

Canadian Benefits Regulatory Digest

REPORT DATE

August 9, 2026

UPDATES INCLUDED

4 regulatory changes

JURISDICTIONS COVERED

Federal, BC, ON, QC

Federal

CPP/QPP maximum pensionable earnings rise for 2026

Tax & Legislation

The annual maximum pensionable earnings ceiling increases, lifting the second earnings tier introduced under CPP enhancement.

IMPACT ON GROUP BENEFITS

Raises the LTD/CPP offset that disability benefits integrate with — worth confirming maximum benefit schedules and non-evidence limits stay aligned.

Affected lines: STD, LTD

Published: January 2, 2026

BC

B.C. paid sick-leave minimum confirmed at five days

Employment Standards

British Columbia keeps the statutory minimum of five employer-paid sick days per year for eligible employees.

IMPACT ON GROUP BENEFITS

Short-absence costs sit with the employer before STD engages; plans with a short elimination period should review overlap.

Affected lines: STD

Published: January 8, 2026

ON

Ontario expands publicly funded coverage for younger members

Drug Formulary

Ontario broadens public drug coverage for residents under 25 who are not covered by a private plan.

IMPACT ON GROUP BENEFITS

May shift a portion of first-payer drug spend off the private plan for younger dependents — a modest EHC trend easer over time.

Affected lines: EHC

Published: January 12, 2026

QC

Quebec Law 25 data-portability provisions in force

Privacy & Data

The final phase of Quebec’s private-sector privacy reform adds a right to data portability for personal information.

IMPACT ON GROUP BENEFITS

Affects how member data is handled by carriers and administrators; confirm data-handling and consent language on member communications.

Affected lines: EHC, Dental
Published: January 15, 2026