

COVID-19 BENEFITS AND SERVICES

Information Guide for Older Adults



Support during the pandemic: A one-time tax-free payment for seniors

- **\$300** for seniors eligible for the Old Age Security pension, and;
- an additional **\$200** for seniors eligible for the Guaranteed Income Supplement

How do I apply?

- **You do not have to apply.** All individuals who are eligible to receive the Old Age Security pension or the Guaranteed Income Supplement in June 2020 will receive the one-time payment for seniors.
- This payment was issued during the week of July 6, 2020.

One-time payment to persons with disabilities

You will automatically receive this payment if:

- you have an existing valid [Disability Tax Credit \(DTC\)](#) certificate
- you are eligible and applied for the DTC by **September 25, 2020**
- you are a beneficiary as at July 1, 2020 of:
 - Canada Pension Plan Disability
 - Quebec Pension Plan Disability Pension
 - One of the disability supports provided by Veterans Affairs Canada (VAC)

One-time payment to persons with disabilities

Note:

If you were eligible for the [one-time seniors payment](#) you may also be eligible for the one-time payment to persons with disabilities. You will receive a cumulative amount of up to \$600 broken into 2 payments:

- if you received the \$300 one-time seniors payment for the Old Age Security (OAS) pension, you will receive an additional \$300
- if you received the \$500 one-time seniors payment for both the OAS pension and the Guaranteed Income Supplement (GIS) or the Allowance, you will receive an additional \$100

BC Senior's Crisis Supplement

- If you are not receiving federal Employment Insurance (EI) or the [Canada Emergency Response Benefit \(CERB\)](#) and are on:
 - *Income Assistance*
 - *Disability Assistance*
 - *Comforts Allowance*
 - *BC Senior's Supplement (learn more on next slide)*
- You'll automatically receive a \$300 supplement on your cheques issued in April, May, June, July, August, September, October, November and December. No action is required on your part.
- To learn more visit: <https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/on-assistance/covid>

What is the BC Senior's Supplement?

- If you are a low-income senior and receive both:
 - *Old Age Security (OAS)*
 - *Guaranteed Income Supplement (GIS) allowances*
- You may be able to get a monthly payment from the B.C. government to top-up your federal income. You might also be eligible for this payment if you're age 60 to 65 and receive the federal spouse's allowance.
- The B.C. government calculates the payment based on how much financial assistance you get from OAS and GIS. If you're eligible, you'll start to get the Senior's Supplement one month after you receive your first OAS/GIS payment. **These amounts depend on the income you reported on your income tax the previous year.**

You don't need to apply. Payment is automatic.

To learn more, visit: <https://www2.gov.bc.ca/gov/content/family-social-supports/seniors/financial-legal-matters/income-security-programs/seniors-supplement>

COVID-19 Response Plan:

On March 25, 2020, the government **lowered the minimum amount that must be withdrawn from a Registered Retirement Income Fund (RRIF) in 2020 by 25%**,

This is welcome relief for retirees who may have suffered a decline in the value of their RRIFs since January 1, 2020.

For instance, if your mandatory withdrawal for this year was \$10,000, you would only be required to withdraw \$7,500.



United Way *Better At Home* Program

- Depending on your region, United Way provides services such as:
 - *Friendly visiting*
 - *Transportation*
 - *Light yard work*
 - *Minor home repairs*
 - *Light housekeeping*
 - *Grocery shopping*
 - *Snow shoveling*

- For services in your region, see this map:
<http://betterathome.ca/map-search/>



For access to these services, register at:

<https://www.bc211.ca/>

The registration form is simple and should not take too long. 😊





Grocery
Shop-By-Phone



Social Lunches



Friendly Visitor



Phone Buddy



Bus Outings



Shopping Buddies



Public Health
Clinics



Baby Cuddle



Other
Opportunities



Drivers

CITY OF BURNABY SERVICES:

To help Burnaby seniors over 65 stay safe and at home, but still connected to the community,

<https://www.burnaby.ca/Our-City-Hall/City-Departments/Citizen-Support-Services.html>

Burnaby Shop-by-Phone program:

- Call 604-294-7980

- Volunteers contact clients to get their grocery lists by Monday, and then on a Tuesday our volunteers shop the groceries for same day delivery.
- About the program: <https://www.burnaby.ca/Our-City-Hall/City-Departments/Citizen-Support-Services/Volunteer-Opportunities/Grocery-Shop-By-Phone.html>

211

- BC seniors needing support during the COVID-19 pandemic can call 211, an expanded provincial hotline.
- The 211 hotline will be made available to pair seniors with volunteers (and vice versa) to ensure the province's elderly receive the help they need, whether it be with groceries, accessing meds, or a video call check-in.

To find valuable services near you:

<http://redbookonline.bc211.ca/>

Older Adults *(required)*

- Advocacy and Helplines
- Day Programs
- Dementia
- Elder Abuse
- Financial Assistance
- Health Conditions
- Home Support
- Housing
- Meals
- Social and Recreation
- Transportation

Doctor phone/video appointments

- Family physicians are available to provide care to patients using telephone or video during the COVID-19 pandemic.
- To book your appointment, call your family physician's office. If an in-person visit is needed, your family physician will let you know, and their staff will follow up to make arrangements.
- Some local walk-in clinics are also open. Check www.medimap.ca for availability and any special instructions. Medimap will also show which local clinics are accepting new patients.

Resources for Mental Health

- [Wellness Together Canada: Mental health and substance use support](#)
- [Crisis Services Canada: Resources and supports](#)
- [Canadian Coalition for Seniors' mental health COVID-19 resources](#)
- [National Initiative for the Care of the Elderly](#)
- [Canadian Mental Health Association](#)
- [Fountain of Health for Optimal Aging](#)
- Canadian Frailty Network: Tips to avoid social isolation
 - [For older adults with technology \(PDF\)](#)
 - [For older adults without technology \(PDF\)](#)

Protect yourself from fraud and elder abuse

Events like COVID-19 can increase the risk of fraud and elder abuse.

Learn how to protect yourself from fraud:

- [COVID-19: Scams, frauds and misleading claims](#)
- [Cyber Security: Cyber hygiene for COVID-19](#)
- [Canada Revenue Agency: Know how to recognize a scam](#)
- [Canadian Anti-Fraud Centre: Reported scams](#)

COVID-19 Support for Seniors

- <https://www.canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19/resources-older-adults-caregivers.html>

End of covid related resources



Shelter Aid For Elderly Renters (SAFER)

- Lower income seniors renting in the private market may be eligible for a rent supplement through SAFER.

<https://www.bchousing.org/housing-assistance/rental-assistance/SAFER>

What do I need before I can apply for most government benefits?

- Because many programs use your income tax return to decide if you are eligible, **you should file a tax return by April 30 each year even if you have no income to report.**
- This will also allow you to claim a GST rebate and other refundable tax credits.

There are two categories of government programs you might benefit from:

1. Federal Programs
2. Provincial/Territorial Programs

What are some Federal Programs that you may benefit from?

1. Old Age Security (OAS)
2. Guaranteed Income Supplement (GIS)
3. Spouse's Allowance
4. Canada Pension Plan (CPP)
5. Home Adaptations for Seniors' Independence Program
6. War Veterans Allowance
7. First Nations and Inuit (Assisted Living Program)
8. International Benefits Program
9. Residential Rehabilitation Assistance Program
10. Emergency Repair Program

You can apply for the Old Age Security (OAS) if:

1. You are age 65 or older
 2. **(and)** You are a Canadian citizen or legal resident at the time that your OAS pension application is approved
 3. **(and)** You have lived in Canada for 10 or more years
- ❖ You can apply 6 months before you turn 65
 - ❖ Filing a yearly tax return would speed up this process for you and is therefore encouraged.
 - ❖ During the current period, you could receive **up to \$614.14 per month** through the OAS

You can apply for the Guaranteed Income Supplement (GIS) if:

1. You are considered **low-income**

Your income is below \$18,600 if you are single, widowed or divorced)

Your income plus the income of your spouse/common-law partner is below:

- \$24,576 if your spouse/common-law partner receives the full OAS pension
- \$44,592 if your spouse/common-law partner does not receive an OAS pension
- \$44,592 if your spouse/common-law partner receives the Allowance

2. (and) You already receive the Old Age Security (OAS)

3. (and) You are 65 or older

4. (and) You live in Canada

- ❖ If you are a single, widowed, or divorced, you could receive **up to \$913.38 per month** through the GIS, during the current period.



You can apply for the Spouse's Allowance if:

1. Your spouse is receiving the GIS
 2. (and) You are between 60 and 64
- ❖ You can apply for this Allowance up to 12 months before you turn 60.
 - ❖ Widows or widowers between the age of 60 and 64 can also claim this Allowance. In this case it is called Allowance for the Survivor.

You can apply for the Canada Pension Plan (CPP) if:

1. You have **made at least one** valid contribution to the Canada Pension Plan (CPP)
 - Valid contributions can be either from work you did in Canada, or as the result of receiving credits from a former spouse or former common-law partner at the end of the relationship.
- ❖ The CPP pays retirement, survivor, death, disability, and children's benefits to those who qualify.
- ❖ There are special provisions for people who reduced their earnings for a number of years to raise young children and there are sharing provisions for spouses and common-law partners.

You can apply for the Home Adaptations for Seniors' Independence Program if:

1. You are considered *low-income*
 - ❖ This program can help with certain types of home renovations.

You can apply for the International Benefits Program if:

1. You have lived or worked in another country.


You can apply for the Residential Rehabilitation Assistance Program or the Emergency Repair Program if:

1. You are considered *low-income*



What are some Provincial/Territorial Programs that you may benefit from?

1. Property tax deferment
2. Property tax relief
3. Rental subsidy
4. Prescription drugs subsidy
5. Home support subsidy
6. Fuel or utility subsidy
7. Bus pass subsidy.



Visit this link to find out what programs you might be eligible for!

<https://srv138.services.gc.ca/daf/q?id=7b4baa6f-7c0a-4556-825d-5e4b41f6e879&GoCTemplateCulture=en-CA>



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More services

[Exit](#) → Welcome to the Benefits Finder

Welcome to the Benefits Finder

i You may be eligible for support via other programs as well. [Answer some questions to find financial help during COVID-19.](#)


Answer the questions below to get a customized list of benefits for which you may be eligible. The Benefits Finder may suggest benefits from federal, provincial or territorial governments, and does not collect or track your information. The more questions you answer, the more customized your results will be.

*** Select your province or territory:**


British Columbia

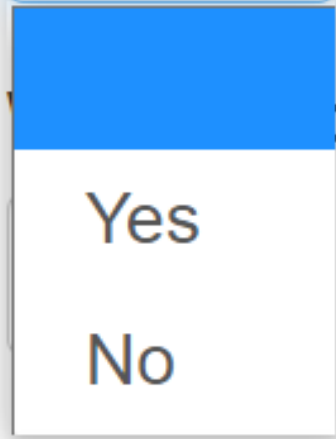


*** Select your province or territory:**

British Columbia 

Are you affected by the Coronavirus disease (COVID-19) outbreak?





Yes
No

our age?

What is your age?

Do you consider your household income to be low?

Not sure 

Yes

No

Not sure

describe your health situation:

mental or physical disability

r seriously ill

mental illness

Check all that describe your health situation:

- Living with a mental or physical disability
- Chronically or seriously ill
- Experiencing mental illness
- Living with an addiction
- In need of counselling
- In need of dental surgery, prescription drugs or lenses
- In need of medical equipment or other assistance
- No health related concerns

Would you like to provide a little more information?

No more questions, go to the results based on what I've already entered ▼

The Benefits Finder does not require or collect any personal information.

[Continue](#)

Do you have children or are you a legal guardian?

- Yes
- I am adopting or I am a foster parent
- I am expecting
- No

What are the ages of the children under your care?

- Less than 12 months old
- Between the ages of 1 and 6
- Between the ages of 7 and 12
- Between the ages of 13 and 17
- 18 years of age or older
- My children are not under my care
- No child / Does not apply

What are the health situations of the children under your care?

- Living with a mental or physical disability
- Chronically or seriously ill
- Experiencing mental illness
- Living with an addiction
- In need of counselling
- In need of dental surgery, prescription drugs or lenses
- In need of medical equipment or other assistance
- No health related concerns

What is your employment situation?

Other



Need more information?

Employed / Self-employed

Unemployed, seeking work

Other

Results based on what I've already entered



Do not store or collect any personal information.

Would you like to provide a little more information?

Yes, answer more questions that might help improve my results



What is your marital status?

Single



Recently:

Single




Married / Living common-law

Interested in:

Separated / Divorced

Widowed

In terms of housing, you are currently:

Other 

- A homeowner
- Renting
- Residing in an assisted living facility
- Other**

n:

your home or building

In terms of housing, you are interested in:

- Purchasing a home
- Renting
- Residing in an assisted living facility
- Making repairs or other modifications to your home or building
- None of the above

Are any members of your immediate family recently deceased?

- Spouse
- Parent(s)
- Child(ren)
- No, but a family member is gravely ill and at risk of dying
- None of the above

I am...

- a newcomer to Canada
- an apprentice
- in need of legal help
- interested in starting a business
- receiving or repaying student loans
- an aboriginal person
- interested in training and career counselling
- considering separation / divorce
- living in rural or remote area
- a veteran
- a fisher
- a health care worker
- a victim of crime
- None of the above


The Benefits Finder does not require or collect any personal information.

[Continue](#)


For a list of all available programs, visit:

<https://www.canada.ca/en/employment-social-development/campaigns/seniors.html>

[Français](#)


 Government of Canada Gouvernement du Canada

Programs and Services for Seniors



- ▶ Canada Pension Plan
- ▶ Guaranteed Income Supplement
- ▶ Old Age Security
- ▶ Caregiving Benefits
- ▶ Your Health
- ▶ Safe at Home

GET YOUR CORONAVIRUS (COVID-19) QUESTIONS ANSWERED



For More Information

- Fill in the form on this website for information about both federal and provincial/territorial programs:
 - <https://srv138.services.gc.ca/daf/q?id=7b4baa6f-7c0a-4556-825d-5e4b41f6e879&GoCTemplateCulture=en-CA>
- For information by telephone about OAS, GIS, the Allowance and CPP call 1-800-277-9914 (TTY-1-800-255-4786; or for service in French: 1-800-277-9915).
- For more information, visit Canada.ca/Seniors or visit your local Service Canada office.
- To order additional copies of the publication this information was taken from, or for help finding a phone number in your province or territory, call 1 800 O-Canada (1-800-622-6232), TTY: 1-800-926-9105.
- What every older Canadian should know about: Income and benefits from government programs
 - <https://www.canada.ca/content/dam/esdc-edsc/documents/corporate/seniors/forum/brochure-02-eng.pdf>

