

GOVERNMENT BENEFITS 2021

as of January 1, 2021



Canada Pension Plan and Quebec Pension Plan	CPP	QPP
1. Contribution Rate	5.45%	5.90%
2. Year's maximum pensionable earnings (YMPE)	\$61,600.00	\$61,600.00
3. Basic exemption	\$3,500.00	\$3,500.00
4. Maximum premiums for employees	\$3,166.45	\$3,427.90
Maximum premiums for self-employed	\$6,332.90	\$6,855.80
5. Retirement Benefits (maximum for new recipient)	\$1,203.75	\$1,208.26
6. Lump Sum Death Benefit (max.)	\$2,500.00	\$2,500.00
7. Disability (max.)	\$1,413.66	\$1,416.45
8. Dependent children's benefit	\$257.58	\$257.58
9. Surviving spouse 65 and over (max.)	\$722.25	\$714.28
10. Surviving spouse under 65 (max.)	\$650.72	N/A
Surviving spouse 45-64 (max.)	N/A	\$958.40
Surviving spouse under 45 (max.) - not disabled, no child	N/A	\$578.42
- not disabled, with child	N/A	\$921.89
- disabled	N/A	\$958.40
Employment Insurance (E.I.)	Canada (excl. Quebec)	Quebec
1. Annual insurable earnings (max.)	\$56,300.00	\$56,300.00
2. Premiums – annual maximum (employee)	\$889.54	\$664.34
Premiums – annual maximum (employer)	\$1,245.36	\$930.08
3. Benefits – weekly maximum (55% of insurable earnings)	\$595.48	\$595.48
Old Age Security (January–March, 2021) - Adjusted Quarterly	Maximum Monthly	
1. Old Age Security	\$615.37	
2. Guaranteed Income Supplement	\$919.12	
3. Spouse's allowance (Age 60-64)	\$1,168.65	
4. Widowed spouse's allowance (Age 60-64)	\$1,393.08	

Consumer Price Index

Publication dates for the CPI during the calendar year 2021 as it relates to your cost-of-living formulas under your collective agreement.

Month	Publication Date	Month	Publication Date	Month	Publication Date
Dec/20	Jan 20/21	Apr/21	May 19/21	Aug/21	Sept 15/21
Jan/21	Feb 17/21	May/21	June 16/21	Sept/21	Oct 20/21
Feb/21	Mar 17/21	June/21	July 28/21	Oct/21	Nov 17/21
Mar/21	Apr 21/21	July/21	Aug 18/21	Nov/21	Dec 15/21

Workers Compensation

Province	Percentage of Earnings	2021 Maximum Insurable Earnings/ Maximum Compensation Rate
Alberta	90% (net)	\$98,700
British Columbia	90% (net)	\$100,000
Manitoba	90% (net)	See Note*
New Brunswick	85% (net)	\$67,100
Newfoundland/Labrador	80% (net)	\$67,985
NWT/Nunavut	90% (net)	\$97,300
Nova Scotia	75% (net) up to 26 weeks then 85% (net)	\$64,500
Ontario	85% (net)	\$102,800
Prince Edward Island	85% (net)	\$55,300
Quebec	90% (net)	\$83,500
Saskatchewan	90% (net)	\$91,100
Yukon	75% (gross)	\$91,930

Note: * Manitoba has a "maximum insurable earnings" for 2021 of \$127,000 for the purposes of calculating the premium that an employer has to pay but there is no "maximum compensation rate" when calculating a claimant's wage loss.

Extreme caution should be used when comparing these numbers as the information is not directly comparable between WCBs.