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# When I'm 64: Benefits for Seniors



This publication tells you about the government benefits you may be entitled to if you are a senior in British Columbia. It covers Old Age Security, the Canada Pension Plan, Employment Insurance, and welfare benefits for seniors.



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## Introduction

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This publication tells you about the government benefits you may be entitled to if you are a senior in British Columbia. It covers Old Age Security, the Canada Pension Plan, Employment Insurance, and welfare benefits for seniors.

The information is produced for educational purposes and is not intended as legal advice. If you need advice about a specific legal problem, please contact a legal professional. Some sources of legal help are highlighted in the Where to Get Help section.

We have tried to use clear language throughout. See the Glossary section for definitions of key legal terms.

The information is current to September 2015.



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People's Law School is a non-profit society in British Columbia providing free education and information on the legal problems of daily life.



## Old Age Security Program

The federal government operates two major public **pension** programs:

- Old Age Security (OAS), based on **years of residence** in Canada.
- Canada Pension Plan (CPP), based on **years of work** in Canada.

The Old Age Security program provides you with a pension at age 65 if you have lived in Canada for at least 10 years. If you are a low-income senior, you may be eligible for other benefits as early as age 60.



### Tips & Tools

The Government of Canada is gradually increasing the age of eligibility for the Old Age Security pension and the Guaranteed Income Supplement (GIS) between the years 2023 and 2029, from age 65 to age 67.

People born after December 31, 1958 will qualify for Old Age Security at age 67. This publication refers to retirement age as 65. Visit [www.servicecanada.gc.ca/oaschanges](http://www.servicecanada.gc.ca/oaschanges) to see how your eligibility may change for the OAS pension and the GIS.

The Old Age Security program includes:

- the basic Old Age Security pension,
- the Guaranteed Income Supplement (GIS),
- the Allowance, and
- the Allowance for the Survivor.

### Basic Old Age Security Pension

The Old Age Security pension is a monthly payment available to most Canadians aged 65 or older. You must apply to receive benefits. If you meet the eligibility requirements, you may be entitled to receive the Old Age Security pension even if you are still working or have never worked.

### How do I know if I qualify for a basic Old Age Security pension?

Three factors determine if you can receive the Old Age Security pension:

- your age,
- your legal status, and
- the number of years you have lived in Canada.

#### Scenario 1: If you live in Canada, and

- you are age 65 or older,
- you are a Canadian citizen or a legal resident at the time Service Canada approves your OAS pension application, and
- you have lived in Canada for at least 10 years after turning age 18.

#### Scenario 2: If you live outside Canada, and

- you are age 65 or older,
- you were a Canadian citizen or a legal resident of Canada the day before you left Canada, and
- you have lived in Canada for at least 20 years after turning age 18.

If you are not covered by either of these two scenarios, you may still qualify for a pension,

as Canada has social security agreements with many countries. If you have lived in one of these countries or contributed to its social security system, you may qualify for a pension from that country, from Canada, or from both countries.

### **How is Old Age Security calculated?**

The Old Age Security pension is divided into 40 equal portions. If you qualify for the full pension, you are entitled to receive all 40 portions. If you qualify for a partial pension, you will receive some of the 40 portions each month. Whether you qualify for a full or partial pension will depend on how long you've lived in Canada after the age of 18.

### **What are the requirements for a full OAS pension?**

If you meet all of the conditions outlined in one of these two categories, you may qualify for a full pension.

**Category 1:** You lived in Canada for at least 40 years after turning age 18.

**Category 2:** You meet two sets of requirements. First, you reached age 25 on or before July 1, 1977, and at that time:

- you lived in Canada, **or**
- you did not live in Canada but you had some residence in Canada after the age of 18, **or**
- you were in possession of a valid Canadian Immigration Visa.

Second, if you are a Category 2 applicant, you must either:

- have lived in Canada continuously for the 10 years immediately before the approval of your OAS pension, **or**
- you lived in Canada for the entire year immediately before the approval of your pension, and you lived in Canada since age 18 for at least three years for every one year of absence from Canada during the last 10 years.



### **What are the requirements for a partial OAS pension?**

If you do not qualify for the full Old Age Security pension, you may qualify for a partial OAS pension. The minimum period you need to qualify for a partial pension is 10 years of residence in Canada after reaching age 18, as long as you live in Canada when you receive your OAS pension.

If you qualify for a partial pension, the amount you receive is 1/40th of the basic full pension for each complete year you lived in Canada after you turned age 18. For example, if you lived in Canada for 10 years after your 18th birthday, you may qualify to receive 10/40ths or one-quarter of the full OAS pension.

Once your partial pension is approved, you can never increase the number of years of residency on which your pension is based. You will, however, qualify for any cost-of-living increases.

### **When do I apply for my Old Age Security pension?**

You should apply for the Old Age Security pension six months before you turn age 65, or when you receive an Application for the Old Age Security form. If you turn 65 and did not receive a letter from Service Canada, you still need to apply for OAS.



## Tips & Tools

As of July 2013, you can defer receiving your Old Age Security pension for up to 60 months after the date you become eligible for the OAS pension. However, you must still put in the application six months before you turn age 65. You can identify on the application when you want to start receiving the pension. In deciding when to start receiving your pension, you must consider your personal financial situation related to your future sources of income, your health and your retirement plan.

### What happens if I apply for my Old Age Security pension late?

Late applicants for the Old Age Security pension may receive retroactive payments. Retroactive OAS payments may be made for up to 11 months plus the month in which Service Canada receives your application, provided all conditions of eligibility are met. The same retroactivity rules apply to the Guaranteed Income Supplement and the Allowance.

If, due to a medical condition, you were unable to apply when you became eligible for OAS, contact Service Canada to obtain the Declaration of Incapacity form. If you meet all of the eligibility requirements, completing this form may allow you to receive your pension with an earlier start date.

### How do I apply for my Old Age Security pension?

To get an application kit, contact Service Canada:

For service in English: 1-800-277-9914

For service in French: 1-800-277-9915

Hearing or Speech Impaired:

1-800-255-4786

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

Agents are ready to answer your questions Monday to Friday from 8:30 am to 4:30 pm local time. Please have your Canadian Social Insurance Number ready. The application kit contains detailed instructions to help you apply for the Old Age Security pension, including where to send the completed and signed application form.

### What documents will I need to provide?

If you were not born in Canada or you have not lived continuously in Canada since age 18, you must submit proof of legal status in Canada such as citizenship or immigration papers. You must also submit a statement of all the dates you arrived in Canada and departed Canada from age 18 to the present. You may be asked to provide documents to substantiate this.

### How much will I receive?

The payment amount of your Old Age Security pension is determined by how long you have lived in Canada after the age of 18. You receive 1/40th of the basic full pension for each complete year you have lived in Canada after 18. For example, if you lived in Canada for 10 years after your 18th birthday, you receive 10/40ths or one-quarter of the full OAS pension.

Tables showing current payment amounts for the OAS pension and related benefits are on the Service Canada website at [www.servicecanada.gc.ca/eng/services/pensions/oas/payments](http://www.servicecanada.gc.ca/eng/services/pensions/oas/payments).

The Old Age Security pension is taxable income. If you are a higher income senior, you may have to repay all or part of your pension. You may hear this referred to as the “clawback” or the “recovery tax.” You can also ask that some of your pension cheque be held back for income tax. This is called a voluntary tax withhold.



## Tips & Tools

If you are eligible for a partial Old Age Security pension, you can calculate how much OAS you will receive by dividing the number of years you have lived in Canada by 40. For example, if you have lived in Canada for:

- 30 years, you will receive  $3/4$  of the full pension:  $30/40 = 3/4$ ,
- 20 years, you will receive  $1/2$  of the full pension:  $20/40 = 1/2$
- 10 years, you will receive  $1/4$  of the full pension:  $10/40 = 1/4$

## When will I begin receiving my Old Age Security pension?

You **must apply** to receive your OAS pension. Your pension payments will begin during one of the following months, whichever is latest:

- the month after you meet the residence and legal status requirements,
- the month after your 65th birthday, or
- the month during which you ask to have the payments start.

If you apply after you turn 65, you can receive a retroactive payment back to your 65th birthday up to a maximum of 11 months, plus a payment for the month in which your application was received.

If you apply at any time after your 66th birthday, you will receive a back payment worth up to a total of 12 months of pension benefits.

## Can I receive my pension outside Canada?

Yes. Usually, your pension payment can be sent while you're outside the country if:

- you lived in Canada for at least 20 years since age 18, or

- you lived or worked in a country that has a social security agreement with Canada and you meet the 20-year residence requirement under the provisions of that agreement.

If you do not meet either of the requirements, your payment can only be sent to you for the month that you leave, and for six months after that.



## Example

If you leave Canada in January, Service Canada would send payments until the end of July. After July, the payments would stop. If you plan to be absent from Canada for more than six months, you must contact Service Canada well before you leave.

You should also contact Service Canada when you return to live in Canada, so that they can restart your pension payments from the month of your return.

Whether you are living in Canada or abroad, all payments are calculated in Canadian dollars. If you are living abroad, most recipients will receive their benefit payment in the local currency of their country of residence.

## How long can a permanent resident be out of Canada?

If you are a permanent resident in Canada but not a Canadian citizen, and you are leaving Canada for over a month or several shorter trips, you need to be careful about the length of time that you are out of the country.

You need to be physically present in Canada for two years out of every five-year period or you may lose your permanent resident status.



## For Help

To find out more about how leaving and re-entering the country can affect you as a permanent resident, contact:

Citizenship and Immigration Canada (CIC)

1-888-242-2100

[www.cic.gc.ca](http://www.cic.gc.ca)

## What should I do if I move?

If you are planning to move, you need to contact Service Canada to provide your new address and postal code as soon as possible. This will allow for updating of your records and make sure that a payment gets to you on time.

Even if Service Canada deposits your payments directly into your bank account, they still need to know your new address so they can send you information and your yearly T4-OAS tax information slip or NR4-OAS tax information slip, if you are a non-resident of Canada.

If you live in Canada, you can use the My Service Canada Account online service to change your address and direct deposit information. You can also notify Service Canada in writing:

Service Canada

Regional Office of BC and Yukon

PO Box 1177 Station CSC

Victoria, BC V8W 2V2

## What happens if I can no longer handle my own affairs?

If you become mentally incapable and can no longer handle your own financial affairs, arrangements can be made to have your OAS pension paid to another person who will manage this money on your behalf. When someone dies, his or her estate can keep the OAS pension cheque for the month in which the person died.

## What can I do if I disagree with a decision about my Old Age Security?

If you disagree with a decision about whether or not you qualify for OAS, or about how much pension you are entitled to, you have the right to **appeal**. The appeal procedures are the same for OAS as for the Guaranteed Income Supplement, the Allowance, and the Allowance for the Survivor. We explain the appeal procedure for all of these federal pensions in the section on Your Right to Reconsideration and Appeal.

## Guaranteed Income Supplement

The Guaranteed Income Supplement (GIS) is a monthly benefit paid to eligible residents of Canada who receive a basic Old Age Security pension and who have little or no other income.

Unlike the basic Old Age Security pension, the GIS is not subject to income tax. It is not payable outside Canada beyond a period of six months after the date of departure, regardless of how long you have lived in Canada.



## Tips & Tools

Starting in 2023, the age of eligibility for the Old Age Security pension and the Guaranteed Income Supplement will gradually increase from age 65 to 67 over six years. Visit [www.servicecanada.gc.ca/oaschanges](http://www.servicecanada.gc.ca/oaschanges) to see how your eligibility may change for the GIS.

## How do I know if I qualify for GIS?

To qualify for the Guaranteed Income Supplement, you must be eligible for the Old Age Security pension. Eligibility also depends on whether the combined income of you and your **spouse** or common-law partner, if you have one, exceeds a specific amount.

Tables showing current maximum income levels for eligibility for GIS are on the Service Canada website at [www.servicecanada.gc.ca/eng/services/pensions/oas/payments](http://www.servicecanada.gc.ca/eng/services/pensions/oas/payments).

The tables also show benefit rates for GIS as well as the basic Old Age Security pension and the Allowances.

When you look at the tables, remember that:

- the income listed is the maximum amount you can make and still get some GIS, and
- the less income you have, the more GIS you receive.

In calculating income for GIS, there is an earnings exemption of \$3,500. See below for what counts as income for GIS purposes.

Even if your income is slightly above the maximum amounts, you should still apply for GIS. The GIS is tied to the cost of living index, and the pension administrators will review your application form every three months to see if you have become eligible.

### **Can I get GIS if I am being sponsored?**

If you are a sponsored immigrant, you are not eligible for the Guaranteed Income Supplement or the Allowance during your sponsorship period up to a maximum of 10 years, unless you:

- have 10 years of residence in Canada after the age of 18, or
- had resided in Canada as a Canadian citizen or permanent resident on or prior to March 6, 1996, and became eligible for benefits on January 1, 2001 or earlier, or
- were receiving benefits under the *Old Age Security Act* for the month of March 1996 or earlier.



#### **For Help**

For information and help for sponsored immigrants, contact MOSAIC in Vancouver at 604-254-9626, or obtain a copy of the publication *Sponsorship Breakdown* from Legal Services Society at [www.legalaid.bc.ca](http://www.legalaid.bc.ca).

### **Can I get GIS as a non-sponsored immigrant?**

If you are a non-sponsored immigrant to Canada, you may be eligible to receive the GIS based on the number of years you have resided in Canada after age 18.

If you have lived in Canada for fewer than 10 years since you turned 18, but you have lived or worked in a country that has a social security agreement with Canada, you may be eligible for a partial benefit. Your GIS entitlement will gradually increase with every year that you continue to reside in Canada until you have reached 10 years of residence.

### **What if my spouse or common-law partner is incarcerated?**

If someone is incarcerated in a federal penitentiary for two years or longer, their Old Age Security pension and benefits will be suspended. That includes any GIS they receive.

If you are the spouse or common-law partner of someone whose OAS benefits have been suspended while they are in prison, you are still entitled to receive the Guaranteed Income Supplement if you meet the eligibility requirements.

While your spouse or common-law partner is in prison, your GIS benefit may be increased to the same amount that single-income beneficiaries receive.

### **What counts as income for GIS purposes?**

When applying for the Guaranteed Income Supplement benefit, you must report the following income (in the case of a couple, you must report your income and that of your spouse or common-law partner):

- Canada Pension Plan or Quebec Pension Plan benefits,

- private pension income and superannuation,
- foreign pension income,
- **RRSPs** that you cashed during the year,
- Employment Insurance benefits,
- interest on any savings,
- any capital gains or dividends,
- income from any rental properties,
- any employment income, minus allowable deductions for your Canada Pension Plan or Quebec Pension Plan contributions, your Employment Insurance premiums, and the \$3,500 earnings exemption, and
- income from other sources such as workers' compensation or spousal maintenance.

Benefits received from the Old Age Security program, including the Guaranteed Income Supplement and the Allowance, are not included as income on your application for GIS.



### **What happens if I have a loss or reduction of income?**

In some situations, such as when you stop working or when you suffer a loss or reduction of pension income, your GIS can be calculated by estimating your pension and employment income for the current year, instead of using the pension and employment income from the previous year. If you or your spouse or common-law partner has a lower income for either of the above reasons, you should contact Service Canada.

### **How do I apply for GIS?**

You must apply in writing for the GIS. **It does not automatically come to you when you turn age 65.**

Complete the Guaranteed Income Supplement application form for the payment year that applies to you. To get an application form, contact Service Canada:

1-800-277-9914

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

Mail the completed form to the nearest Service Canada office; their website lists the addresses.

### **If I already receive GIS, will it be renewed automatically?**

If you are already receiving GIS, your GIS may be renewed automatically if you file your income tax return with the Canada Revenue Agency by April 30. If you do get a renewal form in the mail, be sure to fill it out and send it in.

If you do not file a tax return, you must fill out a GIS renewal form. Contact Service Canada to ask for a renewal form.

Some people, such as pensioners aged 65 or over whose spouses do not receive OAS or the Allowance, have to fill out a renewal form even if they file an income tax return. Contact Service Canada if it has not mailed you a renewal form. If your financial situation changes and you think you may be eligible for GIS, you should apply. You can apply at any time of the year. GIS benefits are retroactive for up to 11 months from the time Service Canada receives your application.

### **What information is needed when I apply?**

You have to provide information about your income on your GIS application or GIS renewal form. The amount of GIS you receive depends on your income.

If you make a mistake and indicate you have more income than you do, your GIS will be lower than it should be. Or if you forget to include all sources of income, you may receive an overpayment that Service Canada will expect you to repay. If you are uncertain about what to include as income, contact Service Canada. Keep in mind that the Old Age Security pension is not counted as income.

If you are married and applying for GIS, you need to send proof of your marriage, such as a marriage certificate. If you or your spouse already sent in this document when applying for federal benefits, it will be on file and you do not need to send proof again.

If you have a problem getting proof of your marriage, contact Service Canada.

If you are in a same-sex or opposite-sex common-law relationship, you have to:

- fill out a special common-law form, which you can get from Service Canada, and
- swear a statutory declaration that you have been living together for more than one year.

You can swear this statutory declaration with staff at Service Canada. They do not charge a fee for this service.



## **What happens to my GIS if I separate from my spouse?**

If you and your spouse decide to live separately, you will have to wait up to three months before you are eligible for the Guaranteed Income Supplement as a single person.

If the separation was involuntary — for instance, if your spouse had to move into a health-care facility — generally you only have to wait one month.

You need to contact Service Canada as soon as possible to tell them that you have separated.

## **How much GIS will I receive?**

The Guaranteed Income Supplement is combined with the Old Age Security pension in one monthly pension cheque. To determine the amount of your GIS, Service Canada generally looks at:

- your income for the preceding calendar year, and
- your spouse's income, or your joint income as a couple.

If your income has gone down a lot in the current year, you may be able to give an estimate of your income for the current calendar year as your income level. For instance, if:

- you have just retired, or
- you had a loss of income, or
- your spouse has recently died.

Ask the staff at Service Canada about this possibility.

Tables showing how much GIS you will receive for your income bracket are on the Service Canada website at [www.servicecanada.gc.ca/eng/services/pensions/oas/payments](http://www.servicecanada.gc.ca/eng/services/pensions/oas/payments).

If you are a non-sponsored immigrant to Canada and have lived here for less than 10 years since

you turned 18, your GIS entitlement may grow gradually over 10 years. To be eligible, you must have lived or worked in a country that has a social security agreement with Canada. If you qualify, then your GIS entitlement will gradually increase with every year that you continue to reside in Canada until you have reached 10 years of residence.

If you are receiving GIS and you leave Canada, you will receive this benefit for the month that you leave and an additional six months. After six months, your GIS payments will stop until you return to Canada and reapply.



## Allowance and Allowance for the Survivor

The Allowance is a benefit available to the spouse or common-law partner of a Guaranteed Income Supplement recipient.

The Allowance for the Survivor is a benefit available to people who have a low income and whose spouse or common-law partner is deceased.

The Allowance and Allowance for the Survivor are income-tested benefits. The monthly payments are not taxable income.

### Tips & Tools

Starting in 2023, the age of eligibility for the Allowance and Allowance for the Survivor will gradually increase from 60 to 62 over six years. Visit [www.servicecanada.gc.ca/oaschanges](http://www.servicecanada.gc.ca/oaschanges) to see how your eligibility may change for the Allowances.

## How do I know if I qualify for the Allowances?

You may be entitled to the Allowance if you meet **all** the following conditions:

- your spouse or common-law partner is collecting the Old Age Security pension and Guaranteed Income Supplement,
- you are age 60 to 64,
- you meet the residence requirements of the Old Age Security pension, and
- your income, combined with that of your spouse, is below the maximum allowable yearly income level.

You may be entitled to the Allowance for the Survivor if you meet **all** the following conditions:

- your spouse or common-law partner has died and you are living alone,
- you are age 60 to 64,
- you meet the residence requirements of the Old Age Security pension, and
- your income is below the maximum allowable yearly income level.

Note that if you remarry or live in a common-law relationship for more than one year, your Allowance for the Survivor will end.

## How do I apply for the Allowances?

To apply for the Allowance or Allowance for the Survivor, complete an application form. Application forms for the Allowance are automatically sent out to the spouses of people

who are receiving the Old Age Security pension if the OAS application form shows that the spouse meets the age requirements.

To get an application form for the Allowances, contact Service Canada:

1-800-277-9914

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

Your income tax form for last year will help you fill out your application. If you apply for the Allowance, you have to complete a statement of joint income.

You should apply for the Allowances between 6 and 11 months before your 60th birthday.

Most people who file an annual income tax return will have their Allowance or Allowance for the Survivor benefits renewed automatically without having to send in another form. However, if you receive a renewal form, fill it out and return it.

### **What if I'm on the Allowance and we separate?**

You need to contact Service Canada and tell them you have separated. They will continue the Allowance for three months, then it ends. If you or your spouse or common-law partner are separated for reasons beyond your control, for example if one of you is in hospital or a nursing home, contact Service Canada for more information. You may qualify for assistance under one of British Columbia's welfare programs. See the Welfare section for details.

### **How much will I receive?**

The Allowances work the same way as the Guaranteed Income Supplement. The less income you have, the more Allowance you receive. Keep in mind you would have to have no income to receive the maximum amount.

Tables showing how much you will receive for your income bracket are on the Service Canada website at [www.servicecanada.gc.ca/eng/services/pensions/oas/payments](http://www.servicecanada.gc.ca/eng/services/pensions/oas/payments).

The amount you receive is based on your income or combined income from the previous calendar year. In July of each year, you will receive a letter to tell you whether or not you are still eligible and how much you will receive each month.

If you are receiving the Allowance or Allowance for the Survivor and you leave Canada, you will receive this benefit for the month that you leave, and an additional six months. After six months, your payments will stop until you return to Canada and reapply.



### **Your Right to Reconsideration and Appeal**

You have a right to appeal if you think you have been treated unfairly regarding the Old Age Security pension, Guaranteed Income Supplement, Allowance, or Allowance for the Survivor.

The appeal process starts with requesting a **reconsideration**. A reconsideration is a new review of your application by Government of Canada staff who were not involved in making the original decision.

If you disagree with the reconsideration decision, the next step is to **appeal the decision** to the Social Security Tribunal.

The following steps will guide you through the reconsideration and appeal process.

### **Step 1: Gather information**

Before you begin an appeal process, it is a good idea to get as much information as you can. Call Service Canada and ask them for an explanation of how the decision was made and ask them to give you printed material about the law or regulations that apply to your situation.

Service Canada

For service in English: 1-800-277-9914

For service in French: 1-800-277-9915

Hearing or Speech Impaired:

1-800-255-4786

Note that Service Canada is a centralized agency that administers many federal government programs, including Old Age Security and the Canada Pension Plan. Most decisions about OAS and CPP are made by Employment and Social Development Canada, the government department responsible for these two programs.

### **Step 2: Request a reconsideration**

Request a reconsideration of the decision of Employment and Social Development Canada concerning your case. You must notify Service Canada **in writing within 90 days of receiving the decision.**

There is no specific form you have to fill out to request a reconsideration. However, your letter must include the following information:

- your name, address, and telephone number,
- your Social Insurance Number or Old Age Security number,
- a description of the facts that led to the decision and why you disagree with the decision, and
- your signature and the date.

Mail your request for reconsideration to the address that is on the decision letter you are

challenging, or drop it off in person at a Service Canada office.

There is no formal hearing. A reconsideration officer will investigate your claim and review the decision to see if it should be changed. The reconsideration officer will not be the same person who made the first decision about your claim. The reconsideration officer may phone you to ask questions.

You will be notified in writing of the result.

### **Step 3: Request an appeal**

If you are not satisfied with the reconsideration decision, you may request an appeal to the Social Security Tribunal. You need to ensure that the Tribunal receives your appeal request within 90 days of the date the reconsideration decision was **mailed to you.**

To start the appeal, you or your representative must complete a form called Notice of Appeal to the General Division of the Social Security Tribunal. The form is available on the Tribunal's website at [www1.canada.ca/en/sst/](http://www1.canada.ca/en/sst/) or you can request a copy by calling 1-877-227-8577.

In completing the Notice of Appeal form, be sure to fill out all the required information, including:

- Your name, address, and telephone number.
- Your Social Insurance Number or Old Age Security number.
- The date of the decision that you wish to appeal. It is best to include a copy of the decision letter from Employment and Social Development Canada.
- The date you received the reconsideration denial letter. It is important that you attach a copy of the reconsideration decision that you are appealing.
- Your reason for appealing and the facts that your appeal is based on.

- Attach any additional information or documents that support your appeal.
- If your appeal is late and beyond 90 days, provide reasons for the lateness.
- Your signature or that of your representative.

Send your Notice of Appeal form to:

Social Security Tribunal, General Division  
 PO Box 9812 Station T CSC  
 Ottawa, Ontario K1G 6S3

If a family member, friend, lawyer, or any other person is representing you, be sure to include his or her name, address, telephone number, and relationship to you in your appeal request.

If you have someone representing you, you will also need to send in an Authorization to Disclose form. You and your representative must sign this form. It gives the Tribunal permission to share information with your representative.

It can take several months to receive a decision on your appeal.

If you disagree with the decision of the General Division on your appeal, you can submit a further appeal to the Appeal Division of the Social Security Tribunal.

## Canada Pension Plan

Almost all people who work in Canada contribute to the Canada Pension Plan (CPP). The CPP provides pensions and benefits when contributors retire, become disabled, or die.

CPP is run by Service Canada. It is a pension plan similar to a private pension. The benefits you receive depend on how much you have contributed, and for how long. CPP operates nationwide except in Quebec, which has the Quebec Pension Plan. The Quebec Pension Plan is, for the most part, interchangeable with the Canada Pension Plan.

Almost everyone who has worked and contributed to the plan, including people who are self-employed, can apply for CPP benefits. Your CPP benefits are based on your contributions from:

- the start of the plan, which was 1966, or
- the date you started working after you turned 18, if that was after the plan started.

### What benefits does the Canada Pension Plan provide?

The Canada Pension Plan is a contributory, earnings-related social insurance program. It provides some protection to a contributor and his or her family against the loss of income due to retirement, disability and death. There are three kinds of benefits:

- **Retirement pension:** You can apply for and receive a CPP retirement pension at age 65 or receive it as early as age 60 with a reduction, or as late as age 70 with an increase.
- **Survivor's benefits:** When you die, the CPP death benefit and the survivor's pension may be paid to your estate, surviving spouse or common-law partner and children.
- **Disability benefits:** If you become severely disabled to the extent that you cannot work at any job on a regular basis, you and your children may receive a monthly benefit.





## Tips & Tools

For more information about Canada Pension Plan benefits, contact Service Canada.

For service in English: 1-800-277-9914

For service in French: 1-800-277-9915

Hearing or Speech Impaired:

1-800-255-4786

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

If you need an interpreter, ask a friend or family member to call for you, or contact your local immigrant-serving agency to ask if someone can interpret for you.

When you call to ask about benefits for yourself or the status of your application, be sure to have your Social Insurance Number or other identifying information ready.

## Important points to remember about CPP

- You must apply for CPP benefits. You do not receive benefits automatically.
- Application kits for CPP benefits are available at your local Service Canada office and online from the Service Canada website.
- CPP benefits are separate from Old Age Security benefits.
- CPP benefits are not income-tested.
- All CPP benefits are taxable income.
- Your pension rights are not affected if you have changed jobs or moved from one province to another. You can apply for and receive your CPP pension benefits anywhere in the world.
- Private pension plans may be reduced once you start receiving CPP. Check your private pension plan.
- If you start taking your CPP benefits between ages 60 to 64, your rate remains the same after you turn 65. The rate does not go up when you turn 65.



## For Help

For help with Canada Pension Plan benefits, you can contact the BC Centre for Elder Advocacy and Support (BC CEAS); for contact information, see the Where to Get Help section.

## CPP Retirement Pension

### How do I know if I qualify for a retirement pension?

You qualify to receive a retirement pension under the Canada Pension Plan if you:

- are age 60 or over, and
- have worked in Canada and made at least one contribution to the CPP.

### When should I take my retirement pension?

The standard age to begin receiving a CPP retirement pension is when you reach age 65. However, you can take a reduced pension as early as the month after your 60th birthday.

You can also take an increased pension after reaching age 65, by delaying receiving your CPP until as late as age 70. If you continue to contribute to CPP between ages 65 and 70, it will increase the amount of CPP benefits that you will receive.

In deciding when to take your retirement pension, consider your financial situation, your health, and your future employment opportunities. It can be a good idea to consult with a legal advocate in considering your options.



## For Help

If you have low income, an advocate may be able to assist you with Canada Pension Plan benefits. To find an advocate in your community, visit the PovNet website at [www.povnet.org](http://www.povnet.org).

### When do I apply for my CPP retirement pension?

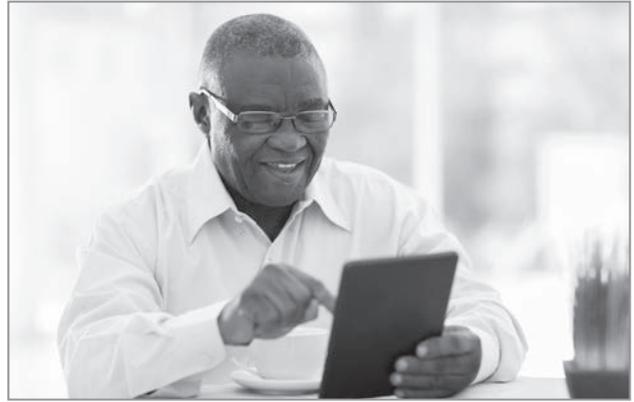
The CPP retirement pension does not come to you automatically. You must apply to Service Canada at one of the following times:

- **When you are between 60 and 64:** To start receiving your CPP retirement pension at 60, send in your application to Service Canada at least six months before your 60th birthday.
- **When you turn 65:** To start receiving your retirement pension when you turn 65, send in your application at least six months before your 65th birthday.
- **When you are between 65 and 70:** If you want to defer receiving your retirement pension until later than age 65 (up to age 70), you can apply for the retirement pension 12 months or less before the date you want to start receiving the pension.

### Can I apply for a retirement pension while I am still working?

Prior to 2012, you had to stop working if you wanted to apply for your CPP retirement pension before you turned 65. Now, if you are aged 60 to 64, you can apply for your retirement pension without any work interruption.

Another change is one that affects people aged 65 to 70. If you work while receiving CPP benefits at that age, you can now choose to make CPP contributions, which will increase your CPP retirement benefits.



### How much will I receive from CPP?

The amount of your CPP retirement pension depends upon how much you contributed to the plan since 1966. The amount is adjusted annually to a cost of living index.

To find out how much CPP retirement pension you may qualify for, request a CPP statement online or contact Service Canada at:

1-800-277-9914

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

### What if I earned less while raising my children?

If you stopped working or received lower earnings to raise your children, you may be able to use the “child-rearing provision” to increase your CPP retirement pension.

The child-rearing provision may apply to you if:

- you have children born after December 31, 1958,
- your earnings were lower because you were the primary caregiver of a child under age seven, and
- you and your spouse or common-law partner received Family Allowance payments or were eligible for the Canada Child Tax Benefit.

You must request this when you apply for CPP benefits as the child-rearing protection is not applied automatically. Contact Service Canada

and ask for information about your particular situation.

## Can I share my pension with my spouse or common-law partner?

CPP retirement pensions can be shared between spouses and common-law partners. If you redistribute or share your CPP retirement income as a couple, you may reduce the amount of income tax you have to pay.

You have to apply if you are interested in pension sharing. To do this, you must meet all the following requirements:

- you must be living together,
- you must both be at least 60 years old, and
- you are both receiving the CPP retirement pension.

The pensions will be shared according to the length of time you lived together during the time you could contribute to CPP. Pension sharing ends:

- when one spouse dies,
- 12 months after a separation,
- the month you divorce,
- the month your common-law relationship ends,
- the month after Service Canada approves a written request from both you and your partner asking to end the arrangement, or
- the month when the spouse or common-law partner who has never paid into CPP begins contributing.

## What do we do if we want to stop pension sharing?

If you and your partner want to stop sharing your pension, you can ask Service Canada, and send them the form Cancellation of Pension Sharing for CPP Retirement Pension. Call Service Canada to follow up after your written communication.

Service Canada will approve your written request submitted by both you and your spouse or common-law partner. Pension sharing will stop the month after Service Canada approves your pension sharing cancellation request.

## How are CPP pension credits divided at the end of a relationship?

Even if you have never worked in paid employment, you may be entitled to a share of your spouse or common-law partner's CPP pension benefits.

If your marriage ended in divorce or annulment on or after January 1, 1987, the CPP pension credits that you and your ex-spouse earned during the marriage are divided equally between the two of you. This division is called credit splitting. You must apply for a division of CPP pension credits. **They are not divided automatically.**



### Tips & Tools

Eligibility for Canada Pension Plan credit splitting depends on the timing of when you divorced or separated, and whether you were married or living in a common-law relationship.

If your marriage lasted for at least one year and ended in separation, either you or your spouse may apply for a division of pension credits after you have been separated for 12 months. **You may apply for this credit division at any time until one of you dies.**

If you were living in a common-law relationship with a same-sex partner, you may be eligible for credit splitting if you separated after July 31, 2000.

If you were living common-law with an opposite-sex partner for at least a year and you have separated, either of you may apply for a division of pension credits after you have been

separated for 12 months. You must apply for this credit division within four years from the time you began living apart.

Sometimes people who are still in a conjugal relationship have to live apart for part of the time because of an illness or work. In such cases, you and your spouse may apply for credit splitting.

The laws, procedures, and time limits for credit splitting are complicated. Contact Service Canada for information and for help in applying.

### **What happens to our CPP if my spouse or partner moves to a care facility?**

When one spouse or partner is moved into a care facility, it may result in an involuntary separation. In some cases, pension benefits are diverted to pay for the care of one spouse or partner, and the other is left with a very low level of income. In this case, contact Service Canada to find out about credit splitting. Also contact the BC Ministry of Social Development and Social Innovation to inquire about your eligibility to receive additional support.

### **CPP Death Benefit**

The Canada Pension Plan death benefit is a lump sum benefit paid after a contributor's death, usually to his or her estate. If there is no estate, the person responsible for funeral expenses, the surviving spouse of a common-law partner, or the next of kin may be eligible to receive the death benefit.

The deceased contributor must have paid into CPP for a minimum qualifying period. This minimum qualifying period is the lesser of:

- one-third of the years the contributor was required to contribute to the plan, or
- 10 years.

If the contributor paid into CPP for less than three calendar years, they don't qualify for the death benefit.

### **How do I apply for the death benefit?**

Like other CPP benefits, the death benefit is not paid out automatically. The person responsible for looking after the deceased contributor's affairs and estate must apply to Service Canada.

As soon as possible after the contributor's death, contact Service Canada at:

1-800-277-9914

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

If there is no will or estate, or if the person looking after the estate does not apply within 60 days, the following people, in the following order, can apply for and receive the death benefit:

- the person or agency paying for the funeral,
- the surviving spouse,
- the next of kin.

### **How much will I receive as a beneficiary?**

The death benefit is approximately six times the amount of the monthly retirement pension, up to the maximum amount of \$2,500.

### **CPP Survivor's Pension**

The Canada Pension Plan survivor's pension is paid to the person who at the time of death is the legal spouse or common-law partner of the deceased contributor. If you are a separated legal spouse and the deceased had not been cohabiting with another partner, you may qualify for the survivor's pension.

### **How do I know if I qualify for the survivor's pension?**

Contact Service Canada to learn about your qualification if you are a spouse or common-law partner of the deceased contributor. The amount of the survivor's pension depends on:

- your age,
- whether you are also receiving a CPP disability benefit or retirement pension, and

- how much, and for how long, the deceased contributor has paid into the CPP.

You can contact Service Canada at:  
 1-800-277-9914  
[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

### **Can I receive a survivor's benefit if I remarry?**

You can receive a survivor's benefit if you remarry. If your benefit was cancelled when you remarried, you can apply to have it reinstated. Contact Service Canada for more information.

Only one survivor's benefit is payable. So for example, if you are receiving benefits from a previous spouse who died, and your current spouse dies, you can receive only one survivor's benefit. You should still apply for the second benefit, and CPP will pay whichever of the two survivor's benefits is higher.

### **Can I receive a survivor's benefit if we were separated?**

If you were legally married but are now separated, and your spouse lived common-law with someone else for more than a year before he or she died, the common-law spouse is the one who is eligible for the survivor's benefit.

### **How do I apply for the survivor's benefit?**

As the survivor, you are responsible for applying for your monthly pension. If you are incapable of applying, you may have a representative apply for you.

You should apply as soon as possible after the contributor's death. If you delay, you may lose benefits. CPP only makes back payments for up to 12 months.

To apply, complete the application form for the CPP Survivor's Pension and mail it to Service Canada. The form is available on the Service Canada website at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).



### **How much will I receive for the survivor's benefit?**

As of September 2015, the maximum benefit per month for a surviving spouse:

- aged 64 or under is \$581.13, and
- aged 65 or over is \$639.

Note that the amount of your survivor's benefit could be reduced if you are a surviving spouse and:

- you receive a CPP survivor's benefit now, and
- you later become eligible for your own retirement or disability pension from CPP.

There are limits to the amount you can receive when you combine your benefits as a surviving spouse with those from your own contributions.

### **CPP Benefits for Children of a Deceased Contributor**

The Canada Pension Plan children's benefit is a monthly benefit for dependent children of a deceased contributor.

### **How do I know if my child qualifies for the children's benefit?**

To be eligible, the child must be:

- a natural child of the deceased contributor, adopted by the contributor while under age 21, or in the custody and control of the contributor while under 21, and

- under age 18, or between 18 and 25 and attending school full time.

Note that if a child stops going to school between 18 and 25, he or she will not receive the benefit. As soon as the child returns to school, he or she can reapply for the benefit.

For the benefit to be paid, the deceased contributor must have contributed to the CPP for the minimum qualifying period. This minimum qualifying period is either:

- one-third of the years the contributor was required to contribute to the plan, or
- 10 years.

If the deceased contributed to CPP for less than three calendar years, your child doesn't qualify for the children's benefit.

### How do I apply for the children's benefit for my child?

If you have custody of a child who is under 18, you apply on the child's behalf. A person who is between 18 and 25 applies on his or her own behalf. Application kits are available from Service Canada and many funeral homes.

### How much will my child receive?

As of September 2015, an eligible child will receive a maximum children's benefit of \$234.87 per month. If the child is under 18, the cheque is sent to the surviving parent or guardian. If both parents' earnings have been lost through disability or death, dependent children may be eligible for two CPP benefits. See the section below on disability benefits.

### CPP Disability Benefit

The Canada Pension Plan pays a monthly benefit to people who have recently contributed to CPP and who are disabled according to Canada Pension Plan legislation.



### How do I know if I qualify for a disability benefit?

To qualify for a CPP disability benefit, you must meet **all** the following criteria. You must:

- be under 65,
- be disabled according to the CPP definition,
- have contributed to CPP for the minimum qualifying period, which is four out of the last six years, or three of the last six years if you have contributed for at least 25 years, and
- not be receiving an early retirement pension from CPP (a contributor cannot receive both a CPP retirement and disability pension at the same time).



#### Tips & Tools

If you became disabled before 1998, let Service Canada know. For more information contact a disability rights group. The minimum qualifying period for the CPP disability benefit is different in these cases.

To be considered disabled according to the Canada Pension Plan, you must have a physical or mental disability that is both:

- **severe**, meaning that you cannot work regularly at any job, and
- **prolonged**, meaning that your disability is likely to go on indefinitely or result in death.



## How do I apply for a disability benefit?

Contact Service Canada to apply. Disability benefits are paid retroactively for up to 12 months before the day Service Canada receives the application. Apply as soon as there is a possibility that you are disabled according to the CPP definition. When you apply can influence whether or not you get a disability benefit.

## How much will I receive ?

The amount of your disability benefit is based on how much and for how long you paid into CPP, plus a flat monthly rate.

As of September 2015, the maximum monthly disability benefit is \$1,264.59 per month. Payment of your benefit begins four months after the date when, according to CPP, you became disabled. When you reach age 65, the disability benefit stops and is automatically replaced by a CPP retirement pension.

## Can I claim a benefit for my children if I am disabled?

If you are receiving a CPP disability benefit, or applying for one, you may also be able to claim a benefit for each of your dependent children. You can do this if the child is your natural or adopted child, or if the child is in your care and control. The child must be either under age 18, or between 18 and 25 and attending school full-time.

Contact Service Canada for more details.

## Your Right to Reconsideration and Appeal

If you disagree with a decision about whether or not you are eligible for any of the benefits under the Canada Pension Plan, or about the amount of the benefit, you have the right to appeal.

The appeal process starts with requesting a **reconsideration**. A reconsideration is a new review of the decision by Government of Canada staff who were not involved in making the original decision.

If you disagree with the reconsideration decision, the next step is to **appeal the decision** to the Social Security Tribunal.

The following steps will guide you through the reconsideration and appeal process.

### Step 1: Gather information

Before you begin an appeal process, it is a good idea to get as much information as you can. Call Service Canada and ask them for an explanation of how the decision was made and ask them to give you printed material about the law or regulations that apply to your situation.

Service Canada

For service in English: 1-800-277-9914

For service in French: 1-800-277-9915

Hearing or Speech Impaired:

1-800-255-4786

### Step 2: Request a reconsideration

Request a reconsideration of the decision concerning your case. You must notify Service Canada in writing within 90 days of receiving the decision.

There is no specific form you have to fill out to request a reconsideration. However, your letter must include the following information:

- your name, address, telephone number, and Social Insurance Number,

- a description of the facts that led to the decision and why you disagree with the decision, and
- any new information that could affect the decision.

Sign and date your letter and mail it to the address that is on the decision letter you are challenging, or drop it off in person at a Service Canada office.

You will receive a written reply.



### Step 3: Request an appeal

If you disagree with the reconsideration decision, you can appeal in writing to the Social Security Tribunal. You need to ensure that the Tribunal receives your appeal request within 90 days of the date the reconsideration decision was mailed to you.

To start the appeal, you or your representative must complete a form called Notice of Appeal to the General Division of the Social Security Tribunal. The form is available on the Tribunal's website at [www1.canada.ca/en/sst/](http://www1.canada.ca/en/sst/) or you can request a copy by calling 1-877-227-8577.

If you disagree with the decision of the General Division on your appeal, you can submit a further appeal to the Appeal Division of the Social Security Tribunal.

## Employment Insurance (EI) Benefits

If you continue working past age 65, you will still be eligible for Employment Insurance (EI) benefits if you lose your job, as long as you have worked enough hours to meet EI program requirements.

Employment and Social Development Canada (ESDC) handles Employment Insurance.

### Regular EI Benefits

#### How do I know if I qualify for EI benefits?

To qualify, you must meet all of the following conditions. You must:

- be available and actively searching for work,
- have worked between 420 and 910 hours depending on whether it is an existing or a new job, and which geographic region you live in,
- have paid into the Employment Insurance plan as an employee, and
- have run out of any vacation or severance pay you received.

You will not qualify for Employment Insurance benefits if you quit your last job, unless you can prove you quit for a very good reason.

#### How do I apply for EI?

You can fill out an Employment Insurance (EI) application form at any Service Canada local office, or you can apply online:

1-800-206-7218

[www.esdc.gc.ca](http://www.esdc.gc.ca)

You need to take along:

- your Social Insurance Number,
- your Record of Employment, and
- personal identification.

Apply for EI as soon as you are out of work, even if you receive money when you leave your job. Otherwise, the delay could affect your benefits. There is a one-week waiting period after you apply.

### **What is a Record of Employment (ROE)?**

A Record of Employment is a form your employer must give you that tells how long you worked and how much you earned. If you have more than one, attach all your ROEs to your EI application.



### **How much will I receive from EI?**

The amount of EI you receive will depend on your insured earnings. As of September 2015, the maximum amount you can receive is \$524 per week. For more information, contact your local Service Canada office.

### **How do I appeal my EI decision?**

If you decide to appeal an EI decision, write to your local Service Canada office, explaining what decision you are appealing and why. You must send your letter within 30 days of receiving the decision letter from Service Canada.

Talk to someone who can help you, such as a legal advocate, as soon as possible. You can find an advocate on PovNet at [www.povnet.org](http://www.povnet.org).

### **Compassionate Care Benefit**

Compassionate care benefits are Employment Insurance (EI) benefits paid for up to six weeks

to people who need to care for or support a seriously ill family member. You can receive compassionate care benefits if the seriously ill family member is:

- your child or the child of your spouse or common-law partner,
- your wife, husband, or common-law partner,
- your father or mother,
- your father's spouse or mother's spouse, or
- the common-law partner of your father or mother.

You can share a total of six weeks compassionate care benefits with other members of your family. They must also apply and be eligible for these benefits. Caring for or supporting a dying family member means that you either:

- provide psychological or emotional support, or
- arrange for care by a third party, or
- directly provide or participate in the care.

For more information, visit Employment and Social Development Canada at [www.esdc.gc.ca](http://www.esdc.gc.ca).

## **Veterans Benefits**

Veterans Affairs Canada provides services and benefits to:

- members of the Canadian Forces and Merchant Navy veterans who served in the First World War, the Second World War, or the Korean war,
- current or former members of the Regular or Reserve Force,
- civilians who are entitled to benefits because of their wartime service,
- former members of the Canadian Forces, including those who served in Special Duty Areas and the Royal Canadian Mounted Police, and
- survivors and dependents of military and civilian personnel.

There is a range of services and benefits available, including:

- the War Veterans Allowance, an income-tested, non-taxable benefit,
- a disability pension,
- health care such as dental coverage, vision and hearing aids, medication, or equipment,
- contributions towards housekeeping and personal care services, and
- funeral and burial assistance.

To get an application kit or ask for more information, contact Veterans Affairs Canada:

English: 1-866-522-2122

French: 1-866-522-2022

[www.vac-acc.gc.ca](http://www.vac-acc.gc.ca)

There are two Veterans Affairs Canada offices in BC, one in Vancouver and one in Penticton:

900 – 605 Robson Street  
Vancouver, BC V6B 5G4

60 Nanaimo Avenue West  
Penticton, BC V2A 1N1

If you are denied a service or benefit, you can appeal. Ask to have your case reviewed by the Regional Office Review Committee. If you are not satisfied with the committee's decision, appeal to the Veterans Review and Appeal Board.

### For Help

The Bureau of Pension Advocates provides free legal assistance and can help you prepare your appeal or represent you at your appeal before the Veterans Review and Appeal Board. Contact the bureau at Veterans Affairs Canada at 1-877-228-2250.

## Income Tax and Tax Credits

### **Do I need to file an annual income tax return?**

Many of the benefits and services provided by government are based on the information you provide in your annual income tax return.

In fact, you **need** to file a tax return to qualify for a range of benefits, including the following:

- Goods and Services Tax (GST) credit,
- Guaranteed Income Supplement, Allowance, or Allowance for the Survivor,
- Medical Services Plan Premium Assistance,
- PharmaCare,
- Shelter Aid for Elderly Renters (SAFER),
- community healthcare services for adults, and
- some community recreation programs.

### For Help

If you need help with your taxes, various volunteer services are available to help you fill out your income tax form if you have a low income. Call your local seniors centre to find out what is available in your community. See the Where to Get Help section for how to find one.

### **Are there ways I can reduce my taxable income?**

If you are 65 or over on or after December 31, 2012, you may reduce your taxable income by claiming an age amount as well as the basic personal amount on your tax form. Your eligibility and the amount you are allowed to claim depend on the amount of your net income.

You may be able to claim up to \$2,000 on some pension incomes when you are calculating your non-refundable tax credits.

You may be able to reduce your taxable income by claiming medical or attendant expenses, or expenses resulting from a disability. For example, you may have medical expenses for devices such as a wheelchair, a pacemaker, or a hearing aid. Or you may have to adapt a vehicle or change a driveway because you are in a wheelchair. You may also be able to claim expenses for an attendant or full-time care in a nursing home.

To be eligible for this disability tax credit, you must submit a form, the Disability Tax Credit Certificate, and a qualified practitioner must certify on the form that you have a severe and prolonged impairment in physical or mental functions.

The Canada Revenue Agency has a publication, *Medical and Disability-Related Information*, which includes the necessary forms for making a claim. Contact Canada Revenue Agency to get a copy of the publication or visit their site to download the form at [www.cra.gc.ca/forms](http://www.cra.gc.ca/forms) (search for publication number RC4064).

For more information about ways to reduce your taxes, check your *Income Tax Guide* or call your local Canada Revenue Agency taxation office:

1-800-959-8281

[www.cra.gc.ca](http://www.cra.gc.ca)

### **Is my pension taxable if I am a non-resident Canadian?**

If you live outside Canada and are not considered a Canadian resident for income tax purposes, your monthly Old Age Security, Canada Pension Plan, and Quebec Pension Plan payments may be subject to Canadian income tax. To find out how to apply for a reduction in this tax, contact Service Canada.

### **What is the Goods and Services Tax credit?**

The federal Goods and Services Tax (GST) credit is paid four times a year to people with low or

modest incomes. The amount you receive is based on your annual income.

Even if you do not have to pay income tax, be sure to fill out an income tax form so you can get this credit.

You do not have to apply for the GST credit. When you file your income tax return, the Canada Revenue Agency will determine your eligibility and will advise those who are eligible that they will receive the credit.



### **What is the BC low income climate action tax credit?**

The low income climate action tax credit in British Columbia helps offset the impact of the carbon taxes paid by low-income individuals or families.

How much you will receive depends upon the size of your family and your adjusted family net income.

This payment is combined with the federal GST credit into one quarterly payment. The payment is non-taxable, which means you don't need to include it as income when you file your income tax return.

## Welfare Benefits for Seniors

This section is about the various benefits that as a senior you may be entitled to from the BC provincial welfare program under the Ministry of Social Development and Social Innovation.

Welfare is money or benefits the provincial government provides to eligible people in BC. If you have little or no income, you can apply under the Employment Assistance Program. If you have a disability and little or no income, you can apply under the Employment Program for Persons with Disabilities.

Before you can apply for any kind of welfare assistance, you have to show that you have tried to get all other possible pensions or benefits, including Old Age Security, the Guaranteed Income Supplement, and the Canada Pension Plan if you are 60 or over.

### Senior's Supplement

The Senior's Supplement is paid to low-income seniors who need a "top-up" to bring their incomes up to welfare levels.

#### Am I eligible for the supplement?

The Senior's Supplement is paid automatically to eligible BC residents who are 65 years of age and older, and receive federal Old Age Security and the Guaranteed Income Supplement or federal Allowance.

The Senior's Supplement is also automatically paid to people aged 60 to 64 who receive an Allowance and are married to an Old Age Security pensioner.

If you believe you're eligible for the Senior's Supplement and haven't received it, contact the office at:

Senior's Supplement Program  
PO Box 9950 Stn Prov Govt  
Victoria, BC V8W 9R3  
1-866-866-0800

### How much will I receive?

As of September 2015, the maximum monthly supplement is \$49.30 for single seniors and \$120.50 for couples. It is paid automatically to eligible recipients.

If you are eligible for the Senior's Supplement and receive veterans benefits, you are entitled to a \$50 monthly exemption on your veterans benefits. Any amount over this is considered income when calculating the rate of your Senior's Supplement.

The Senior's Supplement is not payable outside BC.



### Welfare Programs

There are three main welfare programs in BC:

- income assistance,
- Persons with Disabilities benefits, and
- Persons with Persistent Multiple Barriers benefits, which are for people who face severe barriers to employment.



#### For Help

Try to get help from a poverty advocate before you apply for any welfare program. To find an advocate, visit the PovNet website at [www.povnet.org](http://www.povnet.org).

## How do I know if I qualify for welfare?

You may be eligible for welfare if you do not qualify for an Old Age Security pension. For example, you may have a very low income but have not lived in Canada long enough to meet the residence requirements for the OAS pension.

You may also be eligible for some assistance if you are over 65 and on OAS and the Guaranteed Income Supplement but you are supporting a spouse or dependent children who do not receive any benefits and have very low incomes.

The Ministry of Social Development and Social Innovation (MSDSI), decides whether or not you are eligible by looking at the amount of your income, **assets**, and shelter costs. Check with your local MSDSI or Service BC office to find out what it considers an asset. Some assets are not counted. To find an office, call the Ministry's toll-free line at 1-866-866-0800 or Enquiry BC at 1-800-663-7867.

For example, if you own your house and live in it, you can still be eligible for income assistance. You can be eligible if you:

- are a Canadian citizen, or
- have permanent resident status, or
- are a Convention refugee.

If you are not eligible, you may qualify for hardship assistance, which is temporary assistance for people who cannot get income assistance but who are in need and meet other requirements. If you are not sure whether you qualify, contact your local MSDSI office.

## How do I apply for welfare benefits?

**Welfare benefits do not come to you automatically.** You must apply for them at your local Ministry of Social Development and Social Innovation (MSDSI) office.

To find your local office, call the Ministry's toll-free line at 1-866-866-0800 or Enquiry BC at 1-800-663-7867.

When you go to the office, you will need:

- your Social Insurance Number card,
- a photo ID (for example, a driver's licence, a Native Status Card, a passport, or permanent resident card),
- your birth certificate, baptismal certificate, or citizenship papers, and
- identification for each of your dependent children.

## How much will I receive from welfare?

The amount of income assistance you receive depends on your income, assets, and shelter costs. The rates are higher if you are receiving disability assistance.

## What if I am between 60 and 64 and want to apply?

If you are between 60 and 64, MSDSI classifies you as an employable adult. You must be able to show MSDSI that you are actively looking for work.

If you apply for any welfare benefits, MSDSI will want you to apply early for your Canada Pension Plan (CPP) benefits.

MSDSI will deduct the CPP benefits from your welfare cheques. If you are age 60 to 64 and willing and able to work, you should not have to apply for early retirement from CPP. If you or your partner has a disability, you may be eligible for Persons with Persistent Multiple Barriers or Persons with Disabilities benefits.

Read *Your Welfare Rights* for more information. To order a copy, contact Legal Services Society. For contact information, see the Where to Get Help section. The BC Disability Alliance has a series of help sheets on disability benefits, available at [www.disabilityalliancebc.org](http://www.disabilityalliancebc.org).

## Is crisis assistance available ?

If you have an unexpected need that you cannot meet while you are on welfare, you may be able to get a crisis supplement. Unexpected needs can come up in many situations, such as losing necessary possessions in a fire, or having a furnace or water heater break down and require replacement. The Ministry will only give you a crisis supplement if:

- failure to meet the unexpected need will result in imminent danger to your physical health or the health of someone who depends on you, or removal of a child under child protection legislation, and
- the item needed is not a health care good or service, and
- you have no other way to pay for the need, such as by cash or credit.

## As a sponsored immigrant, am I eligible for welfare?

If you are a sponsored immigrant and your sponsorship has broken down, you may be eligible for welfare. For more information, contact an immigrant-serving agency, or see the Where to Get Help section.

The Legal Services Society publishes a free booklet, *Sponsorship Breakdown*, that explains how to apply for welfare if your sponsorship has broken down. The booklet is available in English, Chinese, Punjabi, and Spanish. To order or view this publication for free, go to [www.legalaid.bc.ca/publications](http://www.legalaid.bc.ca/publications) and choose the topic Pensions, Benefits, & Welfare.

If your sponsorship has broken down because of abuse, get some legal help right away.

## Are medical benefits available to welfare recipients?

If you are receiving welfare, you may qualify for enhanced medical coverage from the Ministry. Enhanced coverage includes payment of Medical Services Plan (MSP) premiums, PharmaCare, and MSDSI-sponsored health assistance such as orthodontia, medical supplies, medical equipment, extended therapies, orthotics, and medical transportation.

## Your Right to Appeal

If you are denied assistance or a benefit, you may request a reconsideration of that decision. The request for a reconsideration must be in writing. Be very careful about the time limits when you appeal anything.

If your reconsideration is denied, you may appeal to the Employment and Assistance Appeal Tribunal. You must submit your appeal within seven business days of receiving the Ministry's reconsideration decision. To submit your appeal, you must send a Notice of Appeal form to the Tribunal. You can get a Notice of Appeal form on the Tribunal's website at [www.gov.bc.ca/eaat](http://www.gov.bc.ca/eaat).

If you miss a time limit, you lose the right to appeal. Try to seek help from a legal advocate before you appeal. To find an advocate, visit the PovNet website at [www.povnet.org](http://www.povnet.org).



# Where to Get Help

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## **411 Seniors Centre Society**

Provides information to seniors about available services and benefits. Referral Support Service volunteers can help you apply for benefits or appeal a decision.

704 - 333 Terminal Avenue  
Vancouver, BC V6A 4C1  
604-684-8171  
contact411@411seniors.bc.ca  
www.411seniors.bc.ca

## **Access Pro Bono**

Provides free legal advice or full legal representation to low and modest income individuals.

300 - 845 Cambie Street  
Vancouver, BC V6Z 4Z9  
604-878-7400  
1-877-762-6664  
help@accessprobono.ca  
www.accessprobono.ca

## **BC Centre for Elder Advocacy & Support**

BC CEAS operates a legal advocacy telephone line and provides information, referrals, and legal advocacy to seniors and the people who work with seniors province-wide.

604-437-1940  
1-866-437-1940  
Hearing and Speech Impaired:  
604-428-3359 or 1-855-306-1443  
info@bcceas.ca  
www.bcceas.ca

## **BC Health Coalition**

Has several fact sheets available online. Contact them to receive all of the fact sheets in the First Aid Kit for Seniors Health Care in BC.

302 - 3102 Main Street  
Vancouver, BC V5T 3G7  
604-681-7945  
info@bchealthcoalition.ca  
www.bchealthcoalition.ca

## **CARP**

An organization for seniors and their caregivers dedicated to enhancing the quality of life for Canadians as we age.

1-888-363-2279  
support@carp.ca  
www.carp.ca

## **Community Centres**

Many communities in BC have information and referral centres, seniors centres, and seniors one-stop information lines.

Look up Community Services in the Yellow Pages or call Enquiry BC at  
1-800-663-7867

## **Enquiry BC**

Enquire about services provided by provincial government ministries, Crown corporations and public agencies.

1-800-663-7867  
EnquiryBC@gov.bc.ca

## **HealthLink BC**

Helps you find health services and resources near you. Call them to speak to a nurse, pharmacist or dietitian. Translation services are available in more than 130 languages.

Toll-free in BC: 811  
Hearing or Speech Impaired: 711  
healthlinkbc@gov.bc.ca  
www.healthlinkbc.ca

## **Immigrant Serving Agencies**

These agencies provide orientation and settlement services for newcomers to BC. Services range from classes in English as a second language to providing interpreters or advocates.

Look up Community Services in front section of the Yellow Pages (SuperPages)

**Legal Services Society**

Provides a range of legal information, advice, and representation services that help people resolve their legal problems.

604-408-2172

1-866-577-2525

[www.lss.bc.ca](http://www.lss.bc.ca)

**Nidus Personal Planning Resource Centre and Registry**

Provides information, education, and support for people to make and use representation agreements and enduring powers of attorney.

1440 West 12th Avenue

Vancouver, BC V6H 1M8

604-408-7414

1-877-267-5552

[info@nidus.ca](mailto:info@nidus.ca)

[www.nidus.ca](http://www.nidus.ca)

**Ombudsperson BC**

Receives inquiries and complaints about the practices and services provided by public agencies. While not an advocate, the Ombudsperson can conduct impartial and confidential investigations to determine if a public agency is being fair.

2nd Floor, 947 Fort Street

Victoria, BC V8V 3K3

250-387-5855

1-800-567-3247

[www.ombudsman.bc.ca](http://www.ombudsman.bc.ca)

**PovNet**

A website and service that provides information on low-income issues and can help you find an advocate.

[www.povnet.org](http://www.povnet.org)

**Public Guardian and Trustee of BC**

Has information about powers of attorney, committees, representation agreements, wills and estates, and can give you information or help in situations in which a person is unable to manage his or her own affairs.

700 - 808 West Hastings Street

Vancouver, BC V6C 3L3

604-660-4444

1-800-663-7867

[mail@trustee.bc.ca](mailto:mail@trustee.bc.ca)

[www.trustee.bc.ca](http://www.trustee.bc.ca)

**QMUNITY**

Aims to increase visibility and awareness of aging and elderly lesbian, gay, transgendered, and bisexual (LGTB) people.

610 - 1033 Davie Street,

Vancouver, BC V6E 1M7

604-684-8449

[generations@qmunity.ca](mailto:generations@qmunity.ca)

[www.qmunity.ca/older-adults](http://www.qmunity.ca/older-adults)

**Seniors Services Society**

Provides information on housing options, referrals, outreach services for seniors who are homeless or at risk of homelessness, and advocacy on housing issues.

750 Carnarvon Street

New Westminster, BC V3M 1E7

604-520-6621

[info@seniorsservicessociety.ca](mailto:info@seniorsservicessociety.ca)

[www.seniorsservicessociety.ca](http://www.seniorsservicessociety.ca)

**Service Canada**

Information and application forms on Old Age Security and Canada Pension Plan benefits.

English: 1-800-277-9914

French: 1-800-277-9915

Hearing or Speech Impaired:

1-800-255-4786

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

## Glossary

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**Appeal:** A petition for review of a case that has been decided by a court of law.

**Assets:** What you own. Assets can include things such as money, land, investments, and personal possessions such as jewelry and furniture.

**Common-law partners:** Two people, regardless of sex, who have lived together in a conjugal relationship for at least one year.

**Pension:** A sum paid regularly to a person, typically following retirement.

**RRSP:** Registered Retirement Savings Plan is a legal trust registered with the Canada Revenue Agency and used to save for retirement.

**Spouse:** A person who is legally married.

## About this Publication

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- Content review: Grace Balbutin, Genevieve Smith, Margaret Verheyden
- Writing, editing and layout: Marisa Chandler, Drew Jackson, Gayla Reid, Elena Renderos

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## About People's Law School

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People's Law School is a non-profit society in British Columbia, passionate about making the law accessible to everyone. We provide free education and information to help people effectively deal with the legal problems of daily life.



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