



# Canadian Benefit Programs 2026 Update

On January 1, 2026, contribution limits, contribution rates and benefit maximums are increasing for certain Canadian benefit programs. A summary of the new amounts for 2026 is contained herein.



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Western Compensation & Benefits Consultants  
Suite 50, 595 Howe Street  
Vancouver, BC V6C 2T5  
604-683-9155 | [wcbc@wcbc.ca](mailto:wcbc@wcbc.ca)

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# Canadian Benefit Programs 2026 Update

Jan 1, 2025

Jan 1, 2026

## Employment Insurance (Federal)

Maximum Annual Insurable Earnings	\$65,700	\$68,900
Premium Rate (Employee)	1.64%	1.63%
Premium Rate (Employer)	2.296%	2.282%
Maximum Annual Premium (Employee)	\$1,077.48	\$1,123.07
Maximum Annual Premium (Employer)	\$1,508.47	\$1,572.30
Maximum Weekly Benefit	\$695	\$729

## Employment Insurance (Quebec)

Maximum Annual Insurable Earnings	\$65,700	\$68,900
Premium Rate (Employee)	1.31%	1.30%
Premium Rate (Employer)	1.834%	1.820%
Maximum Annual Premium (Employee)	\$860.67	\$895.70
Maximum Annual Premium (Employer)	\$1,204.94	\$1,253.98
Maximum Weekly Benefit	\$695	\$729

## Quebec Parental Insurance Plan

Maximum Annual Insurable Earnings	\$98,000	\$103,000
Premium Rate (Employee)	0.494%	0.430%
Premium Rate (Employer)	0.692%	0.602%
Maximum Annual Premium (Employee)	\$484.12	\$442.90
Maximum Annual Premium (Employer)	\$678.16	\$620.06
Maximum Weekly Benefit	\$1,036.54 / \$1,319.23 / \$1,413.46 (depending on plan chosen and type of benefit)	\$1,089.42 / \$1,386.54 / \$1,485.58 (depending on plan chosen and type of benefit)



# Canadian Benefit Programs 2026 Update

Jan 1, 2025    Jan 1, 2026

## Canada Pension Plan

Maximum Annual Pensionable Earnings	\$71,300	\$74,600
Basic Exemption Amount	\$3,500	\$3,500
CPP Contribution Rate (Employee/Employer)	5.95%	5.95%
Maximum Annual CPP Contribution (Employee/ Employer)	\$4,034.10	\$4,230.45
Additional Maximum Annual Pensionable Earnings	\$81,200	\$85,000
CPP2 Contribution Rate (Employee/Employer)	4.00%	4.00%
Maximum Annual CPP2 Contribution (Employee/ Employer)	\$396.00	\$416.00
Maximum Monthly Retirement Pension (at age 65)	\$1,433.00	\$1,507.65
Maximum Monthly Post-Retirement Benefit (at age 65)	\$49.39	\$54.69
Maximum Monthly Disability Benefit	\$1,673.24	\$1,741.20
Maximum Monthly Survivor's Pension (younger than 65)	\$770.88	\$803.54
Maximum Monthly Survivor's Pension (65 and older)	\$859.80	\$904.59
Maximum Monthly Benefit for Children of Disabled Contributor	\$301.77	\$307.81
Maximum Monthly Benefit for Children of Deceased Contributor	\$301.77	\$307.81
Lump Sum Death Benefit	\$2,500.00	\$2,500.00
Maximum Monthly Combined Benefits:		
Combined Survivor's and Retirement Pension (at age 65)	\$1,449.53	\$1,531.56
Combined Survivor's Pension and Disability Benefit	\$1,683.57	\$1,765.14

**Note:** Beginning January 1, 2024, a second additional CPP contributions (CPP2) will be deducted on earnings above the annual maximum pensionable earnings. For 2026, 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 2026 Update

Jan 1, 2025 Jan 1, 2026

## Quebec Pension Plan

Maximum Annual Pensionable Earnings	\$71,300	\$74,600
Basic Exemption Amount	\$3,500	\$3,500
Contribution Rate (Employee/Employer)	6.40%	6.30%
Maximum QPP Annual Contribution (Employee/Employer)	\$4,339.20	\$4,479.30
Additional Maximum Annual Pensionable Earnings	\$81,200	\$85,000
QPP2 Contribution Rate (Employee/Employer)	4.00%	4.00%
Maximum QPP2 Annual Contribution (Employee/Employer)	\$396.00	\$416.00
Maximum Monthly Retirement Pension (at age 65)	\$1,387.08	\$1,441.25
Maximum Monthly Retirement Pension Supplement	\$34.71	\$35.75
Maximum Monthly Disability Benefit	\$1,672.62	\$1,737.67
Additional Maximum Monthly Disability Benefit for Retirement Pension Beneficiaries	\$598.46	\$610.43
Maximum Monthly Survivor's Pension:		
Under age 45, not disabled, without dependent children	\$689.43	\$719.50
Under age 45, not disabled, with dependent children	\$1,091.84	\$1,129.95
Under age 45, disabled, with or without dependent children	\$1,134.61	\$1,173.58
Between ages 45 and 64	\$1,134.61	\$1,173.58
Age 65 or over	\$844.24	\$881.48
Maximum Monthly Benefit for Children of Disabled Contributor	\$95.82	\$97.74
Maximum Monthly Benefit for Children of Deceased Contributor	\$301.77	\$307.81
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 2026, 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	\$33,810	\$35,390
Defined Benefit - Maximum Annual Pension Limit	\$3,756.67	\$3,932.22
Deferred Profit Sharing Plan - Maximum Annual Contribution Limit	\$16,905	\$17,695
Registered Retirement Savings Plan - Maximum Annual Contribution Limit	\$32,490	\$33,810
Tax-Free Savings Account - Maximum Annual Contribution Limit	\$7,000	\$7,000

## Old Age Security

January to March 2026

Maximum Monthly Pension (at age 65)	\$742.31
Maximum Monthly Guaranteed Income Supplement Benefits:	
Single, widowed or divorced pensioner	\$1,108.74
Spouse/common-law partner receives OAS pension	\$667.41
Spouse/common-law partner does not receive OAS pension	\$1,108.74
Spouse/common-law partner receives the Allowance	\$667.41
Maximum Monthly Allowance Benefits:	
Spouse/common-law partner receives GIS and OAS pension	\$1,409.72
Surviving spouse or common-law partner	\$1,680.47