



## TAX QUICK TIPS

### Sales Taxes on Group Benefits Plans

Sales tax is applied based on the location of the organization purchasing group insurance or the location of the plan member, depending on the employer/employee premium cost-sharing arrangement.

Ontario	8% on net group insurance plan costs
Quebec	9% on net group insurance plan costs
Manitoba	7% on life, short and long term disability, critical illness and accidental death and dismemberment insurance.
<i>Does not include premiums for health and dental.</i>	

Ontario, Quebec, and Manitoba charge sales taxes on group insurance plans. Sales taxes are not applicable for all other provinces.