

Canadian Benefit Programs 2025 Update

On January 1, 2025, contribution limits, contribution rates and benefit maximums are increasing for certain Canadian benefit programs. A summary of the new amounts for 2025 is contained herein.

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Canadian Benefit Programs 2025 Update

Jan 1, 2024

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Employment Insurance (Federal)

Maximum Annual Insurable Earnings	\$63,200	\$65,700
Premium Rate (Employee)	1.66%	1.64%
Premium Rate (Employer)	2.324%	2.296%
Maximum Annual Premium (Employee)	\$1,049.12	\$1,077.48
Maximum Annual Premium (Employer)	\$1,468.77	\$1,508.47
Maximum Weekly Benefit	\$668	\$695

Employment Insurance (Quebec)

Maximum Annual Insurable Earnings	\$63,200	\$65,700
Premium Rate (Employee)	1.32%	1.31%
Premium Rate (Employer)	1.848%	1.834%
Maximum Annual Premium (Employee)	\$834.24	\$860.67
Maximum Annual Premium (Employer)	\$1,167.94	\$1,204.94
Maximum Weekly Benefit	\$668	\$695

Quebec Parental Insurance Plan

Maximum Annual Insurable Earnings	\$94,000	\$98,000
Premium Rate (Employee)	0.494%	0.494%
Premium Rate (Employer)	0.692%	0.692%
Maximum Annual Premium (Employee)	\$464.36	\$484.12
Maximum Annual Premium (Employer)	\$650.48	\$678.16
Maximum Weekly Benefit	\$994.23 / \$1,265.38 / \$1,355.77 (depending on plan chosen and type of benefit)	\$1,036.54 / \$1,319.23 / \$1,413.46 (depending on plan chosen and type of benefit)

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Canada Pension Plan

Maximum Annual Pensionable Earnings	\$68,500	\$71,300
Basic Exemption Amount	\$3,500	\$3,500
CPP Contribution Rate (Employee/Employer)	5.95%	5.95%
Maximum Annual CPP Contribution (Employee/ Employer)	\$3,867.50	\$4,034.10
Additional Maximum Annual Pensionable Earnings	\$73,200	\$81,200
CPP2 Contribution Rate (Employee/Employer)	4.00%	4.00%
Maximum Annual CPP2 Contribution (Employee/ Employer)	\$188.00	\$396.00
Maximum Monthly Retirement Pension (at age 65)	\$1,364.60	\$1,433.00
Maximum Monthly Post-Retirement Benefit (at age 65)	\$44.46	\$49.39
Maximum Monthly Disability Benefit	\$1,606.78	\$1,673.24
Maximum Monthly Survivor's Pension (younger than 65)	\$739.31	\$770.88
Maximum Monthly Survivor's Pension (65 and older)	\$818.76	\$859.80
Maximum Monthly Benefit for Children of Disabled Contributor	\$294.12	\$301.77
Maximum Monthly Benefit for Children of Deceased Contributor	\$294.12	\$301.77
Lump Sum Death Benefit	\$2,500.00	\$2,500.00
Maximum Monthly Combined Benefits:		
Combined Survivor's and Retirement Pension (at age 65)	\$1,375.41	\$1,449.53
Combined Survivor's Pension and Disability Benefit	\$1,613.54	\$1,683.57

Note: Beginning January 1, 2024, a second additional CPP contributions (CPP2) will be deducted on earnings above the annual maximum pensionable earnings. For 2025, the additional contribution required is 4% from the employer and the employee on the additional maximum annual pensionable earnings up to the CPP2 annual maximum.

Canadian Benefit Programs 2025 Update

Quebec Pension Plan

Maximum Annual Pensionable Earnings	\$68,500	\$71,300
Basic Exemption Amount	\$3,500	\$3,500
Contribution Rate (Employee/Employer)	6.40%	6.40%
Maximum QPP Annual Contribution (Employee/Employer)	\$4,160.00	\$4,339.20
Additional Maximum Annual Pensionable Earnings	\$73,200	\$81,200
QPP2 Contribution Rate (Employee/Employer)	4.00%	4.00%
Maximum QPP2 Annual Contribution (Employee/Employer)	\$188.00	\$396.00
Maximum Monthly Retirement Pension (at age 65)	\$1,364.60	\$1,387.08
Maximum Monthly Retirement Pension Supplement	\$34.71	\$35.75
Maximum Monthly Disability Benefit	\$1,606.75	\$1,672.62
Additional Maximum Monthly Disability Benefit for Retirement Pension Beneficiaries	\$583.29	\$598.46
Maximum Monthly Survivor's Pension:		
Under age 45, not disabled, without dependent children	\$668.91	\$689.43
Under age 45, not disabled, with dependent children	\$1,061.12	\$1,091.84
Under age 45, disabled, with or without dependent children	\$1,102.80	\$1,134.61
Between ages 45 and 64	\$1,102.80	\$1,134.61
Age 65 or over	\$822.14	\$844.24
Maximum Monthly Benefit for Children of Disabled Contributor	\$93.39	\$95.82
Maximum Monthly Benefit for Children of Deceased Contributor	\$294.12	\$301.77
Lump Sum Death Benefit	\$2,500.00	\$2,500.00

Note: Beginning January 1, 2024, a second additional QPP contributions (QPP2) will be deducted on earnings above the annual maximum pensionable earnings. For 2025, the additional contribution required is 4% from the employer and the employee on the additional maximum annual pensionable earnings up to the QPP2 annual maximum.

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Registered Pension & Savings Plans

Money Purchase - Maximum Annual Contribution Limit	\$32,490	\$33,810
Defined Benefit - Maximum Annual Pension Limit	\$3,610.00	\$3,756.67
Deferred Profit Sharing Plan - Maximum Annual Contribution Limit	\$16,245	\$16,905
Registered Retirement Savings Plan - Maximum Annual Contribution Limit	\$31,560	\$32,490
Tax-Free Savings Account - Maximum Annual Contribution Limit	\$7,000	\$7,000

Old Age Security

January to March 2025

Maximum Monthly Pension (at age 65)	\$727.67
Maximum Monthly Guaranteed Income Supplement Benefits:	
Single, widowed or divorced pensioner	\$1,086.88
Spouse/common-law partner receives OAS pension	\$654.23
Spouse/common-law partner does not receive OAS pension	\$1,086.88
Spouse/common-law partner receives the Allowance	\$654.23
Maximum Monthly Allowance Benefits:	
Spouse/common-law partner receives GIS and OAS pension	\$1,381.90
Surviving spouse or common-law partner	\$1,647.34