

FAST FACTS 2010

For over 30 years, OTIP (Ontario Teachers Insurance Plan) has been serving Ontario's education community with reliable, affordable insurance and financial solutions. Our products and services include: home and auto insurance, retiree health, travel and dental insurance, life insurance, long term care insurance, group life, health and dental insurance, and group long term disability insurance.

OTIP is pleased to provide *Fast Facts* as a resource to education employees in Ontario. *Fast Facts* is updated annually to provide you with a summary of benefits and legislation relevant to employees in Ontario. You will find a listing of important telephone numbers, information on the Canada Pension Plan and Employment Insurance, as well as a link to the Ministry of Labour guidelines for pregnancy and parental leave. We've included some of the information you may be most interested in below.

- [Important Telephone Numbers](#)
- [Employee Insurance](#)
- [Canada Pension Plan and Old Age Security](#)
- [Federal Income Tax for Employee Benefit Programs](#)
- [Pregnancy and Parental Leave](#)
- [Related Links](#)

Important Telephone Numbers

AEFO

613-244-2336
1-800-267-4217
Fax: 613-563-7718
1-888-609-7718
www.franco.ca/aefo

ETFO

416-962-3836
1-888-838-3836
Fax: 416-642-2424
www.etfo.on.ca

OECTA

416-925-2493
1-800-268-7230
Fax: 416-925-7764
www.oecta.on.ca

OSSTF

416-751-8300
1-800-267-7867
Fax: 416-751-3394
www.osstf.on.ca

Ontario Teachers' Pension Plan Board

416-226-2700 (Member Hotline)
1-800-668-0105
Fax: 1-800-949-8208
www.otpp.on.ca

Canadian Teachers' Federation

613-232-1505
1-866-283-1505
Fax: 613-232-1886
www.ctf-fce.ca

Ministry of Education & Training

416-925-2929
1-800-387-5514
Fax: 416-325-6348
www.edu.gov.on.ca

QECO

416-323-1969
1-800-385-1030
www.qeco.on.ca

OTIP – Waterloo

519-888-9683
1-800-267-6847
Fax: 519-888-9684
1-800-346-3842
www.otip.com

OTIP – Ottawa

613-567-6847
1-800-668-6847
Fax: 613-567-6850
866-219-6847
www.otip.com

OTIP/RAEO Insurance Brokers Inc.

519-888-9683
1-800-267-6847
Fax: 519-888-9684
1-800-346-3842
www.otip.com

OTF

416-966-3424
1-800-268-7061
Fax: 416-966-5450
www.otffeo.on.ca

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Employment Insurance

	2009	2010
• Maximum yearly insurable earnings	\$42,300.00	\$43,200.00
• Maximum weekly insurable earnings	\$731.79	\$747.36
• Benefit rate as a percentage of insurable earnings	55%	55%
• Maximum weekly benefit	\$447.00	\$457.00

Required employee contribution

• As a percentage of insurable earnings	1.73%	1.73%
• Maximum yearly employee contribution	\$731.79	\$747.36

Required employer contribution with no registered wage loss replacement plan

• As a multiple of employee contributions	1.4	1.4
• Maximum yearly employer contribution	\$1,024.51	\$1,046.30

Required employer contribution with a registered wage loss replacement plan eligible for a partial rate reduction (cumulative paid sick leave/pregnancy plans that allow for a minimum monthly accumulation of one day for a maximum accumulation of at least 75 days)

• As a multiple of employee contribution	1.238	1.238
• Maximum yearly employer contribution	\$905.95	\$925.23

Required employer contribution with a registered wage loss replacement plan eligible for a partial rate reduction (enhanced cumulative paid sick leave/pregnancy plans that allow for a minimum monthly accumulation of 1 2/3 days for a maximum accumulation of at least 125 days)

• As a multiple of employee contribution	1.163	1.163
• Maximum yearly employer contribution	\$851.07	\$869.18

Required employer contribution with a registered wage loss replacement plan eligible for a full rate reduction (weekly indemnity plans with a maximum benefit period of at least 15 weeks)

• As a multiple of employee contribution	1.175	1.169
• Maximum yearly employer contribution	\$859.85	\$873.66

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Canada Pension Plan	2009	2010
• Year's maximum pensionable earnings (YMPE)	\$46,300.00	\$47,200.00
• Year's basic exemption	\$3,500.00	\$3,500.00

Maximum annual contribution both employee and employer

• 4.95% of contributory earnings	\$2,118.60	\$2,163.15
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Maximum annual contribution for self-employed

• 9.9% of contributory earnings	\$4,237.20	\$4,326.30
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Maximum monthly benefits

• Retirement benefit (at age 65)	\$908.75	\$934.17
• Disability benefit for contributor	\$1,105.99	\$1,126.76
• Surviving spouse's benefit (under age 65)	\$506.38	\$516.37
• Surviving spouse's benefit (age 65 and over)	\$545.25	\$560.50
• Children of a disabled or deceased contributor (Orphan's benefit)	\$213.99	\$214.85
• Death benefit (maximum lump sum)	\$2,500.00	\$2,500.00

Old Age Security Pension - Maximum Monthly Benefits

First Quarter 2010 - adjusted quarterly to reflect any increases in the Consumer Price Index (CPI)

• Basic benefit (age 65 and over)	\$516.96	\$516.96
• Guaranteed income supplement (GIS) maximum single*	\$652.51	\$652.51
• Guaranteed income supplement (GIS) maximum married**	\$430.90	\$430.90
• Spouse's allowance	\$947.86	\$947.86
• Surviving spouse's allowance	\$1,050.68	\$1,050.68

* or spouse of a non-pensioner

** married to a pensioner or a spouse's allowance recipient

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Federal Income Tax for Employee Benefit Programs

Government-sponsored benefits	Employer costs tax deductible	Employee contributions tax deductible	Employer contributions confer taxable benefit to employee	Benefit taxable income to recipient
Canada Pension Plan	Yes	Yes	No	Yes
Old Age Security:				
Basic pension	N/A	N/A	N/A	Yes
Spouse's allowance	N/A	N/A	N/A	No
Widowed spouse's allowance	N/A	N/A	N/A	No
GIS	N/A	N/A	N/A	No
Employment Insurance	Yes	Yes	No	Yes
WSIB	Yes	N/A	No	No
Employer health tax	Yes	N/A	N/A	No
Employer-sponsored Group Benefits	Employer costs tax deductible	Employee contributions tax deductible	Employer contributions confer taxable benefit to employee	Benefit taxable income to recipient
Dental	Yes	No*	No	No
Medical	Yes	No*	No	No
Long term disability	Yes	No	No	Yes**
Weekly indemnity	Yes	No	No	Yes**
Accidental death & dismemberment	Yes	No	No	No
Life insurance	Yes	No	Yes	No
* Employee contributions deductible as allowable medical expenses				
** If an employee pays premiums, benefits are not taxable				

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Pregnancy and Parental Leave

We've summarized some of the frequently asked questions on pregnancy and parental leaves below. For more detailed information, please visit the Ministry of Labour Web site at <http://www.labour.gov.on.ca>.

What is a pregnancy leave?

Under the *Employment Standards Act, 2000 (ESA)*, pregnancy leave is a right that pregnant employees have to take up to 17 weeks of unpaid time off work. In some cases, the leave may be longer. Employers do not have to pay wages to someone who is on pregnancy leave.

When can a pregnancy leave begin?

The *earliest* a pregnancy leave can begin is usually 17 weeks before the baby's due date. However, if an employee has a live birth more than 17 weeks before the due date, she must begin her pregnancy leave on the date of birth. The *latest* the pregnancy leave can begin is usually the baby's due date. However, if the baby is born earlier than the due date, and the employee wishes to take a pregnancy leave, the leave must begin the day the baby is born.

What is parental leave?

Under the *ESA*, parental leave is a right that new parents have to take unpaid time off work when a baby or child is born or first comes into their care. Birth mothers who take pregnancy leave are entitled to up to 35 weeks' parental leave. Birth mothers who don't take pregnancy leave and all new parents are entitled to up to 37 weeks' parental leave.

What kind of parent can take a parental leave?

A "parent" includes: a birth parent, an adopting parent – whether or not the adoption has been fully legalized – or a person who is in a relationship of some permanence with a parent of a child and who plans on treating the child as his or her own.

When can a parental leave begin?

A birth mother who took a pregnancy leave must usually begin her parental leave right after the pregnancy leave ends. However, if the baby has not come into her care for the first time by the time the pregnancy leave ends (i.e., the baby is hospitalized), she can choose to return to work and start her parental leave once the baby comes home. All other parents must begin their parental leave no later than 52 weeks after either the date the baby was born, or the date their child first came into their care. Note: the parental leave does not have to be completed within the 52-week period, it just has to be started.

How much time off can parents take for pregnancy and parental leave?

A birth mother can take both pregnancy and parental leave. Birth mothers are entitled to 17 weeks of unpaid, job-protected pregnancy leave. Those who take pregnancy leave are entitled to up to 35 weeks parental leave. Birth mothers who don't take pregnancy leave, and all other new parents, are entitled to up to 37 weeks' parental leave.

Parents may also choose to go on leave at the same time; for example, a father could take parental leave at the same time as the mother is on pregnancy or parental leave.

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Related Links

As part of *Fast Facts*, OTIP has put together the following list of links to online resources that you can use to gather more information on any of the *Fast Facts* topics. We hope you find them useful.

Canada Revenue Agency – Topics for Individuals (Personal income tax filing, payments, installments, GST/HST credit, CCTB, RRSP, RESP, My Account, change of address, direct deposit and more)

<http://www.cra-arc.gc.ca/tx/ndvdl/menu-eng.html>

Employment Insurance

<http://www.hrsdc.gc.ca/en/employment/ei/index.shtml>

Human Resources and Social Development Canada

<http://www.hrsdc.gc.ca/en/home.shtml>

Canada Pension Plan and Old Age Security

<http://www.hrdc.gc.ca/eng/oas-cpp/index.shtml>

Ontario Ministry of Labour

<http://www.labour.gov.on.ca>

Ontario Ministry of Labour – Labour Related Topics A-Z

<http://www.labour.gov.on.ca/english/resources/a-z.php>

Pregnancy Leave and Parental Leave Fact Sheet

<http://www.labour.gov.on.ca/english/es/pubs/guide/pregnancy.php>

Seniors Canada Online

<http://www.seniors.gc.ca>

Workplace Safety and Insurance Board (WSIB) of Ontario

<http://www.wsib.ca/wsib/wsibsite.nsf/public/Homepage>

Disclaimer:

These links have been provided as resources for our members; however, we cannot guarantee they will answer all your questions. The links are provided for your use at your own discretion. OTIP is not responsible for the accuracy, reliability or currency of the information, or support and/or endorse the information contained within these links. Users wishing to rely upon this information should consult directly with the source of the information.

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