



Year-end 2024 Supplemental Update

Table of Contents

| | |
|--|---|
| Federal Updates | 3 |
| Canada Pension Plan 2025 | 3 |
| Pension Adjustment and Retirement Plan Limits 2025 | 3 |
| EI Premium Reduction Multipliers | 3 |
| 2025 TD1 Basic Personal Amounts | 4 |
| 2025 Reasonable Mileage Reimbursement | 4 |
| Jurisdictional Updates | 5 |
| Workers Compensation Assessable Earnings 2025 | 5 |
| Ontario – WSIB | 5 |
| Manitoba | 6 |
| Newfoundland and Labrador | 6 |
| Nova Scotia | 6 |
| Ontario | 6 |
| Quebec Updates | 9 |
| Quebec Pension Plan 2025 | 9 |
| Quebec Parental Insurance Plan 2025 | 9 |
| EI Premium Reduction Multipliers | 9 |
| Quebec Employer’s Toolkit | 9 |
| Employment Standards Bill 68 | 9 |

Federal Updates

Canada Pension Plan 2025

| CPP Rates | | |
|--|-------------------|------------------|
| | 2025 CPP1 | 2025 CPP2 |
| Yearly additional maximum pensionable earnings (YAMPE) | | \$81,200.00 |
| Year's maximum pensionable earnings (YMPE) | \$71,300.00 | \$71,300.00 |
| Annual basic exemption | \$3,500.00 | \$0.00 |
| Contributory earnings | \$67,800.00 | \$9,900.00 |
| Contribution rate | 5.95% | 4.00% |
| Employee-employer maximum contribution | \$4,034.10 | \$ 396.00 |

Pension Adjustment and Retirement Plan Limits 2025

| | 2025 |
|--|---------------------------|
| Defined Contribution (DC) or Money Purchase RPP | \$33,810.00 |
| Defined Benefit (DB) RPP <ul style="list-style-type: none"> Maximum Benefit Accrual Pension Adjustment | \$3,756.67 \$33,210.00 |
| Deferred Profit Sharing Plan (DPSP) | \$16,905.00 |
| Registered Retirement Savings Plan (RRSP) and Pooled Registered Pension Plans (PRPP) | \$32,490.00 |

EI Premium Reduction Multipliers

Correction to multiplier appearing in the material.

| Category 1 | Category 2 | Category 3 | Category 4 |
|------------|------------|------------|------------|
| 1.269 | 1.172 | 1.173 | 1.150 |

2025 TD1 Basic Personal Amounts

| Jurisdiction | BPA |
|----------------------------------|------------|
| Federal | \$16,129* |
| Alberta | \$22,323 |
| British Columbia | \$12,932 |
| Manitoba | \$15,969* |
| New Brunswick | \$13,396 |
| Newfoundland and Labrador | \$11,067 |
| Northwest Territories | \$17,842 |
| Nova Scotia | \$11,744* |
| Nunavut | \$19,274 |
| Ontario | \$12,747 |
| Prince Edward Island | \$14,250 |
| Quebec | \$18,571 |
| Saskatchewan | \$18,991 |
| Yukon | \$16,129* |

* Jurisdictions with a variable Basic Personal Amount. The maximum BPA has been noted.

2025 Reasonable Mileage Reimbursement

The 2025 CRA mileage rate for business-related driving is \$0.72 per km for the first 5,000 kilometres driven, then \$0.66 for each additional kilometre.

For the Territories, \$0.76 per km for the first 5,000 kilometres driven, and \$0.70 for each additional kilometre.

Jurisdictional Updates

Workers Compensation Assessable Earnings 2025

| Jurisdiction | Filing deadline | Maximum assessable earnings 2025 |
|----------------------------------|-------------------------|---|
| Alberta | February 28 | \$106,400 |
| British Columbia | February 28 (quarterly) | \$121,500 |
| | March 1-15 (yearly) | |
| Manitoba | February 28 | \$167,050 |
| New Brunswick | February 28 | \$84,200 |
| Newfoundland and Labrador | February 28 | \$79,345 |
| Northwest Territories | February 28 | \$112,600 |
| Nova Scotia | February 28 | \$76,300 |
| Nunavut | February 28 | \$113,900 |
| Ontario | Last day of March | \$117,000 |
| Prince Edward Island | February 28 | \$82,900 |
| Quebec | Before March 15 | \$98,000 |
| Saskatchewan | February 28 | \$104,531 |
| Yukon | February 28 | \$104,975 |

Ontario – WSIB

The WSIB has announced that it has a surplus and will be distributing refunds to eligible Schedule 1 businesses in February 2025.

To receive a refund the following eligibility criteria must be met:

- have an active account and premium payment obligations as of November 1, 2024
- had premium obligations in 2023
- be conviction free
- have no traumatic workplace fatalities in 2024 or in 2025 up to the date of the refund payment
- not be affiliated through common ownership to a business that does not meet the above qualifiers

Manitoba

On November 7, 2024, Manitoba's Bill 9, "The Employment Standards Code Amendment Act," received Royal Assent. The bill primarily focused on enhancing leave entitlements for employees dealing with serious illness or injury from 17 weeks to 27 weeks.

Newfoundland and Labrador

Bill 82 – Effective date TBD

Once passed the bill proposes unpaid leave for long-term illness, injury, and organ donation and to align unpaid leave provisions for reservists with other jurisdictions.

- Up to 27 weeks for long-term injury, illness or organ donation
- Up to 24 months over five years for reservist leave, including training

Nova Scotia

Harmonized Sales Tax (HST) Reduction by 1% in 2025

On October 23, 2024, the Nova Scotia government announced that the province is set to reduce its Harmonized Sales Tax (HST) from 15% to 14% effective April 1, 2025. If passed, this upcoming change will impact the calculation of some taxable benefits subject to HST, such as automobile taxable benefit calculation.

Ontario

Sick leave – medical notes no longer permitted

Effective October 28, 2024

Employers cannot require employees to provide a certificate from a qualified health practitioner (a medical note) to take a sick leave under the ESA .

On November 6, 2024, Bill 216, the Building Ontario For You Act (Budget Measures), 2024, received Royal Assent. This bill introduces several amendments to various Ontario statutes, including the Employer Health Tax Act (EHTA), which governs the application and calculation of the Employer Health Tax (EHT).

Effective January 1, 2025, the following amendments will be effective:

Changes to Exemption for Associated Employers

Associated employers will be required to enter into an agreement to allocate the one million dollar exemption among themselves. The exemption amount for each associated employer will be the lesser of:

- The sum of the amounts allocated to the employer under the agreement with the other associated employers, and
- The amount the employer would have received if they were not associated with other employers.

If the combined payroll of the associated group exceeds five million, none of the members will

be eligible for the EHT exemption.

Changes to Tax Payment and Filing Deadlines

The exemption allowing employers to avoid instalment payments if they paid their total Ontario remuneration for the year in one month will be eliminated.

The deadline for employers to submit their annual return to the Minister of Finance will be March 15 of the following year, replacing the current prescribed filing date.

New Reassessment and Refund Mechanism

A new mechanism will allow employers to request the reassessment of their tax payable for a given year if they believe they have overpaid. The request must be made in writing within 90 days following the original assessment. The Minister of Finance will have the authority to refund any overpaid amounts determined by the reassessment.

Employers should review the new rules carefully to ensure they meet the updated requirements and benefit from the available exemptions.

Ontario to Introduce Sixth Working for Workers Act

Effective date TBD

Proposed changes to Employment Standards include:

- **Parental Leave for Adoptive and Surrogacy Parents:** A new 16-week job-protected leave under the Employment Standards Act for adoptive parents and parents through surrogacy, ensuring adequate time for family bonding. This aligns with upcoming federal Employment Insurance (EI) benefits for adoption.
- **Long-Term Illness Leave:** A proposed 27-week job-protected leave for workers with serious illnesses, such as cancer or multiple sclerosis, allowing time for treatment and recovery without risking job security.

Pay Transparency

The Ontario Government has announced the effective date of its Pay Transparency legislation. Most requirements will come into effect on January 1, 2026. However, the following will become effective July 1, 2025:

- Employers with 25 or more employees must provide to an employee in writing, before the employee's first day of work or, if not practicable, as soon as reasonably possible after the employee's first day of work, the following information:
 - The legal name of the employer, as well as any operating or business name of the employer if different from the legal name.
 - Contact information for the employer, including address, telephone number and one or more contact names.
 - A general description of where it is anticipated that the employee will initially perform work.
 - The employee's starting hourly or other wage rate or commission, as applicable.
 - The pay period and pay day established by the employer in accordance with the

“payment of wages” provision of the Ontario Employment Standards Act, 2000.

- A general description of the employee’s initial anticipated hours of work.
- The obligation to provide the employment information set out above will not apply to assignment employees.

Ontario employers should review their practices and procedures, in particular with respect to hiring and recruitment, to ensure they are acting in compliance with the new employment information and job posting requirements coming into force.

Quebec Updates

Quebec Pension Plan 2025

| QPP Rates | | |
|--|-------------------|------------------|
| QPP rates | 2025 QPP1 | 2025 QPP2 |
| Year's additional maximum pensionable earnings (YAMPE) | | \$81,200.00 |
| Year's maximum pensionable earnings (YMPE) | \$71,300.00 | \$71,300.00 |
| Annual basic exemption | \$3,500.00 | \$0.00 |
| Contributory earnings | \$67,800.00 | \$9,900.00 |
| Contribution rate | 6.40% | 4.00% |
| Employee-employer maximum annual contribution | \$4,339.20 | \$ 396.00 |

Quebec Parental Insurance Plan 2025

| QPIP rates for Quebec Provincial | 2025 QPIP |
|----------------------------------|-----------|
| Maximum insurable earnings | 98,000.00 |
| Employee premium rate | 0.494% |
| Employee annual maximum premium | \$ 484.12 |
| Employer premium rate | 0.692% |
| Annual maximum premium | \$ 678.16 |

EI Premium Reduction Multipliers

Correction to multiplier appearing in the material.

| Category 1 | Category 2 | Category 3 | Category 4 |
|------------|------------|------------|------------|
| 1.236 | 1.114 | 1.116 | 1.087 |

Quebec Employer's Toolkit

Quebec has released the 2025 Employer's kit. The [principal changes for 2025](#) are available on the RQ website.

Employment Standards Bill 68

Bill received Royal Assent on October 9, 2024, and will come into effect on January 1, 2025. Under the new law, employers will be prohibited from requesting supporting documents, such as a doctor's note, to justify certain absences for the first three days.