



PROVINCIAL TAXATION

Each provincial government has its own unique tax treatment of “insurance premiums” which includes Health Spending Accounts (HSA). Since HSAs are deemed an “insurance premium” in some provinces, we are obligated to apply the following taxes:

HEALTH SPENDING TAXATION

Province	GST/HST on Admin Fee	Additional
AB	5%	
BC	5%	
MB	5%	
NB	15%	
NL	15%	+5% premium on Claim Amount + Admin Fee
NS	15%	
ON	13%	+2% premium on Claim Amount + Admin Fee 8% PST on Claim Amount
PEI	15%	
SK	5%	

Territory	GST/HST on Admin Fee	Additional
NT	5%	
NU	5%	
YT	5%	

OPTIONAL INSURANCES

Insurance	MB	ON
Travel & Major Medical	5%	8%
Guaranteed Critical Illness	5%	8%
Diagnostic & Specialist Access	–	8%
Group Life & Disability	–	8%

If you have questions on how the taxation works for your business, we recommend you contact your accountant for clarification.