

2023 Bulletin

on Manitoba Social Legislation



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

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

NOTES:

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

Table of contents

1.	Employment Insurance Act	3
2.	Canada Child Benefit.	6
3.	Manitoba Child Benefit.	8
4.	Workers' Compensation Act	9
5.	Employment Standards Code.	11
6.	Automobile Insurance	13
7.	Canada Pension Plan.	15
8.	Old Age Security Act	17
9.	Manitoba Health Services Insurance Plan	18
10.	Canada Dental Benefit ^{NEW}	22
11.	Employment and Income Assistance	23
12.	55 PLUS Program : A Manitoba Income Supplement	25
13.	Manitoba Supports for Persons with Disabilities ^{NEW}	26
14.	Tax Impact of Group Insurance.	27

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](#)

MANITOBA MINISTRY OF FAMILIES

3. Manitoba Child Benefit

The Manitoba Child Benefit (MCB) provides tax-free monthly benefits to lower income Manitobans with dependent children in their care.

Eligibility

To be eligible for the MCB, applicants must:

- reside in Manitoba
- have at least one dependent child under the age of 18 in their care
- receive the Canada Child Benefit
- meet the family income criteria
- not be receiving Employment and Income Assistance, unless they only receive the health benefits portion

Benefit Amount

Low-income families may be eligible for up to \$35 per month (\$420 per year) tax-free per child. Households with a family income of more than \$15,000 but less than the threshold amount based on family composition may receive partial benefits.

Benefit Levels and Allowable Income Ranges

Number of children	Maximum yearly MCB benefits	Maximum benefits paid at or below these annual family incomes	Partial benefits paid with annual family incomes of
1	\$420	\$15,000	\$20,435
2	\$840	\$15,000	\$20,435
3	\$1,260	\$15,000	\$20,435
4	\$1,680	\$15,000	\$22,242
5	\$2,100	\$15,000	\$24,052
6	\$2,520	\$15,000	\$25,864

Children's Opti-Care Program

For families who receive the MCB, the average Children's Opti-Care Program benefit is approximately \$84 per child, per year. If the child has special vision needs, the benefits may be more.

Claims for this program can be made once every three years. If the child's prescription changes or the child outgrows his or her frames, parents may be able to claim more often.

Additional Information

[Manitoba Child Benefit](#)

WORKERS' COMPENSATION BOARD OF MANITOBA

4. Workers' Compensation Act

Workers' Compensation

Wage-loss benefits are paid to workers who are unable to perform their job due to a work-related injury or illness.

For the purpose of calculating benefits, the maximum insurable earnings ceiling for 2023 is \$153,380. This amount is adjusted once a year. It was \$150,000 in 2022. The minimum insurable earnings in effect for 2023 is \$28,080.

Calculating Wage-Loss Benefits

Disability date	Indemnity	Payer
Date of injury	100% of regular earnings	Employer
First day after the accident	90% of the net average earnings ¹	WCB

1. The WCB determines the average net earnings by subtracting probable deductions for income tax, CPP contributions and Employment Insurance premiums from the worker's average earnings. The WCB pays 100% of the take-home pay for workers who earn the legislated minimum annual earnings or less.

Premium Rate

The 2023 average premium rate is set at \$0.95 per \$100 of company payroll. The Manitoba WCB has maintained this rate since 2018.

Permanent Impairment Awards

When the WCB determines that a worker has sustained permanent loss of physical or mental abilities because of a work injury, it pays a permanent functional impairment (PFI) award as a lump-sum payment. The amount of the lump-sum award is based on the degree of impairment and the amounts provided for in the law.

Calculating Impairment Awards

Impairment percentage	PFI entitlement
1% to 29%	\$1,500 for each full 1% of impairment
30% or greater	\$45,000 plus \$1,810 for each full 1% of impairment exceeding 30%

The workers' age is not taken into account when calculating a permanent impairment award. These benefits are indexed in accordance with Regulation 132/2020 on the adjustment of benefits.

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. These benefits are indexed in accordance with Regulation 132/2020 on the adjustment of benefits.

The total monthly payments made to all dependants cannot exceed 90% of the worker's net average earnings before the date of death. Net average earnings are calculated based on the maximum insurable earnings of \$153,380. Where there are dependent children, the monthly payment to the spouse or common-law partner may change depending on the age of the children.

Death Benefits

Type of benefit	Payment amount and terms
Surviving spouse	<ul style="list-style-type: none"> • A lump-sum payment of \$93,770 which may be converted into a tax-free annuity (regular monthly payments) administered by the WCB • A monthly payment equal to 90% of the deceased worker's net average earnings before the date of death (less any amount payable to another dependant) for a period of five years or until their youngest child turns 18¹
Dependent children	<ul style="list-style-type: none"> • Children under age 18 receive a \$520 monthly payment • Children age 18 or older pursuing their education may receive a monthly payment for a reasonable period of time
Vocational rehabilitation	In some cases, the WCB will provide the surviving spouse with vocational rehabilitation services to help them return to the workforce or increase their earning capacity, and to become self-sufficient
Funeral expenses	Immediate payment of \$14,430

1. Special provisions apply to dependent spouses or common-law partners over the age of 60. The benefits continue for the full period, even where there is a change in marital status.

Additional Information

[Workers' Compensation Board of Manitoba](#)

LABOUR AND REGULATORY SERVICES

5. Employment Standards Code

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

Job-Protected Leaves

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

Leaves of Absence and Requirements

Leave	Eligibility	Maximum length	Conditions for employees
Family leave	Worked at least 30 days for the same employer	3 days per calendar year	Cannot be carried over to the following year
Bereavement leave	Worked at least 30 days for the same employer	3 days	Cannot be carried over to the following year
Long-term leave for serious injury or illness	Worked at least 90 days for the same employer Be unable to work for at least 2 weeks	17 consecutive weeks within a 52-week period	Provide a doctor's certificate evidencing the inability to work
Compassionate care leave	Worked at least 30 days for the same employer	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 in 1 or 2 periods at least 1 week long
Interpersonal violence leave	Worked at least 90 days for the same employer	Option 1: 10 consecutive or intermittent days within a 52-week period Option 2: 17 consecutive weeks within a 52-week period	Provide reasonable verification of the need for the leave.
Leave related to critical illness	<ul style="list-style-type: none"> • Ill child: worked at least 30 days for the same employer • Ill adult: worked at least 90 days for the same employer 	Per 52-week period: <ul style="list-style-type: none"> • Ill child: 37 weeks • Ill adult: 17 weeks 	Give at least one pay period's notice before the leave Provide a medical certificate as soon as possible Leave can be taken in 1 or more periods at least 1 week long
Leave related to the death or disappearance of a child	Worked at least 30 days for the same employer	Disappearance: 52 weeks Death: 104 weeks	Give written notice as soon as possible Employers may require reasonable proof
Maternity leave	Worked at least 7 consecutive months for the same employer	17 consecutive weeks	Leave can begin up to 17 weeks before the expected date of birth Give at least 4 weeks' written notice before the leave and a medical certificate indicating the estimated date of delivery

Leaves of Absence and Requirements (continued)

Leave	Eligibility	Maximum length	Conditions for employees
Parental leave	Worked at least 7 consecutive months for the same employer	63 consecutive weeks	Leave can begin up to 18 months after the birth or adoption of a child Give at least 4 weeks' written notice before the leave starts
Leave for organ donation	Worked at least 30 days for the same employer	13 weeks Leave can be extended by up to 13 weeks if a doctor provides another certificate stating the period needed to finish recovering	Give written notice as soon as possible Provide a medical certificate specifying the start and end dates of the period required for donation and recovery

NOTE: The *Employment Standards Code* provides for other job-protected leaves, including leave for citizenship ceremony and leave for reservists.

Annual Vacation

Employees must receive at least two weeks of vacation per year for the first four years of employment, and a minimum of three weeks of vacation after the fifth consecutive year.

For each week of vacation, employees are entitled to 2% of their wages. Employers may put vacation pay on every paycheque or choose to pay it at the time of the vacation leave.

Minimum Wage

Effective date	Hourly rate
October 1, 2022	\$13.50
April 1, 2023	\$14.15
October 1, 2023	\$15.00

Standard Work Week

The length of a normal work day is eight hours and 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 *Employment Standards Code*.

General Holidays

At most workplaces, employers must pay employees who work on a general holiday their general holiday pay, plus 1 ½ times their wage for the hours worked on that day.

When a general holiday falls on a Saturday or Sunday that an employee does not normally work, the employee must get the next regular workday off with general holiday pay.

When a general holiday falls on a weekday on which the employee does not normally work, the employer must give the employee a normal workday off with general holiday pay. This must be given before the employee's next annual vacation, or at another time agreed upon by the employee and the employer.

Additional Information

[Employment Standards](#)

MANITOBA PUBLIC INSURANCE

6. Automobile Insurance

The public automobile insurance plan in Manitoba is entirely no-fault. Drivers are covered for up to \$500,000 for personal injury or property damage. The plan also includes third-party liability insurance that covers them if they are held responsible for the death of others in a motor vehicle accident.

Overview of Coverage

Type of coverage	Maximum amounts and payment details
Third-party liability	\$500,000 for any one accident Optional coverage for higher amounts available
Income replacement	90% of net income Yearly maximum insurable earnings: \$108,000 Wait period: 7 days
Personal care assistance expenses for non-catastrophic injuries	Monthly maximum: \$5,112 Receipts required
Caregiver weekly indemnity	1 dependent: \$493 2 dependents: \$546 3 dependents: \$599 4 or more dependents: \$648
Care expense reimbursement	1 dependent: \$128 2 dependents: \$170 3 dependents: \$213 4 or more dependents: \$256 Receipts required
Help hired for a family business	Weekly maximum: \$851
Lump-sum indemnity for a permanent impairment (non-catastrophic injuries)	Minimum: \$851 Maximum: \$170,447
Lump-sum indemnity for permanent impairment (catastrophic injuries)	\$269,139
Lump-sum indemnity for minors and students	Kindergarten to grade 8: \$5,794 Grades 9 to 12: \$10,738 Post-secondary studies: \$21,479
Transitional expense coverage	\$1,251,813 (lifetime maximum)
Meal allowance	Breakfast: \$10.46 per day Lunch: \$15.33 per day Dinner: \$22.98 per day Daily maximum: \$48.75
Critical care attendance	\$5,062

NOTE: Other benefits and allowances are provided for depending on the circumstances of the victims.

Death Benefits

Manitoba's government-run auto insurance system provides lump-sum benefits for the families of victims who die as a result of a motor vehicle accident.

Overview – Death Benefits

Type of benefit	Lump-sum payment
Surviving spouse	\$68,180 to \$540,000 (tied to deceased gross yearly employment income)
Disabled dependent	\$29,828
Non-dependent child or parent	\$15,183
Funeral expenses	\$9,293
Grief counselling	\$3,886 per person (maximum)

Additional Information

[Manitoba Public Insurance](#)

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. Manitoba Health Services Insurance Plan

Manitoba's provincial health plan provides coverage for essential medical care.

Eligibility

To be eligible for coverage, applicants must:

- be Canadian citizens, permanent residents or hold a valid permit to work or study and be legally admitted to Canada
- reside in Manitoba
- be physically in Manitoba at least six months per calendar year

Registration is mandatory for all Manitoba residents. It is the responsibility of each individual to register themselves and their dependents who reside in the province. Individuals covered by the plan receive a health card with a permanent identification number. Manitoba residents must present this card to receive provincial health insurance coverage.

A CLOSER LOOK AT GROUP INSURANCE

Keeping employees engaged and healthy

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

Overview – Care and Services Covered

Care or services	Coverage
Medical services	Care or treatment in a clinic or hospital, including: <ul style="list-style-type: none"> • physicians' services • surgery and anaesthesia • x-ray and laboratory services in approved facilities when ordered by a physician • insured services by physicians who practise outside the plan
Hospital services	<ul style="list-style-type: none"> • Accommodation and meals at the standard level • Necessary nursing services • Laboratory, x-ray and diagnostic procedures • Medications administered in a hospital • Use of the operating room, care room and anaesthetic facilities • Routine surgical supplies • Radiation therapy • Occupational, speech and physiotherapy • Dietetic counselling
Optometry (vision care)	<ul style="list-style-type: none"> • Children age 18 and younger and seniors age 65 or older: 1 routine complete eye exam every 2 years • Some tests provided by optometrists including the full threshold visual fields test, the tonometry test, and dilated fundus examination. • Eye exams when warranted by medical conditions as determined by the eye care provider, regardless of the patient's age.

Overview – Care and Services Covered (continued)

Care or services	Coverage
Chiropractic services	A maximum of 7 visits per calendar year, which cover adjustment of the spinal column, pelvis and extremities
Breast Prosthesis Program	<p>Per 2-year period:</p> <ul style="list-style-type: none"> • up to \$400 per prosthesis towards a total of one prosthesis for a single mastectomy, or • up to \$400 per prosthesis towards a total of two prostheses for a bilateral mastectomy and • \$50 towards the purchase of a bra <p>OR</p> <p>Per 4-year period:</p> <ul style="list-style-type: none"> • up to \$800 per prosthesis towards a total of one prosthesis for a single mastectomy, or • up to \$800 per prosthesis towards a total of two prostheses for a bilateral mastectomy and • \$100 towards the purchase of a bra
Seniors Eyeglass Program	<p>Seniors age 65 and older, per 3-year period: 80% of a fixed amount for glasses, regardless of the actual amount paid</p> <p>Deductible: \$50 per family</p>
Children's Hearing Aid Program	<p>Residents under age 18 who require a hearing aid</p> <p>Per 4-year period:</p> <ul style="list-style-type: none"> • 80% of a fixed amount for an analog device, up to \$500 per ear • 80% of a fixed amount for a digital or analog programmable device, up to \$1,800 • 80% of a fixed amount for additional services, such as dispensing fees, ear molds, and ear impressions <p>Deductible: \$75 on all claims</p>
Home Hemodialysis Utility Reimbursement Program	<p>Reimbursement applies to the cost of utilities (electricity and water to operate the dialysis equipment)</p> <p>No deductible</p>
Orthopaedic Shoes Program	<p>Persons under age 18</p> <p>Maximum of 2 claims per year:</p> <ul style="list-style-type: none"> • 50% of the cost of stock shoes, up to \$27.80 • 50% of the cost of shoes for children with different sized feet, up to \$41.80 • 50% of the cost of custom-made shoes, up to \$139 • an allowance of \$5.55 per pair of shoes is also provided for modifications <p>No deductible</p>
Prosthetic eye and contact lens	<p>Reimbursement for:</p> <ul style="list-style-type: none"> • artificial eyes or cosmetic shells • related services including building up, refitting, resurfacing and repolishing <p>Maximum reimbursement:</p> <ul style="list-style-type: none"> • \$190 for a single lens • \$380 for bilateral lenses <p>Infants: 1 lens per eye, per child</p> <p>No deductible</p>
Prosthetic and Orthotic Program	<p>Prosthetic or orthotic services prescribed by a medical practitioner</p> <p>Per 2-year period:</p> <ul style="list-style-type: none"> • 100% coverage for limb prosthetic devices and services • 100% coverage for limb and spinal orthotic devices and services <p>No deductible</p>

Overview – Care and Services Covered (continued)

Care or services	Coverage
Telecommunications Program	Residents who are profoundly deaf or speech impaired Per 5-year period: 80% of the cost of equipment which allows telephone conversations to be conducted by keyboard and display terminal instead of voice Maximum reimbursement: \$428 Deductible: \$75
Insulin pumps for young adults	Persons ages 18 to 25 who: <ul style="list-style-type: none"> • are diagnosed with type 1 diabetes • are recommended for insulin pump therapy by an endocrinologist or an approved diabetes specialist Per 5-year period: 1 insulin pump from an approved supplier

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.

Personal Care Home Services

If a Manitoba assessment panel determines an individual requires care in a personal care home, this person may receive benefits. To be eligible, individuals must have lived in the province for 24 consecutive months.

Some of these benefits include:

- standard accommodation
- basic nursing care
- assistance with and/or supervision of the activities of daily living
- physiotherapy and occupational therapy
- medical and surgical supplies
- prescribed and approved drugs and related preparations
- meals including special diets
- laundry and linen services

Manitoba Pharmacare Program

Pharmacare is a drug benefit program for eligible Manitobans, regardless of disease or age, whose income is seriously affected by high-prescription drug costs.

Benefits

Once the deductible is met, Pharmacare will pay 100% of eligible prescription drug expenses.

[Consult the Drug Benefits Formulary](#)

Deductible

Pharmacare coverage is based on both total family income and the amount paid for eligible prescription drugs. Each year, eligible individuals are required to pay a portion of the cost of their eligible prescription drugs. This amount is their annual deductible.

The Pharmacare deductible is determined based on adjusted total family income. This corresponds to line 150 of the Canada Revenue Agency (CRA) Notice of Assessment, which is adjusted as follows:

- applicant's total income is added to the total income of a spouse (if applicable)¹
- \$3,000.00 is subtracted from the total income for a spouse and each dependant under age 18

The adjusted total family income is multiplied by the corresponding percentage rate in the following table to determine the deductible.

Rate Based on Adjusted Total Family Income

Adjusted total family income	Deductible rate
\$0 to \$15,000	3.23%
\$15,000 to \$21,000	4.57%
\$21,001 to \$22,000	4.61%
\$22,001 to \$23,000	4.69%
\$23,001 to \$24,000	4.75%
\$24,001 to \$25,000	4.80%
\$25,001 to \$26,000	4.88%
\$26,001 to \$27,000	4.93%
\$27,001 to \$28,000	4.99%
\$28,001 to \$29,000	5.03%
\$29,001 to \$40,000	5.06%
\$40,001 to \$42,500	5.49%
\$42,501 to \$45,000	5.62%
\$45,001 to \$47,500	5.74%
\$47,501 to \$75,000	5.81%
\$75,001 or more	7.28%

1. If the applicant and their spouse elected to split pension income, the line 150 amount is reduced by the split pension amount indicated on line 210 to ensure the pension income transferred is not included twice in a family's total income.

For an estimate of the deductible payable, individuals can use the [Pharmacare Deductible Estimator](#) available on the Manitoba Health website.

Additional Information

[Manitoba Health](#)

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](#)

11. Employment and Income Assistance

The Employment and Income Assistance Program (EIA) provides financial help to Manitobans who have no other way to support themselves or their families. The program also provides support to help people able to work find a job.

There are three EIA categories, each intended for a specific recipient group.

- **General assistance** – For single persons or couples without dependents/children and without a disability.
- **Single parents** – For individuals who are unmarried, separated, divorced, widowed or who have a spouse in prison, and who have custody of a dependent child or children, or who are in their seventh, eighth or ninth month of pregnancy.
- **Persons with a disability** – For people who have a mental or physical disability that is likely to last more than 90 days and prevents them from earning enough income to meet their basic needs.

Benefits

Benefits help individuals meet the costs of what is considered essential to their health and well-being, such as food, clothing, personal needs items, household items and shelter. Rent Assist also provides EIA recipients with benefits to help with rent and utility costs (water, electricity or heat) if these are not already included in the rent.

Overview – Benefits by Recipient Status

Household composition	Monthly payment	
	General assistance	Persons with a disability
Couple with no children	\$1,055	\$1,369
Couple with children		
1 child	\$1,393 to \$1,465	\$1,665 to \$1,737
2 children	\$1,492 to \$1,636	\$1,765 to \$1,909
3 children	\$1,846 to \$2,062	\$2,119 to \$2,335
Single person with no children – General category	\$771	\$1,068
Unmarried, separated, divorced, widowed person or whose spouse is in prison – Single parent category	\$923	n/a
Single parent		
1 child	\$1,312 to \$1,363	\$1,445 to \$1,517
2 children	\$1,423 to \$1,536	\$1,555 to \$1,699
3 children	\$1,522 to \$1,669	\$1,665 to \$1,871

NOTE: Benefit amounts are determined according to household composition and the age of children. The benefits listed in the table include EIA and Rent Assist. The amounts listed are those posted on the Government of Manitoba website and dated from 2020.

Employment Assistance

Most EIA recipients must look for work. They receive assistance in developing and implementing an action plan that matches their needs and abilities. They also have access to employment and training programs, self-employment, benefits and services. EIA may provide extra money to help with:

- child care expenses
- work expenses like work clothing or work boots
- telephone costs, if needed for a job
- up to \$25 per month for miscellaneous expenses, when participating in an approved training program

The Rewarding Work Allowance may also be paid:

- \$100 per month for each adult working full-time
- \$50 per month for part-time workers

Earnings Exemption

EIA recipients can increase their total monthly income by working. An earnings exemption allows them to keep the first \$200 of their net monthly earnings and 30% of any amount they earn over \$200 before EIA benefits are reduced.

Additional Information

[Employment and Income Assistance](#)

12. 55 PLUS Program

A Manitoba Income Supplement

The 55 PLUS Program provides quarterly benefits to lower-income residents age 55 and older. The program has two components:

- the Junior Component for people ages 55 to 64 who are not eligible for benefits under the Old Age Security (OAS) program
- the Senior Component for people age 65 or older receiving benefits under the OAS program

Eligibility

Those eligible for the 55 PLUS Program:

- are 55 years of age or older
- live in Manitoba
- have a valid Manitoba Health registration number
- have an income within the allowable ranges

Individuals cannot receive 55 PLUS benefits if they receive EIA benefits. However, if they receive only the health care benefits portion of income assistance, they may be eligible for 55 PLUS.

Individuals receiving benefits under the federal OAS program are not required to apply. Eligibility is determined automatically based on the Guaranteed Income Supplement, Allowance, or Allowance for the survivor they receive. Applicants not yet receiving OAS benefits must reapply each year.

Maximum Quarterly Benefit Amounts

Under the Junior Component, partial benefits are available to single people with an annual income of up to \$9,746.40, and couples with an annual family income of up to \$16,255.20.

Under the Senior Component, benefits are based on family composition, net family income and the type and level of benefits received under the federal OAS program.

Maximum quarterly benefits are equal to:

- \$161.80 for a single person
- \$173.90 per person for couples

Additional Information

[55 PLUS Program](#)

13. Manitoba Supports for Persons with Disabilities ^{NEW}

Effective April 1, 2023, Manitobans living with severe and prolonged disabilities can apply for Manitoba Supports for Persons with Disabilities. This new program is separate from Employment and Income Assistance (EIA), but offers similar financial and health benefits.

Support Offered

Manitobans enrolled in the program:

- receive a 100\$ increase in monthly benefits which will be indexed annually starting April 1, 2023
- receive allowances for phone and laundry services
- can earn up to \$12,000 per year before benefits are impacted

Enrolment

Since January 1, 2023, enrolment is open to Manitobans receiving EIA through the persons with disabilities category in one of three prescribed classes:

- people who receive services from Community Living disABILITY Services
- people who live in personal care homes
- people who are receiving the Canada Pension Plan disability benefit

As of April 2023, all other eligible Manitobans can enrol.

Additional Information

[Manitoba Supports for Persons with Disabilities](#)

14. 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.