long term disability	Yes	–	Yes ¹
Health	Yes	–	–
Dental care	Yes	–	–

1. If the employer pays any part of the premium, regardless of the amount.

If you have any comments or questions about this Bulletin, please write to bulletin@beneva.ca.