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Statutory Benefits Compliance   
Guide (CPP, EI, WSIB)

**For Use in the Health Sector**

**Updated: April 6, 2025**

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# How to Use This Document

This guide provides an overview of **mandatory statutory benefits for employers in Canada**, including contributions, eligibility, and compliance requirements. Employers should:

* **Follow federal and provincial laws** governing payroll deductions and benefit remittances.
* **Use this guide to ensure accurate deductions** for CPP, EI, and WSIB.
* **Maintain proper records** to comply with CRA and WSIB reporting requirements.
* **Regularly review updates to statutory benefits** to avoid penalties and ensure compliance.

# Introduction & Purpose

Employers in Canada are legally required to deduct and remit statutory benefits for employees. This guide covers:

* **CPP (Canada Pension Plan):** Retirement benefits and pension contributions.
* **EI (Employment Insurance):** Temporary financial support for employees during unemployment, maternity, or sickness.
* **WSIB (Workplace Safety & Insurance Board):** Coverage for workplace injuries and occupational illnesses.
* By adhering to statutory requirements, businesses ensure **legal compliance, employee benefits security, and financial accuracy** in payroll processing.

# Legal Compliance & Regulatory Requirements

Employers must comply with: **Canada Revenue Agency (CRA)** – Governs CPP and EI deductions.

* **Employment Insurance Act** – Regulates EI eligibility and employer contributions.
* **Workplace Safety and Insurance Act (WSIA)** – Covers workplace injury and compensation benefits.
* **Employment Standards Act (ESA)** – Ensures fair employee compensation and benefits.
* **Privacy & Confidentiality Laws** – Protects employee data related to payroll deductions and benefits.

# Canada Pension Plan (CPP)

## What is CPP?

* The **Canada Pension Plan (CPP)** provides retirement, disability, and survivor benefits for employees.
* Employees and employers **must contribute equal amounts** based on employee earnings.

## Employer Responsibilities

* Deduct **CPP contributions** from employee wages.
* Match the employee’s contribution amount.
* Remit CPP payments to the CRA along with other payroll deductions.

**Contribution Rates (Insert Year) *(Rates subject to change annually)***

* **CPP Rate:** [X]% of pensionable earnings.
* **Maximum Pensionable Earnings:** $[XX,XXX] per year.
* **Annual Contribution Limit:** $[XX,XXX] per employee/employer.
* Employers failing to deduct or remit CPP contributions **may face penalties and interest charges** from the CRA.

# Employment Insurance (EI)

## What is EI?

* **Employment Insurance (EI)** provides temporary financial assistance to employees who lose their jobs, take maternity leave, or experience illness.
* Employers contribute **1.4 times** the employee’s EI deduction.

## Employer Responsibilities

* Deduct EI premiums from employee wages.
* Contribute **1.4x** the employee’s EI deduction.
* Submit payments to the CRA by the **required remittance deadline**.

## Contribution Rates (2024)

* **EI Rate:** [X]% of insurable earnings.
* **Maximum Insurable Earnings:** $[XX,XXX] per year.
* **Annual EI Premium Limit:** $[XX,XXX] per employee.

# Workplace Safety & Insurance Board (WSIB)

## What is WSIB?

WSIB provides wage loss benefits, healthcare coverage, and return-to-work assistance for employees injured on the job.

Not all industries are required to register for WSIB, but most businesses with employees in Ontario must comply.

## Employer Responsibilities

Register for WSIB coverage within ten days of hiring employees.

Pay WSIB premiums based on employee earnings and industry risk classification.

Report workplace injuries and maintain safety compliance records.

## WSIB Premium Rates (2024) (Varies by industry sector)

* **Premium Rate:** [X]% of insurable earnings.
* **Maximum Insurable Earnings:** $[XX,XXX] per year.

Employers who fail to register for WSIB or report workplace injuries may face fines, back payments, and penalties.

# Employer Responsibilities & Reporting Requirements

* **Deduct CPP, EI, and** WSIB contributions from employee wages.
* **Remit payments on time** (monthly, quarterly, or annually, based on payroll size).
* **Issue T4 slips annually**, detailing contributions for tax reporting.

Keep accurate payroll and remittance records for at least six years.

**Respond promptly to CRA and WSIB audits**.

# Compliance Audits & Penalties

* **CRA Audits:** Employers may be audited for incorrect payroll deductions or missed remittances.
* **WSIB Audits:** Failure to report workplace injuries can lead to financial penalties.
* **Late Remittances:** Late CPP, EI, or WSIB payments incur interest and penalties.
* **Failure to Deduct Properly:** Employers may be required to pay outstanding amounts plus fines.

Employers should conduct internal payroll audits regularly to ensure compliance and avoid financial penalties.

# Final Provisions & Acknowledgment

This statutory benefits policy applies to all **employees and payroll administrators** of **[Company Name]**. Employers and employees must acknowledge their understanding and compliance with these guidelines.

**Employer Signature:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Date:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Employee Signature:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Date:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

# Disclaimer:

*This guide is a general reference and should not be considered legal or financial advice. While ProSupport HR Partners has made every effort to ensure accuracy and compliance, statutory benefits laws vary by jurisdiction and may change over time. Employers are advised to consult a qualified* ***payroll specialist, accountant, or legal professional*** *to tailor this document to their specific needs and ensure full compliance with applicable regulations.*

*By using this document, the employer assumes full responsibility for its implementation and any legal consequences. ProSupport HR Partners disclaims any liability arising from its use, modification, or interpretation. This template is intended as a structured framework for statutory benefits compliance and best payroll practices.*

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