



The Federal government has recently implemented changes to the contributions made to government benefits and Unifor national has created information charts for your reference.

Government benefits 2023:

<https://www.unifor.org/resources/our-resources/government-benefits-2023>

Government benefits 2022:

<https://www.unifor.org/resources/our-resources/government-benefits-2022>

Canada Pension Plan and Quebec Pension Plan		CPP	QPP
1. Contribution Rate		5.95%	6.40%
2. Year's maximum pensionable earnings (YMPE)		\$66,600.00	\$66,600.00
3. Basic exemption		\$3,500.00	\$3,500.00
4. Maximum contributions for:			
- employers		\$3,754.45	\$4,038.40
- employees		\$3,754.45	\$4,038.40
- self-employed		\$7,508.90	\$8,076.80
5. Retirement Benefits (maximum):			
- early at age 60		\$836.20	\$836.20
- normal at age 65		\$1,306.57	\$1,306.57
- delayed at age 70		\$1,855.33	\$1,855.33
6. Lump Sum Death Benefit (max.)		\$2,500.00	\$2,500.00
<b>7. Disability and Survivor Amounts 2023</b>	<b>Flat Amount</b>	<b>Earnings Related Portion</b>	<b>Total</b>
CPP Disability Benefit	\$558.74	\$979.93	\$1,538.67
CPP Post-Retirement Disability Benefit	\$558.74	\$0.00	\$558.74
CPP Survivor Benefit – younger than 65	\$217.99	\$489.96	\$707.95
QPP Disability Benefit	\$558.71	\$978.42	\$1,537.13
QPP Additional amount for Disability	\$558.71	\$0.00	\$558.71
<b>QPP Disability and Survivor Amounts 2023</b>			
QPP Survivor – younger than 45			
Not disabled, no child	\$143.10	\$506.10	\$649.20
Not disabled, with child	\$518.78	\$506.10	\$1,024.88
Disabled	\$558.71	\$506.10	\$1,064.81
QPP Survivors – age 45 to 64	\$558.71	\$506.10	\$1,064.81
8. Dependent children's benefit		\$281.72	\$281.72
<b>Employment Insurance (E.I.)</b>		<b>Canada (excl. Quebec)</b>	<b>Quebec</b>
1. Annual insurable earnings (max.)		\$61,500.00	\$61,500.00
2. Premiums – annual maximum (employee)		\$1,002.45	\$781.05
Premiums – annual maximum (employer)		\$1,403.43	\$1,093.47
3. Benefits – weekly maximum (55% of insurable earnings)		\$650.00	\$650.00
<b>Old Age Security (January–March, 2023) - Adjusted Quarterly</b>		<b>Maximum Monthly</b>	
1. Old Age Security (at age 65-74)			\$687.56
- at age 75 and over			\$756.32
2. Guaranteed Income Supplement (GIS) (single, widowed, divorced person)			\$1026.96
3. Allowance for the Spouse (if spouse receives full OAS and GIS)			\$1,305.71
4. Allowance for the Survivor			\$1,556.51
<a href="https://www.canada.ca/en/employment-social-development/programs/pensions/pension/statistics/2023-quarterly-january-march.html">https://www.canada.ca/en/employment-social-development/programs/pensions/pension/statistics/2023-quarterly-january-march.html</a> <a href="https://www.rrq.gouv.qc.ca/en/programmes/regime_rentes/regime_chiffres/Pages/regime_chiffres.aspx">https://www.rrq.gouv.qc.ca/en/programmes/regime_rentes/regime_chiffres/Pages/regime_chiffres.aspx</a>			

**Consumer Price Index**

Publication dates for the CPI during the calendar year 2023 as it relates to your cost-of-living formulas under your collective agreement.

Month	Publication Date	Month	Publication Date	Month	Publication Date
Dec/22	Jan 17/23	Apr/23	May 16/23	Aug/23	Sept 19/23
Jan/23	Feb 21/23	May/23	June 27/23	Sept/23	Oct 17/23
Feb/23	Mar 21/23	June/23	July 18/23	Oct/23	Nov 21/23
Mar/23	Apr 18/23	July/23	Aug 15/23	Nov/23	Dec 19/23

**Workers Compensation/WSIB**

Province	Percentage of Earnings	2023 Maximum Insurable Earnings/ Maximum Compensation Rate
Alberta	90% (net)	\$102,100
British Columbia	90% (net)	\$112,800
Manitoba	90% (net)	See Note*
New Brunswick	85% (net)	\$74,800
Newfoundland/Labrador	80% (net)	\$72,870
NWT/Nunavut	90% (net)	\$107,400
Nova Scotia	75% (net) up to 26 weeks then 85% (net)	\$69,800
Ontario	85% (net)	\$110,000
Prince Edward Island	85% (net)	\$65,000
Quebec	90% (net)	\$91,000
Saskatchewan	90% (net)	\$96,945
Yukon	75% (gross)	\$98,093

<https://awcbc.org/en/summary-tables/assessments-premiums/maximum-assessable-insurable-earnings>

**Note:** \* Manitoba has a "maximum insurable earnings" for 2023 of \$153,380 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 WCB**