



# Financial Benefits

Toronto, Ontario

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,  
Widow's Allowance

Canada Pension Benefits – Retirement,  
Disability, Survivor's and Death Benefits



# 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 ("claw back").



# 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 \$1,021.65, with maximum annual net income threshold of \$30,192



# OAS 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's

- 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 \$1,143.78 with maximum annual net income threshold of \$21,984



# Allowance for the Survivors

- 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



# Canada Pension Plan (CPP)

- Eligibility - Retirement
  - 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 (Flexible Retirement)
- Benefit
  - Maximum monthly benefit \$960.00



# Canada Pension Plan (CPP)

- Application must be complete at least 6 months before you want your pension to begin
  - Human Resource Centre (1 800 277 9914)
- Documentation
  - Birth certificate or
  - Two of Citizenship, Immigration documents, Employment record or Medical record



# Canada Pension Plan (CPP)

- Disability (maximum \$1,153.37 monthly)
  - Disabled contributors and their dependent children
  - Subject to minimum contribution requirements
  - Must have worked at least 4 out of last 6 years
- Survivors
  - Spouse must have contributed at least 6 years for the surviving spouse to receive the benefits
  - (maximum \$576.00 monthly; \$ 529.09 if under 65)
  - Surviving children (maximum \$214.85 monthly)
  - Death benefit (lump sum \$2,500)
- Other features
  - Pension sharing scheme
  - Child rearing drop-out provisions
  - Credit splitting



# Changes

- An employee who contributes to the CPP, whether you are just starting your career or you are planning to retire soon;
- A self-employed person who contributes to the CPP; or
- Between the ages of 60 and 70 and you work while receiving your CPP retirement pension (or if you work outside of Quebec while receiving a QPP retirement pension).
- Will not be affected by changes if CPP retirement pension commenced before December 31, 2010, and remain out of the work force.



# Pension Increase After 65

- **Before the changes**, CPP retirement pension increased by 0.5% for each month after age 65 (and up to age 70) that was delayed receiving it. This meant that, if you started receiving your CPP pension at 70, your pension amount was 30% more than it would have been if you had taken it at 65.
- **From 2011 to 2013**, the Government of Canada will gradually increase this percentage from 0.5% per month (6% per year) to 0.7% per month (8.4% per year).
- This means that, by **2013**, if you start receiving your CPP pension at the age of 70, your pension amount will be 42% more than it would have been if you had taken it at 65



# Pension Decrease if Taken Prior to Age 65

- **Before the changes**, CPP retirement pension was reduced by 0.5% for each month before age 65 that you began receiving it. This meant that, if you started receiving your CPP pension at 60, your pension amount was 30% less than it would have been if you had waited to take it at 65.
- **From 2012 to 2016**, the Government will gradually change this early pension reduction from 0.5% to 0.6% per month.
- This means that, **by 2016**, if you start receiving your CPP pension at the age of 60, your pension amount will be 36% less than it would have been if you had taken it at 65.





# CPP Contributions - Changes

- **Before the change**, if you were receiving a CPP retirement pension and working, regardless of your age, you did not pay CPP contributions.
- **Starting in 2012**, if you are under age 65 and you work while receiving your CPP retirement pension, you and your employer will have to make mandatory CPP contributions.
  - These contributions go towards the new Post-Retirement Benefit (PRB), which is effective January 1 of the year following your PRB contribution. This additional benefit will be added to your current retirement benefit, gradually increasing your retirement income.
- If you are age 65 to 70 and you work while receiving your CPP retirement pension, you can choose to make CPP contributions.
  - These contributions will increase your CPP retirement benefits.



# Receive Pension Without Any Work Interruption

- **Before the change**, if you decided to take your CPP retirement pension before age 65, you had to either stop working or significantly reduce your earnings for at least two months. This requirement was called the “work cessation test.” After this two-month period, you could return to work or start earning more.
- **Starting in 2012**, the work cessation test will no longer apply. This means that you will be able to take your CPP retirement pension as early as age 60 without having to stop working or reduce your earnings.



# Planning for Your Retirement

- Changes to the CPP affect you will depend on your age, your work history, and when you plan to retire.
- CPP is designed to replace about 25% of your average pre-retirement employment earnings up to a maximum amount, is one part of your retirement plan.
- The other components of retirement income include the Government of Canada's Old Age Security (OAS) pension, employer pension plans, and personal savings and investments.



# Information

Service Canada has online resources, including the Canadian Retirement

Income Calculator, to help you plan your future.

- Click [servicecanada.gc.ca](http://servicecanada.gc.ca)
- Call Toll-free in Canada and the United States: 1-800-277-9914
- If you have a hearing or speech impairment and use a teletypewriter (TTY): 1-800-255-4786
- From outside Canada and the United States (collect calls accepted): 613-990-2244
- Visit a Service Canada Centre



# Housing Programs (CMHC)

- Residential Rehabilitation Assistance Program (RRAP)
  - Forgivable home repair loans of up to \$24,000 for certain home repairs, home modifications for disabled residents (wheelchair accessibility, allergy related modifications, age related disabilities, and hearing or sight impairments), and creation of secondary suites for a senior citizen or a person with disability
  - Loan does not have to be repaid if property is occupied for periods of 1 to 5 years after modification
- 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 (CMHC)

- 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

CMHC Contact: 1 877 499 7245 toll free



# 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
- Automatic renewal of GIS income



# Provincially Administered Programs

- Ontario Disability Program
- Assistive Device Program
- Ontario Drug Benefit Program
- Trillium Drug Program
- Ontario Works Program
- Home and Community Support Services



# Ontario Disability Program

The Ontario Disability Support Program application consists of two separate and distinct parts:

1. Financial Assessment: Determining whether the applicant's financial circumstances are within the program's asset and income thresholds.
  - The form used to determine financial eligibility is the "Application for Financial Assistance, Part 1".
2. Disability Determination: Determining whether the applicant is a person with a disability as defined in the *ODSP Act*.
  - The forms used to determine whether a person meets the definition of disability under the ODSP include the Health Status Report and Activities of Daily Living Index, and the Self Report Form.

# Step #1: Financial Assessment

## Financial Assessment:

- To be eligible, the applicant's or recipient's family assets must be within the allowable limits:
  - \$5,000 for a single person;
  - plus \$2,500 if there is a spouse or same sex partner in the benefit unit;
  - plus \$500 for each dependant (other than a spouse).



# Disability Determination

- People who are members of prescribed classes as described under ODSP regulations do not require adjudication by the DAU. They include:
  - People who are receiving disability benefits under the Canada Pension Plan or Quebec Pension Plan;
  - People who are 65 years old or over and are not eligible for Old Age Security payments;
  - Former residents of a facility under the *Development Services Act\** (DSA), who ceased to be residents of that facility on or after June 1, 1998; or
  - A person who, on May 31, 1998, was a recipient or spouse of a recipient receiving benefits under the *Family Benefits Act*.
- The following are also members of a prescribed class but only while residing in the following facilities:
  - A person residing in a prescribed psychiatric facility, the Centre for Addiction and Mental Health, or Homewood Health Centre; or
  - A person residing in a home under the *Homes for Special Care Act* or a facility designated under the DSA.
- All other ODSP applicants must be referred to the DAU and be determined to be a person with a disability in order to be eligible for ODSP income support.

# Monthly Breakdown

*MAXIMUM ALLOWANCE: \$1053.00*

Basic Needs (for a single person - \$584 in a month):

- Assists with food, clothing, personal needs, household supplies; a set amount based on the number of people in the family.

Shelter Allowance (for a single person - up to \$469 in a month):

- Rent/mortgage, property taxes, home insurance premiums, utilities, fuel, condominium fees (*based on actual costs up to the maximum which is also based on family size*).



# Monthly Breakdown

## *Income Support Calculation, cont'd*

Board and Lodging Allowance (for a single person – up to \$805 in a month):

- A board and lodging situation is one in which a recipient receives food and shelter from the same source.

Residents of institutions:

- Personal Needs Allowance: \$130
- Institutional Rate, depending on type of institution: \$916 or \$923



# Benefits

- Batteries for mobility devices and repairs
- Mandatory Special Necessities
- Prescription Drugs
- Dental Benefits
- Vision Care
- Special Diets
- Extended Health Benefits
- Community Start Up and Maintenance Benefits
- Home Repairs for homeowners



# Income

- Some Income deducted at 100%
- Some deducted in part
- Exempt Income
- Gifts and voluntary payments over \$6,000 in 12 months period



# Employment Benefits

- Earnings – 50% of the net income plus \$100 Work Related Benefits.
- Employment Start Up Benefit up to \$500 in any given 12 month period
- Business/Self employment - Gross minus allowable expenses then 50% of net. Net positive income eligible for the \$100 Work-Related Benefit.





# Employment Transition Benefit

- \$500 if ineligible due to income from employment, training, or the operation of a business.
- Health Benefit covers prescription drugs, basic dental and vision care benefits covered until the employer provides coverage.



# Sponsorship

- A family class sponsored immigrant may be eligible for income support
- Sponsor is not meeting his/her obligations
- Sponsored immigrant applies for social assistance
- Verification check
- Sponsor pays sponsorship debt in full back to the Government

# Appeal Process

- Decisions can be appealed
  - First step – request internal review within 30 days of receiving decision
  - Internal review decision is completed within 10 days from the office
  - Still not satisfied with the decision – appeal to the Social Benefits Tribunal
  - Community Legal Clinic can assist with appeal

# Ontario Health Insurance Plan

- OHIP
  - Canadian citizen or landed immigrant
  - Permanent and principal home in Ontario
  - Present in Ontario for at least 153 days in any 12 month period
- OHIP Services
  - Medically necessary doctor's visits, treatments and tests
  - Part of the costs of podiatrists and osteopaths
  - Some kinds of physiotherapy in a hospital
  - Some dental services in a hospital
  - One eye exam per year
  - Hearing tests ordered and performed by a doctor
  - Disabled parking permit program

# Ontario Drug Benefit Program

- Eligibility for:
- Senior over the age of 65 with valid OHIP card
- Recipients of the Ontario Disability Support Program
- Recipients of the Ontario Works Program

# Individual Clinical Review (ICR)

- In exceptional circumstances, a request for special coverage of a non-listed drug product not normally covered under the ODB program can be made.
- Doctor requests coverage for a specific period of time for drug not covered and reasons why you cannot use other available products

# Special Drugs Program

- Covers the full cost of certain out-patient drugs used in the treatments of specific conditions.
- Speak to your doctor
- Does not have any deductible or co-payment. If conditions for coverage are met then there is no payment required.



# Trillium Drug Program

- Program helps people who have high drug costs in relation to income;
- Must apply for the program;
- Covers prescription drug products
- Program has a deductible that is based on income and family size





# Where to Apply?

- Trillium application kits are available at your local pharmacy or by calling the Ministry of Health and Longer Term Care INFOline.
- INFOline 1-877-234-4343
- Telehealth Ontario 1-866-797-0007



# Assistive Device Program

- Ministry of Health and Long Term Care ADP program assist people who have long-term physical disabilities to get needed equipment and supplies.
- Pays 75% of the cost of items like orthopaedic braces, wheelchairs, breathing aids.
- Pays fixed amounts up to a maximum contributions for such items such as limbs breast prostheses.
- Pays annual grant for ostomy supplies for needles and syringes for insulin-dependent seniors, ADP pays an annual grant directly to the person.
- Home Oxygen Programs (100% paid)

# ADP – Examples of Devices Covered

- Communication Devices;
- Diabetic Supplies
- Feeding equipment
- Hearing Aids
- Orthotic Devices
- Ostomy Supplies
- Visual Aids
- Wheelchairs
- Respiratory Supplies/Equipment

# Information

- Call the Assistive Devices Program at  
at 1-800-268-6021



# Guaranteed Annual Income System (GAINS)

- Eligibility:
  - 65 or older
  - Receive OAS and GIS
  - Permanent resident of Ontario for the past 12 months or lived in the Province for 20 years as an adult
  - Low income threshold, maximum payment \$83.00 monthly
- Monthly payment
- Amount of benefit varies based on income and marital status
- Call 1 800 263 7965 to apply



# Ontario Works Program

Social services administered by the cities provides:

- Financial Support
- Employment Assistance
- Health Benefits
- Discretionary Benefits

# Who is Eligible?

- Applicants must be residents of Ontario;
- Based on assessment of financial need and
- Agreement to participate in employment activities.
- Rules are designed to ensure people turn to OW only when all other financial resources are exhausted.



# Application Process

- Call nearest OW or Social Services Office to begin the application process over the phone;
- Application completed in person at local OW office.
- Verification of income, assets, accommodation required.



# Employment Process

- Focus on finding and keeping employment;
- Practical help in finding job;
- Community and employment placements to gain working experience
- Basic education and job skill training, such keyboarding, forklift operating;
- Support in developing self-employment opportunities;
- Helping young parents finish high school;
- Literacy screening and training;
- Earning exemptions that allow participants to earn income as they enter into workforce.



# Benefits

- Basic income support
- Shelter
- Drug/dental cards
- Winter clothing/Back to school allowances
- Eye glasses
- Transportation for medical appointments
- Community Start-up and Maintenance Benefits
- Employment Start-up benefits
- Discretionary benefits i.e. orthopaedic shoes/custom-made shoes, prosthetic (breast, limbs, wigs, etc.)

# Hardship Fund

- Seniors in receipt of OAS/GIS/allowance for survivors may be eligible to apply;
- Top up for assistive devices through ADP i.e. hospital beds, wheelchairs, etc.
- Must meet financial criteria – income and assets.

# Contact

- 1 888 465-4478 to find out closest Ontario Works office in your area



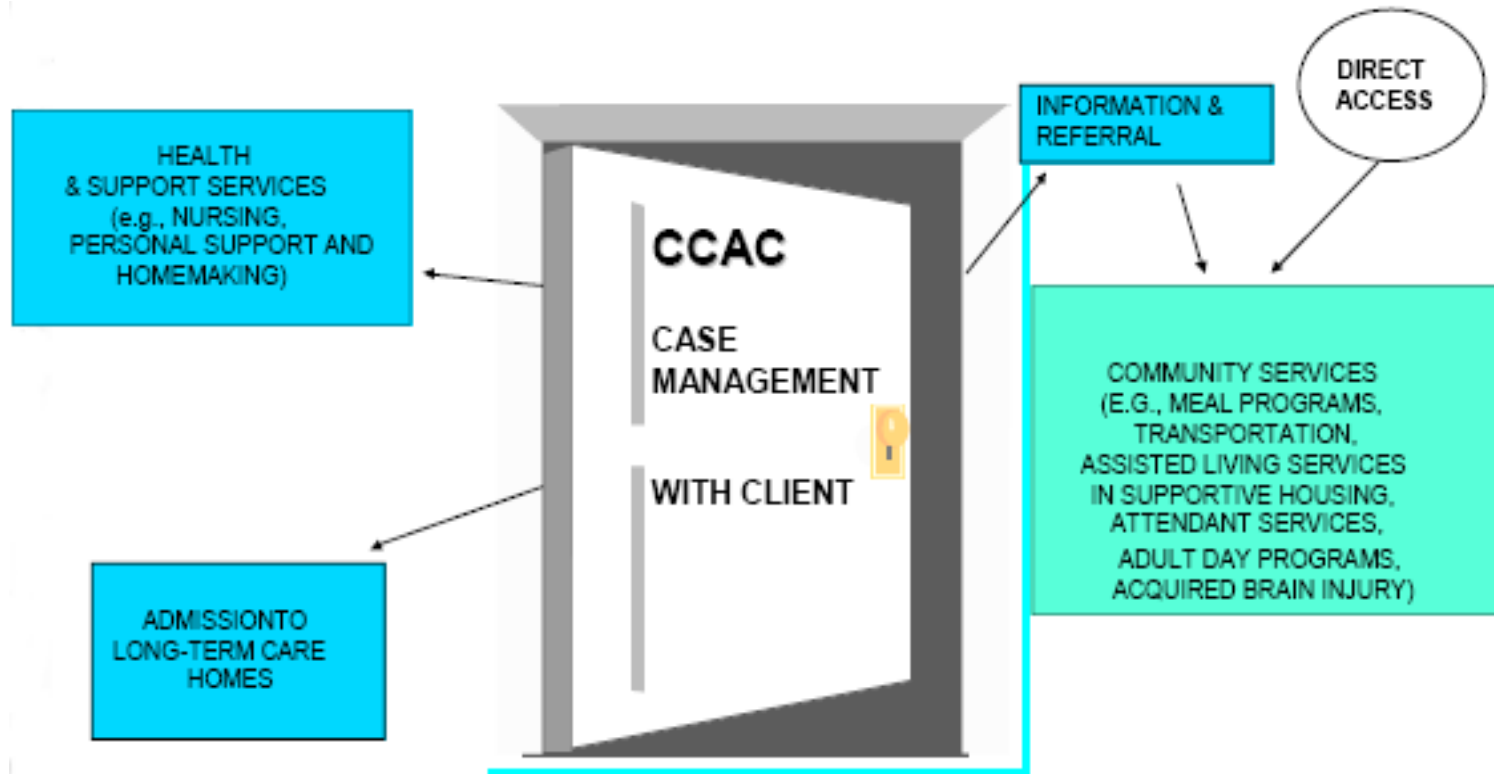
# Home and Community Support Services - Care in the Home

Moderate care needs who prefer to stay at home, home and community support services provide flexible and practical solutions

- Visiting Health Professional Services
- Personal Care and Support
- Homemaking
- Community Support Services



# Access to Home and Community Care



# Home Care

- Provided by Community Care Access Centres (CCACs) funded by Ministry of Health and Long-Term Care
- Services include: case management, nursing, personal care and homemaking, occupational therapy, physiotherapy, speech-language pathology, social work and nutrition
- No charge for service; no age restriction
- Length and type of service vary according to need
- Scheduled service
- Maximum 90 hours a month
- Eligibility – a person must be insured under the OHIP i.e. a person is a resident of Ontario, and is eligible and entitled to receive Ontario's health care services.



# Who Do They Serve

- CCACs serve clients:
- Recovering from an acute illness living with a chronic disease, or are in the convalescent, rehabilitative, or terminal stage of disease
- Requiring support because of frailty or disability or requiring service to participate in school or home schooling
- 53% of clients are 65+, 36% are age 19 –64, and 11% are under age 19





# Visiting Health Professional Services

- Visiting health professionals can help maintain or improve health or teach individual how to manage their health condition.
  - Temporarily if adjusting after hospital release
  - Ongoing basis if required to continued help to adapt to an illness or injury
- Services include assessing individual's needs, planning and providing care, or teaching individual to care of themselves
- Visiting health professionals - nurses, physiotherapists, occupational therapists, social workers, speech-language pathologists and dieticians
- Note: If services are provided through Community Care Access Centre (CCAC), then health supplies may be provided. Assistive devices or equipment (e.g. walker, bath bench or hospital bed) may also be available by rental, loan or purchase, if required.



# Personal Care and Support

## Daily activities that help maintain physical well-being

- Personal hygiene care such as washing and bathing, mouth care, hair care, preventative skin care, routine hand or foot care
- Transferring or positioning into chairs, vehicles or beds
- Dressing and undressing
- Assistance with eating
- Assistance with toileting
- Escorting you to appointments



# Homemaking

- Assist with routine household activities including menu planning and meal preparation, shopping, light housecleaning and laundry, and paying bills or banking.



# Community Support Services

Services are delivered either in the home or in different locations around the community

- Either non-profit corporations or private companies
  - Security
  - Transportation
  - Meal services
  - Wheels-to-Meals, Diners Club or Congregate Dining
  - Caregiver Respite
  - Caregiver Support Groups and Counselling
  - Volunteer Hospice
  - Foot Care
  - Home Help
  - Social and recreational services
  - Home maintenance and repair
  - Supportive Housing
  - Arranging for these services



# Residential Care

- *Retirement Homes*
  - Retirement Residence, Care Home, Assisted Living, Rest Home
- *Supportive Housing*
  - Non-profit housing, Social Housing, Seniors' Housing
- *Long-Term Care Homes*
  - Homes, Nursing homes, Homes for the Aged



*Retirement Homes*

*Supportive Housing*

*Long-Term Care Homes*

*Also referred to as:*

Retirement Residence, Care Home, **Assisted Living**, Rest Home

Non-profit housing, Social Housing, Seniors' Housing

Homes, Nursing homes, Homes for the Aged

**Levels of Care Scheduled/Unscheduled**

Individuals or couples who need light housekeeping, meals, low levels of personal care and availability of staff on a 24-hour basis, to live independently.

Individuals or couples who need daily personal care, 24-hour availability of a trained personal support worker, meal preparation and/or homemaking to live independently.

Individuals who need higher levels of daily personal care, availability of 24-hour nursing care or supervision, and a secure environment.

**Scheduled/Unscheduled**

Scheduled/unscheduled

Scheduled

Unscheduled

**Accommodation style**

Ranges from shared living to bachelor, one or two- bedroom apartments.

Ranges from shared living to bachelor, one or two- bedroom apartments.

Ranges from rooms with 4 people, to semi-private and private rooms.

**Owned and managed by:**

Private corporations and in a few cases, non-profit corporations.

Building management varies. Services managed by non-profit corporations.

Municipal governments, Non-Profit corporations or Private corporations.



**Retirement Homes  
Retirement  
Residence, Care  
Home, Assisted  
Living, Rest Home**

**Supportive Housing  
Non-profit housing,  
Social Housing,  
Seniors' Housing**

**Long-Term Care  
Homes  
Homes, Nursing  
homes, Homes for  
the Aged**

**How to select and apply**

You select and apply to directly to the provider organization.

You select and apply directly to the provider organization such as Toronto Housing Corporation

Apply via your local CCAC, and if eligible, you select your top three choices (except for short-stay respite or if immediate admission is required)

**Cost Ranges  
(Per person)**

Costs for accommodation and care can range from \$1500 to \$5000 per month for a private room.

Rental costs vary according to market rent but usually range from \$600 to \$1200 per month. Rent subsidies are available in some locations. The support service costs are covered by MOHLTC.

The co-payment rates long-term from \$1,619.08 to \$2,166.58.

Short stay \$1,053.33

**Eligibility**

Depends on the private corporations and non-profit corporations eligibility criteria.

Local governments may set additional eligibility requirements for rent subsidies. Usually a waiting list for subsidized units.

CCAC determines eligibility. choose to apply maximum of three homes when applying as long-term.



# Dental Clinics

- Eligibility
  - 65 years or older
  - City of Toronto resident
  - Annual income of \$25,000 or less (\$30,000 for a couple)
  - Proof of residency (drivers' license, phone bill, old age pension cheque, etc.)
- Services
  - Dental examinations and x-rays
  - Professional cleaning of teeth and dentures
  - Fillings, extraction, root canal treatment
  - Repairs to existing dentures and partial dentures
  - New dentures and partial dentures





# Seniors' Dental Clinics (cont'd)

- What is not covered
  - crowns, fixed bridges, orthodontics, dental implants
- Costs
  - No charge for most services, such as examinations, cleaning, fillings and extractions
  - Half the lab fee for dentures or partial dentures; no charge for the dentist or dental hygienist's professional services



# City of Toronto Benefits

- Sidewalk snow clearing
  - 416 392 7762
- Property tax relief for senior or disabled homeowners with low incomes
- Wheel-Trans
  - Door to door accessible transit service within the City of Toronto
  - 416 393 4111



# Benefits Information

- Seniors Info Line

- 1 888 910 1999 toll free
- 416 314 7511

- Seniors Website

- [www.citizenship.gov.on.ca/seniors/english/guide.htm](http://www.citizenship.gov.on.ca/seniors/english/guide.htm)
- Reference Document: A Guide to Programs and Services for Seniors in Ontario



# Other

- Getting Ready to Retire package
- Managing Your Debt package

*These packages can be obtained by calling 1 800 267 8097*

- Debt Management and Credit Counselling (1 888 746 3328)
- Seniors Driving Group Education Program
  - For seniors 80 and over
  - Every 2 years – vision test, rules of the road knowledge test, driving record review, group education session
- Disabled persons parking permits
  - 1 800 387 3445





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