



2025 Bulletin

on Nunavut Social Legislation

beneva

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

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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	
Employees	Canada, except Quebec	Quebec¹	Canada, except Quebec	Quebec¹
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
Employers	Canada, except Quebec	Quebec¹	Canada, except Quebec	Quebec¹
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 unemployment rate in the region

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 insurance advisor. Together, they review the company's current short-term disability coverage.

He suggests adjusting the plan to:

- Cover at least 15 weeks of disability
- Provide benefits equal to or greater than those provided by Employment Insurance
- Reduce the elimination 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.¹

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
Maternity	15 weeks	55%	\$695
Parental			
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 ¹	
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.

CDB reduction based on family income

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

Additional information

[Canada Child Benefit](#)

PROVINCIAL PLAN

03. Nunavut Child Benefit



The Nunavut Child Benefit (NUCB) is a tax-free amount paid to low-income families with children under age 18. It is combined with the Canada Child Benefit into a single monthly payment.

Eligibility and amounts

To qualify for the benefit, families must have an income of at least \$3,955 and no more than \$22,065 in the previous year. Families with an adjusted family net income above \$22,065 may receive part of the benefit.

The maximum basic benefit is \$29 per month (\$348 per year) for each child under age 18.

Territorial Worker's Supplement

The Territorial Worker's Supplement (TWS) is an additional cash benefit paid to working families with children under age 18 living at home. It is paid to households with an adjusted family net income between \$3,955 and \$22,065.

They can receive up to:

- \$24.16 per month (\$289.92 per year) for one child
- \$30.75 per month (\$369 per year) for two or more children

These programs are fully funded by the Government of Nunavut and administered by the Canada Revenue Agency.

Additional information

[Nunavut Child Benefit](#)

04. Workers' Compensation Act

The Workers' Safety and Compensation Commission (WSCC) provides for income replacement benefits and support to help people get back to work after a work-related injury.



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 sector of activity.

The 2025 average premium rate paid by Nunavut employers is set at \$2.40 per \$100 of assessable payroll. This is the same rate as last year.

Annual insurable earnings

The benefit amount is based on the person's gross earnings. Gross earnings is the income set out in the work 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. The maximum insurable earnings ceiling for 2025 is \$113,900, which is \$3,300 up from 2024.

Benefits paid to workers

The WSCC 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

Workers who are unable to perform their jobs due to a work-related injury are entitled to benefits equal to 90% of their average net monthly remuneration, which is an amount equal to 1/12 of their net annual remuneration, up to a maximum insurable remuneration of \$113,900. Benefits are calculated as of the first day of lost wages following the date of the injury.

Workers age 65 or over at the time a claim is accepted, and who can reasonably demonstrate that their employment would have continued, may be entitled to a temporary supplement equal to the total disability award, less any partial disability or partial impairment award. This supplement may be paid up to a maximum of 24 months from the time it is determined that the worker is entitled to vocational rehabilitation services.

Impairment compensation

In the event of total impairment, workers receive a benefit equal to 90% of their net monthly remuneration, payable for life. In the case of partial impairment, workers receive a monthly benefit equal to 90% of their net monthly earnings multiplied by the percentage of the impairment.

If the worker's monthly payment is less than 2.75% of the year's maximum insurable remuneration for the year in which the personal injury or disease occurs, the payment must be increased to the lesser of the following amounts:

- 100% of the worker's net monthly remuneration or
- 2.75% of the year's maximum insurable remuneration

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.

Type of benefit	Coverage
Surviving spouse	
Lump-sum payment	30% of the year's maximum insurable remuneration
Monthly benefits	Pension equal to 3.08% of the year's maximum insurable remuneration for the year in which the death occurs
Burial expenses	13% of the year's maximum insurable remuneration
Dependent children	
Children under age 18	Monthly benefits of 0.625% of the year's maximum insurable remuneration until the child turns 19 or until they no longer attend school There is no age limit for children with disabilities



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

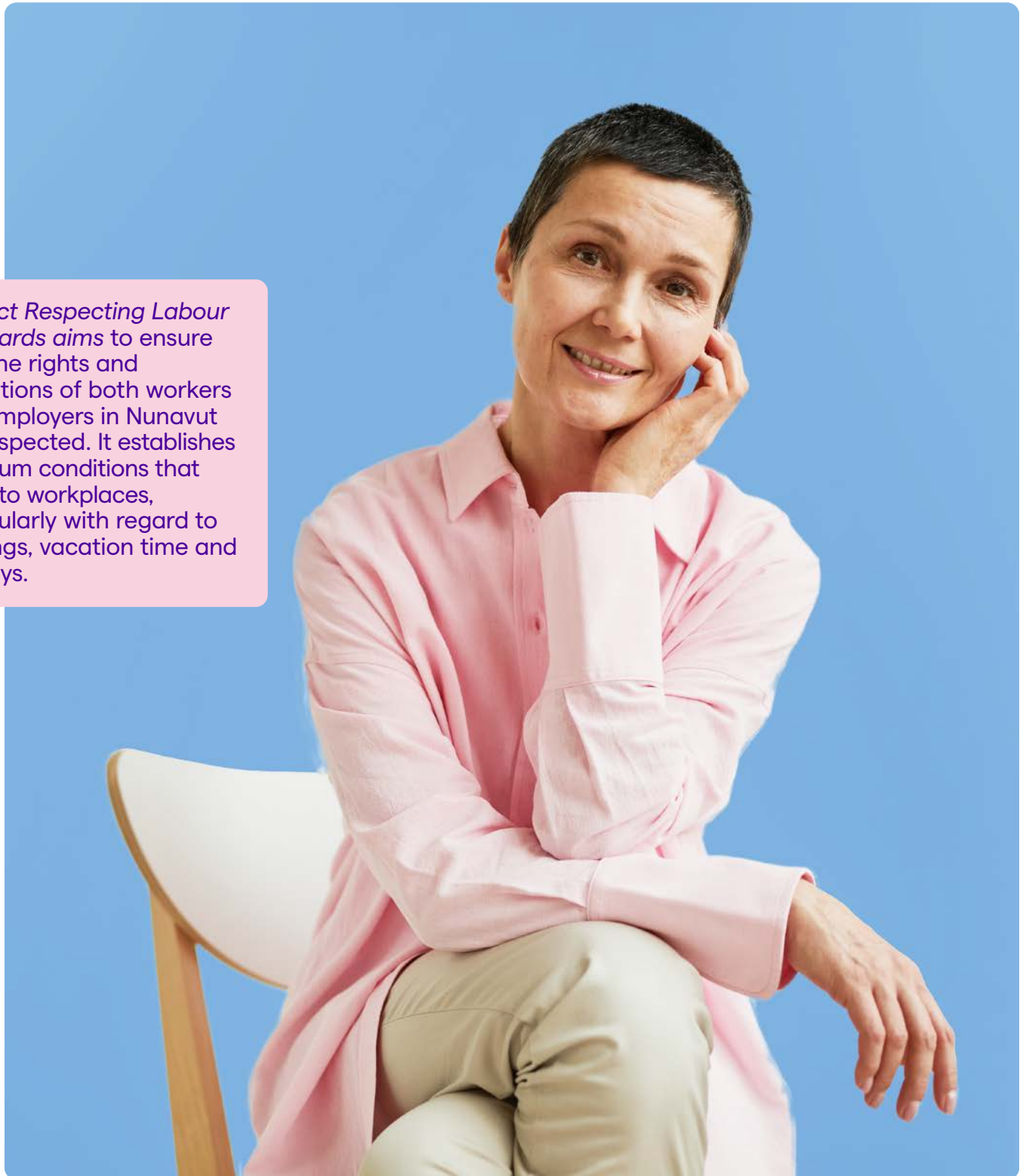
In other words, the WSCC is the first payor and the private insurance company is the second payor. The insurer calculates benefits taking into account the amounts paid by the public plan. This is called “coordination of benefits.” It reflects a central principle of insurance: Combined benefits should 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.

Additional information

[Workers' Safety & Compensation Commission \(WSCC\)](#)

05. Act Respecting Labour Standards

The *Act Respecting Labour Standards* aims to ensure that the rights and obligations of both workers and employers in Nunavut are respected. It establishes minimum conditions that apply to workplaces, particularly with regard to earnings, vacation time and holidays.



Absences

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

Job-protected leaves

Leave	Maximum length	Conditions
Compassionate care leave	8 weeks	Provide a medical certificate stating the family member has a serious medical condition that carries a high risk of death within 26 weeks
Pregnancy leave	17 consecutive weeks	Give written notice and provide a medical certificate Leave can start at any time during the 17 weeks preceding the estimated delivery date
Parental leave (birth or adoption)	37 weeks 52 weeks for combined maternity and parental leave	Worked at least 12 consecutive months for the same employer Give written notice at least 4 weeks before the leave starts Parental leave must start as soon as the maternity leave ends or on the day the child comes into the employee's care

Annual vacation

The number of vacation weeks and vacation pay are based on seniority:

- **First 5 years of service:** One day for each month of work or 2 weeks of vacation per year and vacation pay of 4% of gross earnings
- **After 5 years of service:** 1.25 days for each month of work or 3 weeks of vacation per year and vacation pay of 6% of gross earnings

Minimum wage

The minimum wage is \$19 per hour since January 1, 2024.

Standard work week

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

Public holidays

On public holidays, most employees are entitled to paid time off. If they work on a statutory holiday, they are paid in one of the following ways:

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

Additional information

[Labour Standards Compliance Office](#)

FEDERAL PLAN

06.Canada Pension Plan

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



Eligibility

For entitlement to benefits from the CPP, applicants must:

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

Contributions

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

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

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

2025 CPP contributions

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



Mei-Lin, financial advisor

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

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 2025¹

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

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

Additional information

[Canada Pension Plan](#)

FEDERAL PLAN

07. Old Age Security Act

The Old Age Security plan is an essential piece of Canada's public pension system. It provides citizens with a basic income when they reach retirement age.



Eligibility

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

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

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 ¹	Income level cut-off ²	Income level cut-off for top-ups
Old Age Security pension (OAS)^{3, 4}			
Age 65 to 74	\$727.67	\$148,451	n/a
Age 75 or over	\$800.44	\$154,196	n/a
Guaranteed Income Supplement (GIS)			
Single, widowed or divorced	\$1,086.88	\$22,056	\$10,112
Spouse/common-law partner of someone who:			
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
Allowance⁴	\$1,381.90	\$40,800	\$8,608
Allowance for the Survivor	\$1,647.34	\$29,712	\$10,112

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

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

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

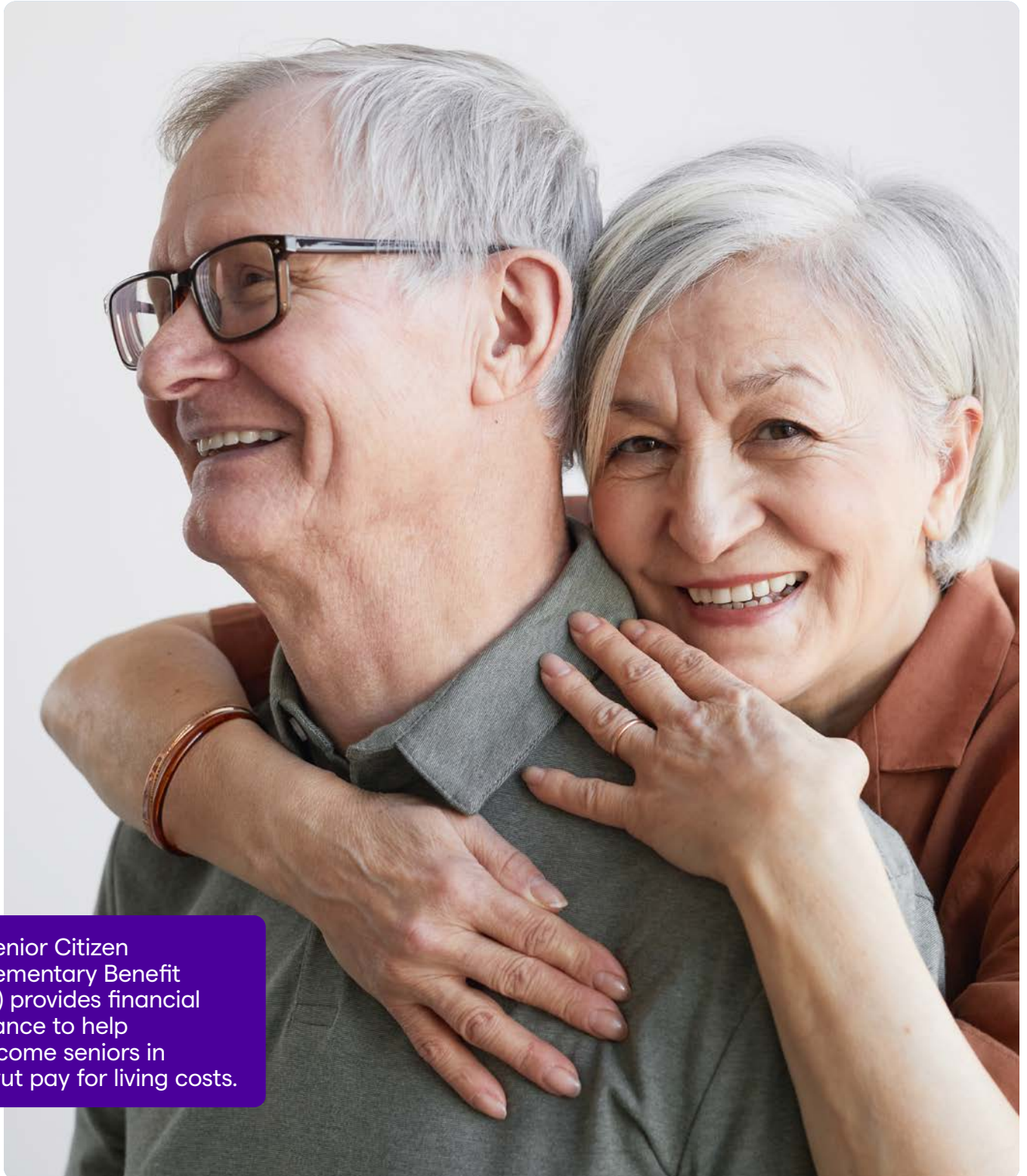
4. Individuals can defer receiving the OAS pension beyond age 65 in exchange for a higher pension. The monthly OAS pension is increased by 0.6% for every month it is delayed up to a maximum of 36% at age 70.

Additional information

[Public pensions](#)

PROVINCIAL PLAN

08. Senior Citizen Supplementary Benefit



The Senior Citizen Supplementary Benefit (SCSB) provides financial assistance to help low-income seniors in Nunavut pay for living costs.

Eligibility

Seniors age 60 or over who are receiving federal Old Age Security and Guaranteed Income Supplement benefits or the Spouse's Allowance automatically receive the SCSB.

Benefit amount


This is a monthly non-taxable payment of \$300.

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

Additional information

[Senior Citizen Supplementary Benefit](#)

09. Nunavut Health Care Plan



Nunavut'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

The following are eligible for coverage:

- Permanent residents of Nunavut, i.e. people whose main place of residence is in Nunavut
- People holding a work or student visa valid for one year or more (the address on the visa must be in Nunavut)

It is the responsibility of each individual to register themselves and their dependents who reside in Nunavut. Every person enrolled in the Nunavut Health Care Plan is given a Health Care Card with their own unique nine-digit number. To cover the costs of health services, the card must be shown at hospitals, health centres, nursing stations, public health offices or doctors' offices in and out of Nunavut.



A CLOSER LOOK AT GROUP INSURANCE

Group insurance:
Stand out as an employer

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

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

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

Type of services	Coverage
Medical services	<p>The cost of consultations with a physician who is a member of the Royal College of Physicians and Surgeons of Canada:</p> <ul style="list-style-type: none"> • Diagnosis and treatment for illnesses and injuries • Surgery, including anesthetic services and surgical assistance where necessary • Obstetrical care, including prenatal and postnatal care • Eye examinations, treatment and operations provided by an ophthalmologist
Hospital services	<p>The cost of certain services provided in a hospital or out-patient clinic:</p> <ul style="list-style-type: none"> • Accommodation and meal at the standard level • Standard ICU (Intensive Care Unit) ward rate • Necessary nursing services • Laboratory, X-ray and diagnostic procedures and interpretation • Drugs prescribed by a physician and administered in the hospital • Use of the operating room, case room, and anesthetic facilities required for diagnosis and treatment, including necessary equipment and supplies • Radiotherapy, occupational therapy and physiotherapy services provided by a recognized establishment
Travel for medical reasons	<p>Round-trip airfare from the patient's home community to the nearest centre where treatment is available</p> <p>Deductible: \$250</p> <p>Under the orders of an authorized healthcare professional</p>

Extended Health Benefits

The Government of Nunavut offers Extended Health Benefits (EHB) to eligible residents who require additional healthcare services that are not covered by the Nunavut Health Care Plan.

The EHB program also provides coverage to residents who are not covered or are not fully covered by third-party insurance, such as an employer-sponsored plan.

Overview of Extended Health Benefits Programs

Program	Coverage
Extended Health Benefits for Specified Conditions coverage	For people who are receiving medical treatment for specified conditions. Information, covered conditions and registration
Extended Health Benefits for Seniors coverage	For eligible seniors age 65 and over <ul style="list-style-type: none"> • Cost of prescription drugs listed on the formulary, including exception drugs • \$1,000 combined cost of dental care per calendar year • Vision care services and products • Full cost of prescribed medical supplies and appliances, their fitting and shipping Information and registration
Extended Health Benefits Medical Travel Support	For Nunavut residents who have exhausted their third-party insurance or have no medical travel benefits Expenses incurred by the person and the person travelling with them for: <ul style="list-style-type: none"> • Flight co-payment specified under the Medical Travel Policy • Taxi or ground transportation between the person's accommodations, healthcare facilities and the airport • Ambulatory charges for transferring the person from one facility to another • Stay in private or commercial accommodations • Meals for stay in private accommodations • Long-term care plan, indicated prior to or after the start of medical travel Information and registration

Non-Insured Health Benefits

The Non-Insured Health Benefits (NIHB) program is funded by the First Nations and Inuit Health Branch of Health Canada (FNIHB). The program covers uninsured health benefits, including prescription and over-the-counter drugs, medical supplies and equipment, short-term crisis counselling, dental care, vision care and medical transportation.

[Eligibility and application](#)

Services covered outside Nunavut

The Nunavut Department of Health and Social Services provides limited coverage for emergency physician services received outside Canada if the same services would be covered in the province. Reimbursement is only provided at Nunavut 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.

Additional information

[Nunavut Department of Health and Social Services](#)

FEDERAL PLAN

10. Dental care

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



Eligibility

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

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

Care and services covered

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

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

Reimbursement amounts

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

Co-payments based on adjusted family net income

Family income	Portion covered by the Plan ¹	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

[Canadian Dental Care Plan](#)

11. Income Assistance

The Income Assistance Program is a last resort program intended to help Nunavut families and individuals meet their basic needs when they are unable to support themselves for various reasons, such as disability, illness, low income or periods of unemployment.



Allowance

The program provides monthly benefits for food, shelter and utilities, as well as for other basic needs such as clothing, childcare, furniture and education. Allowances for seniors and persons living with disabilities are also available to eligible residents.

Benefit amounts are determined based on a variety of factors, including income level, ability to work, family size and where recipients live.

Basic monthly allowance based on area and household composition

Number of family members	Monthly allowance			
	Zone 1	Zone 2	Zone 3	Zone 4
1 person	\$914	\$974	\$992	\$1,048
2 persons	\$1,024	\$1,087	\$1,104	\$1,160
3 persons	\$1,446	\$1,533	\$1,558	\$1,637
4 persons	\$1,840	\$1,950	\$1,981	\$2,081
5 persons	\$2,203	\$2,334	\$2,372	\$2,491
6 persons	\$2,538	\$2,688	\$2,731	\$2,868
7 persons	\$2,845	\$3,011	\$3,059	\$3,211
8 persons	\$3,121	\$3,302	\$3,354	\$3,520
9 persons	\$3,369	\$3,563	\$3,618	\$3,795
10 persons	\$3,589	\$3,792	\$3,851	\$4,037
Each additional person	\$218	\$229	\$232	\$243

Zone 1: Arviat, Iqaluit, Rankin Inlet

Zone 2: Arctic Bay, Baker Lake, Cambridge Bay, Chesterfield Inlet, Igloodik, Kugluktuk, Nauyasat, Sanirajak, Whale Cove

Zone 3: Kimmirut, Kinngait, Pangnirtung, Sanikiluaq, Taloyoak

Zone 4: Clyde River, Coral Harbour, Grise Fiord, Kugaaruk, Pond Inlet, Qikiqtarjuaq, Resolute Bay

Employment Assistance and Extended Benefits

Additional financial and educational support services are also available to Income Assistance recipients to help them become more self-sufficient, including:

- Daycare subsidy
- Job training expenses
- Allowances to cover the cost of work clothing
- Allowances to cover transportation to work

Earned Income Exemption

Income Assistance recipients may receive income from work or from other sources without having their benefits reduced, up to the amounts presented in the following table.

Exemption based on household composition

Household composition	Exempt earned income (monthly)
Recipients with no dependents	\$200 + 50% of the next \$600 exceeding \$200
Recipients with dependents	\$400 + 50% of the next \$600 exceeding \$400

Additional information

[Income Assistance](#)

12. 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 WSCC, 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 and adds it to the remuneration paid to employees.

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

Taxable benefits

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

Taxing of disability insurance benefits based on premium payment

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