



WILLIAMSON GROUP
A COWAN COMPANY

A Guide to Canadian
Benefits Legislation

SUPPLEMENT
2017



introduction

■ forward

The Williamson Group—A Cowan Company (TWG) is pleased to include this Supplement with the latest edition (2017) of our Guide to Canadian Benefits Legislation. This Supplement is intended to provide readers with a quick summary of major legislative updates that occurred in 2016, or are expected to occur in 2017.

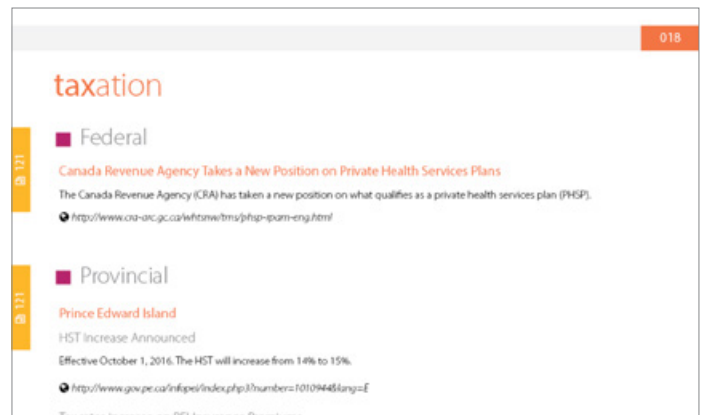
The Supplement is not intended to provide a comprehensive explanation of all the details of the complex legislation governing programs. If expert advice is required, contact a TWG consultant to discuss the matter further.

It should be understood that this Supplement does not include standard informational or generally accepted basic guide updates (minor changes to dates, charts, percentages, numbers—min/max, dollar amounts, or basic wording updates). All of the aforementioned standard and basic updates have been made within the full Guide to Canadian Benefits Legislation, and should be reviewed on an as needed basis to ensure your organization remains up-to-date.

This Supplement is current and up-to-date to the time of drafting; however, given the number of stakeholders involved, details are continuously under review and may change. As changes occur, pertinent details will be communicated by The Williamson Group to clients and partners. Please check the websites provided within the Guide to obtain full details of programs and services, including any recent updates.

We hope you find this Supplement useful. Please tell us if you think it is, and where you see any opportunities to improve. Your comments will help us develop the Supplement and Guide into an even more valuable tool for you and your organization.

To learn more about an update, please refer to the 2017 Guide to Canada Benefits Legislation using the page numbers indicated



Errors & Omission Statement:

Whilst every reasonable effort has been made to ensure the accuracy of the information supplied herein, The Williamson Group—A Cowan Company cannot be held responsible for any errors or omissions. Unless otherwise indicated, opinions expressed herein are those of the author of the various sources referenced and do not necessarily represent the corporate views of The Williamson Group.

To the best of our knowledge, the information contained herein is accurate and up-to-date only to the time of draft. For further clarity, information provided is a consolidation of various information sources, which are subject to regulatory and legislative changes, as such is the case, this document is intended for general information purposes and The Williamson Group makes no representations or warranties as to its accuracy or completeness.

employment standards

■ leave of absence

Prince Edward Island

New record-keeping rules for PEI employers / section

Effective January 1, 2017 new payroll rules will require employers to make and keep employment records for: a) paid holiday pay due or paid to an employee; b) period of a leave of absence of an employee as well as the reason for the absence; and c) dates of any suspensions, dismissals or layoffs of an employee and the dates of such notices.

🌐 <https://www.princeedwardisland.ca/en/topic/employment-standards>

Newfoundland and Labrador

Compassionate Care Leave Update

Newfoundland and Labrador is amending legislation to increase compassionate care from 8 to 28 weeks. Bill 53: An Act to Amend the Labour Standards Act No. 2 was given Royal Assent on December 14, 2016

🌐 <http://www.releases.gov.nl.ca/releases/2016/aes/1205n05.aspx>

Additional weeks of EI for Affected Regions / section

An additional 20 weeks of regular EI benefits to long-tenured workers in 12 affected regions, including Newfoundland and Labrador, up to a maximum of 70 weeks were announced in the 2016 Federal Budget. Additionally, the duration of EI regular benefits will be extended by 5 weeks, up to a maximum of 50 weeks, for all eligible claimants.

🌐 <http://news.gc.ca/web/article-en.do?nid=1044279&tp=1>

New Brunswick

Changes to Compassionate Care Leave

Bill 30 "An Act to Amend the Employment Standards Act" received Royal Assent on June 28, 2016. Employees in New Brunswick are now eligible to take up to 28 weeks of compassionate care leave, up from 8 weeks.

🌐 http://www2.gnb.ca/content/gnb/en/departments/attorney_general/acts_regulations/content/annual_volumes_ofacts/2016.html

Additional weeks of EI for Affected Regions

An additional 20 weeks of regular EI benefits to long-tenured workers in 12 affected regions, including New Brunswick, up to a maximum of 70 weeks were announced in the 2016 Federal Budget. Additionally, the duration of EI regular benefits will be extended by 5 weeks, up to a maximum of 50 weeks, for all eligible claimants.

🌐 <http://news.gc.ca/web/article-en.do?nid=1044279&tp=1>

employment standards

■ leave of absence

Manitoba

Domestic Violence Leave

Effective June 1st, 2016 employees who are victims of domestic violence may be entitled to this leave. Domestic violence leave gives job protection to eligible employees to take time off work for specified purposes to address the situation of violence in the home.

🌐 https://www.gov.mb.ca/labour/standards/doc_domestic_violence_leave_factsheet.html

Additional weeks of EI for Affected Regions

An additional 20 weeks of regular EI benefits to long-tenured workers in 12 affected regions, including Manitoba, up to a maximum of 70 weeks were announced in the 2016 Federal Budget. Additionally, the duration of EI regular benefits will be extended by 5 weeks, up to a maximum of 50 weeks, for all eligible claimants.

🌐 <http://news.gc.ca/web/article-en.do?nid=1044279&tp=1>

Saskatchewan

Compassionate Care Leave Update

The Saskatchewan Employment Act was amended to increase compassionate care leave from 8 to 28 weeks for eligible employees, effective November 30, 2016.

🌐 <https://www.saskatchewan.ca/government/news-and-media/2016/june/09/compassionate-care-leave-benefits>

Additional weeks of EI for Affected Regions

An additional 20 weeks of regular EI benefits to long-tenured workers in 12 affected regions, including Northern Saskatchewan, up to a maximum of 70 weeks were announced in the 2016 Federal Budget. Additionally, the duration of EI regular benefits will be extended by 5 weeks, up to a maximum of 50 weeks, for all eligible claimants.

🌐 <http://news.gc.ca/web/article-en.do?nid=1044279&tp=1>

British Columbia

Maternity and parental leave benefits exempted for people on assistance

Effective Oct. 1, 2016, BC is making EI maternity/parental benefits fully exempt for people on income and disability assistance, as well as EI benefits for parents caring for critically ill children.

🌐 <https://news.gov.bc.ca/releases/2016SDSI0060-001817>

employment standards

■ general minimum wage

jurisdiction	general minimum wage	effective date
Federal	Provincial or territorial rates apply	December 18, 1996
British Columbia	\$10.45	September 15, 2015
	\$10.85	September 15, 2016
Alberta	\$11.25 **	September 15, 2017
	\$12.20	October 1, 2016
	\$13.60 **	October 1, 2017
Saskatchewan	\$15.00 **	October 1, 2018
	\$10.20	October 1, 2014
	\$10.50	October 1, 2015
Manitoba	\$10.72	October 1, 2016
	\$10.45	October 1, 2013
	\$10.70	October 1, 2014
Ontario	\$11.00	October 1, 2015
	\$11.00	June 1, 2014
	\$11.25	October 1, 2015
Quebec	\$11.40	October 1, 2016
	\$10.35	May 1, 2014
	\$10.50	May 1, 2015
Newfoundland and Labrador	\$10.75	May 1, 2016
	\$10.50	October 1, 2015
	\$10.75 **	April 1, 2017
Nova Scotia	\$11.00 **	October 1, 2017
	\$10.40	April 1, 2014
	\$10.60	April 1, 2015
New Brunswick	\$10.70	April 1, 2016
	\$10.00	April 1, 2012
	\$10.30	December 31, 2014
Prince Edward Island	\$10.65	April 1, 2016
	\$10.50	July 1, 2015
	\$10.75	June 1, 2016
North West Territories	\$11.00	October 1, 2016
	\$10.00	April 1, 2011
Nunavut	\$12.50	June 1, 2015
	\$13.00	April 1, 2016
	\$10.72	April 1, 2014
Yukon	\$10.86	April 1, 2015
	\$11.07	April 1, 2016

employment standards

■ legislative updates

Canada Revenue Agency (CRA) Maximum pensionable earnings for 2017

On November 1, 2016, the Canada Revenue Agency announced the CPP maximum pensionable earnings, the basic exemption and the maximum employer and employee contributions for 2017: Maximum pensionable earnings \$55,300.00; Basic exemption \$3,500.00; Maximum contribution — Employer \$2,564.10; Maximum contribution — Employee \$2,564.10; Maximum contribution — Self-employed \$5,128.20.


Employee and employer contribution rates for 2017 will remain unchanged at 4.95%. The self-employed contribution rate will remain unchanged at 9.9%.

 <http://news.gc.ca/web/article-en.do?nid=1145789&tp=1>

Agreement in Principle on Canada Pension Plan Enhancement

On June 20, 2016, Canada's Ministers of Finance reached agreement in principle to recommend an incremental enhancement to the CPP starting in 2019 and carried out over seven years until 2025. The CPP annual retirement pension would increase from 1/4 to 1/3 of pensionable earnings.

Further background information on the analysis conducted by federal, provincial and territorial officials has been made available in advance of the June 2016 Finance Ministers Meeting, and which provided the basis for discussions towards the agreement in principle reached at that meeting.

 http://www.fin.gc.ca/n16/data/16-113_3-eng.asp

Change to Age of Eligibility for OAS and GIS

The 2016 Federal Budget, tabled March 22, 2016, proposed restoring the age of eligibility for the Old Age Security (OAS) pension and the Guaranteed Income Supplement (GIS) from 67 to 65.

 <http://www.budget.gc.ca/2016/docs/bb/brief-bref-en.html#section01>

retirement income

Federal

Bill 173—Jobs for Today and Tomorrow Act (Budget Measures), 2016

Bill 173 received royal assent on April 19, 2016. Schedule 22 relates to the Pension Benefits Act and Schedule 23 relates to amendments to the Pooled Registered Pensions Plans Act.

http://www.ontla.on.ca/bills/bills-files/41_Parliament/Session1/b173ra.pdf (PDF)

2016 Agreement Respecting Multi-Jurisdictional Pension

On July 1, 2016, the 2016 Agreement Respecting Multi-jurisdictional Pension Plans (2016 Agreement) came into effect. July 1, 2016 and applies to multi-jurisdictional pension plans where the pension plan's major authority (province of registration) is Ontario, British Columbia, Nova Scotia, Quebec or Saskatchewan; and the plan has members or other beneficiaries (e.g. retired members, deferred vested former members, etc.) who are subject to the pension legislation of two or more of these jurisdictions.

<https://www.fscso.gov.on.ca/en/pensions/e-Blasts/Pages/2016-mjppa.aspx>

Amendments to the Pension Benefits Standards Regulations, 1985

Effective July 1, 2016, both defined benefit and defined contribution pension funds must provide annual statements to former plan members and their spouses/common-law partners, and mandatory notice of plan termination within 30 days of the termination date, with detailed benefit statements to be provided within 120 days from that date. Defined benefit plans will be required to be more detailed on their solvency position and to provide members with specified investment information. Also of particular note is a clarification about the 10 per cent rule set out in Schedule III of the PBSR and its applicability to member choice accounts.

<http://www.osfi-bsif.gc.ca/Eng/Docs/ip/20160519/20160519.html>

Chief Actuary Confirms CPP is Sustainable / section

On October 6, 2016, the Government of Canada delivered on its commitment to a stronger CPP with the introduction of legislation in Parliament to implement the agreement reached by Canada's governments to enhance the CPP. When legislation affecting CPP benefits or contributions is introduced in Parliament, the Chief Actuary of Canada is required to prepare an actuarial assessment of the proposed changes. Upon receiving royal assent, the legislation will raise the contribution rate for both employers and employees to 5.95 per cent from the current 4.95 per cent over a seven-year phase-in that will begin on Jan. 1, 2019.

<http://news.gc.ca/web/article-en.do?nid=1144499&tp>

<http://news.gc.ca/web/article-en.do?nid=1133879&tp>

Target Benefit Plans and Annuity Options for Federally Regulated Businesses

The federal government has released new legislation that opens the door to establishing target benefit plans for federally-regulated and Crown corporation employers. On October 19, 2016, Bill C-27: An Act to Amend the Pension Benefits Standards Act, 1985 was introduced for first reading.

<http://www.parl.gc.ca/HousePublications/Publication.aspx?Language=E&Mode=1&DocId=8511182>

retirement income

Federal

Bulletin PENS 17-001 on Transfer Options / section

Issued January 2017, this bulletin outlines the transfer options that a pension plan administrator must offer to the members whose benefits qualify for a lump sum payment under the Pension Benefits Standards Act (PBSA). If, under a plan text document, it is possible for a lump sum to become payable to a person, the plan text document must provide that, when the lump sum is payable, that sum may, if and to the extent that the Income Tax Act (Canada) allows, be transferred to an RRSP, with or without conditions, at the option of the person to whom the lump sum is payable

<http://www.fic.gov.bc.ca/pdf/Pensions/bulletins/PENS-17-001.pdf> (PDF)

2017 Life Income Fund (LIF) and Locked-In Retirement Income Fund (LRIF) Maximum Annual Income Payment Amount Table

This policy replaced L200-415 (2016 Life Income Fund and Locked-In Retirement Income Fund Maximum Annual Payment Amount table as of January 1, 2017.

<http://www.osfi-bsif.gc.ca/eng/pp-rr/faq/Pages/lif-frv.aspx>

Quebec

Stabilization Provision under the Quebec SPP

A regulation to amend the Supplemental Pension Plans in Quebec came into effect on July 28, 2016. It contains the scale that must be used to determine the target level of the stabilization provision for a defined benefit pension plan which is based on the percentage of the assets allocated to variable-yield investments in accordance with the target set out in the plan's investment policy in effect at the date of the actuarial valuation of the plan, and the ratio between the duration of the assets and the duration of the liabilities at that date.

<http://www2.publicationsduquebec.gouv.qc.ca/dynamicSearch/telecharge.php?type=1&file=102678.pdf>

Ontario

Bill 186 Act to Establish the Ontario Retirement Pension

Ontario passed the Ontario Retirement Pension Plan Act on June 2, 2016.

NOTE: On June 20, 2016, an announcement cancelled the 2018 ORPP launch due to a national CPP enhancement plan agreed upon by the majority of national finance ministers. The proposed CPP enhancement is expected to provide about two thirds of the benefits of the planned ORPP and offers portability, universality and is tax deductible (Source: The Toronto Sun).

https://news.ontario.ca/mof/en/2016/06/province-passes-ontario-retirement-pension-plan-act.html?utm_source=all_news&utm_medium=rss_click&utm_campaign=rss_feed

retirement income

■ Ontario—*continued*

Amendments to the Pension Benefits Standards Act

Amendments, including an update to the 10% rule for investments and regulations around spousal consent for pension portability, took effect on July 1, 2016. The administrator of a pension plan subject to Schedule III of the Federal Pension Benefits Standards Regulations will not be allowed to invest or lend moneys of the pension fund directly or indirectly in the securities of a related party (including the employer). Plan administrators will have 5 years from the effective date of the rules to divest securities to comply with the new related party rules.

🌐 <https://www.fSCO.gov.on.ca/en/pensions/investment/Pages/fed-invest-reg-change.aspx>

Regulation 464/16 Made Under The Pension Benefits Act

O. Reg. 464/16 under the Pension Benefits Act, relating to the Resolute FP Canada Inc. Pension Plans, came into effect on December 16, 2016.

🌐 <https://www.ontario.ca/laws/regulation/r16464>

🌐 http://www.fSCO.gov.on.ca/en/pensions/legislative/Pages/legislative_changes.aspx#Reg465

Ontario Adopts PRPP Regulations

On November 8, 2016, the Ontario Government proclaimed the Pooled Registered Pension Plans (PRPP) Act, 2015 and enacted the PRPP Regulation 359/16 to make pooled retirement pension plans available to employees in the province.

🌐 <https://www.ontario.ca/laws/statute/15p09%20-%20BK11>

🌐 <https://www.ontario.ca/laws/regulation/r16359>

🌐 https://www.fSCO.gov.on.ca/en/pensions/legislative/pages/legislative_changes.aspx

Definition of “Spouse” Amended Under Pension Benefits Act (Ontario) (PBA)

Effective January 1, 2017, under the revised definition a spouse continues to include someone who is married to a person or lives in a ‘common-law’ relationship for at least three years and also continues to include persons living in a relationship of some permanence if they are the parents of a child. The definition for determining if two persons are the parents of a child now refers to section 4 of the Children’s Law Reform Act (rather than the Family Law Act), which was also amended January 1, 2017 with updated rules for determining parentage to treat children equally regardless of how they were conceived.

🌐 <https://www.ontario.ca/laws/statute/90p08>

■ Manitoba

The Pension Benefits Act (CCSM c P32) Special Payments Relief Regulation 2016

Regulation 157/2016 was registered December 19, 2016 and a pdf of the regulation can be found on the Government of Manitoba website. Manitoba submits PRPP bill to boost workplace retirement savings. Manitoba introduced legislation to build on federally legislated rules and procedures for establishing retirement plans, following other provinces that have made PRPPs a voluntary option for employers

🌐 <http://web2.gov.mb.ca/laws/regs/annual/2016/157.pdf>

🌐 <https://www.fSCO.gov.on.ca/en/pensions/investment/Pages/fed-invest-reg-change.aspx>

retirement income

■ Saskatchewan

The Pooled Registered Pension Plans (Saskatchewan) Act

The Act came into effect May 2, 2016 and mirrors the Federal PRPP to a large extent; main differences are definition of spouse and common-law partner, the designation of beneficiaries, transfer and surrender agreements, variable payments, life annuity purchases, as well as fees and prescribed retirement savings plan options. A pdf of the bill can be found on the Saskatchewan legislative assembly website, as well as on the FCAA website.

<http://docs.legassembly.sk.ca/legdocs/Bills/27L2S/Bill27-92.pdf>

<http://www.fcaa.gov.sk.ca/adx/asp/adxGetMedia.aspx?DocID=836c6cec-00fe-48b5-9377-96103e316abf&MediaID=9e91b431-359b-42e8-9c24-3644d74d4552>

New Pension Plans Offer More Choice

A Multilateral Agreement Respecting Pooled Registered Pension Plans and Voluntary Retirement Savings Plans entered into by the government of Saskatchewan will give provincial residents more choice

<http://www.saskatchewan.ca/government/news-and-media/2016/june/23/new-pension-plans>

■ British Columbia

Default Fund-Investment Requirement

Effective June 28, 2016, the Default Fund-Investment requirement under the BC Pension Benefits Standards Act affects default funds under a DCPD registered in BC by prescribing acceptable default fund options which requires the members to make their own investment decisions under the plan.

<http://www.fic.gov.bc.ca/pdf/Pensions/bulletins/PENS-15-001.pdf?v=2>

BC's Pooled Registered Pension Plans Act and Pooled Registered Pension Plans Regulations

The Pooled Registered Pension Plans Act (the Act) and the Pooled Registered Pension Plan Regulation came into effect on May 4, 2016. With this legislation, licensed administrators may offer a pooled registered pension plan (PRPP) to eligible persons employed in British Columbia

http://www.bclaws.ca/civix/document/id/complete/statreg/00_14017_01

employment insurance

■ regular benefits

2017 Employment Insurance Premium Rate and Maximum Insurable Earnings

The EI premium rate for 2017 will be \$1.63 per \$100 of insurable earnings. Residents of Quebec covered under the Quebec Parental Insurance Plan (QPIP) will see their premiums reduced by \$0.36 per \$100 of insurable earnings. As such, they will pay \$1.27 per \$100 of insurable earnings. The Maximum Insurable Earnings (MIE) for 2017 will increase to \$51,300 from \$50,800 in 2016. For self-employed Canadians who have opted-in to the EI program, the annual earnings required to qualify for special benefits will increase to \$6,888 on January 1, 2017, up from \$6,820 for 2016. The level of earnings required by self-employed Canadians to be eligible for EI special benefits is indexed annually to growth in the MIE.

<http://news.gc.ca/web/article-en.do?nid=1124559&tp=1>

Reduction in Employment Insurance Benefit Waiting Period

The 2016 Federal Budget included a change that will affect disability coverage on plans. Beginning January 1, 2017, the waiting period for EI benefits will be reduced from 2 weeks to 1 week. The number of weeks of paid benefit will not be changing. As a result of the proposed changes, there will be a 1 week waiting period, 15 weeks of paid benefit, and 1 week with no benefit. Special benefits is indexed annually to growth in the MIE.

<https://www.canada.ca/en/employment-social-development/news/2016/12/change-employment-insurance-waiting-period-begins-january-1-2017.html>

Employment Insurance Changes Take Effect

Changes include the elimination of EI eligibility requirements for new entrants and re-entrants. Instead of having to accumulate 910 hours of insurable employment, claimants newly entering or returning to the workforce after an absence of two or more years must now meet the same eligibility requirements as other claims in the economic region where they live. Rules requiring unemployed workers to commute farther or take lower-paying jobs have been reversed. Canadians living in the 15 hardest hit economic regions have started to receive extended EI regular benefits.

<http://news.gc.ca/web/article-en.do?nid=1098609&tp=1>

■ special benefits

New Canada Child Benefit (CCB)

The new Canada Child Benefit came into effect July, 2016 and replaces the Canada Child Tax Benefit, including the National Child Benefit Supplement and the Universal Child Care Benefit.

<http://news.gc.ca/web/article-en.do?nid=1091039&tp=1>

worker's compensation

■ legislation update

2017 provincial wage loss benefits & maximum assessable earnings

jurisdiction	disability benefit	2017 maximum assessable earnings
British Columbia	90% of net income	\$81,900
Alberta	90% of net income	\$98,700
Saskatchewan	90% of net income	\$76,086
Manitoba	90% of net income	\$127,000
Ontario	85% of net income	\$88,500
Quebec	90% of net income	\$72,500
Newfoundland and Labrador	80% of net income	\$63,420
Nova Scotia	75% of net income for the first 26 weeks, 85% thereafter	\$59,300
New Brunswick	85% of net income	\$62,700
Prince Edward Island	80% of net income for the first 38 weeks, 85% thereafter	\$52,800
NWT	90% of net income	\$90,600
Yukon	75% of gross income	\$85,601
Nunavut	90% of net income	\$90,600

2017 average provisional assessment rates

jurisdiction	2017 average provisional assessment rates
British Columbia	\$1.65
Alberta	\$1.02
Saskatchewan	\$1.24
Manitoba	\$1.10
Ontario	\$2.43
Quebec	\$1.77
Newfoundland and Labrador	\$2.06
Nova Scotia	\$2.65
New Brunswick	\$1.48
Prince Edward Island	\$1.70
NWT	\$2.00
Yukon	\$1.87
Nunavut	\$2.00

health insurance plans

Medical Services

Government of Canada Moves Forward on Marijuana Legalization Regulation

On June 30, 2016, the government took step towards legalizing, strictly regulating and restricting access to marijuana.

<http://news.gc.ca/web/article-en.do?nid=1092399&tp=1>

Federal Government Introduces New Medical Marijuana Regulations

Effective August 24, 2016, new Access to Cannabis for Medical Purposes Regulations (ACMPR) replaced the Marijuana for Medical Purposes Regulations (MMPR) which enabled licensed organizations to produce and distribute the drug for medical purposes. Regulations allow reasonable and affordable access to medical cannabis for Canadians who are authorized to use cannabis for medical reasons by their healthcare practitioner. Longer-term plans for regulation and access are being determined based on the federal government's commitment to legalize and regulate the drug. The Canada Revenue Agency has confirmed that medical marijuana qualifies as a medical expense so is eligible under HSAs.

<http://news.gc.ca/web/article-en.do?nid=1110389&tp=980>

<http://news.gc.ca/web/article-en.do?nid=1110409&tp=930>

Cannabis for Medical Purposes—New Reimbursement Policy

Veterans Affairs Canada's new reimbursement policy for Cannabis for Medical Purposes establishes a maximum three gram per day limit for cannabis.

<http://news.gc.ca/web/article-en.do?nid=1158619&tp=930>

Medical Assistance in Dying Bill C-14

Effective June 6, 2016, medical assistance in dying would be available to a person who meets the required criteria.

<http://www.justice.gc.ca/eng/cj-jp/ad-am/index.html>

British Columbia

BC 2018 Budget

Major changes to MSP were announced in the BC provincial budget on February 21, 2017, as well as a reduction in the small business corporate income tax rate. Effective January 1, 2018, the premium rates will be reduced by 50% for those with adjusted family net income of \$120,000 and less. The threshold for elimination of premiums will increase from \$24,000 to \$26,000, but it will be necessary to apply for the reduction for those who have not already applied for premium assistance.

<https://bcbudget2017.gov.bc.ca/phasing-out-msp>

health insurance plans

■ British Columbia—*continued*

MSP Premiums and Enhancements

Provincial changes to MSP premiums and enhancements to premium assistance took effect January 1, 2017. MSP premiums no longer include children and are based only on the number of adults—e.g. one parent, 2 children save \$864 a year, a single adult pays \$78 per month. An additional \$70 million annually will be invested to enhance premium assistance for lower income families, seniors and individuals who qualify for reduced rates in 2017.

<https://extranet.gov.bc.ca/forms/gov/health/msppa.html>

MSP Premium Increase Cancelled

The BC government cancelled a planned four-per-cent increase to MSP premiums, and those eligible for Regular Premium Assistance will see a four-per-cent reduction of their premium beyond what was announced with Budget 2016. Enhancements announced with Budget 2016 were implemented as planned Jan. 1, 2017, including exempting children and expanding the range of incomes at which British Columbians can qualify for Regular Premium Assistance.

<https://news.gov.bc.ca/releases/2016FIN0037-001698>

BC Increases Disability Assistance Rates

Disability assistance rates will rise by \$50 per month, or an annual total of \$600, effective April 1, 2017.

<https://news.gov.bc.ca/releases/2017SDSI0018-000348>

Changes to the PharmaCare Reference Drug Program

EBC has included three additional categories of drugs and updated reference drugs in three existing categories in its PharmaCare Reference Drug Program, effective December 1, 2016.

<http://www2.gov.bc.ca/gov/content/health/practitioner-professional-resources/pharmacare/prescribers/reference-drug-program>

Pharmacare reimbursement changes for 2017

Changes to reimbursement limits for Low Cost Alternative/Reference Drug Program drugs took effect on April 1, 2017.

<http://www2.gov.bc.ca/gov/content/health/practitioner-professional-resources/pharmacare/pharmacies/low-cost-alternative-lca-and-reference-drug-program-rdp-data-files>

BC Extends HPV Coverage to Boys

Beginning September 2017 British Columbia will become the latest province to provide the human papillomavirus (HPV) vaccination to boys, as part of B.C.'s publicly funded immunization program

<https://news.gov.bc.ca/releases/2017HLTH0003-000027>

health insurance plans

■ British Columbia—*continued*

Laws to Limit the Sale, Promotion, and Use of E-cigarettes by Minors Now in Effect

The Tobacco and Vapour Products Control Act requires retailers to ensure e-cigarettes are sold only to adults aged 19 years and older as well as other measures designed to limit youth exposure to the product.

🌐 <https://news.gov.bc.ca/releases/2016HLTH0064-001569>

■ Alberta

Alberta Expands Access to Opioid Treatment and Counseling

Take-home naloxone kits available free of charge from pharmacies without a prescription.

🌐 <https://www.alberta.ca/release.cfm?xID=417414B455D8C-0088-FB3A-364659A0B371C960>

■ Saskatchewan

Workers Compensation Act amended to Support Workers with Psychological Injuries

Bill 39, an amendment to the Workers' Comp. Act, 2013 became law on December 20, 2016 establishing a rebuttable presumption for all forms of psychological injuries.

🌐 <http://www.saskatchewan.ca/government/news-and-media/2016/december/20/wcb-act>

Saskatchewan Budget 2016/17

Included in the Budget were changes to increase the cost of prescriptions from \$20 to a maximum of \$25 per prescription.

🌐 <http://finance.gov.sk.ca/budget/>

■ Ontario

HPV Vaccine Program Expanded

Ontario is expanding the HPV vaccine program to include boys beginning September, 2016.

🌐 https://news.ontario.ca/mohltc/en/2016/04/ontario-expanding-hpv-vaccine-program-to-include-boys.html?utm_source=ondemand&utm_medium=email&utm_campaign=p

health insurance plans

Ontario—*continued*

Shingles Vaccine Free for Ontario Seniors / section

Starting January 1, 2017, seniors who are turning 65 are eligible to get the shingles vaccine free of charge.

https://news.ontario.ca/mohltc/en/2016/12/shingles-vaccine-free-for-ontario-seniors.html?utm_source=ondemand&utm_medium=email&utm_campaign=p

Expanded Dental Care for Eligible Children

Ontario expands free dental care for children from low-income families for preventive, routine, emergency and essential care from licensed dental providers.

https://news.ontario.ca/mohltc/en/2016/04/ontario-expands-free-dental-care-for-eligible-children-and-youth.html?utm_source=ondemand&utm_medium=email&utm_campaign=p

Changes to ODB Income Thresholds

In accordance with Budget 2016, starting August 1, 2016, changes to the Ontario Drug Benefit Program for low-income seniors will increase the income thresholds for low-income seniors benefit. These new thresholds will be indexed and aligned with the Ontario Guaranteed Annual Income System.

http://www.health.gov.on.ca/en/public/programs/drugs/programs/odb/opdp_after65.aspx

https://news.ontario.ca/mohltc/en/2016/04/ontario-lowers-drug-costs-for-over-170000-more-low-income-seniors.html?utm_source=health_and_long-term_care&utm_medium=rss_click&utm_campaign=rss_feed

Quebec

Quebec October 2016 Economic Update / Health Contribution Elimination

The October 2016 Economic Update announced that the Health Contribution would be eliminated ahead of schedule, effective January 1, 2017.

http://www.finances.gouv.qc.ca/documents/Communiqués/en/COMEN_20161025.pdf (PDF)

Quebec Amends Basic Drug Plans

Effective July 1, 2016, Quebec has changed the out of pocket maximum and coinsurance amounts for basic drug plans. The annual out of pocket maximum increased from \$1,029 to \$1,046, and member co-insurance increased from 34% to 34.5% of prescription cost.

<http://www.ramq.gouv.qc.ca/en/citizens/prescription-drug-insurance/Pages/amount-to-pay-prescription-drugs.aspx>

<http://www.ramq.gouv.qc.ca/en/citizens/prescription-drug-insurance/Pages/summary-costs.aspx>

health insurance plans

Quebec—continued

RAMQ Coverage for Fertility Drugs

On June 15, 2016 two fertility drugs—Crinone and Endometrin—were removed. Coverage will continue for women who started their fertility program before Nov. 11, 2015. Private insurance plans are no longer required to provide coverage for these two drugs in Quebec.

<http://www.ramq.gouv.qc.ca/en/citizens/prescription-drug-insurance/Pages/prescription-drugs-covered.aspx>

Quebec Bill 92

Adopted on December 6, 2016 and effective September 15, 2017, the bill will necessitate the provision of additional details on drug receipts issued by pharmacists in Quebec. Instead of showing a single amount, receipts will need to break down the cost to clearly to show: the drug cost, the mark-up margin, and the pharmacist dispensing fees.

<http://www.assnat.qc.ca/en/travaux-parlementaires/assemblee-nationale/41-1/journal-debats/20161206/186409.html>

Changes to Public Prescription Drug Service Plan

Effective July 1, 2016, there will be changes to the financial participation of persons registered for the Public Prescription Drug Service Plan aged 18 to 64, and those age 65 or over receiving no GIS or receiving 1% to 93% of the GIS. These changes will affect the premium to be paid annually and the contribution payable at the pharmacy when buying medicines.

<http://www.ramq.gouv.qc.ca/en/regie/press-room/news/2016/Pages/public-prescription-drug-insurance-plan-changes-financial-participation.aspx>

Bill 81 / Controlling Drug Costs

Quebec moved to competitive tendering to control drug costs when Bill 81 came into effect on June 10, 2016, allowing manufacturers to be granted a period of exclusivity on the list of medications under Quebec's basic prescription drug insurance plan.

<http://www.assnat.qc.ca/en/travaux-parlementaires/projets-loi/projet-loi-81-41-1.html>

Nova Scotia

WCB PTSD Coverage Announced

WCB coverage to include Post-traumatic stress disorder (PTSD) due to job-related trauma announced March 11, 2016.

<http://www.wcb.ns.ca/About-Us/News-Room/News/WCB-Coverage-for-PTSD-March-11.aspx>

Nova Scotia Human Right Commission Rules on Medical Marijuana

Human Rights Commission rules that plan must cover a member's medical marijuana prescription.

https://humanrights.novascotia.ca/sites/default/files/Decision%2030.01.2017_0.pdf

taxation

Federal

Canada Revenue Agency Takes a New Position on Private Health Services Plans

The Canada Revenue Agency (CRA) has taken a new position on what qualifies as a private health services plan (PHSP).

<http://www.cra-arc.gc.ca/whtsnw/tms/phsp-rpam-eng.html>

Provincial

Prince Edward Island

HST Increase Announced

Effective October 1, 2016. The HST will increase from 14% to 15%.

<http://www.gov.pe.ca/infopei/index.php3?number=1010944&lang=E>

Tax rates increase on PEI Insurance Premiums

Effective January 1, 2017, the premium tax rates on individual and group insurance premiums for life, accident and sickness insurance will increase from 3.5% to 3.75%.

<http://www.gov.pe.ca/jps/index.php3?number=1053718&lang=E>

New Brunswick

HST Increase Announced

New Brunswick announced an increase to HST from 13% to 15%, effective July 1, 2016.

<http://www2.gnb.ca/content/dam/gnb/Departments/fin/pdf/Taxes-Impots/TransitionalRulesNBHST.pdf>

Newfoundland

Newfoundland Increases HST and Reintroduces Retail Sales Tax on Insurance Premium

Announced in the provincial budget and effective July 1, 2016, HST will increase from 13% to 15%, the provincial portion increases from 8% to 10%; and the Retail Sales Tax on Insurance premiums is being reintroduced at a rate of 15%. A tax of 15% will be applied to insurance premiums for property and casualty insurance policies.

<http://www.budget.gov.nl.ca/budget2016/>

Alberta

Tax Increase Announced

Effective April 1, 2016, the provincial premium tax will increase from 2% to 3% and be applicable to all insured benefit plans with plan members in Alberta. It does not apply to Administrative Services Only (ASO) benefit plans.

http://www.finance.alberta.ca/publications/tax_rebates/corporate/overview.html



WILLIAMSON GROUP

A COWAN COMPANY

THE WILLIAMSON GROUP
225 KING GEORGE ROAD
BRANTFORD, ON N3R 7N7

TEL LOCAL: 519-756-9560
TOLL FREE: 1-800-265-9973
INFO@WILLIAMSONGROUP.COM