

# POINTS TO REMEMBER FOR SENIORS

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## SERVICE CANADA

**Rate Card** – this link is for the OAS/CPP rate card to find current benefit rates and income levels.

<https://www.canada.ca/en/employment-social-development/programs/pensions/pension.html>

**Involuntary Separation** – If a couple is no longer able to live together for reasons beyond their control, such as when one partner has to move into a nursing home, they should contact Service Canada because it may affect the amount of benefits they are entitled to receive. There is a possibility that benefits could be increased. Use the following form:

<https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP3040>

**Consent to Communicate ISP 1603** – this form allows clients to name an authorized person under the Canada Pension Plan or the Old Age Security Act. It authorizes that person to both give and receive information to Service Canada on behalf of the client. It **does not provide authority** for the person to apply for benefits for the client, change their payment address or request/change voluntary tax withhold.

<https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP1603OAS>

**Confirm benefits\*** - common benefits for seniors to receive:

- OAS – check rate card for current benefits – this will only apply to someone entitled to a full pension, those who have a partial pension due to less than 40 years residence after age 18 will need to phone 1-800-277-9914
- GIS – the low income supplement is added to the OAS cheque so will appear on the clients bank statement as an amount higher than the current OAS rate (i.e. July 2022 client receives 892.01 from OAS according to bank statement, so OAS = 666.83 GIS = 225.18)
- CPP – if the client worked and paid into the plan or received credits from a spouse/partner or ex-spouse/partner, the rate will vary depending on contributions (women who had children may have had benefits increased due to Child Rearing Provision, may apply to men who stayed home or reduced work to look after children as well, can only be claimed by one parent/guardian)
- BC Seniors Supplement – low income supplement from the province, no need to apply, those eligible will receive the monies  
<https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables/senior-s-supplement-rate-table>
- GST/HST rebate – are low income seniors filing taxes even if they have no or low income so they can access this

\* **CAUTION**, this is a general guide only as individual situations may vary. An example would be: a client does not receive full OAS amount as they have elected to have taxes taken off. What this confirmation of benefits should do is prompt seniors to find out what benefits they are receiving, are they in the proper amount, have situations such as child rearing been taken into consideration.

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**OAS ID card** – this was previously issued when an application for OAS was approved. This card originally had the SIN number printed on the front then in 2008 (?) switched to only the person's name. Age can be proven using a driver's licence or the BC Care Card or BC ID card. No one should be carrying the OAS ID card if it has the SIN on it. Leave it at home. This card is no longer issued at all.

**Payment dates** - <https://www.canada.ca/en/services/benefits/calendar.html>

**Phone centre** – for pensions is 1-800-277-9914 English 1-800-277-9915 French

**Travelling outside Canada** – it is recommended if a person is receiving the Guaranteed Income Supplement and/or is receiving a less than full OAS pension that they contact the pensions office at 1-800-277-9914 if they are leaving Canada for more than a few months. Benefits may be affected if they are gone more than 6 months. Calling the pension line will allow the pensioner to find out the specifics of their particular situation. Go to [www.canada.ca](http://www.canada.ca) and click on "Travel and tourism" and choose Travel Advice and Advisories to find out where to go for information on passports, vaccinations, research on destination countries, changing currency, declaring goods and more.

**Pensioners living outside Canada** – information on direct deposit and payment currency is found at <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-international/benefit-amount.html> . To find out about tax on pensions while living abroad go to <https://www.canada.ca/en/revenue-agency/services/tax/international-non-residents/individuals-leaving-entering-canada-non-residents/non-residents-canada.html> On there you will find a calculator to help determine what the non-resident tax rate would be. <https://www.canada.ca/en/revenue-agency/services/e-services/non-resident-tax-calculator-disclaimer.html> While the Canada Pension Plan is fully portable, the Old Age Security pension is only portable if the pensioner has resided in Canada for at least 20 years after age 18. International Social Security Agreements could help reach that 20 year mark. Please call 1-800-277-9914 for information on a specific case.

**CPP/OAS forms** – this link takes you to all the CPP forms in the catalogue <https://catalogue.servicecanada.gc.ca/content/EForms/en/Profile.html?Group=HRSDC/ISP/PPP> for all OAS forms go to this link <https://catalogue.servicecanada.gc.ca/content/EForms/en/Profile.html?Group=HRSDC/ISP/OAS>

**Credit splitting with CPP** – The Canada Pension Plan (CPP) contributions you and your spouse or common-law partner made during the time you lived together can be equally divided after a divorce or separation. This is called credit splitting. Credits can be divided even if one spouse or common-law partner did not make contributions to the CPP. Credit splitting may help you qualify for benefits and can affect the amount of any current or future benefits under the CPP program for both you and your former spouse or common-law partner. <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-split-credits.html>

**Pension Sharing** - spouses or common-law partners who are together, who are both at least 60 years old, and who are both receiving the CPP retirement pension can share their CPP retirement benefits.

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The pension can also be shared between one person who is receiving a CPP retirement pension and a spouse or common-law partner who has not contributed to the program if they are at least 60 years old. This is called pension sharing, and may result in tax savings.

<https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP1002>

**New Horizons for Seniors grant program** - a federal grants and contributions program that supports projects led or inspired by seniors who want to make a difference in the lives of others and in their communities <https://www.canada.ca/en/employment-social-development/programs/new-horizons-seniors.html>.

**Funding** – funding programs and grants for jobs, training, and social development projects.

<https://www.canada.ca/en/employment-social-development/services/funding.html>

**My Service Canada Account** - provides convenient and secure access to view and update your Canada Pension Plan and Old Age Security information online. You can view your CPP contributions, apply for CPP online and print your tax slips among other things. <https://www.canada.ca/en/employment-social-development/services/my-account/about.html>

**Benefits Finder** – a tool that can be used to determine what federal and provincial benefits might be available to you. <https://www.canada.ca/en/services/benefits/finder.html>. Leave income question at “not sure” and say yes to question about providing more information at bottom of first page.

**EI Caregiving Benefits and Leave** - Through Employment Insurance, you could receive financial assistance of up to 55% of your earnings, to a maximum of \$595 a week (rate at November 2021). These benefits will help you take time away from work to provide care or support to a critically ill or injured person or someone needing end-of-life care. As a caregiver, you don't have to be related to or live with the person you care for or support, but they must consider you to be like family.

<https://www.canada.ca/en/services/benefits/ei/caregiving.html>

**Terminal Illness Application for Canada Pension Plan Disability** – These forms are designed to be used if you have a terminal illness only. There are two separate forms, one client, one medical practitioner. <https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP2530A>

**Canada Dental Care Plan** - The Canadian Dental Care Plan (CDCP) will help ease financial barriers to accessing oral health care for eligible Canadian residents with an annual adjusted family net income of less than \$90,000 who do not have access to dental insurance.

<https://www.canada.ca/en/services/benefits/dental/dental-care-plan.html>

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## CANADA REVENUE AGENCY

**Pension splitting** – link to information on how this works from the Canada Revenue Agency. This allows for some pensions to be shared with a spouse/partner as outlined. Seniors should be aware that pension splitting may affect things such as subsidies for nursing homes.

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/pension-income-splitting.html>

**Retroactive GST Credit** – those with low income may be entitled to this credit. If taxes have not been filed for previous years or the credit not claimed, there is some retroactivity. Go to the following link to find a free tax clinic in your area to assist in getting up to date.

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html>

**Authorizing or Cancelling a Representative with CRA** – this form contains various levels of authorization for clients to assign to a representative to speak/deal with CRA

<https://www.canada.ca/en/revenue-agency/services/tax/representative-authorization.html>

**My Account** - allows you to track your refund, view or change your return, check your benefit and credit payments and your RRSP limit, set up direct deposit, and so much more with the Canada Revenue Agency. <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

**Registered Disability Savings Plan** - an RDSP is a savings plan to help parents and others save for the long-term financial security of a person who is eligible for the disability tax credit (see next paragraph). Visit <http://rdsp.com/> to find out more about this program. Use the guide to opening and managing the account or the calculator to project possible scenarios or check out the tutorial. There is a 150.00 gift you may be able to access to place in the RDSP if you are in BC or Newfoundland/Labrador so check this link to see if you qualify. <http://www.rdsp.com/endowment-150/>

**Tax credits and deductions for Persons with Disabilities** – Tax credits and deductions are available for persons with disabilities, their supporting family members, and their caregivers.

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities.html>

**Community Volunteer Income Tax Program (CVITP)** – The objective of the CVITP is to help eligible individuals who are not able to prepare their income tax and benefit returns by themselves. The CVITP is a collaboration between the Canada Revenue Agency (CRA) and community organizations. The organizations host tax preparation clinics and arrange for volunteers to prepare tax returns for individuals who have low income and a simple tax situation. For more information and to find out where to get help go to <https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html>

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## HOMES AND HOUSING

**BC Rebate for Accessible Home Adaptations (BC RAHA)** – provides financial assistance to help low-income seniors and people with disabilities in BC continue to live in the comfort of their home <https://www.bchousing.org/housing-assistance/BC-RAHA> The link takes you to the page in BC Housing that has the contact information and application information. You may also call 1-800-257-7756.

**Residential Rehabilitation Assistance Program (RRAP) on Reserve** – provides funding to First Nation councils and members so that they can repair on-reserve housing that does not meet minimum federal health and safety standards. <https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/residential-rehabilitation-assistance-program>

**Home Renovation Tax Credit for Seniors and Persons with Disabilities** - The Home Renovation Tax Credit for Seniors and Persons with Disabilities assists eligible individuals 65 and over and persons with disabilities with the cost of certain permanent home renovations to improve accessibility or be more functional or mobile at home. <http://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/seniors-renovation>

**Home Accessibility Tax Credit** - For 2016 and subsequent tax years, you can claim a non-refundable tax credit for eligible expenses incurred for work performed or goods acquired for a qualifying renovation of an eligible dwelling of a qualifying individual. <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-31285-home-accessibility-expenses.html>

**Energy Conservation Assistance Program** - If you live in an income-qualified household you could be eligible for free upgrades to help improve the comfort and efficiency of your home with our Energy Conservation Assistance Program. <https://www.bchydro.com/powersmart/residential/savings-and-rebates/savings-based-on-income/free-product-install-and-advice.html>

**Rental and Affordable Housing** – this link provides information from the Province on S.A.F.E.R. and other options. <https://www2.gov.bc.ca/gov/content/family-social-supports/seniors/housing/rental-and-affordable-housing>

**Supported Housing and Assisted Living** – this link provides information from the Province on housing with supports <https://www2.gov.bc.ca/gov/content/family-social-supports/seniors/housing/supportive-housing-and-assisted-living>

**Adaptable Housing** - This guide helps seniors (their families and caregivers) assess their own unique circumstances including using stairs, moving around the house, doing laundry and answering the door. <https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/senior-housing/maintaining-seniors-independence-through-home-adaptations-a>

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**Home Owner Grant** - The home owner grant reduces the amount of property tax you pay for your principal residence. The grant is available to homeowners that pay property taxes to a municipality or to the province if they live in a rural area. If you pay your property taxes to a First Nations, contact the First Nations directly. <https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/home-owner-grant>

**Defer your Property Taxes** - Tax deferment is a low interest loan program that helps qualified B.C. homeowners pay their annual property taxes on their principal residence. <http://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/defer-taxes>

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## HEALTH

**Medical Services Plan Regular Premium Assistance Program** – assists BC residents with the cost of premiums based on their income as verified with the Canada Revenue Agency. While the premiums were eliminated January 1, 2020, there may be some retroactive assistance.

<http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/premiums/regular-premium-assistance>

**Fair Pharmacare** - This program provides financial assistance to British Columbia residents for eligible prescription drugs and medical supplies. <http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan>

**Healthlink BC** - At HealthLink BC, you will find medically-approved information on more than 5,000 health topics, symptoms, medications, and tips for maintaining a healthy lifestyle. You can also search our online Directory to find health services near you. **811** is a free-of-charge provincial health information and advice phone line available in British Columbia. The **811** phone line is operated by HealthLink BC, which is part of the Ministry of Health. By calling **811**, you can speak to a health services navigator, who can help you find health information and services; or connect you directly with a registered nurse, a registered dietitian, a qualified exercise professional, or a pharmacist. Any one of these healthcare professionals will help you get the information you need to manage your health concerns, or those of your family. <http://www.healthlinkbc.ca/>

**Ministry of Health website** – contains links to health related information from the BC government <https://www2.gov.bc.ca/gov/content/governments/organizational-structure/ministries-organizations/ministries/health>

**Advance Care Planning** - is the process of thinking about, and writing down, your wishes or instructions for future health care treatment in the event you become incapable of deciding for yourself. An advance care plan (or advance directive) is a legal document your family and health care providers can use to ensure your wishes are followed. <https://www2.gov.bc.ca/gov/content/family-social-supports/seniors/health-safety/advance-care-planning> Clear is Kind.

**BC Palliative Care Benefits Program** - The BC Palliative Care Benefits Program supports BC residents of any age who have reached the end stage of a life-threatening disease or illness and who wish to receive palliative care at home (includes Hospice for medications). The Program allows patients to receive palliative care at home rather than be admitted to hospital. The program gives palliative patients access to the same drug benefits they would receive as if in hospital, and access to some medical supplies and equipment from their health authority.

<https://www2.gov.bc.ca/gov/content/health/practitioner-professional-resources/pharmacare/prescribers/plan-p-bc-palliative-care-benefits-program>

**First Link Dementia Helpline** – 1-800-936-6033 Monday to Friday 9 am to 8 pm

**Alzheimer Society British Columbia** – <https://alzheimer.ca/bc/en>

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## OTHER USEFUL INFORMATION

**Money and Finances** – financial information on everything from identity fraud to reverse mortgages to payday loans is here. <https://www.canada.ca/en/services/finance.html>

**Why and how to make a budget** - <https://www.canada.ca/en/financial-consumer-agency/services/make-budget.html>. A budget is a plan that helps you manage your money. It helps you figure out how much money you make, spend, and save. Making a budget can help you balance your income with your regular expenses and guide your spending to help you reach your financial goals.

**Six Steps to get out of Debt** - <https://ised-isde.canada.ca/site/office-consumer-affairs/en/money-debt-and-giving/six-steps-get-out-debt>. Do you find yourself frequently paying bills after their due dates, bouncing cheques or receiving calls from collection agencies? These can all be warning signs of debt becoming unmanageable. The good news is that there are steps you can take to get your finances back on track. This guide is built to help you map out a plan for taking control of and managing your debt. It provides you with key steps to take, tips and links to more information and tools that will help you along the way.

**Elder Abuse** – *VictimLINK* is a help line for victims of family violence offering services in over 150 languages, including many North American Aboriginal languages. Toll-free: 1-800-563-0808. Also SAIL <https://seniorsfirstbc.ca/> is operated by the BC Centre for Elder Advocacy Support, SAIL is a safe place for older adults to talk to someone confidentially about situations where they feel they, or someone they know, is being abused or mistreated and to seek advice and support. Seven days a week (excluding holidays), 8:00 a.m. – 8:00 p.m. Vancouver: 604-437-1940 Toll-free: 1-866-437-1940

**Information on Elder Abuse Prevention** – you can find out more from the BC Government website <https://www2.gov.bc.ca/gov/content/family-social-supports/seniors/health-safety/protection-from-elder-abuse-and-neglect>

**Canadian Anti-fraud Centre** - is the central agency in Canada that collects information and criminal intelligence on such matters as mass marketing fraud (e.g., telemarketing), advance fee fraud (e.g., West African letters), Internet fraud and identification theft complaints. <http://www.antifraudcentre-centreantifraude.ca/index-eng.htm>

**Public Guardian and Trustee of BC** - Services to adults who need help in decision making (legal rights, financial interests, and personal care interests). Contact Service BC to be transferred the PGT offices. Vancouver: 604-660-2421; Victoria: 250-387-6121; or other areas of BC: 1-800-663-7867. <http://www.trustee.bc.ca/Pages/default.aspx>



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**Simplified Passport renewal** - When you use the Simplified Renewal Application Process, you do not have to resubmit proof of Canadian citizenship, supplementary identification or guarantor information. Application and information on who can use it can be found online at <https://www.canada.ca/en/immigration-refugees-citizenship/services/canadian-passports/renew-adult-passport.html> or at your local Passport Canada or Service Canada Centre.

**Provincial website for seniors** –information about seniors programs and benefits with the Province of BC. <https://www2.gov.bc.ca/gov/content/family-social-supports/seniors>

**After a Death** - Find out what to do when someone dies in British Columbia. When someone dies, you will make decisions about what to do next. Find out the first steps, discover support options and learn about funerals and wills. While each situation is different, these pages guide you in the right direction. <https://www2.gov.bc.ca/gov/content/life-events/death/after-death/first-steps>. A checklist you can use to keep track of what has been or needs to be done. [https://www2.gov.bc.ca/assets/gov/birth-adoption-death-marriage-and-divorce/deaths/after-a-death/after\\_death\\_checklist.pdf](https://www2.gov.bc.ca/assets/gov/birth-adoption-death-marriage-and-divorce/deaths/after-a-death/after_death_checklist.pdf)

**Peoples Law School** - <https://www.peopleslawschool.ca/category/publications/> The publications at this link are on topics of note from “Writing Your Will” to “Being an Executor” to “Powers of Attorney”. The “When I’m 64” series of guides is found here as well.

**Office of the Seniors Advocate** - The Office of the Seniors Advocate monitors and analyzes seniors’ services and issues in B.C., and makes recommendations to government and service providers to address systemic issues. <https://www.seniorsadvocatebc.ca/>

**Office of the Ombudsperson** - If you think a provincial government ministry, local government, or other provincial public authority has treated you unfairly – we may be able to help. An independent statutory office of the provincial legislature, the Office of the Ombudsperson impartially investigates individual complaints about unfair administrative actions in more than 2800 B.C. public authorities. In addition to resolving individual problems, the investigation of a complaint can lead to systemic improvements that benefit many people. 1-800-567-3247 <http://www.bcombudsperson.ca/>

**BC Bus Pass Program** - Low-income seniors and Persons with Disabilities (PWDs) have access to the BC Bus Pass Program. The pass is valid in communities served by BC Transit or Translink. <http://www2.gov.bc.ca/gov/content/transportation/passenger-travel/buses-taxis-limos/bus-pass>

**Services for Veterans** - There are a wide variety of services for Veterans and their families—programs to assist you after an injury or during the transition from military to civilian life, and many other services to help you and your family throughout your life. You can also sign up for the online VAC account that allows you to do many of your tasks online. <http://www.veterans.gc.ca/eng/services/>

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**If you are a Victim of a Crime** - Services and people are available to help you deal with the emotional, physical and financial effects of a crime. The Province of B.C., Government of Canada and non-profit organizations offer many free services and programs in your local community.

<http://www2.gov.bc.ca/gov/content/justice/criminal-justice/bcs-criminal-justice-system/if-you-are-a-victim-of-a-crime>

**Canada Post** - Canada Post is committed to ensuring that all customers, including seniors and persons with disabilities have access to their mail. An established process is in place to understand individual needs and determine appropriate accommodation options on a case-by-case basis. Any customer who has concerns about their ability to access their mail is invited to call 1-844-454-3009.

<https://www.canadapost.ca/cpc/en/our-company/about-us/corporate-responsibility/accessibility/delivery-accommodation-program.page>