

2009 Government Benefits

Employment Insurance 2009 Update

	2008	2009
Maximum insurable earnings	\$41,100.00	\$42,300.00
Maximum weekly benefit	\$435.00	\$447.00
Employee premium rate (per \$100 of insurable earnings)	\$1.73	\$1.73
Employer premium rate (per \$100 of insurable earnings)	\$2.42	\$2.42
Maximum annual employee premium	\$711.03	\$731.79
Maximum annual employer premium	\$995.44	\$1024.51

Employment Insurance and Quebec Parental Insurance Plan (Quebec Only)

	2008	2009
Maximum insurable earnings	\$41,100.00	\$42,300.00
Maximum weekly benefit	\$435.00	\$447.00
Employee premium rate (per \$100 of insurable earnings)*	\$1.39	\$1.38
Employer premium rate (per \$100 of insurable earnings)*	\$1.95	\$1.93

Maximum annual insurable earnings	\$60,500.00	\$62,000 .00
Employee premium rate (per \$100 of insurable earnings)	\$0.450	\$0.484
Employer premium rate (per \$100 of insurable earnings)	\$0.630	\$0.677

* Rates are lower than in the rest of Canada because of the Quebec Parental Insurance Plan (QPIP) that took effect January 1, 2006. With this legislation, Quebec offers its own parental benefits.

Canada Pension Plan (CPP) and Quebec Pension Plan (QPP)

The following contributions and benefits data are effective January 1, 2009:

	CPP	QPP
Yearly Maximum Pensionable Earnings (YMPE)	\$46,300.00	\$46,300.00
Yearly Basic Exemption (YBE)	\$3,500.00	\$3,500.00
Maximum annual employee / employer contributions	\$2,118.60	\$2,118.60
Contribution rate (employee / employer)*	4.95%	4.95%
Maximum self-employed contributions	\$4,237.20	\$4,237.20

Maximum monthly retirement pension	CPP	QPP
At age 65	\$908.75	x
At age 60	\$636.13	x
At age 65	x	\$908.75
At age 60 (70%)	x	\$636.13
At age 70 (130%)	x	\$1,181.32

Death benefits	CPP	QPP
Lump sum	\$2,500.00	\$2,500.00
Maximum monthly surviving spouse's pension:		
○ Under age 65	\$506.38	x
1) beneficiary under age 45	x	
• without dependent children, not disabled	x	\$449.47
• with dependent children, not disabled	x	\$734.82
• disabled, with or without dependent children	x	\$765.18
2) between ages 45 and 64	x	\$765.18
○ Age 65 and older	\$545.25	\$545.25
Monthly Orphan's Pension (each child)	\$213.99	\$67.95

Disability benefits	CPP	QPP
Maximum Monthly Contributor's Pension	\$1,105.99	\$1,105.96
Monthly Child's Pension (each child)	\$213.99	\$67.95

* In 2009 the employee and employer contributions for the CPP and QPP are equal to 4.95% of employment earnings (for a total of 9.9%) up to the YMPE (Yearly Maximum Pensionable Earnings) minus the YBE (Yearly Basic Exemption).