

# 2022 Employment Insurance Maximums

## Impact on STD Benefits

### Overview

The Canada Employment Insurance Commission and Canada Revenue Agency have recently announced the 2022 changes to Maximum Insurable Earnings, and the Maximum Employment Insurance weekly benefit. These changes will come into effect January 1, 2022.

	2021 Amounts	Amounts Effective January 1, 2022
Maximum Insurable Earnings (MIE)	\$56,300	\$60,300
Maximum Weekly Insurable Earnings (MWIE)	\$1,083	\$1,160
EI Benefit (55% of the MWIE)	\$595	\$638

### What Does This Mean for Plan Sponsors?

01

If your plan's maximum STD benefit is specified as the equivalent of the government's EI weekly maximum, then the maximum weekly benefit will be revised to \$638.00 by your carrier effective January 1, 2022.

02

If your plan's maximum STD benefit is currently higher than the EI benefit maximum of \$638 or based on a flat amount, no changes will be made to your contract unless otherwise addressed.

03

If your plan's maximum STD benefit is less than the new EI benefit maximum, you will have to submit an amendment to your carrier to increase this amount. This may result in not qualifying for the EI Premium Reduction Program.

### EI Premium Rate Update

Due to the economic impact of the COVID-19 pandemic, the Government of Canada authorized a temporary freeze to the EI premium rate for 2021 and 2022 at the 2020 equivalent. The EI premium rate will remain at \$1.58 per \$100 of insurable earnings for employees. For more information, visit [Canada Employment Insurance Commission](#).