



2025 Bulletin

# on Manitoba Social Legislation

beneva

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**We are pleased to present the *2025 Beneva Bulletin on Manitoba Social Legislation*,** which summarizes the government programs available to citizens. This document provides information on how these programs and group insurance plans work in synergy to improve the well-being of Manitoba citizens.

The programs covered in this bulletin are tools our society has introduced to improve the conditions of its members. This document highlights legislation that maintains social acquisitions, programs for maintaining citizens' quality of life, as well as measures for supporting and protecting the dignity of fellow citizens who are experiencing difficulties.

It also reflects the solidarity and humanity that defines our society. These values are particularly relevant for the people at Beneva. As a mutual company, our mission is to improve people's lives by putting them at the heart of our thinking and our actions. In publishing this bulletin, we hope to offer a tool to guide organizations and individuals in making choices that promote their physical and financial health.

### NOTES:

We recognize that sex is based on the physical and biological characteristics of a person at birth and that gender is a multi-dimensional concept shaped by various factors such as cultural and behavioural norms and personal identity. Given current social change, this concept is also evolving. We use the term "women" to designate people who identify as women. We also recognize that many health issues covered in this document may apply not only to women but also to transgender people and non-binary persons who were assigned the female sex at birth.

In this bulletin, the word "spouse" refers both to people who are married as well as to those who live together.

The measures and programs presented in this document are the responsibility of the various government bodies that administer them and are subject to change. As a result, certain information contained in the document may change after publication. In the event of a discrepancy, the wording of the laws and regulations takes precedence over the information provided in this bulletin.

If you have any comments about the *Beneva Bulletin on Social Legislation*, please email us at [bulletin@beneva.ca](mailto:bulletin@beneva.ca).

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FEDERAL PLAN

# 01. Employment Insurance Act

Employment Insurance provides an income to workers who lose their jobs through no fault of their own or who must take a leave from work for illness, the birth or adoption of a child or to be a caregiver.



# Premiums paid by employers and workers

Employment Insurance is financed by premiums paid by employers and workers.

Parameters	2025		2024	
Maximum yearly insurable earnings	\$65,700		\$63,200	
<b>Employees</b>	<b>Canada, except Quebec</b>	<b>Quebec<sup>1</sup></b>	<b>Canada, except Quebec</b>	<b>Quebec<sup>1</sup></b>
Premium rate per \$100 of gross insurable earnings	1.64%	1.31%	1.66%	1.32%
Maximum annual premium	\$1,077.48	\$860.67	\$1,049.12	\$834.24
<b>Employers</b>	<b>Canada, except Quebec</b>	<b>Quebec<sup>1</sup></b>	<b>Canada, except Quebec</b>	<b>Quebec<sup>1</sup></b>
Premium rate per \$100 of gross insurable earnings (1.4 times the employee's premium)	2.296%	1.834%	2.324%	1.848%
Maximum annual premium	\$1,508.47	\$1,204.94	\$1,468.77	\$1,167.94

1. Quebec has its own parental benefits plan. This is why the rates are lower than those in effect elsewhere in Canada.

## Regular benefits

To be eligible for regular Employment Insurance benefits, workers must have accumulated the required number of insurable employment hours for a reference period, i.e. between 420 and 700 hours based on the unemployment rate in their area.

They must also:

- Have lost their job through no fault of their own
- Not worked or received earnings for at least 7 consecutive days in the last 52 weeks
- Be able to work each day
- Be actively seeking employment

Note: Different eligibility criteria may apply to certain groups of workers such as farmers, fishers, workers or residents outside Canada and self-employed workers.

## Payment amount and calculation of regular benefits

Parameters	Terms
Waiting period before receiving benefits	7 days
Benefits	55% of the average insurable earnings of the 14 to 22 best weeks over the past 52 weeks, based on the regional unemployment rate
Maximum weekly benefits	\$695
Duration	14 to 45 weeks, based on the <a href="#">unemployment rate in the region</a>

## Sickness benefits

To be eligible for Employment Insurance sickness benefits, workers must have accumulated 600 insurable hours of work during the reference period.

They must also:

- Be unable to work for medical reasons
- Have experienced a more than 40% reduction of their weekly earnings for at least one week
- Provide a medical certificate

## Calculation and payment of sickness benefits

Parameters	Terms
Waiting period before receiving benefits	7 days
Benefits	55% of insurable earnings
Maximum weekly benefits	\$695
Maximum duration	26 weeks



## Irene, director of human resources in a manufacturing SME

Age	42
Objective	Attract and retain employees amid a labour shortage
Challenge	Maximize benefits without increasing company costs

In her search for ways to attract and retain employees without raising her company's expenses, Irene comes across the [EI Premium Reduction Program](#). By maximizing the short-term disability plan in place at her SME, she could offer better coverage for her employees while also reducing costs.

## The game plan

Curious to learn more, she discusses it with her group benefits advisor. Together, they review the company's current short-term disability coverage.

He suggests adjusting the plan to:

- Offer at least 15 weeks of benefits
- Provide benefits equal to or greater than those provided by Employment Insurance
- Reduce the waiting period to seven days
- Make sure that benefits are paid within eight days of the illness or injury
- Provide coverage to employees within three months of hiring

## The result

Irene receives a reduction of \$0.35 for every \$100 of insurable earnings.

The result: substantial savings, enhanced employee coverage, and a more competitive company. Excited, Irene shares these changes with her staff to strengthen their commitment to the company.



## Maternity and parental benefits

Maternity and parental benefits provide financial aid to parents who are on leave from work to care for a newborn or a newly adopted child.<sup>1</sup>

To qualify for coverage, applicants must:

- Have experienced a drop in earnings of more than 40% for at least one week
- Have accumulated at least 600 insurable hours of work during the reference period

### Maternity benefits

Maternity benefits are paid to biological mothers, including surrogate mothers, who cannot work because they are pregnant or have recently given birth.

The benefits cannot be shared between the two parents. The mother receiving maternity benefits may also be entitled to receive parental benefits.

### Parental benefits

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

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

### Calculation of parental benefits

Type of benefit	Maximum weeks	Benefit rate	Weekly maximum
<b>Maternity</b>	15 weeks	55%	\$695
<b>Parental</b>			
Standard	40 weeks Can be shared, but one parent cannot receive more than 35 weeks of standard benefits	55%	\$695
Extended	69 weeks Can be shared, but one parent cannot receive more than 61 weeks of extended benefits	33%	\$417

1. Quebec has its own program, the Québec Parental Insurance Plan, that provides maternity, paternity and adoption benefits.

## Caregiving benefits

Caregiving benefits provide financial assistance to individuals who must take time away from work to care for or support a close relative who is critically ill or injured or who needs end-of-life care.

To be eligible, the applicant must have accumulated at least 600 insurable hours of work during the reference period.

They must also:

- Be a family member or a person who is considered a family member of this person
- Have experienced a more than 40% reduction of their weekly earnings for at least one week because they are on leave from work to provide care or support to the person
- Provide a medical certificate confirming that the person is seriously ill or injured or in need of end-of-life care

The weeks of benefits may be shared by eligible caregivers. In this situation, they can receive their weeks of benefits at the same time or one after another.

### Calculation and payment of caregivers' benefits

Parameters	Terms
Waiting period before receiving benefits	7 days
Benefits	55% of insurable earnings
Maximum weekly benefits	\$695
Maximum duration of benefits <sup>1</sup>	
Family caregiver benefit for children	35 weeks
Family caregiver benefit for adults	15 weeks
Compassionate care benefits	26 weeks

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

## Working while on claim

Individuals who earn employment income may continue receiving part of their benefits. For each dollar earned, they may keep \$0.50 of the Employment Insurance benefits up to the earnings threshold. This threshold is defined as 90% of the insurable weekly earnings used to calculate the benefit amount. Each dollar that exceeds this threshold is deducted from the benefits.

**For more information:**

[Employment Insurance – Working While on Claim](#)

## Additional information

[Employment Insurance benefits](#)



FEDERAL PLAN

## 02. Canada Child Benefit

The Canada Child Benefit (CCB) is paid every month to families who have children under 18. The CCB may include the Child Disability Benefit (CDB), where applicable. These benefits are not taxable.



## Eligibility

To be eligible for the CCB, the applicant must:

- Live with a child under age 18
- Be designated as [primarily responsible for the care and upbringing of the child](#)
- Be a [resident of Canada for tax purposes](#)
- Have one of the following statuses or have a spouse with one of the following statuses:
  - Canadian citizen
  - Permanent resident
  - Protected person
  - Temporary resident of Canada for the last 18 months and have a valid permit as of the 19th month
  - Be registered, or entitled to be registered, under the Indian Act

## Benefits

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

The information used to calculate the benefit is:

- The number of children living with the person primarily responsible for their care and upbringing
- The age of the children
- The primary caregiver's marital status
- The adjusted family income indicated on line 236 of the income tax return and to which is added the net income of the spouse, where applicable
- The eligibility of a child for the Child Disability Benefit

## Basic Benefit for the period of July 2024 to June 2025

For the period of July 2024 to June 2025, households with a net income under \$36,502 receive the maximum allowance for each child:

- Under age 6: \$7,787 per year (\$648.91 per month)
- Age 6 to 17: \$6,570 per year (\$547.50 per month)

When the adjusted family income exceeds \$36,502, the allowance is reduced in accordance with the terms indicated in the table below.

## CCB reduction based on adjusted family income

Number of children	Reduction according to adjusted family income level (% of amount exceeding the established threshold)	
	Between \$36,502 and \$79,087	Over \$79,087
1 child	7%	\$2,981 + 3.2%
2 children	13.5%	\$5,749 + 5.7%
3 children	19%	\$8,091 + 8%
4 children or more	23%	\$9,795 + 9.5%

## Child Disability Benefit

The Child Disability Benefit is paid in addition to the CCB.

For the period of July 2024 to June 2025, the basic amount of this benefit is \$3,322 (\$276.83 per month) for each eligible child.

The CDB is reduced when adjusted family net income is greater than \$79,087. The reduction is calculated according to the terms indicated in the table below.

## CCB reduction based on family income

Number of eligible children	Adjusted family income above \$79,087 (% of the portion exceeding the established threshold)
1 child	3.2%
2 or more	5.7%

## Additional information

[Canada Child Benefit](#)



## Yasmina, new mother

Age 29

**Objective** To make sure she receives the benefits she's entitled to in order to cover her baby's expenses.

Yasmina has just had her first child. She knows she's entitled to benefits and wants to make sure she receives all the amounts she's entitled to, including the Canada Child Benefit (CCB).

## Three ways to apply

She looks into the options for when and how to submit a CCB application:

1. [Automated Benefits Applications](#) through her province or territory's vital statistics office
  - On her child's birth registration form, Yasmina can check a box authorizing her province or territory's vital statistics office to communicate the necessary information to the Canada Revenue Agency (CRA).
  - The application must be submitted within 30 days following her child's date of birth.
2. Registering online to access [My Account](#)
  - Yasmina can register for My Account on the CRA website and submit her application.
  - She can track the status of her file in real time.
3. *Canada Child Benefit Application including federal, provincial, and territorial programs (by mail)*
  - [RC66](#) Canada Child Benefit Application can be used to apply for all federal, provincial, and territorial child benefit programs.
  - This method involves longer delays due to postal processing.

## The result

Yasmina chooses the online application, which is quicker and easier to track. A few weeks later, she receives confirmation that her application has been accepted. The CCB is deposited directly into her account.

During her research, Yasmina learned that the CCB is recalculated every July based on the income declared the previous year. To ensure their CCB payments continue without interruption, she and her partner must file their tax returns on time.

## 03. Manitoba Child Benefit



The Manitoba Child Benefit (MCB) is a non-taxable amount paid to help low- and modest-income families provide for their children.

## Eligibility

To qualify for the MCB, applicants must:

- Reside in Manitoba
- Have at least one dependent child under age 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 a non-taxable amount of up to \$35 per month (\$420 per year), per child. Households with a family income over \$15,000 but under the threshold based on family size may receive partial benefits.

### Benefits and eligible income ranges

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

## Children's Opti-Care Program

For families who get 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 can be made once every three years. If the child's prescription changes or the child outgrows their frames, claims may be submitted more often.

## Additional information

[Manitoba Child Benefit](#)



## 04. Workers Compensation Act

The Workers Compensation Board (WCB) of Manitoba provides benefits for workers who are unable to perform their job due to a work-related injury. It also offers services to support returning to work.



## Average premium rate

The public workers' compensation plan for work-related injuries and diseases is financed by annual contributions from employers. Premiums vary depending on the employer's operations.

The 2025 average premium rate is set at \$0.95 per \$100 of assessable payroll. The Manitoba WCB has maintained this rate since 2018.

## Annual insurable earnings

The benefit amount is based on the person's gross earnings, which is the income set out in the employment contract and includes all forms of remuneration such as bonuses, tips, premiums and overtime.

Gross earnings must be taken into account up to the maximum annual insurable earnings in effect at the time of the injury. In 2025, the maximum insurable earnings was \$167,050. This amount is adjusted once a year. This represents an increase of \$6,540 over the previous year.

## Benefits paid to workers

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

## Wage-loss benefits

The WCB pays wage-loss benefits to people who are unable to perform their job due to a work-related injury.

The employer is responsible for paying the wages for the full shift on the day of the accident. The WCB begins paying benefits the following day. The amount is calculated according to the rate in effect on the day of the injury.

### Calculating wage-loss benefits

Disability dates	Benefits	Payor
Date of injury	100% of regular earnings	Employer
First day after the accident	90% of net average earnings <sup>1</sup>	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.

## Permanent Impairment Awards

When the WCB determines that a worker has sustained a permanent change (impairment), it pays a permanent partial impairment (PPI) 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. The workers' age is not taken into account when calculating a permanent impairment award.

### Calculating Impairment Awards

Impairment rating	PPI 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%

## Loss of Earning Capacity benefits

Workers who sustain an injury that results in a loss of earning capacity are entitled to wage-loss benefits. These benefits equal 90% of the loss of earning capacity, that is the difference between the worker's pre-accident average net earnings and the post-accident earning capacity established by the WCB, based on the worker's condition after the accident.

## Other indemnities

Workers may be entitled to other compensation in connection with a work-related injury. The WCB covers the following medical expenses:

- Ambulance transportation to a healthcare facility
- Medical treatments and hospitalization
- Chiropractic treatment
- Physiotherapy
- Transportation and accommodation when travel is required for proper treatment
- Prescribed medication
- Dental care
- Healthcare items (crutches, orthopedic equipment, artificial limbs, wheelchairs, etc.)
- Repair or replacement of eyeglasses and dentures damaged when the accident occurred, under certain circumstances





## A CLOSER LOOK AT GROUP INSURANCE

### Work-related injury: What about disability insurance?

When a person sustains a work injury and the employer provides a disability insurance plan, who pays the indemnities: the WCB or the private plan? It could be both. First the WCB assesses the claim. It pays the indemnities set out in law. The private plan may supplement the basic coverage.

In other words, the WCB is the first payor and the private insurance company is the second payor. The insurer calculates benefits taking into account the amounts paid by the public plan. This is called "coordination of benefits." It reflects a central principle of insurance: Combined benefits should not exceed the amount of income the person earned before disability. Coordination also applies to other benefits such as those for rehabilitation treatments or drugs that may be covered by a group insurance plan.

## Death benefits

A lump-sum payment or monthly benefits may be available to the dependent spouse and children of a worker who dies as the result of a work-related accident or illness.

The total monthly payments made to all dependents cannot exceed 90% of the worker's net average earnings before the date of death, up to maximum insurable earnings of \$167,050. The monthly payment to the spouse varies depending on the age of the children.

### Death benefits

Type of benefit	Payment amount and terms
Surviving spouse	<ul style="list-style-type: none"><li>• A lump sum payment of \$102,130, which may be converted into a tax-free monthly annuity</li><li>• 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 dependent) for a period of five years or until their youngest child turns 18<sup>1</sup></li><li>• 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 to become self-sufficient</li></ul>
Dependent children	For each child under age 18 or a full-time student: \$560 per month
Funeral expenses	\$15,720

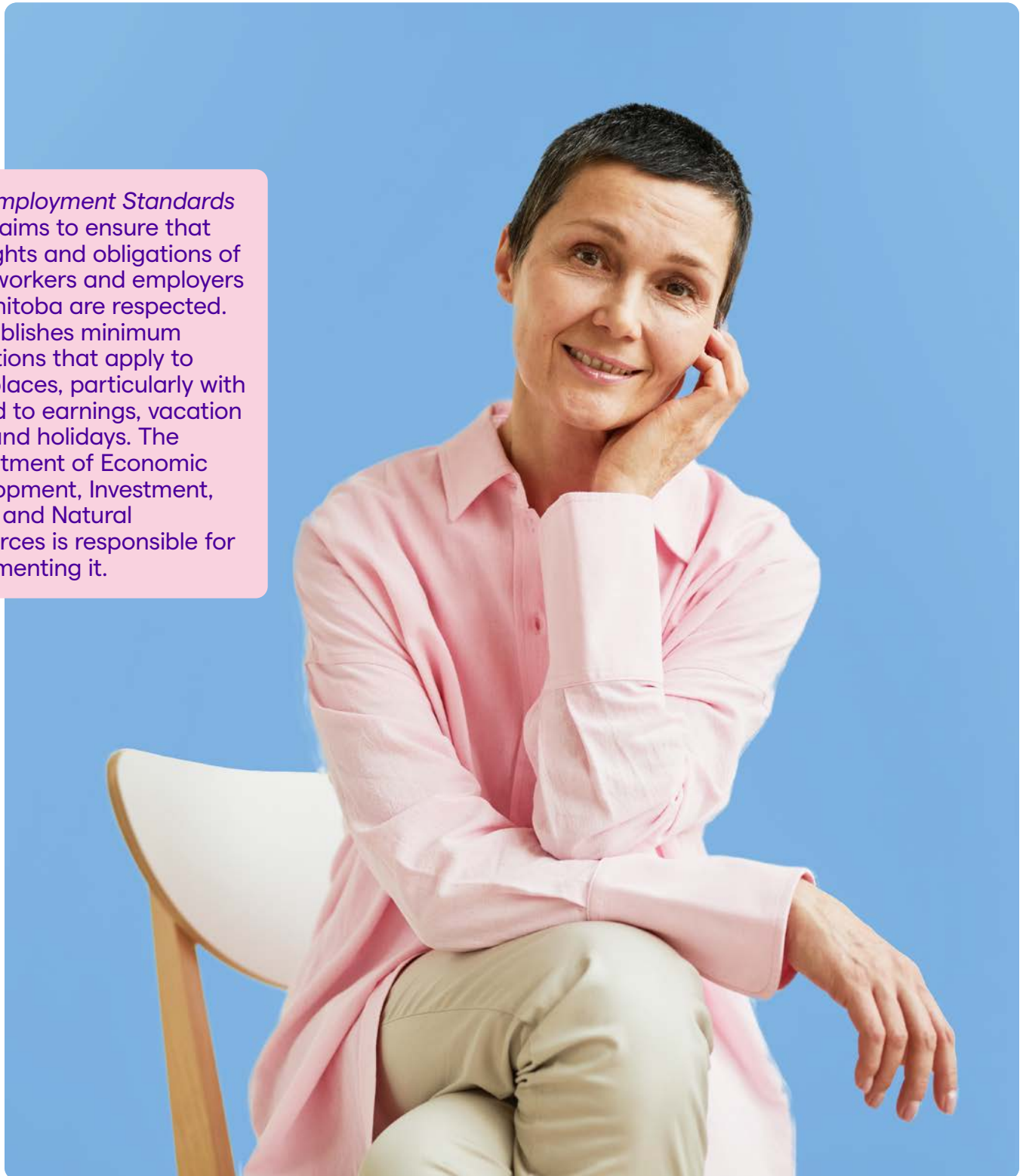
1. Special provisions apply to dependent spouses over age 60. The benefits continue for the full period, even where there is a change in marital status.

## Additional information

[Workers' Compensation Board of Manitoba](#)

# 05. Employment Standards Code

The *Employment Standards Code* aims to ensure that the rights and obligations of both workers and employers in Manitoba are respected. It establishes minimum conditions that apply to workplaces, particularly with regard to earnings, vacation time and holidays. The Department of Economic Development, Investment, Trade and Natural Resources is responsible for implementing it.



## Absences

Workers are entitled to certain leaves from work without jeopardizing their employment. The following table gives an overview of allowable leaves, maximum length and entitlement conditions. Unless otherwise indicated, these are unpaid leaves.

### Job-protected leaves

Leave	Maximum length	Eligibility
<b>Family leave</b>	3 days per calendar year	Worked at least 30 days for the same employer
<b>Bereavement leave, including termination of pregnancy</b>	3 days	Worked at least 30 days for the same employer
<b>Long-term leave for serious injury or illness</b> (incapacity to work for at least 2 weeks)	27 consecutive weeks within a 52-week period	Worked at least 90 days for the same employer Provide a medical certificate
<b>Compassionate care leave</b>	28 weeks	Worked at least 90 days for the same employer 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 of at least 1 week long
<b>Interpersonal Violence Leave</b>	Option 1: 10 consecutive or intermittent days within a 52-week period, 5 of which are paid Option 2: 17 consecutive weeks within a 52-week period	Worked at least 90 days for the same employer Provide reasonable verification of the need for the leave
<b>Leave Related to Critical Illness (child)</b>	37 weeks per 52-week period	Worked at least 30 days for the same employer 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
<b>Leave Related to Critical Illness (adult)</b>	17 weeks per 52-week period	Worked at least 90 days for the same employer 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
<b>Leave Related to the Death or Disappearance of a Child</b>	Disappearance: 52 weeks Death: 104 weeks	Worked at least 30 days for the same employer Give written notice as soon as possible Employers may require reasonable proof

## Job-protected leaves (continued)

Leave	Maximum length	Eligibility
<b>Maternity Leave</b>	17 consecutive weeks	<p>Worked at least 7 months for the same employer</p> <p>Leave can begin up to 17 weeks before the expected date of birth</p> <p>Give at least 4 weeks' written notice before the leave and a medical certificate indicating the estimated date of delivery</p>
<b>Parental Leave</b>	63 consecutive weeks	<p>Worked at least 7 months for the same employer</p> <p>Leave can begin up to 18 months after the birth or adoption of a child</p> <p>Give at least 4 weeks' written notice before the leave starts</p>
<b>Leave for Organ Donation</b>	<p>13 weeks</p> <p>Leave can be extended by up to an additional 13 weeks, if a doctor provides another certificate stating the time period needed to finish recovering</p>	<p>Worked at least 30 days for the same employer</p> <p>Give written notice as soon as possible</p> <p>Provide a medical certificate specifying the start and end dates of the period required for donation and recovery</p>

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

## Annual vacation

Employees with one year of service are entitled to vacation time. The number of vacation weeks and vacation pay are based on seniority:

- **First 5 years of service:** 2 weeks of vacation and 4% of gross earnings
- **After 5 years of service:** 3 weeks of vacation and 6% of gross earnings

Employers may put vacation pay on every pay cheque or choose to pay it at the time of the vacation leave.

## Minimum wage

The minimum wage is \$15.80 per hour since October 1, 2024. The next modification is scheduled for October 1, 2025.

## Standard work week

A standard work week is 40 hours and 8 hours per day. The standard work week is used to determine at what point workers begin to do overtime, in which case the regular hourly rate must be increased by 50% (time and a half). Some exceptions are provided for under the law.

## General holidays

At most workplaces, employees are entitled to paid days off work on statutory holidays. Employees who consistently work the same number of hours get one regular work day's pay as general holiday pay. For example, an employee who always works 8 hours a day, 40 hours a week, would get their regular wages for 8 hours as general holiday pay.

For employees whose hours of work or wages vary, general holiday pay is calculated at 5% of the gross wages (not including overtime) in the 4-week period immediately before the holiday.

For example: an employee who works varying hours each day, and earned \$1,200 in the 4 weeks before the holiday, is entitled to general holiday pay of \$60, i.e.  $\$1,200 \times 5\% = \$60$ .

## Additional information

[Employment Standards](#)

## 06. Automobile Insurance

The Manitoba Public Insurance guarantees that all persons who suffer bodily injury caused by an automobile are entitled to compensation. All motor vehicle drivers must take out insurance with Manitoba Public Insurance.



## Coverage

The Basic Autopac plan covers up to \$500,000 for bodily injury or property damage. The plan also includes third-party liability insurance coverage if a person is held responsible for the death of others in a motor vehicle accident. It is a no-fault insurance plan. Vehicle owners can increase their coverage with optional coverage.

### Overview of basic plan 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 Maximum annual insurable earnings: \$115,000 Wait period: 7 days
Personal care assistance expenses for non-catastrophic injuries	\$5,609 per month Receipts required
Personal care assistance expenses for catastrophic injuries	\$6,707 per month Receipts required
Caregiver weekly indemnity	Per week: 1 dependent: \$541 2 dependents: \$599 3 dependents: \$657 4 or more dependents: \$711
Care expense reimbursement	Per week: 1 dependent: \$141 2 dependents: \$186 3 dependents: \$234 4 or more dependents: \$280 Receipts required
Help hired for a family business	\$934 per week
Lump-sum indemnity for a permanent impairment (non-catastrophic injuries)	Minimum: \$934 Maximum: \$186,998
Lump-sum indemnity for permanent impairment (catastrophic injuries)	\$295,272
Lump-sum indemnity for minors and students	Kindergarten to grade 8: \$6,357 Grade 9 to 12: \$11,780 Post-secondary studies: \$23,565
Transitional expense coverage	\$1,373,364 (lifetime maximum)
Meal allowance	Breakfast: \$11.76 per day Lunch: \$17.23 per day Dinner: \$25.82 per day Daily maximum: \$54.78
Critical care attendance	\$5,554

Notes: These benefits have been in effect since April 1, 2024. Amounts are adjusted annually, except for car travel allowances. In addition to the above-mentioned benefits, Manitoba Public Insurance may pay out other types of compensation depending on the victim's situation.



## A CLOSER LOOK AT GROUP INSURANCE

Coordination of benefits: Public Insurance benefits count as well!

Income replacement indemnities, compensation for permanent impairment, medical expenses and fees of healthcare professionals: The public automobile insurance plan reimburses these expenses that may also be covered by a private plan.

In the event of a motor vehicle accident, benefits are usually paid first under the Public Insurance plan. Health insurance or disability insurance benefits supplement this basic coverage.

It is important to report Public Insurance benefits to the private insurance company so that it may correctly coordinate benefits.

## Death benefits

Manitoba's Public Insurance plan provides lump-sum benefits for the families of victims who die as a result of a motor vehicle accident. These benefits are determined according to the coverage selected.

### Overview of death benefits

Type of benefit	Maximum lump-sum amounts
Surviving spouse	\$74,800 to \$575,000 (tied to deceased's gross yearly employment income)
Disabled dependent	\$32,725
Non-dependent child or parent	\$16,657
Funeral expenses	\$10,196
Grief counselling	\$4,263 per person (maximum)

## Additional information

[Manitoba Public Insurance](#)



## 07. Compensation for Victims of Crime Program



The Compensation for Victims of Crime Program offers financial support to people who have suffered personal injury, hardship or expense as a result of a criminal act. It is also aimed at the family members of deceased victims and witnesses who have experienced psychological consequences. This program is managed by the Manitoba Justice Victim Services.

## Eligibility

To be eligible, you must meet one of the following conditions:

- Have suffered an injury as a result of a criminal act
- Have witnessed a criminal act
- Have lost a family member due to a criminal act

In addition, the application must meet the following criteria

- The criminal act must have occurred in Manitoba
- The criminal act must have been reported to the police as quickly as possible
- The application must be submitted within one year of the criminal act

## Compensation

Compensation covers reasonable expenses resulting from a criminal act that are not already covered by another source, such as private insurance, the Canada Pension Plan or Employment Support and Income Assistance.

The maximum compensation amount is \$100,000.

### Compensation for direct victims

The Compensation for Victims of Crime Program offers financial compensation and support to victims who have suffered physical or psychological injuries as a result of a criminal act.

Type of compensation	Expenses covered
<b>Psychological counselling services</b>	Up to \$4,000
<b>Health care and services</b> (physiotherapy, massage therapy, cosmetic surgery, ambulance, medical supplies and equipment)	Reasonable cost
<b>Prescription drugs</b>	Cost of prescription drugs
<b>Dental care</b>	Cost of diagnosis, treatment, bridges, crowns and dentures
<b>Lost wages or income</b>	55% of gross income (up to \$638 per week) Paid every 2 weeks
<b>Rehabilitation</b>	Approved physiotherapy, speech therapy or occupational therapy expenses
<b>Trainer and refresher programs</b>	Costs of refresher courses and skills enhancement programs
<b>Damaged personal belongings</b> (glasses, clothes, canes, hearing aids, etc.)	Repair or replacement cost
<b>Travel and accommodation</b> (for medical care or counselling)	Transportation, meals and accommodation
<b>Caregivers</b>	Expenses incurred for assistance with personal care and domestic chores
<b>Home or vehicle modifications</b>	Cost of installing access ramps, widening doors, adapting shower, etc.
<b>Child support for a child born of a criminal act</b>	\$270 per month
<b>Cleaning up the crime scene</b>	Cost of professional cleaning and disinfection
<b>Permanent Impairment Benefit</b>	One-time payment based on degree of impairment (determined as a percentage of total impairment): <ul style="list-style-type: none"> <li>• 1% to 4% \$460</li> <li>• 5% to 10% \$930</li> <li>• Over 10% \$930 + \$930 per additional %</li> </ul>

## Compensation paid to next of kin in the event of the victim's death

The program offers financial and psychological support to the families of victims of crime.

Type of compensation	Expenses covered
Psychological counselling services	Up to \$4,000
Travel and accommodation (for counselling or attending the funeral)	Cab, bus, airplane, vehicle mileage, meals, hotel or motel expenses
Bereavement leave	Money to cover loss of income Maximum compensation offered: 55% of lost gross income for up to 5 days (up to \$128 per day)
Funeral expenses (ceremony, burial, cremation)	Expenses for funeral ceremony, burial, cremation or similar services Maximum compensation offered: \$9,293
Cleaning up the crime scene	Cost of professional cleaning and disinfection
Lost wages or income	
Spouse of a victim who was employed at the time of death	55% of the victim's gross income (up to \$638 per week), paid every two weeks
Children of a victim who was employed at the time of death	\$270 per child per month (up to \$1,080 per family)
Family members financially dependent on the victim's income	\$270 per child per month (up to \$1,080 per family)

## Benefits paid to witnesses

Compensation is also available for witnesses to a crime who have suffered psychological consequences.

Type of compensation	Expenses covered
Psychological counselling services	\$4,000
Travel and accommodation (for medical care or counselling)	Transportation, meals and accommodation
Repair or replacement of clothing damaged during the crime	Cost of cleaning, repair or replacement
Cleaning up the crime scene	Cost of professional cleaning and disinfection

## Additional information

[Compensation for Victims of Crime Program](#)

## FEDERAL PLAN

## 08. Canada Pension Plan

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



## Eligibility

For entitlement to benefits from the CPP, applicants must:

- Be at least 60 years old
- Have made at least one valid contribution to the CPP

## Contributions

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

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

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

### 2025 CPP contributions

Contributions	
Maximum annual pensionable earnings	\$71,300
Additional maximum annual pensionable earnings (CPP2) <sup>NEW</sup>	\$81,200
Basic exemption	\$3,500
<b>Contribution rate</b>	
Employees and employers	5.95%
Self-employed workers	11.90%
<b>Contribution rate – second additional contribution (CPP2)</b>	
Employees and employers	4%
Self-employed workers	8%
<b>Maximum contribution</b>	
Employees and employers	\$4,034.10
Self-employed workers	\$8,068.20
<b>Maximum contribution – second additional contribution (CPP2)</b>	
Employees and employers	\$396
Self-employed workers	\$792



## Mei-Lin, financial advisor

Age	36
Annual income	\$75,000
Objectives	<ul style="list-style-type: none"> <li>• Understand the impact of changes to the Canada Pension Plan (CPP) on her contributions and net salary.</li> <li>• Adjust her budget based on the new contributions while advising her clients on these changes.</li> </ul>

Since January 1, 2024, the Canada Pension Plan (CPP) has been revised with the introduction of a second earnings ceiling. Mei-Lin recognizes that she'll have to contribute more, but she wants to grasp the full impact on her net salary and be prepared for any financial changes. This will not only help her optimize her personal budget, but also enable her to offer more informed advice to her clients on specific financial decisions.

## The game plan

To gain a clearer understanding of the impact of these new rules, Mei-Lin examines the changes that will take effect in 2025.

### First earnings ceiling: \$68,500

Mei-Lin continues to contribute at the standard rate on her income up to the previous threshold, with no significant changes compared to previous years.

### Second earnings ceiling: \$68,500 to \$73,200

A new 4% contribution applies to earnings between \$68,500 and \$73,200. Since Mei-Lin earns \$75,000, she is impacted and must contribute 4% on an additional \$4,700.

Calculation: 4% of \$4,700 = \$188 in additional contributions for 2025.

### Total contributions for 2025

Compared to 2023, Mei-Lin will pay approximately \$300 more in CPP contributions, which includes the standard annual increase as well as the new contribution threshold.

## The result

Although the increase is relatively modest, Mei-Lin must adjust her budget. She adjusts her finances to account for the \$300 in additional contributions for 2025.

As a financial advisor, she also informs her clients about the upcoming changes and their potential impact on their income. She uses the [Canada Revenue Agency \(CRA\)](#) online tools to track her contributions.



## Benefits

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

Contributions entitle workers to the following benefits:

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

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

A contributor who wishes to receive benefits must submit an application.

### CPP benefits as of January 2025<sup>1</sup>

Type of benefit	Maximum monthly amounts		
	Portion based on standard rate	Portion based on earnings	Total
<b>Retirement and post-retirement pensions</b>			
Retirement pension (at age 65)	n/a	\$1,433	\$1,433
Post-retirement pension (at age 65)	n/a	\$47.82	\$47.82
<b>Disability pension</b>			
Disability pension	\$598.49	\$1,074.75	\$1,673.24
Post-retirement disability benefit	\$598.49	n/a	\$598.49
<b>Survivor's pension</b>			
Survivor's pension – under age 65	\$233.50	\$537.38	\$770.88
Survivor's pension – age 65 and over	n/a	\$859.80	\$859.80
<b>Children's benefits</b>			
Children of disabled CPP contributor	\$301.77	n/a	\$301.77
Children of deceased CPP contributor	\$301.77	n/a	\$301.77
<b>Death benefit (one-time payment)</b>			
Combined benefits	\$2,500	n/a	\$2,500
Survivor/Retirement pension (at age 65)	n/a	\$1,449.53	\$1,449.53
Children of CPP contributor	n/a	\$1,683.57	\$1,683.57

1. The amounts shown in this table are maximum amounts for new CPP benefits beginning in January 2024. They are enhanced each month (monthly data available at [Statistics on CPP monthly maximum amounts for new benefits](#)).

## Additional information

[Canada Pension Plan](#)



## FEDERAL PLAN

# 09. Old Age Security Act

The Old Age Security plan is an essential piece of Canada's public pension system. It provides citizens with a basic income when they reach retirement age. Benefits include a basic pension for seniors age 65 and over and Guaranteed Income Supplement (GIS) for low-income seniors. Allowances are also available for people age 60 to 64 whose spouse receives the GIS or is deceased.



## Eligibility

The *Old Age Security Act* includes four benefits aimed at specific segments of the population, based on financial and conjugal situations. Entitlement is based on the eligibility conditions indicated below.

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

## Payment amounts

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

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

Situation	Maximum amount <sup>1</sup>	Income level cut-off <sup>2</sup>	Income level cut-off for top-ups
<b>Old Age Security pension (OAS)<sup>3, 4</sup></b>			
Age 65 to 74	\$727.67	\$148,451	n/a
Age 75 or over	\$800.44	\$154,196	n/a
<b>Guaranteed Income Supplement (GIS)</b>			
Single, widowed or divorced	\$1,086.88	\$22,056	\$10,112
<b>Spouse/common-law partner of someone who:</b>			
Does not receive the OAS pension	\$1,086.88	\$52,848	\$20,224
Receives the OAS pension	\$654.23	\$29,136	\$8,608
Receives the Allowance	\$654.23	\$40,800	\$8,608
<b>Allowance<sup>4</sup></b>	\$1,381.90	\$40,800	\$8,608
<b>Allowance for the Survivor</b>	\$1,647.34	\$29,712	\$10,112

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

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

3. The OAS pension repayment range in 2025 is for net world income, from \$93,454 to \$151,668 including OAS, for individuals age 65 to 74. For those age 75 and over, the upper threshold is \$157,490.


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

## Additional information

### [Public pensions](#)

## PROVINCIAL PLAN

# 10. Manitoba Health Services Insurance Plan



Manitoba's health insurance plan allows citizens to access health care at no charge. A person who presents a valid health insurance card in an establishment that is part of the public health network is entitled to receive covered medical care and services. The plan also covers the cost of certain medical supplies.

## Eligibility

To be eligible for coverage, applicants must:

- Be Canadian citizens, 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. People who are covered under 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

**Group insurance: Stand out as an employer**

The current labour shortage is causing problems for many employers and there is strong competition to attract and retain talent. Organizations attempt to increase their pool of choice candidates by devising original strategies. Those who offer a comprehensive benefits plan have an edge on the competition. Access to generous health insurance coverage is number one on the list of items likely to tip the scales in their favour.

Job candidates are looking for benefits such as only having to pay a fraction of the fees for physiotherapy, acupuncture or occupational therapy; obtaining medical imaging appointments more rapidly; consulting a psychologist through an employees' assistance program or paying a portion of healthcare costs with a health spending account. Plus a labour force that is healthy is a valuable asset for an employer.

## Overview of care and services covered by Manitoba Health Insurance

Care or services	Coverage
<b>Medical services</b>	<p>Care or treatment in a clinic or hospital, including:</p> <ul style="list-style-type: none"> <li>• Physician's services</li> <li>• Surgery and anesthesia</li> <li>• X-ray and laboratory services in approved facilities when ordered by a physician</li> <li>• Insured services by physicians who practise outside the plan</li> </ul>
<b>Hospital services</b>	<ul style="list-style-type: none"> <li>• Accommodation and meals at the standard level</li> <li>• Necessary nursing services</li> <li>• Laboratory, X-ray and diagnostic procedures</li> <li>• Medications administered in a hospital</li> <li>• Use of the operating room, care room and anesthetic facilities</li> <li>• Routine surgical supplies</li> <li>• Radiation therapy</li> <li>• Occupational, speech and physiotherapy</li> <li>• Dietetic counselling</li> </ul>
<b>Optometry (vision care)</b>	<ul style="list-style-type: none"> <li>• Children age 18 and younger and for adults age 65 or older: 1 routine complete eye exam every 2 years</li> <li>• Some tests provided by optometrists including the full threshold visual fields test, the tonometry test, and dilated fundus examination</li> <li>• Eye exams when warranted by medical conditions as determined by the eye care provider, regardless of the patient's age</li> </ul>
<b>Chiropractic services</b>	<p>A maximum of 7 visits per calendar year, which cover adjustment of the spinal column, pelvis and extremities</p>



## Overview of care and services covered by Manitoba Health Insurance (continued)

Care or services	Coverage
<b>Breast Prosthesis Program</b>	<p>Per 2-year period:</p> <ul style="list-style-type: none"> <li>• Up to \$400 per prosthesis to a total of one prosthesis for a single mastectomy; or</li> <li>• Up to \$400 per prosthesis to a total of two prostheses for a bilateral mastectomy</li> <li>• \$50 toward the purchase of a bra</li> </ul> <p>OR</p> <p>Per 4-year period:</p> <ul style="list-style-type: none"> <li>• Up to \$800 per prosthesis to a total of one prosthesis for a single mastectomy; or</li> <li>• Up to \$800 per prosthesis to a total of two prostheses for a bilateral mastectomy</li> <li>• \$100 toward the purchase of a bra</li> </ul>
<b>Seniors Eyeglass Program</b>	<p>Seniors age 65 and older, per 3-year period:</p> <p>80% of a fixed amount for glasses, regardless of the actual amount paid</p> <p>Deductible: \$50 per family</p>
<b>Children's Hearing Aid Program</b>	<p>Residents under age 18 who require a hearing aid</p> <p>Per 4-year period:</p> <ul style="list-style-type: none"> <li>• 80% of a fixed amount for an analog device, up to \$500 per ear</li> <li>• 80% of a fixed amount for a digital or analog programmable device, up to \$1,800</li> <li>• 80% of a fixed amount for additional services, such as dispensing fees</li> <li>• Ear molds and ear impressions</li> </ul> <p>Deductible: \$75 on all claims</p>
<b>Home Hemodialysis Utility Reimbursement Program</b>	<p>Reimbursement applies to the cost of utilities, such as electricity and water to operate the dialysis equipment</p>
<b>Orthopedic Shoes Program</b>	<p>Manitoba residents under age 18</p> <ul style="list-style-type: none"> <li>• 50% of the cost of stock shoes, up to \$27.80</li> <li>• 50% of the cost of shoes for children with different sized feet, up to \$41.80</li> <li>• 50% of the cost of custom-made shoes, up to \$139</li> <li>• An allowance per pair of shoes is also provided for modifications: \$5.55 per pair</li> </ul> <p>Maximum of two claims per year</p>
<b>Prosthetic eye</b>	<p>Reimbursement for:</p> <ul style="list-style-type: none"> <li>• Artificial eyes or cosmetic shells</li> <li>• Related services including building up, refitting, resurfacing and repolishing</li> </ul>
<b>Contact Lens Program for children</b>	<ul style="list-style-type: none"> <li>• Single lens: \$190</li> <li>• Bilateral lenses \$380</li> </ul> <p>Infants: One lens per eye, per child</p>
<b>Prosthetic and Orthotic Program</b>	<p>Prosthetic or orthotic services prescribed by a medical practitioner</p> <p>Per 2-year period:</p> <ul style="list-style-type: none"> <li>• 100% coverage for limb prosthetic devices and services</li> <li>• 100% coverage for limb and spinal orthotic devices and services</li> </ul>

## Overview of care and services covered by Manitoba Health Insurance (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
Young Adults Insulin Pumps Program	Persons ages 18 to 25 who: <ul style="list-style-type: none"><li>• Are diagnosed with type 1 diabetes</li><li>• Are recommended for insulin pump therapy by an endocrinologist or an approved diabetes specialist</li></ul> Per 5-year period: One insulin pump from an approved supplier

## Services covered outside Manitoba

Individuals with a valid Manitoba Health Insurance card may be covered by the public plan when they are outside the province. If they need care or services in other Canadian provinces or territories, they can show their card to be covered for the same services as in Manitoba.

Note: Manitoba has signed reciprocity agreements with all provinces and territories except Quebec for insured physician services. Those who visit a physician in Quebec may have to pay fees. If necessary, you can obtain a refund on presentation of the receipt.

Manitoba Health provides limited coverage for emergency physician services received outside Canada if the same services would be covered in the province. Reimbursement is only provided at Manitoba rates.





## A CLOSER LOOK AT GROUP INSURANCE

**Business travel, expatriates, inpatriates, international offices:  
Specialized products for every situation**

The operations of many organizations have an international dimension these days from companies that open offices on another continent to organizations whose employees visit clients or partners around the globe as well as those who hire foreign workers.

In some countries, expenses for obtaining health care in the event of an emergency greatly exceed those covered by the public health insurance plan. Here, many categories of workers from other countries simply don't have access to public plans.

That's why there is an array of products for covering employees in all sorts of situations of international migration, such as:

- Health insurance for inpatriates who are not eligible for their employer's plan or for public plans in Canada
- Travel and trip cancellation insurance, including certain products that include coverage in the event of war or for workers whose occupation involves higher risks
- Insurance plans for expatriates, for Canadian employees who work abroad

These products offer comprehensive and specialized coverage and include a multilingual service available 24/7.

## Personal Care 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

## Additional information

[Manitoba Health](#)

PROVINCIAL PLAN

# 11. Manitoba Pharmacare Program



The Manitoba Pharmacare Program covers the purchase of prescription drugs for people who don't have other insurance or for drugs that are not covered by private insurance.

## Coverage

Pharmacare coverage is based on both your total family income and the amount you pay 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.

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

[Consult the Drug Formulary](#)

## Deductible

The Pharmacare deductible is determined based on adjusted total family income. This corresponds to line 150 of the 2022 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)<sup>1</sup>
- \$3,000 is subtracted from the total income for a spouse and each dependent under age 18

The adjusted total family income is multiplied by the corresponding percentage rate in the following table to determine the deductible. It is at least \$100.

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

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.

### Rate based on adjusted total family income

Adjusted total family income	Deductible rate
\$0 to \$15,000	3.29%
\$15,001 to \$21,000	4.65%
\$21,001 to \$22,000	4.69%
\$22,001 to \$23,000	4.77%
\$23,001 to \$24,000	4.84%
\$24,001 to \$25,000	4.89%
\$25,001 to \$26,000	4.97%
\$26,001 to \$27,000	5.02%
\$27,001 to \$28,000	5.08%
\$28,001 to \$29,000	5.12%
\$29,001 to \$40,000	5.15%
\$40,001 to \$42,500	5.59%
\$42,501 to \$45,000	5.72%
\$45,001 to \$47,500	5.84%
\$47,501 to \$75,000	5.91%
\$75,001 or over	7.41%

## Additional information

[Manitoba Pharmacare Program](#)

## FEDERAL PLAN

# 12. Dental care

The federal government has introduced a dental care plan to provide all citizens with affordable access to oral care. This program is designed to help people who are not covered by private insurance.



## Eligibility

To qualify for the Canadian Dental Care Plan, applicants must:

- Be a resident of Canada for tax purposes
- Not have access to any private dental care insurance
- Have an adjusted family net income of less than \$90,000
- Have filed an income tax report for the previous year

## Care and services covered

The purpose of the covered services and care is to treat dental issues and maintain healthy teeth and gums. Examples include:

- Preventive services, including scaling (cleaning), polishing, sealants and fluoride
- Diagnostic services, including examinations and X-rays
- Restorative services, including fillings
- Endodontic services, including root canal treatments
- Prosthodontic services, including complete dentures and partial removable dentures
- Periodontal services, including deep scaling
- Oral surgery services, including extractions

## Reimbursement amounts

The Canadian Dental Care Plan has established the percentage of expenses that will be reimbursed. Some individuals may have to pay a co-payment, which is the percentage of fees that are not covered and must be paid to the dental care service provider. This co-payment is based on adjusted family net income according to the parameters indicated in the table below.

### Co-payments based on adjusted family net income

Family income	Portion covered by the Plan <sup>1</sup>	Portion paid by patients
Less than \$70,000	100%	0%
\$70,000 to \$79,999	60%	40%
\$80,000 to \$89,999	40%	60%

1. Care and services are covered up to the maximum established by Canadian Dental Care Plan fees. Any expenses that exceed the plan fees must be assumed by patients.

## Additional information

### [Dental Care](#)

# 13. Employment Support and Income Assistance



The Employment and Income Assistance (EIA) program provides financial support to help low-income residents meet their basic needs. It also offers services to encourage them to engage in activities to enter the labour market and achieve social and financial self-sufficiency.



## 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 helps EIA recipients with rent and utility costs (water, electricity or heat) if they are not included in the rent.

There are three types of assistance directed at different segments of the population:

- General Assistance for single persons or couples without dependents and without a disability
- Assistance for single parents, single, separated or divorced adults, widows or those whose spouse is incarcerated, those who are caring for one or more children or those who are seven months or more pregnant
- Assistance for persons with 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

### Overview of benefits by recipient status

Household composition	Monthly payments	
	General assistance	Persons with a disability
<b>Couple with no children</b>	\$1,277	\$1,516
<b>Couple with children</b>		
1 child	\$1,561 to \$1,633	\$1,858 to \$1,930
2 children	\$1,660 to \$1,804	\$1,957 to \$2,101
3 children	\$2,041 to \$2,257	\$2,338 to \$2,555
<b>Single person with no children – General category</b>	\$1,026	\$1,196
<b>Single parent</b>		
1 child	\$1,480 to \$1,531	\$1,637 to \$1,706
2 children	\$1,590 to \$1,704	\$1,748 to \$1,892
3 children	\$1,690 to \$1,866	\$1,847 to \$2,064

Notes: 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 are from July 2024.

## 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

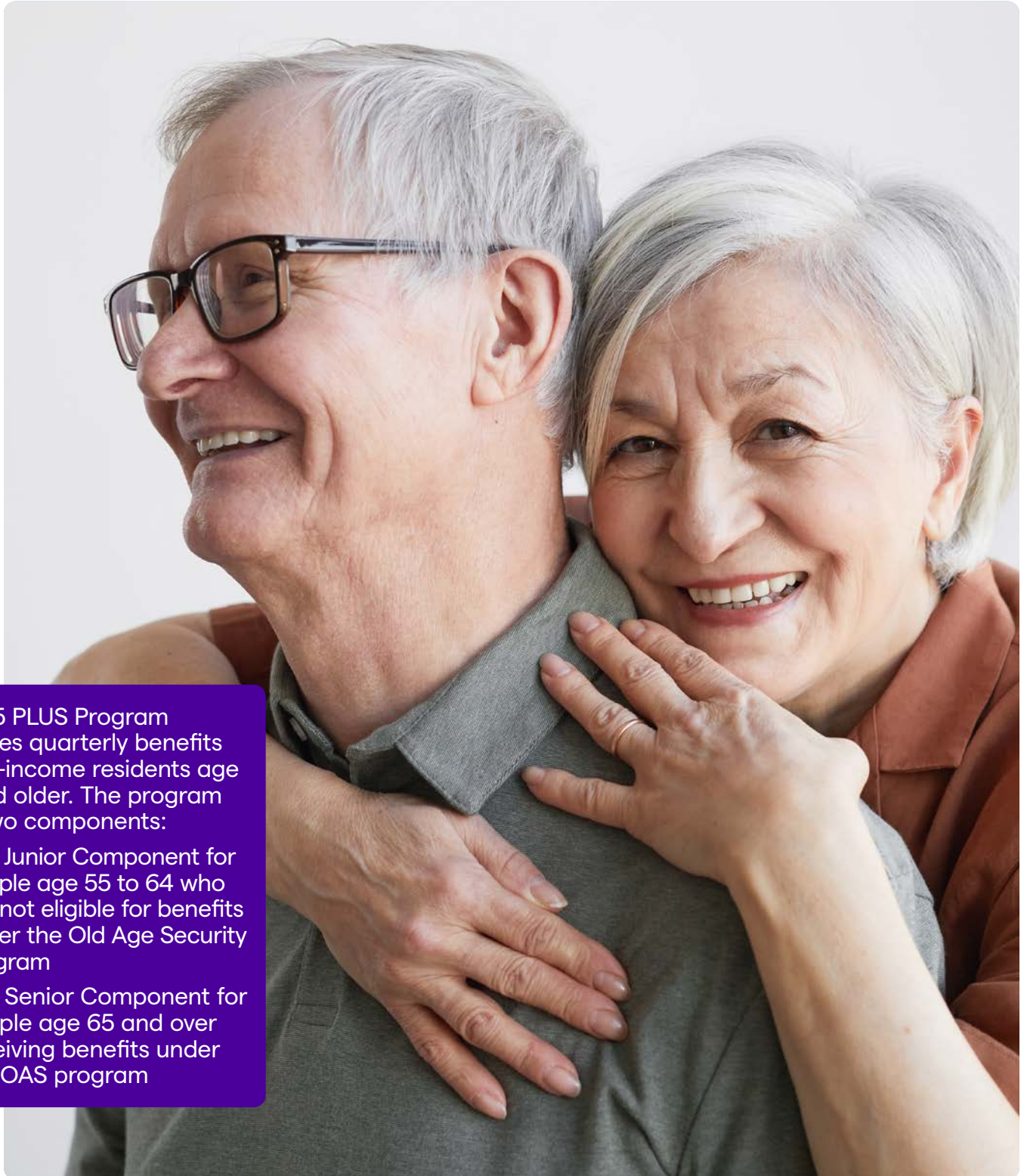
## Earnings exemption

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](#)

## 14. 55 PLUS Program A Manitoba Income Supplement



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

- The Junior Component for people age 55 to 64 who are not eligible for benefits under the Old Age Security program
- The Senior Component for people age 65 and over receiving benefits under the OAS program

## Eligibility

Those eligible for the 55 PLUS Program:

- 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 healthcare 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. Their eligibility is automatically determined according to the benefits they receive, either the Guaranteed Income Supplement, Allowance or Allowance for the Survivor. If individuals do not receive OAS benefits yet, they must submit a new application every 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:

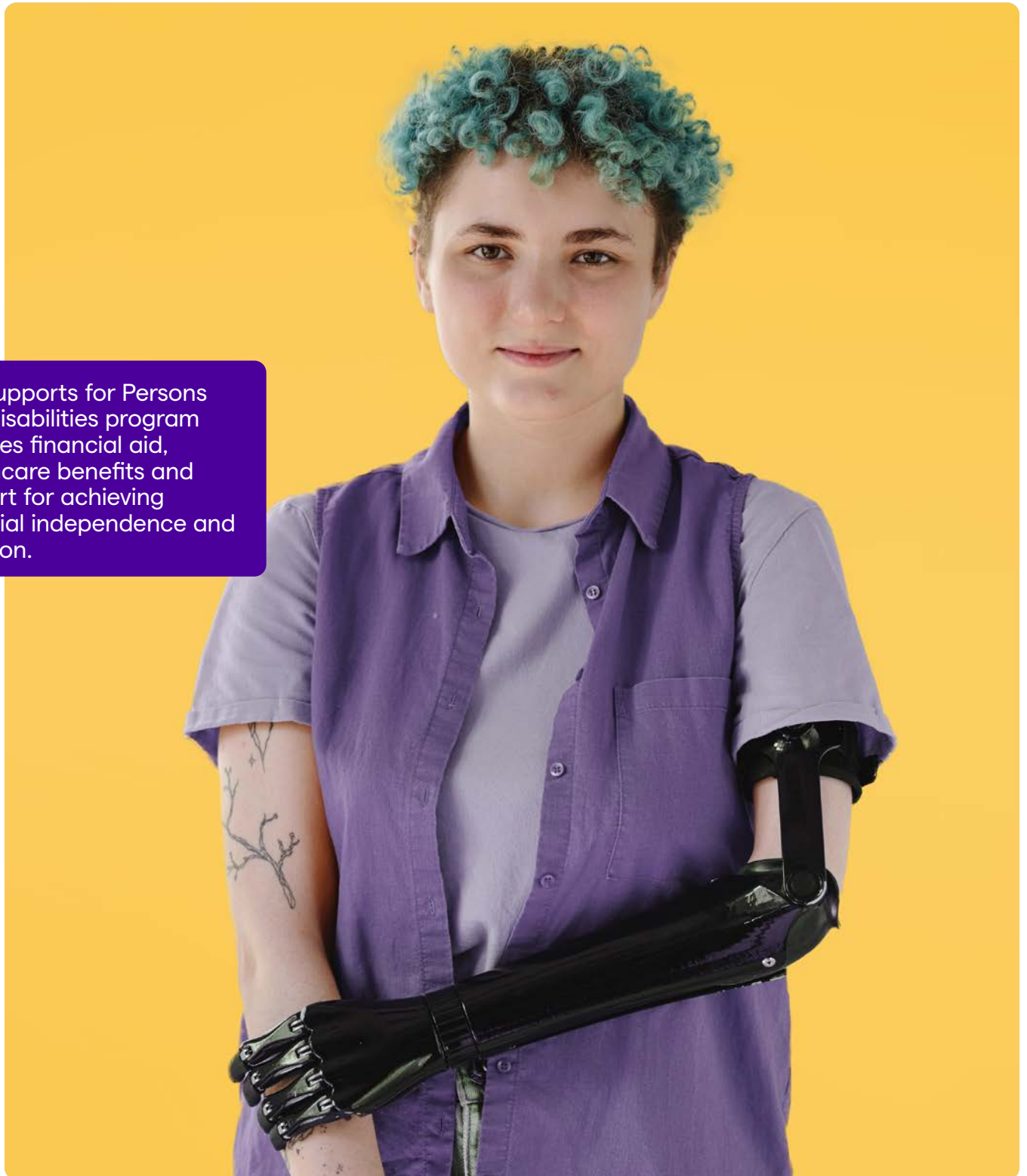
- Single person: \$161.80
- Couple: \$173.90

## Additional information

[55 PLUS Program](#)

# 15. Supports for Persons with Disabilities

The Supports for Persons with Disabilities program provides financial aid, healthcare benefits and support for achieving financial independence and inclusion.



## Eligibility

This program is for people who:

- Have a severe and prolonged disability that challenges daily living
- Are financially eligible for income assistance

## Support offered

Manitobans enrolled in the program:

- Receive monthly Employment Support and Income Assistance benefits supplemented by \$100
- Receive allowances for paying essential goods and services
- Receive healthcare benefits (dental care, vision care, prescription drugs)
- Can earn up to \$12,000 per year before benefits are impacted

## Additional information

[Supports for Persons with Disabilities](#)



# 16. Tax impact of group insurance

Providing a group insurance plan has tax implications for both employers and employees.





## Tax deductible expenses for the employer

Insofar as the group insurance plan complies with the provisions of the *Taxation Act* and its regulations, all related costs are tax-deductible for the employer.

## Benefits taxable for employees

When the employer assumes the expenses for certain benefits, this contribution, including the sales tax, are considered taxable benefits for employees. These benefits are added to their income and indirectly create tax.

For the employer, these taxable benefits increase the total payroll and, as a result, increase the contributions it must pay to finance various governmental programs such as the WCB, Employment Insurance, etc.

## Fiscal impact of coverage included in group insurance plans

Coverage whose premiums are paid by the employer	Benefits taxable for the employee
Life	Yes
Accidental death and dismemberment due to accident or illness	Yes
Critical illness	Yes
Disability insurance	No
Health	No
Dental care	No

## Specifics regarding disability insurance

Disability insurance benefits may be taxable or non-taxable, depending on who pays the premium and how it is processed.

## Non-taxable benefits

Benefits paid to employees are non-taxable if one of the following conditions is met:

- The employees pay 100% of the premium.
- The employer pays the premium but adds it to the employees' salary as a taxable benefit.

The disability insurance premiums paid by employees are tax-deductible.

## Taxable benefits

Benefits received will be taxable if the employer pays all or part of the premium without adding it to the taxable salary.

## Taxing of disability insurance benefits based on premium payment

Who pays the insurance premium?	Fiscal impact on benefits
Employees pay 100% of the premium	Non-taxable
Employer pays 100% of the premium but adds it to the employees' taxable salary	Non-taxable
Employer pays all or part of the premium without adding it to the taxable salary	Taxable