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## Important Information - Reversal of Saskatchewan Provincial Sales Tax (PST/RST) on insurance premiums

Effective February 26th, 2018 the Saskatchewan government announced that **Provincial Sales Tax (PST) will no longer apply to group life and health insurance premiums.**

This exemption is **effective February 26, 2018 and is extended retroactively to August 1, 2017**, the date when insurance premiums became taxable in Saskatchewan.

### What you need to know

The removal of the Saskatchewan PST will be reflected on your April billing.

We will no longer be applying the Saskatchewan PST to the following benefits:

- Life Insurance
- Accidental Death & Dismemberment
- Critical Illness
- Weekly Indemnity (Short Term Disability)
- Long Term Disability
- Extended Health
- Dental
- Health Care Spending Account

**Note – this exemption also applies to Administrative Services Only (ASO) arrangements.**

### Retroactive refunds

The Ministry of Finance has indicated they will work with the insurance industry to provide refunds of PST collected and remitted since the premiums became taxable on August 1, 2017. At this time we do not have any details to share about when the refunds will begin, but we will update you as soon as more information becomes available.

### Important Notes

This Group Bulletin is based on our understanding of the relevant law as of the date of publication. You can learn more about this change on the Saskatchewan government website at <http://www.saskatchewan.ca/government/news-and-media/2018/february/26/exemption-on-insurance>

**Contact Us**

As always, if you have any questions, please contact our Customer Service Unit at 1-800-267-0215, or by email at [group.csu@empire.ca](mailto:group.csu@empire.ca).

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