Care-First Auto Insurance

A Comparison of Accident Benefits

Initially, benefits under the Care-First system will be set at the levels in place in Manitoba at that time. One exception is the income replacement benefit which will be based on annual income, and is intentionally set at $5,000 greater than Manitoba's, to acknowledge higher average incomes in Alberta.

Post-implementation, Care-First benefits will be indexed annually for inflation, with the process described in the *Alberta Personal Income Tax Act*.

The table below outlines the benefits which will be standard under any Care-First auto insurance policy. An insurance company may offer higher levels of coverage through endorsements to the standard policy.

Accident Benefits	**Care-First Coverage** *Maximum limits (as of 2025)*	**Current System** *Accident Benefits in Alberta today*
Medical and Rehabilitation Benefits		
Medical and Rehabilitation	Unlimited for all reasonable and necessary expenses, until maximum medical recovery (and potentially for life)	$50,000 for up to two years following an accident • Max $1,000 for Chiropractic • Max $350 for Massage / Acupuncture • $750 for Occupational Therapy, Physio or Psychology (unless the insurer agrees to additional treatment)
Personal care assistance	Catastrophic injuries • $6,781 / month Non-catastrophic injuries • $5,671 / month	
Travel and accommodation	Reimbursement for travel and accommodation expenses in accordance with guidelines	n/a
Income Replacement Benefits		
Income Replacement	Income Replacement 90% of net income up to a maximum annual gross income of $125,000. Benefits are payable in various cases, including full and part-time / temporary employment, persons between jobs, students, minors, and self-employed Retirement Income 70% of net income, less any other pension income (including CPP, OAS, or employer-based pensions) or disability benefit	Lesser of $600 per week ($31,200 a year) and 80% average gross weekly earnings for a maximum of two years following an accident

Accident Benefits	**Care-First Coverage** *Maximum limits (as of 2025)*	**Current System** *Accident Benefits in Alberta today*
Lump sum indemnity for each school year not completed by a minor or student	Kindergarten to Grade 8 • $6,427 (maximum) Grade 9 to Grade 12 • $11,910 (maximum) Post-secondary studies • $23,824 (maximum)	None
Caregiver weekly indemnity	1 dependant: $547 (weekly) 2 dependants: $606 (weekly) 3 dependants: $664 (weekly) 4 or more dependants: $719 (weekly)	None
Childcare Expense Reimbursement **Receipts required*	1 person: $143 (weekly) 2 people: $188 (weekly) 3 people: $237 (weekly) 4 or more people: $283 (weekly)	None
Permanent Impairment Benefit		
Permanent Impairment Benefit (lump sum payment)	Catastrophic injuries $298,520 Non-catastrophic injuries $944 (minimum) to $189,055 (maximum)	None
Other Expenses		
Meal Allowance	Meal allowance (max/day): • Breakfast $12.21 • Lunch $17.88 • Dinner $26.80 • Daily Maximum $56.89	None
Critical Care Attendance	$5,615 (maximum)	None
Clothing Allowance	$1,305 (maximum)	None

Accident Benefits	**Care-First Coverage** *Maximum limits (as of 2025)*	**Current System** *Accident Benefits in Alberta today*
Death Benefits		
Funeral	Funeral: $10,308 (maximum)	Funeral: $6,150
Payments to family	Spouse or partner (tied to gross yearly income of the deceased) • $75,623 (minimum) to $600,000 (maximum) Dependant • $35,919 to $66,170 subject to the age of the dependant at the time of the accident. • If there are dependant children but no spouse or common-law partner, the dependant children share the amount that otherwise would have been paid to the spouse. This amount is in addition to the payment they receive as dependants. Disabled dependant • $33,085 Non-dependants child or parent • $16,840	$10,000, +$15,000 for spouse, +$4,000 per child, + 20% for multiple survivors
Grief Counselling	$4,310 per person (maximum)	$500 per family