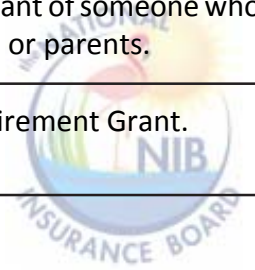


# 2012 Amendments to the National Insurance Regulations

Changes to Benefit & Assistance Regulations	Rationale & Effect
<b>14(3); 14(4)(b); and 14(6)</b>	<ul style="list-style-type: none"> <li>Reduced the length of time claimants allowed to submit claims – from 12 months to 6 months for Funeral and from 6 months to 3 months for all other benefits.</li> </ul>
<b>18 to 21</b>	<ul style="list-style-type: none"> <li>Allows the payment of Retirement Benefit to persons 65 and over who remain employed with wages in excess of 50% of the wage ceiling. Currently, the age is 70.</li> <li>Allows for an increase of 7/12% per month if Retirement benefit is awarded after 65 similar to the reduction applied if awarded under age 65.</li> </ul>
<b>21A</b>	<ul style="list-style-type: none"> <li>Ensures that people who qualify for a Retirement Grant cannot use these same contributions to qualify later for Retirement Benefit (pension) if they make additional contributions.</li> </ul>
<b>24 and 25</b>	<ul style="list-style-type: none"> <li>Provides for someone who dies after age 65 who had more than 150 contributions but less than 500 (would have qualified for a Retirement grant only) to enable spouse to get a Survivors Benefit.</li> </ul>
<b>25, 29A, 60</b>	<ul style="list-style-type: none"> <li>For Survivors Benefit, removed the requirement that couple must have been married for at least one year.</li> </ul>
<b>28(2)</b>	<ul style="list-style-type: none"> <li>Allows orphans (only) to receive Survivors Benefit if they are in part-time education. (Previously, if was not in fulltime education, the benefit was suspended)</li> </ul>
<b>31</b>	<ul style="list-style-type: none"> <li>Allows for the payment of Sickness Benefit even if illness due to alcohol or drugs. (Sickness assistance and Invalidity benefit can be awarded in such cases.)</li> </ul>
<b>47(D)4</b>	<ul style="list-style-type: none"> <li>Vacation pay will delay the start of unemployment benefit.</li> </ul>

Changes, Cont'd	Rationale & Effect
Revise 63(2)	<ul style="list-style-type: none"> <li>Increased from \$5,000 to \$10,000 the maximum amount payable to a dependant of someone who dies while in the course of employment and has no eligible spouse, children or parents.</li> </ul>
Revise 89(4)	<ul style="list-style-type: none"> <li>Provides for the award of OANCP if the person previously qualified for a Retirement Grant.</li> </ul>
Revise 108(4)	<ul style="list-style-type: none"> <li>Employers to submit accident report within 1 month instead of 3 months</li> </ul>



Changes to Contributions Regulations	Rationale & Effect
Revise 2 (definition of basic wages)	<ul style="list-style-type: none"> <li>Changed “basic wage” to include productivity determined wages that form part of one’s basic pay. <i>For example</i>, drivers of gas trucks are paid \$100 flat plus \$5 for every tank they fill. The full wage should be insurable not just the \$100.</li> </ul>