



# Welcome to your 2023 Canadian Payroll Guide

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From your d. team at [www.discoverppp.com](http://www.discoverppp.com)

# 2023 Calendar and Important Dates

JANUARY							FEBRUARY							MARCH						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
1	2	3	4	5	6	7				1	2	3	4				1	2	3	4
8	9	10	11	12	13	14	5	6	7	8	9	10	11	5	6	7	8	9	10	11
15	16	17	18	19	20	21	12	13	14	15	16	17	18	12	13	14	15	16	17	18
22	23	24	25	26	27	28	19	20	21	22	23	24	25	19	20	21	22	23	24	25
29	30	31					26	27	28					26	27	28	29	30	31	

  

APRIL							MAY							JUNE						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
						1	1	2	3	4	5	6					1	2	3	
2	3	4	5	6	7	8	7	8	9	10	11	12	13	4	5	6	7	8	9	10
9	10	11	12	13	14	15	14	15	16	17	18	19	20	11	12	13	14	15	16	17
16	17	18	19	20	21	22	21	22	23	24	25	26	27	18	19	20	21	22	23	24
23	24	25	26	27	28	29	28	29	30	31				25	26	27	28	29	30	
30																				

  

JULY							AUGUST							SEPTEMBER							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
						1				1	2	3	4	5						1	2
2	3	4	5	6	7	8	6	7	8	9	10	11	12	3	4	5	6	7	8	9	
9	10	11	12	13	14	15	13	14	15	16	17	18	19	10	11	12	13	14	15	16	
16	17	18	19	20	21	22	20	21	22	23	24	25	26	17	18	19	20	21	22	23	
23	24	25	26	27	28	29	27	28	29	30	31			24	25	26	27	28	29	30	
30	31																				

  

OCTOBER							NOVEMBER							DECEMBER						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
1	2	3	4	5	6	7				1	2	3	4						1	2
8	9	10	11	12	13	14	5	6	7	8	9	10	11	3	4	5	6	7	8	9
15	16	17	18	19	20	21	12	13	14	15	16	17	18	10	11	12	13	14	15	16
22	23	24	25	26	27	28	19	20	21	22	23	24	25	17	18	19	20	21	22	23
29	30	31					26	27	28	29	30			24	25	26	27	28	29	30

- Public Holiday:** Canadian Financial Institutions Closed
- Provincial Holiday:** Financial Institutions May Be Closed

Holiday	Date
New Year's Day, observed Jan 2	Jan 1
Day After New Year's (QC), observed Jan 3	Jan 2
Third Monday in February <sup>1</sup>	Feb 20
Daylight Saving Time Begins	Mar 12
Good Friday	Apr 7
Easter Monday (QC)	Apr 10
Victoria Day (Patriots' Day in QC) <sup>2</sup>	May 22
National Indigenous Peoples Day (NT/YT)	Jun 21
National Holiday/Fête Nationale (QC), observed Jun 26	Jun 24
Canada Day (Memorial Day in NL), observed Jul 3	Jul 1
Nunavut Day (NU), observed Jul 10	Jul 9
First Monday in August <sup>3</sup>	Aug 7
Discovery Day (YT)	Aug 21
Labour Day	Sep 4
National Day for Truth and Reconciliation <sup>4</sup> observed Oct 2	Sep 30
Thanksgiving Day <sup>2</sup>	Oct 9
Daylight Saving Time Ends	Nov 5
Remembrance Day <sup>5</sup>	Nov 11
Christmas Day	Dec 25
Boxing Day <sup>6</sup>	Dec 26

- Holiday in BC, AB, SK, MB, ON, PE, NS, and NB.
- Not a public holiday in PE, NS, NL, and NB.
- Holiday in BC, SK, NT, NU and NB. This is an optional day at the employer's discretion in AB, MB, ON, PE, and NS.
- Statutory holiday in PE, NT, NU, and for federally-regulated workplaces (for Nunavut, this applies to public services employees and employees of territorially-regulated businesses).
- Offices closed in BC, AB, SK, MB, NB, PE, NL, YT, NT, NU. This is an optional day at the employer's discretion in NS.
- Statutory holiday in ON and for workplaces regulated by the Canada Labour Code. Banking holiday in all jurisdictions.



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# Standards (As of January 1, 2023)

	Reporting Pay	Minimum Wage	Overtime Pay (X 1.5)	General (Stat) Holidays Worked	Vacation Pay	Vacation Entitlements
Fed	3 hrs @ reg wage	\$15.55	8 hr/day or 40 hr/wk	Time + ½ for hours worked, plus general holiday pay or another day off with pay	4% after 1 yr 6% after 5 yrs 8% after 10 yrs	After 1 yrs - 2 wks After 5 yrs - 3 wks After 10 yrs - 4 wks
BC	2 hrs @ reg; 4 if scheduled more than 8	\$15.65	8 hr/day or 40 hr/wk & X 2 after 12 hr/day	Time + ½ for the first 12 hours, X 2 after, plus an average day's pay	4% for the first 5 yrs 6% after 5	After 1 yr - 2 wks After 5 yrs - 3 wks
AB	The greater of 3 hrs @ min wage; or reg wage for actual hours worked	\$13.00-15.00	8 hr/day or 44 hr/wk	Time + ½ for hours worked plus general holiday pay, or regular wage for hours worked plus paid day off at a later date including overtime, if applicable	4% for the first 5 yrs 6% after 5	After 1 yr - 2 wks After 5 yrs - 3 wks
SK	3 hrs @ reg wage	\$13.00 \$14.00 - 1-Oct-2023 \$15.00 - 1-Oct-2024	8 or 10 hr/day or 40 hr/wk	Time + ½ for hours worked plus general holiday pay	5.77% for the first 9 yrs 7.69% 10 yrs and beyond	After 1 yr - 3 wks After 10 yrs - 4 wks
MB	3 hrs @ reg wage	\$13.50 \$14.15 - 1-Apr-2023 \$15.00 - 1-Oct-2023	8 hr/day or 40 hr/wk	Time + ½ plus regular wages	4% for the first 5 yrs 6% after 5	After 1 yr - 2 wks After 5 yrs - 3 wks
ON	3 hrs @ reg wage	\$14.60-15.50	44 hr/wk	Time + ½ plus public holiday pay or reg pay plus a day off with public holiday pay	4% for less than 5 yrs 6% after 5 yrs	After 12 months - 2 wks After 5 yrs - 3 wks
QC	3 hrs @ reg wage	\$11.40-14.25	40 hr/wk	Regular wages for hours worked, plus stat entitlement or paid day off	4% for less than 3 yrs 6% for 3 yrs and yrs	Less than 1 yr - 1 day/month not exceeding 2 wks 1- less than 3 yrs - 2 uninterrupted wks 3 yrs and over - 3 uninterrupted wks
NB	3 hrs @ min wage or min overtime rate for hours worked, or hours worked @ reg wage	\$13.75	Min overtime wage rate \$17.63 or 1.5 X min wage in excess of 44hr/wk	Time + ½ for hours worked, plus a regular day's pay	4% for less than 8 yrs 6% for 8 or more yrs	Less than 8 yrs - 1 day/month worked or 2 wks/yr After 8 yrs - 1 and 1/4day/month worked, or 3 wks/yr
PE	3 hrs @ reg wage	\$13.70 \$14.50 - 1-Jan-2023 \$15.00 - 1-Oct-2023	48 hr/wk	Time + ½ for hours worked, plus a regular day's pay	4% for less than 8 yrs 6% for 8 yrs or more	Less than 8 yrs - 2 wks 8 or more yrs - 3 wks
NS	3 hrs @ min wage	\$13.60 \$14.30 - 1-Apr-2023 \$14.65 - 1-Oct-2023 \$15.00 - 1-Apr-2024	48 hr/wk	Time + ½ for hours worked, plus a regular day's pay	4% for the first 7 yrs 6% after 7 yrs	After 12 months - 2 wks After 8 yrs - 3 wks
NL	3 hrs @ reg wage	\$13.70 \$14.50 - 1-Apr-2023 \$15.00 - 1-Oct-2023	Min overtime wage \$19.80 in excess of 40 hr/wk	Double time, or an extra day off with pay within 30 days, or an extra vacation day	4% for the first 15 yrs 6% after 15	Less than 15 yrs - 2 wks 15 or more yrs - 3 wks
YT	2 hrs @ reg wage or applicable overtime wage	\$15.70	8 hr/day or 40/hr wk	Applicable OT rate for hours worked plus general holiday pay, or regular rate plus an additional day off	4% of wages	After 1 yr - 2 wks
NT	4 hrs @ reg wage	\$15.20	8 hr/day or 40 hr/wk	Time + ½ for hours worked, plus an average day's pay or an additional day off with pay	4% for the first 5 yrs 6% for 6 yrs or more	After 1 yr - 2 wks After 6 yrs - 3 wks
NU	4 hrs @ reg wage	\$16.00	8 hr/day or 40 hr/wk	Time + ½ plus reg wages or an additional day off with pay	4% for the first 5 yrs 6% for 6 yrs or more	After 1 year - 2 wks 6 or more yrs - 3 wks

# Statutory Holidays 2023

\* = not applicable

Holiday	Fed	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	YT	NT	NU
New Year's Day							observed 1/2							
Louis Riel Day	*	*	*	*	2/20	*	*	*	*	*	*	*	*	*
Family Day	*	2/20	2/20	2/20	*	2/20	*	2/20	*	*	*	*	*	*
Islander Day	*	*	*	*	*	*	*	*	2/20	*	*	*	*	*
Heritage Day	*	*	8/7 <sup>3</sup>	*	*	*	*	*	*	2/20	*	*	*	*
Good Friday							4/7							
Easter Monday	*	*	*	*	*	*	4/10	*	*	*	*	*	*	*
Victoria Day Patriot's Day (QC)	5/22	5/22	5/22	5/22	5/22	5/22	5/22	*	*	*	*	5/22	5/22	5/22
National Indigenous Peoples Day	*	*	*	*	*	*	*	*	*	*	*	6/21	6/21	*
National Holiday	*	*	*	*	*	*	6/24 <sup>1</sup>	*	*	*	*	*	*	*
Canada Day Memorial Day in NL							observed 7/3							
Nunavut Day	*	*	*	*	*	*	*	*	*	*	*	*	*	observed 7/10
British Columbia Day	*	8/7	*	*	*	*	*	*	*	*	*	*	*	*
Saskatchewan Day	*	*	*	8/7	*	*	*	*	*	*	*	*	*	*
New Brunswick Day	*	*	*	*	*	*	*	8/7	*	*	*	*	*	*
First Monday in August	8/7	*	*	*	8/7 <sup>3</sup>	8/7 <sup>3</sup>	*	*	8/7 <sup>3</sup>	8/7 <sup>3</sup>	*	*	8/7	*
Discovery Day	*	*	*	*	*	*	*	*	*	*	*	8/21	*	*
Labour Day							9/4							
National Day for Truth & Reconciliation							observed 10/2 <sup>4</sup>							
Thanksgiving Day	10/9	10/9	10/9	10/9	10/9	10/9	10/9	*	*	*	*	10/9	10/9	10/9
Remembrance Day	11/11	11/11	11/11	11/11	11/11 <sup>5</sup>	*	*	11/11	11/11	11/11 <sup>2</sup>	11/11	11/11	11/11	11/11
Christmas Day							12/25							
Boxing Day	12/26	*	*	*	*	12/26	*	*	*	*	*	*	*	*

NOTES:

1. Regulated by National Holiday Act.
2. Regulated by Separate Act.
3. Optional at employer's discretion.
4. Statutory holiday for PE and workplaces regulated by the Canada Labour Code.
5. Regulated by Remembrance Day Act.

# Pensionable Earnings

YES = included NO = excluded

Special payments that are subject to Canada Pension Plan (CPP) deductions

Earnings	Pensionable
Bonuses and Incentive Pay	YES
Commissions	YES
Death Benefits	NO
Directors' Fees - Fee Only	YES
Directors' Fees - Fee in addition to salary	YES/NO <sup>1</sup>
Gratuities - controlled by employer	YES
Gratuities - not controlled by employer	NO
Honoraria by Virtue of employment or office	YES
Gifts/Awards/Incentives (Taxable)	YES
Overtime	YES
Pension Payments or lump sum from pension	NO
Profit-sharing Plan (EPSP)	NO
Regular Pay/Salary	YES
Retroactive pay and adjustment	YES
Pay In Lieu	YES
Retiring Allowance (Severance Pay)	NO
Retirement Compensation Arrangement (RCA)	NO
Sabbatical or Furlough Pay	YES
Salary paid before/after WCB claim decided	YES
Severance Pay	NO
Shift Pay	YES
Sick Pay (Accumulated sick leave credits paid after termination is not pensionable)	YES
Statutory Holiday Pay	YES
Supplementary Unemployment Benefits (HRSDC-approved SUB plans)	YES
Taxable allowances	YES
Tuition (in cash / non-cash)	YES
Vacation pay	YES
Wage-loss replacement benefits	YES
WCB advances/WCB award	NO
WCB top-up payments	YES

Benefits (received with cash remuneration)	Pensionable
Automobile standby charge	YES
Board and Lodging (if cash earnings also paid)	YES
Employer contributions to RRSP	YES
Group term life insurance	YES
Interest-free and low interest loans	YES
Provincial health insurance plans	YES
Stock option benefits	YES
Subsidized meals	NO <sup>2</sup>
Gifts/Awards/Incentives	YES

NOTES: 1. Whether or not to deduct CPP depends on the status of resident director's employment.  
2. Dependent on how much of the meal cost is paid by the employee.

# Vacationable Earnings

YES = included NO = excluded

Earnings on which vacation pay is calculated

Earnings Type	FED	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	YT	NT/NU
<b>Regular Salary/Earnings</b>													
Regular salary	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Call-in pay	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Overtime	YES	YES	NO	YES	NO	YES	YES	YES	YES	YES	YES	YES	YES
Retroactive pay	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Shift premium	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Standby pay	YES	NO	NO	YES	NO	YES	YES	*	YES	YES	NO	NO	NO
Statutory holiday pay	YES	YES	NO	YES	YES	YES	YES	NO	YES	YES	YES	YES	YES
Vacation pay (previously paid)	YES	YES	YES	YES	NO	NO	YES	NO	NO	NO	YES	NO	YES
<b>Allowances</b>													
Car	NO <sup>5</sup>	NO	NO	NO	NO	NO	YES <sup>8</sup>	NO	NO	NO	NO	NO	NO
Clothing	NO <sup>5</sup>	NO	NO	NO	NO	NO	YES <sup>8</sup>	NO	NO	NO	NO	NO	NO
Housing	NO <sup>5</sup>	NO	NO	NO	NO	YES	YES <sup>8</sup>	NO	NO	NO	NO	NO	NO
Meal	NO <sup>5</sup>	NO	NO	NO	NO	NO	YES <sup>8</sup>	NO	NO	NO	NO	NO	NO
Moving	NO <sup>5</sup>	NO	NO	NO	NO	NO	YES <sup>8</sup>	NO	NO	NO	NO	NO	NO
Tool	NO <sup>5</sup>	NO	NO	NO	NO	NO	YES <sup>8</sup>	NO	NO	NO	NO	NO	NO
Travel	NO <sup>5</sup>	NO	NO	NO	NO	NO	YES <sup>8</sup>	NO	NO	NO	NO	NO	NO
<b>Bonuses</b>													
Discretionary	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Work related	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
<b>Directors' Fees</b>													
Employee	NO	NO	NO	NO	NO	NO	YES	NO <sup>3</sup>	NO	NO	NO	NO	*
Non-employee	NO	NO	NO	NO	NO	NO	YES	NO <sup>3</sup>	NO	NO	NO	NO	*

NOTES:

1. Unless tied to hours of work, production, or efficiency.
2. If included in wages or remuneration for work.
3. Included where fee is a "wage" (condition of employment).
4. Excluded if part of a Deferred Profit Sharing Plan (DPSP).
5. Included in unique circumstances.
6. Majority earned must be salary.
7. Determined on a case by case basis.
8. In Québec, taxable benefits and allowances may be classified as vacationable under certain conditions. Employers should contact Quebec Labour Standards (CNESST) for additional information.
9. Vacation pay for an employee who was on maternity leave is calculated based on the average week's salary and is not dependent on any payments actually received while on maternity leave.

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# Vacationable Earnings (continued)

YES = included NO = excluded \* = not applicable

Earning Type	Fed	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	YT	NT/NU
<b>Commissions</b>													
Earned at employer's premises	YES	YES	YES	YES	YES	YES	YES	YES	YES <sup>6</sup>	YES	YES	YES	YES
Earned away from employer's premises	YES	YES	NO	YES	YES	NO	YES	YES	YES <sup>6</sup>	NO	YES	YES	YES
Earned by route salesperson	YES	YES	YES	YES	YES	YES	YES	YES	YES <sup>6</sup>	YES	YES	YES	YES
<b>Miscellaneous earnings</b>													
Maternity leave top-ups	NO	NO	NO	NO	NO	NO	NO <sup>9</sup>	NO	NO	NO	NO	NO	NO
Profit-sharing payments	YES <sup>2</sup>	NO	NO <sup>1</sup>	YES	NO <sup>1</sup>	YES <sup>4</sup>	YES	NO	NO	NO	NO	NO	YES
Tips / gratuities (employer controlled)	NO	NO	NO	NO	YES	NO	YES	NO	NO	NO	NO	NO	NO
<b>Termination payments</b>													
Pay in lieu of notice (employment standards legislation)	NO	YES	NO	YES	NO	YES	YES	YES	YES	YES	NO	YES	YES
Retiring allowance	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO <sup>5</sup>	NO
<b>Taxable Benefits</b>													
Award/gifts (in kind)	NO	NO	NO	NO	NO	NO	YES <sup>8</sup>	NO	NO	NO	NO	NO	NO
Board and lodging	NO	NO	YES	YES	YES	YES	YES <sup>8</sup>	NO	YES	YES <sup>7</sup>	NO	NO	NO
Company-owned/leased vehicle	YES	NO	NO	NO	NO	NO	YES <sup>8</sup>	NO	NO	NO	NO	NO	NO
Group term life insurance	NO	NO	NO	NO	NO	NO	YES <sup>8</sup>	NO	NO	NO	NO	NO	NO
Group RRSP plan payments	NO	NO	NO	NO	NO	NO	YES <sup>8</sup>	NO	NO	NO	NO	NO	NO
Loans (interest-free)	NO	NO	NO	NO	NO	NO	YES <sup>8</sup>	NO	NO	NO	NO	NO	NO
Parking	NO	NO	NO	NO	NO	NO	YES <sup>8</sup>	NO	NO	NO	NO	NO	NO
Provincial medical	*	NO	NO	*	*	*	*	*	*	*	*	*	*
Stock options	NO	NO	NO	NO	NO	NO	YES <sup>8</sup>	NO	NO	NO	NO	NO	NO

NOTES:

1. Unless tied to hours of work, production, or efficiency.
2. If included in wages or remuneration for work.
3. Included where fee is a "wage" (condition of employment).
4. Excluded if part of a Deferred Profit Sharing Plan (DPSP).
5. Included in unique circumstances.
6. Majority earned must be salary.
7. Determined on a case by case basis.
8. In Québec, taxable benefits and allowances may be classified as vacationable under certain conditions. Employers should contact Quebec Labour Standards (CNESST) for additional information.
9. Vacation pay for an employee who was on maternity leave is calculated based on the average week's salary and is not dependent on any payments actually received while on maternity leave.





# Leaves Chart

\* = not applicable

Earnings Type	Fed	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	YT	NT	NU	
Maternity or pregnancy (in weeks)	17	17	16	19	17	17	18	17	17	16	17	17	17	17	
Parental/adoptive Leave (in weeks)	63	62	62	59/19	63	61-63	65	62	62	61	61	63	61	37	
Bereavement (in days)	10	3	3	5	3	2	1-5	5	1-3	5	1/3	1 wk	3-7	*	
Compassionate care (in weeks)	28	27	27	28	28	8	16	28	28	28	28	28	27	8	
Leave for serious injury or illness (in weeks)	17	3 days	16	12-26	17	*	26	*	*	*	*	*	*	*	
Personal emergency (in days)	5	*	*	*	*	10/yr	*	5	*	*	*	*	*	*	
Sick (in days)	10	5	5	*	*	3	*	5	3	3	20	12	5	*	
Voting (in hours)	3	4	3	3	3	3	4	3	1	3	3/4	4	3	2	
Wedding (in days)	*	*	*	*	*	*	1	*	*	*	*	*	*	*	
Family responsibility/family medical leave (in days)	3	3	5	*	3	3 days / 28 wks	10	3	3	*	20	*	*	*	
Critical illness of a child/adult (in weeks)	37/17	36/16	36/16	37/17	37/17	37/17	16-36	37/16	37	37/16	37/17	37/17	37/17	*	
Death or disappearance of a child (in weeks)	104/52	104/52	104/52	104	104/52	104	104	37	104/52	104/52	104/52	104/52	*	*	
Organ donation (in weeks)	17	*	*	26	13	13-26	26	*	*	*	*	*	*	*	
Domestic/sexual violence (in days)	10	10 days/ 15 wks	10	10	10 days/ 17 wks	10 days/ 15 wks	26 wks	10 days/ 16 wks	10	10 days/ 16 wks	10	10 days/ 15 wks	10 days/ 15 wks	*	
Medical appointments during work hours (in weeks)	17	*	*	*	*	*	*	*	*	*	*	*	*	*	
Public health emergency/COVID-19	2 wks unpaid personal leave; up to 26 wks for caregiver leave.	Unpaid job protected leave for as long as circumstances apply.	Unpaid job protected leave for 14 days.	Unpaid job protected leave for as long as circumstances apply. ON: Up to 3 days paid infectious emergency leave.			See Temporary Assistance Workers Program (PATT COV-ID-19) for details.	Unpaid job protected leave for as long as circumstances apply.					Unpaid job protected leave for 14 days.	-	-

## Canada/Québec Pension Plan (C/QPP)

	2023
Annual maximum pensionable earnings	\$66,600
Annual basic exemption	\$3,500
Annual maximum contributory earnings	\$63,100
Employee/employer contribution rate (CPP)	5.95%
Employee/employer contribution rate (QPP)	6.40%
Annual maximum employee/employer contribution (CPP)	\$3,754.45
Annual maximum employee/employer contribution (QPP)	\$4,038.40
Self-employed contribution rate (CPP)	11.90%
Self-employed contribution rate (QPP)	12.80%
Annual maximum self-employed contribution (CPP)	\$7,508.90
Annual maximum self-employed contribution (QPP)	\$8,076.80



PEOPLE PLATFORMS POTENTIAL

## Employment Insurance & Québec Parental Insurance Plan (EI & QPIP)

	2023		
	EI	Québec EI	QPIP (Québec)
Annual maximum insurable earnings	\$61,500	\$61,500	\$91,000
Employee contribution rate	1.63%	1.27%	0.494%
Employer contribution rate	2.282%	1.778%	0.692%
Self-employed contribution rate	-	-	-
Annual maximum employee contribution	\$1,002.45	\$781.05	\$449.54
Annual maximum employer contribution	\$1,403.43	\$1,093.47	\$629.72
Annual maximum self-employed contribution	-	-	-

# Workers Compensation Assessable Earnings

YES = included NO = excluded \* = not applicable

	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	YT	NT	NU
Allowances (taxable)	YES <sup>1</sup>	YES	YES	YES	YES	YES	NO	YES	YES	YES	YES	YES	YES
<b>Benefits (taxable)</b>													
Board and lodging	NO	YES	YES	YES	YES	YES	NO	YES	YES	YES	YES	YES	YES
Company loans	NO	YES	YES	YES	YES	YES	NO	YES	NO	YES	YES	YES	YES
Employer provided auto	NO	YES	YES	YES	YES	YES	NO	YES	NO	YES	YES	YES	YES
Life insurance	NO	YES	YES <sup>4</sup>	YES	YES	YES	NO	YES	YES	YES	YES	YES	YES
Medical premiums (provincial)	NO	YES	YES	YES	NO	NO	NO	NO	NO	NO	NO	NO	NO
Private health care	NO	NO	YES	NO	NO	YES	NO	NO	NO	NO	NO	NO	NO
RRSP	YES	YES	YES	YES	YES <sup>2</sup>	YES	YES	YES	YES	YES	YES	YES	YES
Stock options	YES	YES	YES	YES	YES <sup>2</sup>	YES	NO	NO	NO	YES	YES	NO	NO
<b>Earnings (taxable)</b>													
Bonuses (paid in cash)	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Call-in/back Pay	YES	YES	YES	YES	YES <sup>2</sup>	YES	YES	YES	YES	YES	YES	YES	YES
Commissions	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Director's fees	YES	NO	YES	YES	YES	NO	YES	YES	NO	YES	YES	NO	NO
Gifts (cash/kind)	YES <sup>6</sup>	YES <sup>2</sup>	YES	YES	YES <sup>2</sup>	YES <sup>2</sup>	NO	YES	YES <sup>2</sup>	YES	NO	YES	YES
Long-term disability (employer paid)	NO	YES	YES <sup>5</sup>	YES	YES	YES <sup>12</sup>	YES	YES	YES <sup>11</sup>	YES <sup>2</sup>	NO	NO	NO
Maternity leave	YES	YES	YES	YES	NO	YES	YES	YES	YES	YES	YES	YES	YES
Pre-retirement leave/earnings	YES	NO	YES	NO	NO <sup>7</sup>	YES	NO	YES	YES	YES	YES	NO	NO
Salary/wages/overtime pay	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Severance pay/retiring allowance	NO	NO	NO	YES	NO	NO	NO	NO	NO	NO	NO	NO	NO
Shift premium	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Short-term disability (employer paid)	NO	YES	YES <sup>5</sup>	YES	YES	YES <sup>12</sup>	YES	YES	YES <sup>11</sup>	YES <sup>2</sup>	NO	NO	NO
Sick pay	YES	YES	YES <sup>8</sup>	YES	YES	YES <sup>12</sup>	YES	YES	YES	YES <sup>9</sup>	YES	YES	YES

NOTES

- Not assessable if employer requests ruling.
- When taxable.
- When documentation exists in employee records.
- If total premium paid by employer.
- First 3 months included only.
- Gifts in cash only.
- When worker using sick pay credits remains on employer payroll until retirement (sick pay credit term).
- Amounts paid not exceeding 3 months absence included. Amounts exceeding 3 months excluded.
- Up to 13 consecutive weeks.
- Not permitted.
- When reported as income.
- First 105 sick days only.

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# Workers Compensation Assessable Earnings (continued)

YES = included NO = excluded 12

	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	YT	NT	NU
Sick pay (on termination)	NO	NO	NO	NO	YES	NO	NO	NO	NO	YES	NO	YES	YES
Standby pay	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Temporary lay-off	YES	YES	NO	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Tips/gratuities	YES <sup>3</sup>	YES	YES	YES <sup>3</sup>	YES	YES	YES <sup>2</sup>	YES <sup>2</sup>	YES <sup>2</sup>	YES <sup>2</sup>	YES	YES	YES
Vacation pay/paid stat holidays	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Wages in lieu of notice/Indemnity	NO	YES	YES	YES	YES	YES	YES	YES	YES <sup>2</sup>	YES	YES	YES	YES
WCB award	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
WCB top-up	YES	YES	YES	YES	N/A	YES	YES	YES	YES	NO <sup>10</sup>	YES	YES	YES

## NOTES

- Not assessable if employer requests ruling.
- When taxable.
- When documentation exists in employee records.
- If total premium paid by employer.
- First 3 months included only.
- Gifts in cash only.
- When worker using sick pay credits remains on employer payroll until retirement (sick pay credit terminate).
- Amounts paid not exceeding 3 months absence included. Amounts exceeding 3 months excluded entirely.
- Up to 13 consecutive weeks.
- Not permitted.
- When reported as income.
- First 105 sick days only.

# WCB Maximum Assessable Earnings

Province	Filing Deadline	WCB Maximum Assessable Earnings
BC	Last day of February (quarterly) March 1-15 (yearly)	\$112,800
AB	February 28	\$102,100
SK	February 28	\$96,945
MB	February 28	\$153,380
ON	Last day of March	\$110,000
QC	Before March 15	\$91,000
NB	February 28	\$74,800
NS	February 28	\$69,800
PE	February 28	\$65,000
NL	February 28	\$72,870
YT	Last day of February	\$98,093
NT	February 28	\$107,400
NU	February 28	\$107,400



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# Notice of Termination

## Federal

Less than 3 months	nil
More than 3 months	2 weeks, or 2 weeks in pay

## British Columbia

Up to 3 months	nil
3 months to 1 year	1 week
After 1 year	2 weeks
After 3 years	3 weeks, plus 1 week for each additional year of employment to a maximum of 8 weeks

## Alberta

Up to 90 days	nil
90 days to 2 years	1 week
2 years but less than 4 years	2 weeks
4 years but less than 6 years	4 weeks
6 years but less than 8 years	5 weeks
8 years but less than 10 years	6 weeks
10 years or more	8 weeks

## Québec

Less than 3 months	nil
3 months to 1 year	1 week
1 to 5 years	2 weeks
5 to 10 years	4 weeks
10 years or more	8 weeks

## Saskatchewan

Up to 13 weeks	nil
13 weeks to 1 year	1 week
1 to 3 years	2 weeks
3 to 5 years	4 weeks
5 to 10 years	6 weeks
10 years or more	8 weeks

## Manitoba

30 days but less than 1 year	1 week
1 year but less than 3 years	2 weeks
3 years but less than 5 years	4 weeks
5 years but less than 10 years	6 weeks
10 years or more	8 weeks

## Yukon

Less than 6 months	nil
6 months but less than 1 year	1 week
1 year but less than 3 years	2 weeks
3 years but less than 4 years	3 weeks
4 years but less than 5 years	4 weeks
5 years but less than 6 years	5 weeks
6 years but less than 7 years	6 weeks
7 years but less than 8 years	7 weeks
8 years or more	8 weeks

## Ontario

Less than 3 months	nil
3 months but less than 1 year	1 week
1 year but less than 3 years	2 weeks
3 years but less than 4 years	3 weeks
4 years but less than 5 years	4 weeks
5 years but less than 6 years	5 weeks
6 years but less than 7 years	6 weeks
7 years but less than 8 years	7 weeks
8 years or more	8 weeks

## Northwest Territories/Nunavut

Less than 90 days	nil
90 days but less than 3 years	2 weeks
3 years but less than 4 years	3 weeks
4 years but less than 5 years	4 weeks
5 years but less than 6 years	5 weeks
6 years but less than 7 years	6 weeks
7 years but less than 8 years	7 weeks
8 years or more	8 weeks

## New Brunswick

Less than 6 months	nil
6 months but less than 5 years	2 weeks in writing, or 2 weeks pay
5 years or more	4 weeks in writing, or 4 weeks in pay

## Newfoundland and Labrador

Less than 3 months	nil
3 months up to 2 years	1 week
2 years but less than 5 years	2 weeks
5 years but less than to 10 years	3 weeks
10 years but less than to 15 years	4 weeks
15 years or more	6 weeks

## Nova Scotia

Less than 3 months	nil
3 months but less than 2 years	1 week in writing, or 1 week in pay
2 years but less than 5 years	2 weeks in writing, or 2 weeks in pay
5 years but less than 10 years	4 weeks in writing, or 4 weeks in pay
10 years or more	8 weeks in writing, or 8 weeks in pay

## Prince Edward Island

Less than 6 months	nil
6 months but less than 5 years	2 weeks
5 years but less than 10 years	4 weeks
10 years but less than 15 years	6 weeks
15 years or more	8 weeks



# Special Payments Chart

This chart will help you determine whether or not to deduct CPP, EI, and income tax on the following special payments you make to your employees.

Special Payments	CPP Contributions <sup>1</sup>	EI Premiums <sup>1</sup>	Tax Deductions
1. Bonuses and retroactive pay increases	YES	YES	YES
2. Director's fees paid to residents of Canada or to non-residents			
+ <i>Fee only</i>	YES <sup>2</sup>	NO	YES <sup>3</sup>
+ <i>Fee in addition to salary</i>	YES/NO <sup>4</sup>	YES/NO <sup>4</sup>	YES
3. Employees Profit Sharing Plan (EPSP)	NO	NO	NO
4. Overtime pay, including banked overtime pay	YES	YES	YES
5. Retirement Compensation Arrangements (RCA)	NO	NO	YES
6. Retiring allowances (also called severance pay)	NO	NO	YES <sup>5</sup>
7. Retroactive lump-sum payments	YES	YES	YES
8. Salary deferral arrangements on amounts earned	YES	YES	YES
9. Prescribed plans or arrangements on amounts received	YES/NO <sup>6</sup>	YES/NO <sup>6</sup>	YES
10. Vacation pay, public holidays, and lump-sum vacation payments	YES	YES	YES
11. Wages in lieu of termination notice	YES	YES	YES
12. Wage loss replacement plans			
+ <i>Payments from uninsured plans</i>	YES	YES	YES
+ <i>Payments from insured plans</i>	YES	YES	YES
13. Workers' compensation awards			
+ <i>Employee's salary paid before or after a workers' compensation board claim is decided</i>	YES	YES	YES
+ <i>Advances or loans equal to the workers' compensation award</i>	NO	NO	NO
+ <i>Amount paid in addition to an advance or loan</i>	YES	YES <sup>7</sup>	YES
+ <i>Top-up amounts paid after the claim is accepted</i>	YES	NO	YES
+ <i>Top-up amounts paid as sick leave</i>	YES	NO	YES

NOTES

1. If you have already deducted the total yearly maximum contributions from the employee's income, do not deduct more contributions. Do not consider amounts deducted by previous employers during the same year unless there was a restructure or reorganization and you have obtained CRA approval to do so.
2. Do not deduct CPP contributions when the employment is performed totally or partly outside of Canada.
3. Do not deduct income tax if you estimate that the total fee will not be more than the total claim amount on form TD1.
4. Determination to deduct CPP, EI, or both, depends on the status of a resident director's employment. Do not deduct EI on the fees portion.
5. Do not deduct income tax on the amount of eligible retiring allowance that is transferred directly to the recipient's RPP or RRSP (up to the amount of the employee's available RRSP deduction limit).
6. To determine if you have to deduct CPP, EI, or both, check government policies.
7. An amount you pay in addition to an advance or loan is not a top-up amount if you pay it while waiting for a decision on a workers' compensation board claim. This amount is considered as employment income.

# Tax Credits

Provincial and Territorial	2023
British Columbia	\$11,981
Alberta	\$21,003
Saskatchewan	\$17,661
Manitoba	\$10,855
Ontario	\$11,865
Québec	\$17,183
New Brunswick	\$12,458
Nova Scotia <sup>1,2</sup>	\$11,481
Prince Edward Island	\$12,000
Newfoundland & Labrador	\$10,382
Yukon <sup>1</sup>	\$15,000
Northwest Territories	\$16,593
Nunavut	\$17,925

Federal	2023
Basic personal amount <sup>1,3</sup>	\$15,000
Spouse or common-law partner amount	Variable <sup>4</sup>
Canada caregiver amount for infirm children under 18	\$2,350 for each child
Canada caregiver amount for dependant(s) age 18 or older	\$7,525
Eligible pension income amount	\$2,000
Age amount	\$7,898
Disability amount	\$8,870

## NOTES

1. The Basic Personal Amount for Federal, Nova Scotia and Yukon is unique to each employee's annual income from all sources. See TD1 Worksheets for more information.
2. An additional Basic Personal Amount of \$3,000 can be claimed by employees with an annual income of \$25,000 or less. A partial credit can be claimed by employees with an annual income between \$25,000 and \$75,000. See form TD1NS and TD1NS-WS worksheet for details.
3. Every resident of Canada can enter a basic personal amount of \$15,000. However, if your net income from all sources will be greater than \$155,625 and you enter \$15,000, you may have an amount owing on your income tax and benefit return at the end of the tax year. If your income from all sources will be greater than \$155,625, you have the option to calculate a partial claim. To do so, fill in the appropriate section of Form TD1-WS, Worksheet for the 2023 Personal Tax Credits Return.
4. See Line 7 of the 2023 TD1 - Personal Tax Credits Return form.

# Lump Sum Tax Rates

	2023		
	Under \$5,000	\$5,001 - \$15,000	Over \$15,001
<b>Federal Tax</b>			
Québec	5%	10%	15%
All other provinces	10%	20%	30%
<b>Provincial Tax</b>			
Québec	15%	20%	20%

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# Chart of Insurability

Earning	Insurable		Allocated to Pay Period		
	Earnings	Hours	For which they are paid	In which paid	Last pay period of earnings
Salary and wages	YES	YES	YES	-	-
Commissions (regular/irregular)	YES	YES	YES	-	-
Bonuses (all types)	YES	NO	-	YES	-
Non-cash taxable benefits	NO	NO	-	-	-
Taxable benefits (monetary)	YES	NO	-	YES	-
Taxable allowances (ex. car)	YES	NO	-	YES	-
Group life employer paid	NO	NO	-	-	-
Automobile standby charge	NO	NO	-	-	-
Housing with cash	YES	NO	YES	-	-
Housing no cash	NO	NO	-	-	-
Stock options purchase plans	NO	NO	-	-	-
Employer paid contribution to non-restricted RRSP	YES	NO	-	YES	-
Employer paid contribution to restricted RRSP	NO	NO	-	-	-
Pay in lieu (paid on or after separation)	YES	NO	-	-	YES
Vacation pay (time taken)	YES	YES	YES	-	-
Vacation pay (no time taken)	YES	NO	-	YES	-
Vacation pay (paid on separation)	YES	NO	-	-	YES
Shift premiums	YES	NO	-	YES	-
Retro pay	YES	NO	-	YES	-
Retirement leave credits/retiring allowance	NO	NO	-	-	-
SUB plan benefit	NO	NO	-	-	-
WCB top-up	NO	NO	-	-	-
Sick leave (paid by employer)	YES	YES	YES	-	-
Sick leave credits (accumulated and paid out and taxable as employment income)	YES	NO	-	YES	-
Overtime (worked and paid)	YES	YES	-	YES	-
Overtime (worked and taken as leave)	YES	YES	YES	-	-
Overtime (accumulated and paid on or after separation)	YES	YES	YES	-	YES
Stat holiday pay	YES	YES	YES	-	-
Stat holiday pay (after last day worked)	YES	NO	-	-	YES