

# Information Update

## 2016 Employment Insurance adjustments

The federal government announced its annual revisions to Employment Insurance (EI) maximums and premium rates. Effective January 1, 2016, the following changes will affect Short Term Disability (STD) volumes and premiums:

Province	Maximum Insurable Earnings	Premium Rate per \$100 of Insurable Earnings	Maximum Annual Contribution	Maximum EI Benefits Payable to Claimants per Week
Quebec	\$50,800	Employee: \$1.52	Employee: \$772.16	\$537
		Employer: 1.4 times employee premium	Employer: \$1,081.02	
Rest of Canada	\$50,800	Employee: \$1.88	Employee: \$955.04	\$537
		Employer: 1.4 times employee premium	Employer: \$1,337.06	

This change affects your STD plan if:

- The benefit is a flat amount equal to the EI maximum
- The STD maximum is equal to the EI maximum
- STD benefits are calculated using EI maximum insurable earnings

If your STD plan is affected and your group is **head office billed**, your January billing statement shows premium adjustments for plan members eligible for an increased benefit.

If your group is **self-reporting**, please adjust your January premium remittance, as well as all subsequent months to reflect the new STD volumes of insurance and total premiums.

Plans with a benefit lower than the EI maximum will not change unless you specifically request a change. If your insured STD plan or self-insured sick leave plan provides a maximum weekly benefit less than the new EI weekly maximum benefit of **\$537**, your plan may not qualify for the EI premium reduction program.

Contact your Group Benefits Advisor for further information.