



NEIL & ASSOCIATES

DECEMBER 2024



Grande Prairie Office

10715 102 Street
Grande Prairie, AB
T8V 2X1
780-539-5943

La Crete Office

#5 9702 100 Street
La Crete, AB
T0H 2H0
780-928-0428

 www.neilandassociates.ca
 www.facebook.com

 www.instagram.com
 www.linkedin.com



NEIL & ASSOCIATES
NEWSLETTER

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EMPLOYMENT INSURANCE (EI) UPDATE



2025 MAXIMUM INSURABLE EARNINGS

Effective January 1, 2025 the maximum insurable earnings is increasing from \$63,200 to \$65,700. This means the Employment Insurance (EI) weekly maximum benefits will also be increasing from \$668 to \$695.

If your benefit plan has Short Term Disability (STD)/Weekly Indemnity (WI) and you receive a reduced EI premium rate due to this, to comply with the provision of your policy the maximum benefit must at least equal the new EI maximum of \$695 for 2025.

If your STD/WI plan has a maximum that is higher than \$695, no change is required. If you have more than one benefit class of employees with STD/WI coverage each benefit class will need to meet these standards.

Only employees who are insured for the STD/WI benefit are eligible for the reduced EI premium rate. All other employees are still deducted the full EI premium rate.



DID YOU KNOW?

If your plan has Short Term Disability/Weekly Indemnity benefits you may qualify for an EI premium rate reduction.

Ask us for more information!

POSTAL STRIKE

Canada Post Strike

As most of us are aware, Canada Post workers went on strike November 14, 2024. We wanted to take this opportunity to provide a friendly reminder that all insurance carriers have alternate means for submitting benefit claims and receiving benefit payments that do not include postal services.

Providers offer plan members options such as Mobile Apps, Websites, and Direct Deposit for submitting benefit claims and receiving payments. Digital options have been the preferred method for carriers for a long time, however it is most important now to utilize these options to avoid delay on processing times and receiving payments.

If you need assistance setting up your online or mobile plan member account or are experiencing difficulty submitting a benefit claim, please contact our office and we will provide the information required to do so.



Happy Holidays



We hope you enjoy a holiday season filled with joy and laughter!





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Holiday Office Hours

December 24	Closed at Noon
December 25	Closed
December 26	Closed
December 27	Closed
December 31	Closed at Noon
January 1	Closed

Merry Christmas

& Happy New Year!



CHRISTMAS WORD SEARCH

c r i a s t o i l y
s h t c a r o l s u
a r t s m r r l o l
n d o t t r e e n e
t s y a s c i c s e
a h s e i h o l l y
d e c o r a t i o n
l i d c h o s d s y
t o s c c h r d e c

carols
christmas
decoration
holly
santa
toys
tree
yule

