

2023 Bulletin

on New Brunswick
Social Legislation



beneva

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We are pleased to present the 2023 edition of the Beneva Bulletin on New Brunswick 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 New Brunswickers by providing relevant and current information.

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

NOTES:

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

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EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA

1. Employment Insurance Act

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

Premiums

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

Regular Benefits

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

The reference period is the shorter of the following:

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

Sickness Benefits

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

Payment Details – Regular and Sickness Benefits

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

Working While on Claim

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

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

A CLOSER LOOK AT GROUP INSURANCE

Public plans, private plans: Who pays first?

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

Caregiving Benefits

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

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

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

Caregiving Benefits

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

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

Variable Best Weeks

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

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

EI Maternity and Parental Benefits

EI maternity and parental benefits provide financial assistance to:

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

Eligibility conditions

To be eligible for benefits, applicants must:

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

Maternity Benefits

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

Parental Benefits

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

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

Calculating Benefits

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

Canada Training Benefit

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

- Canada Training Credit

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

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

- Employment Insurance Training Support Benefit

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

- Leave provisions

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

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

Additional Information

[Employment Insurance benefits and leave](#)

2. Canada Child Benefit

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

Primary Caregiver

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

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

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

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

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

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

Eligibility

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

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

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

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

Benefits

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

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

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

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

Basic Benefit – July 2022 to June 2023

The CCB is calculated as follows:

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

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

CCB Reduction Based on Family Income

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

Child Disability Benefit

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

CDB Reduction Based on Family Income

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

How and When to Apply?

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

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

There are three ways to submit a CCB application:

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

Additional Information

[Canada Child Benefit](#)

DEPARTMENT OF FINANCE AND TREASURY BOARD

3. New Brunswick Family Benefits

The Government of New Brunswick provides the following financial assistance to families in the province:

- New Brunswick Child Tax Benefit
- New Brunswick Working Income Supplement

Benefits are combined with the CCB into a single monthly payment. These programs are fully funded by the Government of New Brunswick and administered by the federal government.

New Brunswick Child Tax Benefit

The New Brunswick Child Tax Benefit (NBCTB) is a tax-free monthly payment for eligible families with children under the age of 18 whose annual family net income is \$20,000 or less.

Amounts are based on adjusted family net income. The maximum benefit is \$20.83 per month (\$250 per year) for each child. Families with incomes exceeding \$20,000 have their payments reduced by 2.5% to 5% depending on family size.

New Brunswick Working Income Supplement

The New Brunswick Working Income Supplement (NBWIS) is an additional benefit of up to \$20.83 per month (\$250 per year) for each family. The benefit is calculated based on earned income and is phased in once family earned income exceeds \$3,750. Families with an adjusted family net income between \$20,921 and \$25,921 get part of the benefit. The benefit is equal to the lesser of the following amounts:

- \$250 annually per family
- or
- 4% of family earned income in excess of \$3,750 minus 5% of family net income in excess of \$20,921

New Brunswick School Supplement

The New Brunswick School Supplement (NBSS) is an additional amount paid to families with an adjusted net income of \$20,000 or less to help with the cost of school supplies. The amount paid is \$100 per school-age child under age 18. It is combined with the July NBCTB and CCB payment.

Additional Information

[New Brunswick Child Tax Benefit](#)

WORKSAFENB

4. Workers' Compensation Act

WorkSafeNB provides for benefits and support to help people get back to work after a work-related injury or illness.

Premium Rate

The 2023 average premium rate is set at \$1.31 per \$100 of assessable payroll. This is a 22% decrease from the 2022 rate of \$1.69.

Workers' Compensation

Loss of earnings benefits are paid to workers who are unable to perform their job because of a work-related injury.

Injured workers are entitled to benefits equal to 85% of their net earnings, up to a maximum insurable amount of \$74,800, which is adjusted on January 1 of each year. Benefits start on the first day of the injury and are subject to a three-day wait period, or the equivalent to three-fifths (60%) of a five-day work week.

When workers receive loss of earnings benefits for more than 24 consecutive months, WorkSafeNB sets aside an amount equal to 10% of their benefits, plus accrued interest, to provide an annuity at age 65. It is paid either as a monthly annuity or a lump-sum, depending on the total amount set aside.

Long-Term Disability Benefits

If, after completing rehabilitation, workers are unable to earn as much as they did before their injury, they may be entitled to Long-term Disability (LTD) benefits. Benefits are based on the worker's earnings before the injury, less:

- what WorkSafeNB considers they are capable of earning after their rehabilitation, or earning at a suitable occupation
- Canada Pension Plan disability benefits and Quebec Pension Plan benefits

LTD benefits end in any of the following situations:

- the worker reaches the age of 65
- the loss of earnings ends
- the injury that prevented the return to work no longer exists
- two years have passed since the injury, if the worker sustained the injury after age 63

Other Benefits

Workers may be entitled to other compensation in connection with a work-related injury, including:

- expenses for the medical treatment of an injury, including hospital fees and fees for healthcare providers approved by WorkSafeNB
- expenses for prescription medication and physical aids
- expenses related to personal items, such as clothing damaged during the injury
- claim-related travel expense, such as transportation to and from medical appointments or training
- a monthly allowance for personal care, nursing, and physical care assistance, such as bathing, contracted homemaker services, etc.

Permanent Physical Impairment Awards

Workers who sustain a permanent physical injury may receive a lump-sum Permanent Physical Impairment (PPI) Award. This benefit is paid in addition to the benefits for loss of earnings.

WorkSafeNB calculates the PPI award by multiplying the injured worker's average earnings by the physical impairment rating determined by an assessment. The minimum award is \$500 and the maximum award cannot exceed the maximum annual earnings in effect the year the work-related accident occurred.

Death benefits

Survivor benefits may be available to the dependent spouse and children of a worker who dies as the result of a work-related injury.

Benefits Paid to the Estate

Type of benefit	Amounts
Immediate payment to the victim's estate	Lump-sum payment of \$23,940 (50% of the New Brunswick Industrial Aggregate Earnings [NBIAE] ¹)
Burial and related expenses	Lump-sum payment of \$19,952 (40% of the NBIAE)

Benefits for Surviving Spouses

Type of benefit	Payment amount and calculation
First 12 months after the worker's death	Monthly benefits: 80% of the worker's average net earnings
After 12 months	
Option 1	<ul style="list-style-type: none"> • Benefits equal to 85% of the deceased worker's average net earnings less any entitlement to CPP, payable monthly until the spouse reaches age 65 • An amount set aside equal to 5% to provide an annuity beginning at age 65 • Benefits are subject to a family income test in the event of remarriage or a new common-law relationship
Option 2	<ul style="list-style-type: none"> • A lump-sum payment equal to 60% of the deceased worker's net annual earnings • Benefits equal to 60% of the deceased worker's average net earnings less any entitlement to CPP, payable monthly until the spouse reaches age 65 • An amount set aside equal to 8% to provide an annuity beginning at age 65 • Benefits for each dependent child • The total amount of monthly benefits cannot exceed 85% of the deceased worker's monthly average earnings • No income test applies

Benefits for Dependent Children

The benefits paid to dependent children are based on an NBIAE¹ percentage and the child's age.

Child's age	NBIAE ¹ percentage	Monthly payments
0 to 6 years	10.0%	\$415.67
7 to 13 years	12.5%	\$519.58
14 to 17 years	15.0%	\$623.50
18 to 21 years, full-time students	15.0%	\$623.50

1. The 2023 New Brunswick Industrial Aggregate Earnings (NBIAE) is \$49,880.

Additional Information

[WorkSafeNB](#)

DEPARTMENT OF POST-SECONDARY EDUCATION, TRAINING AND LABOUR

5. Employment Standards Act

The *Employment Standards Act* (ESA) provides the minimum standards for most employees working in New Brunswick. It sets out the rights and responsibilities of employees and employers in most workplaces in New Brunswick. 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 responsibility leave	All employees	3 days per calendar year	n/a
Sick leave	Worked at least 90 days for the same employer	5 days per calendar year	The employer may request a medical certificate for a leave of 4 days or more
Bereavement leave	All employees	5 consecutive days	The leave must begin no later than the day of the funeral
Compassionate care leave	All employees	28 weeks	Provide a written note from a certified medical practitioner stating a serious medical condition that carries a significant risk of death within 28 weeks Leave can be divided into several periods of at least 1 week over the 28-week period
Domestic violence, intimate partner violence or sexual violence leave	Worked at least 90 days for the same employer	Per calendar year: • 10 days intermittently or in one continuous period • 16 consecutive weeks	First 5 days are paid
Critically ill child leave	Be the parent or other family member of a critically ill child under 18 years old	Leave ends on the last day of the week during which the child dies, up to a maximum of 37 weeks	Give written notice of leave as soon as possible and a doctor's certificate indicating the start date and anticipated duration of the leave
Critically ill adult leave	Be the parent or other family member of a critically ill adult	Leave ends on the last day of the week during which the person dies, up to a maximum of 16 weeks	Give written notice of leave as soon as possible and a doctor's certificate indicating the start date and anticipated duration of the leave
Death or disappearance leave (child)	Be the parent of a child under 18 years old who has died or disappeared as the probable result of a crime	37 weeks Child found alive: leave ends 14 days after the child is found Child found dead: up to 37 weeks from the day the child is found dead	Provide written notice of leave as soon as possible The employer may request reasonable proof of leave entitlement

Leaves of Absence and Requirements (continued)

Leave	Eligibility	Maximum length	Conditions for employees
Maternity leave	Any pregnant employee	17 consecutive weeks	Leave must begin no earlier than 13 weeks before the expected delivery date Advise employer 4 months prior to the expected delivery date or as soon as the pregnancy is confirmed Provide a medical certificate confirming pregnancy and the expected delivery date
Child care leave (birth or adoption)	All parents, natural or adoptive	62 consecutive weeks	Leave may be taken by either parent or shared between the parents Leave must be taken within 78 weeks following the date the baby is born or comes into the care of the employee

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

Annual Vacation

Employees who have less than eight years of service with an employer are entitled to receive vacation pay equal to 4% of their gross wages.

Employees who have eight or more years of service with an employer are entitled to receive vacation pay equal to 6% of their gross wages.

In both cases, employees must receive all their accumulated vacation pay at least one day before their vacation begins.

Calculating Vacation Time and Pay

Employment period	Vacation time (whichever is shorter)	Vacation pay
Less than 8 years	1 day for each month worked or 2 weeks of vacation per vacation year	4% of gross wages
8 or more years	1.25 day for each month worked or 3 weeks of vacation per vacation year	6% of gross wages

Minimum Wage

Effective date	Hourly rate
October 1, 2022	\$13.75
April 1, 2023	\$14.75

Standard Work Week

A standard work week is 44 hours. The standard work week is used to determine at what point workers begin to do overtime, in which case the regular hourly rate must be increased by 50% (time and a half). Some exceptions are provided for under the ESA.

Public Holidays

On public holidays, most employees are entitled to time off with pay based on their average daily wage.

Employees who work on a public holiday must receive their regular day's pay, plus one and one-half times their regular wage rate for the hours worked on that day.

When the holiday falls on a non-working day, the employer can offer the employee another working day off with pay in lieu of the holiday, or a regular day's pay for the holiday.

Additional Information

[Employment Standards](#)

EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA

6. Canada Pension Plan

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

Eligibility

To be eligible for the CPP, individuals must:

- be at least 60 years old
- have made at least one valid contribution to the CPP

Contributions

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

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

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

Benefits

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

Contributions entitle workers to the following benefits:

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

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

A contributor who wishes to receive benefits must [submit an application](#).

Overview of CPP Amounts

Basic amounts for 2023	
Maximum annual pensionable earnings	\$66,600
Basic exemption	\$3,500
Contribution rate	
Employee and employer	5.95%
Self-employed worker	11.90%
Maximum contribution	
Employee and employer	\$3,754.45
Self-employed worker	\$7,508.90
Maximum amount for lump-sum payment	
Death benefit	\$2,500

Overview of CPP Amounts (continued)

Maximum monthly amounts**Retirement and post-retirement pensions**

Retirement pension (at age 65)	\$1,306.57
Post-retirement benefit	\$40.25

Disability benefits

Disability benefit	\$1,538.67
Post-retirement disability benefit	\$558.74
Children of disabled CPP contributor	\$281.72

Survivor's pension

Contributor younger than age 65	\$707.95
Contributor age 65 and older	\$783.94
Children of deceased CPP contributor	\$281.72

Additional Information

[Canada Pension Plan](#)

EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA

7. Old Age Security Act

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

Benefits	Eligibility
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](#)

8. New Brunswick Medicare

New Brunswick Medicare covers basic health care and services for New Brunswick residents.

Eligibility

To be eligible for coverage, applicants must be:

- Canadian citizens or be legally entitled to remain in Canada and make their permanent and principle home in New Brunswick or
- international students who meet the eligibility criteria

A CLOSER LOOK AT GROUP INSURANCE

Keeping employees engaged and healthy

New Brunswick Medicare 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	Medically required services provided by a physician
Hospital services	<ul style="list-style-type: none"> • Standard hospital accommodation and meals • Nursing services • Drugs administered while in the hospital • Operating room, delivery room and anaesthetic facilities • Laboratory, X-ray, and other diagnostic services • Physiotherapy, occupational therapy, speech therapy and audiology • Radiation therapy • Routine surgical supplies • Inter-facility transfers by ambulance
Dental care	<ul style="list-style-type: none"> • Certain necessary dental surgeries performed by a dentist in an approved hospital • Children age 18 or younger from low-income families are entitled to basic care, such as regular exams, X-rays and extractions, with some focus on preventative treatments such as sealants and fluoride treatments <p>Program Details</p>
Optometry (vision care)	<p>Children age 18 or younger from low-income families are entitled to a yearly eye exam, lenses and frames</p> <p>Program Details</p>

Overview – Care and Services Covered (continued)

Care or services	Coverage
Hearing aids	<p>For social assistance recipients and people with special needs who meet certain conditions</p> <ul style="list-style-type: none"> • Expenses for the purchase of Behind the Ear (BTE) or In the Ear (ITE) and In the Canal (ITC) hearing aids once every 5 years • Repairs are eligible as required once the manufacturer's warranty expires • Ear molds: <ul style="list-style-type: none"> – once per year for adults – twice per year for children <p>Program Details</p>
Home care	<ul style="list-style-type: none"> • Acute and palliative care • Maintenance care • Supportive care • Coordination of support services

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.

Prescription Drug Insurance

The New Brunswick Drug Plan is available to New Brunswick residents who have an active Medicare card and meet one of the following criteria:

- do not have existing drug coverage through a private plan or other government program
or
- have existing drug coverage with a private plan, but have reached the annual or lifetime maximum with the private plan, or have been prescribed a drug that is not listed on their private plan formulary for their condition

Premiums

Premiums are calculated based on the annual family income for the year preceding the current year. Premiums are automatically deducted each month. Children age 18 and younger will not pay premiums but a parent must be enrolled in the plan.

Copayment

Under the New Brunswick Drug Plan, members must pay a 30% copayment, up to a maximum amount per prescription. Maximum copayments are calculated based on the annual family income for the year preceding the current year.

Premiums and Maximum Copayments – Effective Since November 1, 2022

Specifics	Minimum amount	Maximum amount
Monthly premium (per adult)	\$5.50	\$221.67
Annual premium (per adult)	\$66.00	\$2,600.00
30% copayment (maximum per prescription)	\$4.00	\$33.05

Additional Information

[New Brunswick Medicare](#)

9. 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](#)

DEPARTMENT OF SOCIAL DEVELOPMENT

10. Social Assistance

The Department of Social Development provides people in financial need with assistance to help them meet their basic needs such as food, rent, utilities, clothing and other personal care items.

There are two programs:

- **Transitional Assistance Program** – This program is for individuals who are employable and those requiring support and intervention to become employable.
- **Extended Benefits Program** – This program is for individuals who are certified by the Medical Advisory Board as blind, deaf or disabled. It also includes individuals who have been on assistance for many years and who have a Special Designation.

Rates are established based on the number of household members and the determination of their employability.

Social Assistance Amounts by Household Composition

Household composition	Transitional Assistance	Extended Benefits
1 person	\$593	\$732
1 person – designated	\$636	n/a
2 persons, at least 1 of whom is less than 19 years of age	\$931	\$1,022
2 persons	\$948	\$1,043
3 persons	\$985	\$1,081
Each additional person	\$61	\$66

Wage Exemption INCREASED

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

On October 1, 2022, this exemption was increased to provide additional support for individuals transitioning to employment. They benefit from an increase in the income they can earn while continuing to receive partial government benefits.

Social assistance recipients will now be able to keep up to \$500 of income earned each month, plus 50 cents of each additional dollar earned over \$500.

Example

Single employable person at the transitional rate = \$593.00 monthly earned income = \$650

Total wage exemption calculation:

Step A: \$650 monthly earnings - \$500 fixed portion exemption = \$150

Step B: \$150 remaining earnings (.50) = \$75

Total amount of the wage exemption: \$500 + \$75 = \$575

Total amount of income deducted from assistance: \$650 (monthly earned income) - \$575 (total wage exemption) = \$75

Monthly assistance amount after the wage exemption is applied: \$593 - \$75 = \$518

Additional Information

Social Assistance Program

SERVICE NEW BRUNSWICK

11. Low-Income Seniors' Benefit

The Government of New Brunswick provides an annual benefit of \$400 to low-income seniors to help them meet their needs. The deadline to apply is December 31.

Eligibility

To qualify for the benefit, applicants must:

- be at least 60 years old
- have been residents of New Brunswick on December 31 of the preceding year
- have received one of the following federal benefits:
 - Guaranteed Income Supplement
 - Allowance for the Survivor
 - Allowance

Where both spouses receive the Guaranteed Income Supplement and reside in the same household, only one \$400 benefit is granted. If both spouses live separately (for example, one resides in a nursing home), both will be eligible for the benefit.

Additional Information

[Low-Income Seniors' Benefit](#)

12. Tax Impact of Group Insurance

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

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

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

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

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