



# FINANCIAL BENEFITS

**QUEBEC**

**October 2011**

# Important Information

This document has been prepared by Seniors Benefits Program from publicly available sources. It is intended to give you a summary of benefits that may be available to you for information purposes only. Please be cautioned that it may not be complete or accurate. Always check for available benefits and your eligibility by contacting the government sources.





## Federal Benefits

Old Age Security, Guaranteed  
Income Supplement, Spouse's  
Allowance, Allowance for the  
Survivor

# Old Age Security (OAS)

- Eligibility
  - Canadian citizens or legal residents currently living in Canada, who are 65 or older, and have lived in Canada for at least 10 years as an adult
  - Canadian citizens or legal residents currently living outside Canada, who are 65 or older, and have lived in Canada for at least 20 years as an adult
- Benefit
  - Maximum monthly benefit \$537.97

# Old Age Security (OAS)

- Application
  - Complete application form at least 6 months before you turn 65
  - Human Resource Centre (1 800 277 9914)
  - Once approved, a partial OAS pension will not be increased following additional years of residence in Canada
- Documentation
  - Birth certificate
  - Citizenship or immigration documents
- May need to be paid back as other annual net income exceeds \$67,668 (“clawback”)

# Guaranteed Income Supplement (GIS)

- Eligibility
  - Low income seniors living in Canada who are receiving the OAS pension (maximum annual net income threshold of \$16,320 for a single person)
- Benefit
  - Maximum monthly benefit of \$729.44 for a pensioner and \$483.68 for spouse
- Application
  - Same as OAS form – indicate you are applying for supplement as well
- Documentation
  - Need to renew every year
  - Automatic renewal if income tax form is filed on a timely basis

# Spouse's Allowance

## ■ Eligibility

- Low income seniors
  - Your spouse receives OAS and GIS
  - You are 60 to 64 years old
  - You are a Canadian citizen or a legal resident at the time your Allowance is approved or when you last lived here
  - You have lived in Canada for at least 10 years as an adult

## ■ Benefit

- Maximum monthly benefit \$1021.65, with maximum annual net income threshold of \$30,192



# Spouse's Allowance

- Application
  - Human Resource Centre (1 800 277 9914)
- Documentation
  - Birth certificate
  - Marriage certificate
  - Citizenship or immigration documents
  - Need to renew every year
  - Automatic renewal if income tax form is filed on a timely basis



# Allowance for the Survivor

- Eligibility

- Low income seniors
  - You are 60 to 64 years old
  - You are a Canadian citizen or a legal resident at the time your Allowance is approved or when you last lived here
  - Your spouse or common law partner has died
  - You have lived in Canada for at least 10 years as an adult

- Benefit

- Maximum monthly benefit \$1,143.68, with maximum annual net income threshold of \$21,984



# Allowance for the Survivor

- Application
  - Human Resource Centre (1 800 277 9914)
- Documentation
  - Birth certificate
  - Marriage certificate
  - Citizenship or immigration documents
  - Death certificate
  - Need to renew every year
  - Automatic renewal if income tax form is filed on a timely basis

# Tax Benefits

- Tax return preparation
- Age amount
- Pension income amount
- Disability amount
- Caregivers amount
- Medical expenses
- Attendant or full-time care in a nursing home
- Amounts transferred from spouse
  - Age amount, pension income amount, disability amount
- GST and Property and Sales Tax credits

# Housing Programs

- Residential Adaptation Assistance Program (RAAP)
  - Grants of up to \$24,000 for home modifications – wheelchair accessibility, allergy related modifications, age related disabilities, and hearing or sight impairments
- Emergency Repair Program (ERP)
  - Helps low income homeowners in rural areas with emergency repairs to keep their homes safe
  - Grants of up to \$6,000 for repairs such as heating systems, chimneys, doors, windows, etc,



# Housing Programs

- Home Adaptation for Seniors Independence (HASI)
  - Forgivable loans of up to \$3,500 for low income seniors for minor home adaptations for age-related difficulties
  - Handrails, grab bars, deadbolts, lowering kitchen cupboards, adding shelving at a convenient height, additional light fixtures, additional electrical outlets, etc.
  - Loan does not have to be repaid if property is occupied for six months after modification
- Contact:
  - CMCH 1 877 499 7245 toll free or
  - Societe d'habitation du Quebec 1 800 463 4315



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# Provincial Administered Benefits

Quebec Pension Plan

Health Care Services

Domestic Help

Home Care Support Services

Housing

# Quebec Pension Plan (QPP)

- Retirement Eligibility
  - People who have made at least one valid contribution to the Plan, and
    - You are at least 65 years old, or
    - You are between 60 and 64 years old and have substantially or completely stopped working

# Phased Retirement Eligibility

- Age 60
- Must have stopped working, are considered to have stopped working, or have signed an agreement with the employer to reduce your work time with a pay reduction of at least 20%.
- Pension amount depends on several factors, including retirement age and the contributions paid into the plan.





# Maximum Amounts for QPP Pensions 2011

- Retirement pension
  - Age 65 - \$960.00
  - Age 60 \$672.00 (70%)
  - Age 70 \$1,248.00 (130%)
  - Disability pension \$1,153,34
  
- ❖ Pensions calculated using the average of maximum pensionable earnings for the last 5 years



# Disability - Eligibility

- Be under age 65
- Have a severe and permanent disability recognized by the Regie des rentes du Quebec, that is, he or she must be unable to do any type of substantially gainful work because of his or her state of health
  - You contributed for at least 2 of the last 3 years in your contributory period.
  - You contributed for at least 5 of the last 10 years in your contributory period.
  - You contributed for at least half of the years in your contributory period, but not less than 2 years.

# Disability Pension Amount

- Maximum monthly payment \$1,153.34 month.
  - This sum is made up of:
    - Fixed portion of \$433.34 per beneficiary
    - Variable amount based on the employment earnings recorded under the contributor's name under QPP



# Survivors' Benefits

- 3 types Survivors' benefits:
  - death benefit
  - surviving spouse's pension
  - an orphan's pension
- Contributory period of for at least one third of the period during which he or she could have contributed and for at least three years
- Or for 10 years

# Survivor's Pension

- Beneficiary under age 45
    - without dependent children, not disabled \$470.98
    - with dependent children, not disabled \$762.35
    - disabled, with or without dependent children \$793.34
  - Between ages 45 and 64 \$793.34
  - Age 65 or over \$576.00
- ❖ Pension calculated with respect to contributors who die in 2011 and who were not receiving a retirement pension

# Quebec Pension Plan (QPP)

- Application
  - Complete application form at least 3 months prior to pension commencement
  - Regie des rentes du Quebec
    - 514 873 2433 (Montreal)
    - 1 800 463 5185
- Documentation
  - Birth certificate or
  - Two of Citizenship, Immigration documents, Employment record or Medical record

# Health Insurance Plan

- Healthcare services free of charge under the Health Insurance Plan
- Must be resident of Quebec
- 514 864-3411 (Montréal)
- Elsewhere: 1 800 561-9749



# Health Services

- Public and Private Prescription Drug Insurance Plan
- Persons under age 65 who have access to a private plan are not eligible for coverage under the public plan. They must take out coverage under the private plan to which they have access.
- Public Plan:
  - Depending on the amount of the GIS received, persons age 65 and over who are insured under the public plan fall into one of the following categories: no GIS, the partial GIS, the near maximum GIS or the maximum GIS.
  - Contribution towards the purchase of prescription drugs and the amount of their premium depends on their category.



# Health Services

- Devices that compensate for physical deficiencies
  - Covers costs of orthotics, prostheses, wheelchairs, etc.
- Ostomy appliances
  - Surgical opening in the stomach for eliminating urine or stool
  - \$700 per year
- External breastforms
  - \$200 for each breast every 2 years
- Free ambulance service and flu vaccinations
- Home Care and Assistance
  - Nursing, physiotherapy, psychological services, nutrition, personal care, etc.

# Health Services

- Hearing Devices Program
- Free eye examinations – once a year
- Visual Devices Program for blindness or low vision
  - Loans devices to enable people to read, write and get around
- Artificial Eyes Program
  - Subsidy of up to \$585 maximum every 5 years

# Domestic Help Services

- Financial Assistance Program for Domestic Help Services
  - Basic assistance of \$4 per hour of services rendered is granted to all clients of accredited businesses, regardless of their state of health or income
  - variable assistance of \$0.42 to \$7 per hour of services rendered is granted to families that meet the eligibility requirements for variable assistance
  - Housekeeping, shopping, errands, clothing care and meal preparation
  - 514 873 9504 (Montreal)
  - 1 888 594 5155
    - ❖ The amount of variable assistance is added to the basic assistance and is calculated based on family income and family situation

# Home Health and Support Services

- Professional care and services
- Home help services
- Services for caregivers
- Technical support

# Home Health and Support Services

- Tax credit for people aged 70 or over and residing in Quebec for Home Support Services
  - Maximum annual tax credit is \$4,680 per year or 30% of eligible expenses (\$15,600) for cost of personal aid nursing services and domestic services (upkeep of living space, clothing maintenance, purchasing household supplies, light exterior work like cleaning windows, gardening, snow removal)
  - Dependent senior, maximum annual tax credit \$6,480. limit for eligible expenses \$21,600
  - Tax credit reduced by 3% of the portion of family income that exceeds \$51,180
  - One credit may be claimed per couple

# Housing

- Tax Credit for Caregiver
  - Tax credit for people housing their or their spouse's parents aged 70 or over or 60 or over for impaired seniors
  - Tax credit of up to \$1062 per person per year
- Housing for dependent individuals
  - Seniors' homes or intermediate resources
  - In residential and long term care centres
  - Financial contribution needed
- Low Rent Housing
  - For independent elderly person with low income
  - Contact Office d'habitation of your municipality
- Community Housing for low income families
  - Contact Societe d'habitation du Quebec (1 800 463 4315)

# Housing

## Shelter Allowance

- Shelter Allowance Program is designed to help persons who, for financial reasons, have trouble paying their rent.
  - 55 year old or over
  - Based on actual rent, annual income and number of persons in the household
  - Pays housing expenses when they exceed 30% of total family income
  - Maximum allowance of up to \$80 per month, tax free
  - 514 864 6299 (Montreal)
  - 1 800 267 6299



# Home Adaptations for Seniors' Independence

- Low-income senior aged 65 or over
- Minor adaptations to home or apartment one can continue to live safely and independently for as long as possible
- \$3,500 if the work is done by a contractor who holds an appropriate licence from the Régie du bâtiment du Québec (the exact amount of assistance granted depends on the cost of the materials and labour required for the adaptation work);
- \$1,750 if the work is not done by a licensed contractor (in such cases, only the price of materials and equipment will be considered in establishing the amount of assistance granted).



# Housing – Cancelling Lease

- Tenants can terminate their leases if
  - Assigned non profit community owned housing
  - They can no longer live in their home due to a disability
  - Senior has been permanently admitted to a long-term care center or in a nursing home

# Tax Credits

- Medical
- GST - Federal
- QST – Quebec
- Volunteer Respite Services
- Caregivers Credit
- Property Tax Refund

# Other

- Compensation for Victims of Crime
  - For bodily harm or a mental or nervous shock
  - 514 906 3019 (Montreal)
  - 1 800 561 4822
- Crime Victims' Assistance
- Elder Abuse
  - 1 888 489 2287
- Ability to Drive
  - Need periodic medical checkups

# Benefits Information

1 800 363 1363 Toll Free  
[www.seniors.gouv.qc.ca](http://www.seniors.gouv.qc.ca)

Reference Document: Programs and Services  
Quebec 2010-2011 Edition





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