Study Materials Update—January 2018

This material is required reading for purposes of the CEBS program and the national exam for the GBA 1 course administered on or after January 1, 2018.

This update covers Module 10 of the Study Guide (First Printing—June 2017).
Study Materials Update

Study Guide (First Printing—June 2017)

Module 10  Page 12

Instructions

There are two types of updates:

1. Minor—Where changes are made to a small section of the text, changes are indicated in **bold**.
2. Major—Entire sections are provided as a replacement.
Page 12, Answer to Content Knowledge Review 4.6, section (c): Make changes indicated in bold, and remove what is crossed-out.

(c) On self-insured plans without pooling, there is:

- Premium tax. Ontario, Quebec and Newfoundland charge premium tax on claims costs and expenses.

- Sales Tax. Ontario, Saskatchewan and Quebec charge sales tax on claims costs. Quebec also charges a separate sales tax on expenses.

- GST. The federal government charges GST on expenses in provinces without HST.

- HST (combined sales tax and GST). Nova Scotia, New Brunswick, Newfoundland and Ontario and British Columbia have combined sales tax and the GST into HST, which is charged on expenses.