



EXTENDED HEALTH BENEFITS POLICY 49.07 INCOME THRESHOLDS AND COST SHARING ARRANGEMENT

Pursuant to the *Extended Health Benefits Policy 49.07* sections 5(2)(a)(i) and (ii), the Minister is required to approve the Income Thresholds and Cost Sharing Arrangement for the Extended Health Benefits program.

Income Thresholds are established to align with the most recent Northern Market Basket Measure (2025) published by NWT Bureau of Statistics.

The Income Thresholds and Cost Sharing Arrangement tables attached set out the Income Thresholds and Cost Sharing Arrangement effective September 1, 2026:

- **Income Thresholds** are established in 30 income bands to reflect adjustments for family size and region of residence, with band 1 established as the **low-income Threshold**. Individuals are assessed for Benefits and any applicable Cost Sharing Arrangement based on their income band.
- **Cost Sharing Arrangement** is the financial contribution expected of the Eligible Person, through co-insurance, co-payment, or deductible, based on their assessed income band.
- **Dependent and Spousal Income Adjustments** reflect the regional costs of the number of dependents and/or spouse within a family. The net income of a family is adjusted based on the number of dependents and/or spouse within a family.



Income Bands by Region

Band	Tlicho	South Slave	Yellowknife	Dehcho	Beaufort Delta	Sahtu
1	\$ 35,069	\$ 35,726	\$ 38,144	\$ 36,118	\$ 41,941	\$ 43,247
2	\$ 35,070	\$ 35,727	\$ 38,145	\$ 36,119	\$ 41,942	\$ 43,248
3	\$ 37,502	\$ 38,204	\$ 40,790	\$ 38,623	\$ 44,850	\$ 46,247
4	\$ 40,102	\$ 40,853	\$ 43,618	\$ 41,302	\$ 47,960	\$ 49,454
5	\$ 42,883	\$ 43,686	\$ 46,643	\$ 44,166	\$ 51,286	\$ 52,883
6	\$ 45,856	\$ 46,715	\$ 49,877	\$ 47,228	\$ 54,842	\$ 56,550
7	\$ 49,036	\$ 49,955	\$ 53,336	\$ 50,503	\$ 58,645	\$ 60,471
8	\$ 52,436	\$ 53,418	\$ 57,034	\$ 54,005	\$ 62,711	\$ 64,664
9	\$ 56,072	\$ 57,123	\$ 60,989	\$ 57,749	\$ 67,059	\$ 69,148
10	\$ 59,960	\$ 61,083	\$ 65,217	\$ 61,754	\$ 71,709	\$ 73,942
11	\$ 64,118	\$ 65,319	\$ 69,740	\$ 66,036	\$ 76,682	\$ 79,069
12	\$ 68,564	\$ 69,848	\$ 74,575	\$ 70,614	\$ 81,999	\$ 84,552
13	\$ 73,318	\$ 74,691	\$ 79,746	\$ 75,511	\$ 87,685	\$ 90,415
14	\$ 78,402	\$ 79,870	\$ 85,276	\$ 80,747	\$ 93,765	\$ 96,684
15	\$ 83,838	\$ 85,409	\$ 91,189	\$ 86,346	\$ 100,266	\$ 103,388
16	\$ 89,651	\$ 91,331	\$ 97,512	\$ 92,333	\$ 107,219	\$ 110,557
17	\$ 95,868	\$ 97,664	\$ 104,274	\$ 98,735	\$ 114,653	\$ 118,223
18	\$ 102,515	\$ 104,436	\$ 111,504	\$ 105,582	\$ 122,603	\$ 126,421
19	\$ 109,624	\$ 111,677	\$ 119,236	\$ 112,903	\$ 131,105	\$ 135,187
20	\$ 117,225	\$ 119,421	\$ 127,504	\$ 120,731	\$ 140,195	\$ 144,561
21	\$ 125,353	\$ 127,702	\$ 136,345	\$ 129,103	\$ 149,917	\$ 154,585
22	\$ 134,045	\$ 136,557	\$ 145,799	\$ 138,055	\$ 160,312	\$ 165,304
23	\$ 143,340	\$ 146,025	\$ 155,908	\$ 147,628	\$ 171,428	\$ 176,766
24	\$ 153,279	\$ 156,151	\$ 166,719	\$ 157,864	\$ 183,315	\$ 189,023
25	\$ 163,908	\$ 166,978	\$ 178,279	\$ 168,810	\$ 196,026	\$ 202,130
26	\$ 175,273	\$ 178,557	\$ 190,641	\$ 180,516	\$ 209,618	\$ 216,145
27	\$ 187,427	\$ 190,938	\$ 203,860	\$ 193,033	\$ 224,153	\$ 231,133
28	\$ 200,423	\$ 204,177	\$ 217,996	\$ 206,418	\$ 239,696	\$ 247,159
29	\$ 214,320	\$ 218,335	\$ 233,112	\$ 220,731	\$ 256,316	\$ 264,297
30	\$ 229,181	\$ 233,474	\$ 249,276	\$ 236,036	\$ 274,089	\$ 282,624

Dependent and Spousal Income Adjustments (per person):

Tlicho	South Slave	Yellowknife	Dehcho	Beaufort Delta	Sahtu
\$ 10,166	\$ 10,357	\$ 11,058	\$ 10,471	\$ 12,158	\$ 12,537



Cost Sharing Arrangement by Income Threshold and Income Bands

Schedule 1: Drug Benefits

Band	Annual Family Deductible	Cost Share	Annual Family Maximum
1	\$ -	No user cost	\$ -
2	\$ -		\$ -
3	\$ -		\$ -
4	\$ -		\$ -
5	\$ -		\$ -
6	\$ -		\$ -
7	\$ -		\$ -
8	\$ -		\$ -
9	\$ -		\$ -
10	\$ -		\$ -
11	\$ 365.00	Program pays 70% user pays 30%	\$ 550.00
12	\$ 420.00		\$ 630.00
13	\$ 475.00		\$ 720.00
14	\$ 540.00		\$ 820.00
15	\$ 620.00		\$ 930.00
16	\$ 700.00		\$ 1,050.00
17	\$ 800.00		\$ 1,200.00
18	\$ 900.00		\$ 1,380.00
19	\$ 1,040.00		\$ 1,570.00
20	\$ 1,180.00		\$ 1,790.00
21	\$ 1,340.00		\$ 2,040.00
22	\$ 1,530.00		\$ 2,320.00
23	\$ 1,740.00		\$ 2,640.00
24	\$ 2,000.00		\$ 3,000.00
25	\$ 2,260.00		\$ 3,425.00
26	\$ 2,600.00		\$ 3,900.00
27	\$ 3,000.00		\$ 4,400.00
28	\$ 3,400.00		\$ 5,000.00
29	\$ 4,200.00		\$ 6,500.00
30	\$ 5,000.00		\$ 8,000.00



Schedule 2: Medical Supplies and Equipment Benefits

Band	Annual Family Deductible	Cost Share	Annual Family Maximum
1	\$ -	No user cost	\$ -
2	\$ -		\$ -
3	\$ -		\$ -
4	\$ -		\$ -
5	\$ -		\$ -
6	\$ -		\$ -
7	\$ -		\$ -
8	\$ -		\$ -
9	\$ -		\$ -
10	\$ -		\$ -
11	\$ -	Program pays 75% user pays 25%	\$ 500.00
12	\$ -		\$ 500.00
13	\$ -		\$ 500.00
14	\$ -		\$ 500.00
15	\$ -		\$ 500.00
16	\$ -		\$ 1,000.00
17	\$ -		\$ 1,000.00
18	\$ -		\$ 1,000.00
19	\$ -		\$ 1,000.00
20	\$ -		\$ 1,000.00
21	\$ -		\$ 1,000.00
22	\$ -		\$ 1,000.00
23	\$ -		\$ 1,000.00
24	\$ -		\$ 1,000.00
25	\$ -		\$ 1,000.00
26	\$ -		\$ 1,000.00
27	\$ -		\$ 1,000.00
28	\$ -		\$ 1,000.00
29	\$ -		\$ 1,500.00
30	\$ -		\$ 1,500.00

Schedule 3: Vision Care Benefits

- *Benefits only available to Eligible Persons in Income Band 1*

Schedule 4: Dental Benefits

- *Benefits only available to Eligible Persons in Income Band 1*

Schedule 5: Medical Travel Benefits

Band	Co-payment	Cost share
1	\$ -	No user cost
2		
3		
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12		
13	\$200 per one-way flight (includes connections)	Program pays for eligible Benefits in accordance with medical travel Benefits established under 5(2)(b)(vii) of <i>Extended Health Benefits Policy 49.07</i> . User pays remaining costs.
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Lesa Semmler
Minister of Health and Social Services

Date