

## MORE INCOME for older people

Apply for these benefits 6 months before the date you want to start receiving it OR before you turn 65.

### Canadian Pension Plan Retirement (CPP-R)

If you worked in Canada and paid into CPP, you can start getting a pension at age 60 (reduced). If you apply at age 65 or older, you will receive the full amount. If you are still working, you can wait as long as age 70. CPP is paid monthly, based on how much you paid into the plan.

### Old Age Security (OAS)

Anyone who has lived in Canada at least 10 years can get some OAS. If you have lived here most of your life, you can get full OAS.

### Guaranteed Income Supplement (GIS)

This is for low-income seniors who are receiving OAS. To get an application form, call **1-800-277-9914**. TTY: 1-800-255-4786. You will need to file your income tax each year.

### Shelter Aid for Elderly Renters (SAFER)

SAFER can help subsidize rent for low-income BC seniors in rental housing. To apply, visit [www.bchousing.org/Options/Rental\\_market/SAFER](http://www.bchousing.org/Options/Rental_market/SAFER)

### Have you filed your tax return?

Even if you made no money, you should file a return each year. This is how you can get many government benefits, such as:

#### GST/HST Credit

The Government pays you back some of the sales tax you paid.

#### Working Income Tax Benefits

A tax credit for working people with low incomes.

#### Child Benefits

These payments help you support your children.

**If you do not have your resident status yet**, you can still file a tax return.

### BC Medical Services Plan (MSP)

The BC MSP is a health insurance plan which pays most of your health costs. You must be a resident of BC.

#### *If you have recently moved to BC...*

Registering can take up to 3 months; start this process as soon as you move to BC. Learn more and register by calling Health Insurance BC at **1-800-663-7100** or visit [www.gov.bc.ca/health](http://www.gov.bc.ca/health) and search for "Medical Coverage".

#### *If you are a refugee claimant...*

Call Health Insurance BC at **1-800-663-7100** to see if you qualify for MSP coverage. If you do not qualify, ask about the Interim Federal Health Program (IFH) by calling **1-888-242-2100**.

### Premium Assistance

If you are low income, you may be able to reduce or eliminate your premiums. You must qualify, to learn more and apply, call Health Insurance BC at **1-800-663-7100**, or visit [www.health.gov.bc.ca](http://www.health.gov.bc.ca) and search for "MSP Premiums".

### Fair Pharmacare

This program subsidizes eligible drugs and other designated medical supplies prescribed by a physician. The level of coverage is based on your income. To learn more and apply, call Health Insurance BC at **1-800-663-7100**, or visit [www.health.gov.bc.ca](http://www.health.gov.bc.ca) and search for "Fair Pharmacare Plan".

### BCID and BC Services Card

For many benefits you need official identification. A BCID has your photo, address and signature. A BC Services Card has your photo, address, signature and personal health number, and can be combined with your driver's license. *To apply:*

- Visit an ICBC driver licensing office or
- Call ServiceBC at **604-660-2421** or **1-800-663-7867**

### Get advice at a free income tax clinic

To find one where you live, call **2-1-1**. This service is available in other languages as well.

## Useful Websites and Phone Numbers

3 easy to use guides to government benefits:

#### Service Canada

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

#### Canada Benefits

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

#### British Columbia: Welcome

[www2.gov.bc.ca](http://www2.gov.bc.ca)

#### Your Legal Rights

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

Information on how BC law impacts you, and what your rights are. Learn about criminal, civil, family law and more.

#### Immigrant Legal

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

Online legal information, resources and education for newcomers to Canada. Available in different languages.

#### PovNet: Find an Advocate

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

An online community to find advocates, resources, information on applying for social assistance, housing and more.

#### Legal Clinics

To find a free legal clinic or to apply for legal aid, call **604-408-2172** or visit Legal Services Society

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

#### 2-1-1 (phone) or bc211.ca

This is a free, complete directory of supports and services in British Columbia, including housing, employment and other social supports. Service is available 24/7, in many languages. TTY: 604-875-0885

#### BC Ministry of Social Development and Innovation

[www.gov.bc.ca/sdsi](http://www.gov.bc.ca/sdsi)

Find links and information on applying for income assistance, supports for people with disabilities, employment programs and more.

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# Resources to Maximize Your Money!



## A better income can improve your health

**REACH** Community Health Centre

Adapted with permission from Christine Herrera, MD Candidate, and Dr. Gary Bloch, MD CCFP

Here are some resources to help you and your family save money!

## **MORE INCOME for families with children**

### **Child Tax Benefit**

This is a tax-free monthly payment made to eligible families, to help them with the cost of raising children under 18 years of age. When you got your child's birth certificate, you may have consented to automatically apply for child benefits. If not, you can still apply:

1. Visit the Canada Revenue website ([www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)), and go to forms and publications
2. Search for and download the form called "Canada Child Benefits Application"
4. Fill out and return the form to the tax centre that serves your area
5. File your tax return every year. Canada Revenue will use the information on your return

to update your benefit

6. For help or more information, call **1-800-387-1193**



### **Help with saving for your child's education**

The government will help you save for your child's education after high school.

1. You must get a Social Insurance Number for your child. Find out how from Service Canada: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)
2. At your bank or credit union open a Registered Education Savings Program (RESP) account for each child. Even if you cannot afford to put money in the account, you still need to set it up.
3. If you have a low income, the government may assist you with the Canada Learning Bond and Canada Education Savings Grants into your child's RESP.

### **Rental Assistance Program**

This program provides eligible low-income, working families with cash assistance to help with their monthly rent payments. To see if you qualify and to apply, visit [www.bchousing.org/Options/Rental\\_market/RAP](http://www.bchousing.org/Options/Rental_market/RAP)

### **Vancouver Rent Bank (VRB)**

The VRB provides individuals and families with interest-free, short-term loans, to help when they are behind on paying rent, utilities or security deposits. To qualify, you must be a resident of Vancouver and meet certain income requirements. To see if you are eligible or for more information, call **604-566-9685** or visit [www.niccss.ca/VRB](http://www.niccss.ca/VRB)

If you are not a resident of Vancouver, you may benefit from the **Surrey Rent Bank** or the Fraser Valley Rent Assistance Project.

## **MORE INCOME for people with disabilities**

If you are not able to earn an income because of a disability, there are government benefits and tax breaks that you may be entitled to:

### **Subsidized Assisted Living**

This is accommodation for seniors and people with disabilities who need some additional support to live independently. Services include meals, laundry, housekeeping, recreational facilities and 24-hour response. To see if you are eligible, visit [www.bchousing.org/Options/Supportive\\_Housing/SSH/AL](http://www.bchousing.org/Options/Supportive_Housing/SSH/AL)

### **Canada Pension Plan – Disability Benefits**

To apply, visit [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) and search for "Disability Benefits - Canada Pension Plan". To qualify, you must have a severe and prolonged disability, be under 65, and have contributed to CPP. When you turn 65, your CPP-Disability becomes a regular Canada Pension.

### **Income Assistance for People with Disabilities**

The Employment and Assistance for Persons with Disabilities (EAPWD) program pays more than BC Employment and Assistance (BCEA). If you need financial support right away, you can receive BCEA while waiting for EAPWD. You will need to give information on your income, assets, and housing costs for the last three years. Your health provider and a legal clinic can help you to apply or appeal.

*You may qualify for EAPWD, if you:*

- Apply for Person with Disability (PWD) designation
- Have a disability expected to last at least 2 years
- Show that your disability has an impact on your daily living activities
- Have very few liquid assets (cash, bank accounts and other accessible investments)

To apply, use the self-serve assessment and application, at [www.eia.gov.bc.ca/pwd/apply.htm](http://www.eia.gov.bc.ca/pwd/apply.htm) or visit the Employment and Assistance Centre in your community.

*You may qualify for BCEA, if you:*

- Are out of work, earning very little, or waiting for other income

To apply, use the self-serve assessment and application, at [www.eia.gov.bc.ca/bcea.htm](http://www.eia.gov.bc.ca/bcea.htm) or visit the Employment and Assistance Centre in your community.

### **Disability Tax Credit (DTC)**

Use this tax credit to reduce your own taxes, or transfer it to your spouse, partner, or caregiver. If you qualify for the DTC but have never applied, you can back-file for up to 10 years to receive benefit for those years.

### **Registered Disability Savings Plan (RDSP)**

This program is to save for retirement without any 'clawback' from BCEA or EAPWD. Contributions can be made by you, family and friends. The government will match your savings. You may be eligible to receive savings grants. The RDSP is intended for retirement, so if you withdraw money before you turn 59, penalties apply.

## **MORE INCOME for Aboriginal peoples**

### **Non-Insured Health Benefits (NIHB)**

If you are Status (Status Indians) and need a health treatment that you are not covered for, you can apply to this special program. NIHB provides coverage for benefit claims for a specified range of drugs, dental care, vision care, medical supplies and equipment, and more for eligible First Nations and Inuit. To find out more, visit [www.hc-sc.gc.ca](http://www.hc-sc.gc.ca) and click "First Nations & Inuit Health" or call **1-800-317-7878**.

### **Registering and Applying for Indian Status**

In order to apply for Indian status, you will need to provide your birth certificate and information about yourself, parents and grandparents. For more information and to apply, visit [www.aadnc-aandc.gc.ca](http://www.aadnc-aandc.gc.ca) and click the "Indian Status" link, or call **1-800-567-9604**.

## **MORE INCOME**

### **for social assistance recipients**

People who receive BC Employment and Assistance (BCEA) can apply for income supplements and other supports. You can visit your Employment and Income Assistance Office, or call **1-866-866-0800** for more information about :

### **Medical Transportation Supplement**

For medical supplies and travel related to your health.

### **Special Diet Allowance**

BCEA recipients who require a special diet due to a medical issue.

**This pamphlet is intended for informational purposes only. Please contact your health and government officials to confirm details and answer questions.**