

C-surance.ca - Taxation system by province

Province	Split tax	Insurance Tax			Sales Tax		Taxable benefits			Deductible benefits				Deductible Cpt	Optimization
		Type	Prov.	Fed.	Prov.	Fed.	Prov.	Prov. EC	Fed. Life	Prov. Ye	Prov. Yer	Fed. Ye	Fed. Yer		
Life															
DEF	X	1	X					X							23
QC	X	1	X				X		X						23
OUT		1													23
Dependent Life															
DEF	X	1	X					X							22
QC	X	1	X				X		X						22
OUT		1													22
Optional Life															
DEF	X	1	X					X							24
QC	X	1	X				X		X						24
OUT		1													24
Spouse Optional Life															
DEF	X	1	X					X							25
QC	X	1	X				X		X						25
OUT		1													25
Children Optional Life															
DEF	X	1	X					X							26
QC	X	1	X				X		X						26
OUT		1													26
Accidental Death and Dismemberment															
DEF	X	1	X					X							16
QC	X	1	X				X		X						16
OUT		1													16
Dependant Accidental Death and Dismemberment															
DEF	X	1	X					X							15
QC	X	1	X				X		X						15
OUT		1													15
Optional ADD															
DEF	X	1	X												20
QC	X	1	X				X		X						20
OUT		1													20
Dependant Optional DDD															
DEF	X	1	X												21
QC	X	1	X				X		X						21
OUT		1													21
Extended Health Care															
DEF	X	1	X								X			MAL	13
QC	X	1	X					X		X	X			MAL	13
OUT		1													13
Drug Insurance															
DEF	X	1	X								X			MAL	12

Taxe type (1=Insurance tax 2= Car insurance tax)

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QC	X	1	X					X			X	X	X		MAL	12
OUT		1														12
Vision																
DEF	X	1	X										X		MAL	11
QC	X	1	X					X			X	X	X		MAL	11
OUT		1														11
Dental																
DEF	X	1	X										X		MAL	10
QC	X	1	X					X			X	X	X		MAL	10
OUT		1														10
Travel Assistance / Out of country																
DEF	X	1	X										X		MAL	14
QC	X	1	X					X			X	X	X		MAL	14
OUT		1														14
Short Term Disability																
DEF	X	1	X													7
QC	X	1	X													7
OUT		1														7
Long Term Disability																
DEF	X	1	X													8
QC	X	1	X													8
OUT		1														8
Optional Long Term Disability																
DEF	X	1	X													9
QC	X	1	X													9
OUT		1														9
Legal Assistance																
DEF	X	1	X				X		X						TMP	29
QC	X	1	X				X		X						TMP	29
OUT		1														29
Critical Illness																
DEF	X	1	X						X							17
QC	X	1	X				X		X							17
OUT		1														17
Spouse Critical Illness																
DEF	X	1	X						X							18
QC	X	1	X				X		X							18
OUT		1														18
Children Critical Illness																
DEF	X	1	X													19
QC	X	1	X				X		X							19
OUT		1														19

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		Type	Prov.	Fed.	Prov.	Fed.	Prov.	Prov. EC	Fed. Life	Prov. Ye	Prov. Yer	Fed. Ye	Fed. Yer		
Employee Assistance Programs															
DEF	X	1	X									X		TMP	5
QC	X	1	X				X					X		TMP	5
OUT		1													5
Employee Assistance Programs (not insured)															
DEF		1			X	X						X		TMP	6
QC	X	1			X	X						X		TMP	6
OUT		1													6
Union Contribution															
DEF		1								X		X		CTS	1
QC		1								X		X		CTS	1
OUT		1													1
Security Fund and Welfare (not insured)															
DEF		1							X						2
QC		1					X		X						2
OUT		1													2
Health Fund (not insured)															
DEF		1										X		MAL	3
QC		1						X		X	X	X		MAL	3
OUT		1													3
Humanitarian Fund															
DEF		1					X		X	X	X	X	X	HUM	4
QC		1					X		X	X	X	X	X	HUM	4
OUT		1													4
Group Car Insurance															
DEF	X	2	X				X	X	X						27
QC	X	2	X				X	X	X						27
OUT		1													27
Group Home Insurance															
DEF	X	1	X				X	X	X						28
QC	X	1	X				X	X	X						28
OUT		1													28
Group RRSP															
DEF		1					X	X	X	X	X	X	X	RER	30
QC		1					X	X	X	X	X	X	X	RER	30
OUT		1													30
Group RRIFs															
DEF		1					X	X	X						31
QC		1					X	X	X						31
OUT		1													31
Shareholding															
DEF		1					X	X	X						32

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QC		1					X		X						32
OUT		1													32
HSA Surplus															
DEF		1													
QC		1													
OUT		1													
Surplus Account															
DEF		1													
QC		1													
OUT		1													
EHC stop loss insurance															
DEF	X	1	X									X		MAL	33
QC	X	1	X					X		X	X	X		MAL	33
OUT		1													33
Provincial Drug Pooling Insurance															
DEF	X	1	X									X		MAL	34
QC	X	1	X					X		X	X	X		MAL	34
OUT		1													34