

Financial Assistance



Information on pensions, supplements, benefits, allowances, and taxes.

AUTOMOBILE INSURANCE DISCOUNTS

Insurance Corporation of BC (ICBC)

1-800-663-3051
www.icbc.com

If you are 65 or older, and use your vehicle for pleasure only, you may be eligible for a discount of 25% off your basic AUTOPLAN insurance premium. Disabled seniors may qualify for both Seniors rate and the Disability Discount.

BC Government: Fuel Tax Refund Program for Persons with Disabilities

1-877-388-4440
www.gov.bc.ca

Persons with a qualifying disability may request a refund of the provincial motor fuel tax you paid in BC on fuel you used in a vehicle you own or lease. The program has a maximum refund amount of \$500 for each calendar year.

CREDIT & DEBT SERVICES

Credit Counselling Society

1-888-527-8999
www.nomoredebts.org

A non-profit service providing help with managing money better, solving debt problems, and using credit responsibly.

DISABILITY TAX CREDIT

Disability Alliance BC Society

1-800-663-1278
www.disabilityalliancebc.org

A provincial and cross-disability organization that supports people with all disabilities to live with dignity, independence, and as equal and full participants in society. Produces a Help Sheet to help you determine eligibility to receive a credit. Free support to prepare simple tax filings through the Tax AID DABC program.

GOVERNMENT SUPPORT

FEDERAL

Compassionate Care Benefits Service Canada

1-800-206-7218

www.canada.ca/en/services/benefits/ei/caregiving.html

Benefits are available to Employment Insurance eligible workers who must be absent from work to provide support to a family member who is gravely ill with a serious risk of death. A maximum of 26 weeks of benefits are available to those who are eligible and provide the required medical certificate. The benefit can be used by one individual or shared with eligible family members to care for a child, parent, spouse or common-law partner.

Service Canada

1-800-277-9914

TTY 1-800-255-4786

www.servicecanada.gc.ca

PO Box 1177, Victoria, BC V8W 2V2

Service Canada is responsible for administering the federal benefits listed in the next column. Call the number above to book an appointment.

Allowance for the Survivor

This may be available for the spouse of someone receiving OAS and GIS. You must be between 60 and 65 years of age and meet residence requirements. You may receive an Allowance for the Survivor until you reach age 65 depending on your income.

Canada Pension Plan (CPP)

Retirement pension and other benefits for those people who have contributed to the Plan through paid employment in Canada. The amount of CPP benefit is determined by the contribution you made during the time you were employed. Canada Pension Plan retirement benefits may begin as early as age 60. Applications for Canada Pension Plan benefits are available from any Service Canada office.

Guaranteed Income Supplement (GIS)

This may be available to you depending on your income and your marital status. To receive GIS, you must apply by providing an application, which can be obtained from Service Canada. GIS is based on your annual income, or the combined income of you and your spouse.

Old Age Security Pension (OAS)

A federally-funded basic monthly pension that is paid to you if you have reached the age of 65, if you are a Canadian citizen or a legal resident of Canada and if you meet the residence requirements. To receive OAS, you should apply at least six months before your 65th birthday or the date of your eligibility.

TIP

Provincial representatives will send anniversary (25 years and up) and birthday (age 75 and up) greetings.

Contact them by phone at:

Office of Protocol 250-387-1616

Or, go to the following website:

protocolapplications.gov.bc.ca/CMSForm

Caregiver Support

Free. From the comfort of home.



**1:1 Counselling | Skill Building Groups
Peer to Peer Counselling**

The Caregiver Support Program, offered by Community Virtual Care, helps family caregivers improve their emotional wellbeing and coping skills in their caregiving role.

To register, call:
South Island: 1-888-533-2273
Central Island: 1-877-734-4101
North Island: 1-866-928-4988

islandhealth.ca/cvc 




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Are you considering downsizing but not sure where to start?

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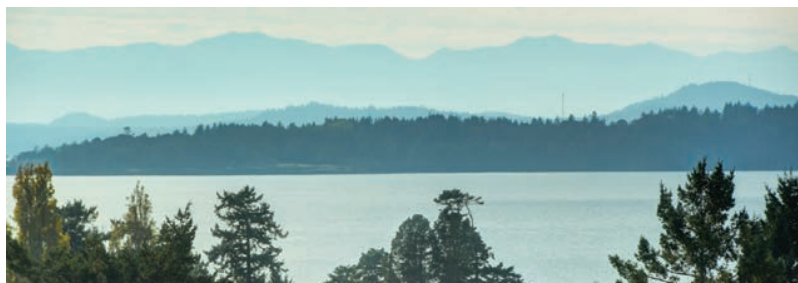
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PROVINCIAL

Senior's Supplement Program

1-866-866-0800

www2.gov.bc.ca/gov/content/family-social-supports/seniors/financial-legal-matters/income-security-programs/seniors-supplement

The Senior's Supplement is a monthly payment provided by the Province of BC through the Employment and Assistance Act. It ensures a conditionally guaranteed income level for BC residents receiving federal **Old Age Security** and **Guaranteed Income Supplement** or federal allowances. If the income level of an eligible senior's total income falls below the level guaranteed by the province, the supplement is provided to make up the difference. It is paid automatically to those who are eligible – seniors do not need to apply.

HEALTH BENEFITS & SUBSIDIES

BC Pension Corporation

250-387-1014

1-800-663-8823

www.pensionsbc.ca

PO Box 9460, Victoria, BC V8W 9V8

For those with pensions managed by the BC Pension Corporation, the Corporation's website provides information on how to manage personal information and check payment dates. Also on the website are videos and online courses designed to answer pension-related questions. Phone service is available from Monday to Friday, 8:00 am – 4:30 pm.

Medical Services Plan (MSP)

1-800-663-7100

250-952-1334 Out of province claims

1-877-952-3181 Seniors Advocate

www.hibc.gov.bc.ca

MSP provides basic health services for BC residents. For information regarding eligibility and services refer to the 'BC Seniors Guide' available at the Office of the Seniors Advocate. The guide is available online in several languages.

Pharmacare

1-800-663-7100

www.hibc.gov.bc.ca

Ministry of Health: PO Box 9655 Stn Prov Govt
Victoria, BC V8W 9P2

Pharmacare is the program that provides assistance for prescription drug costs. Call or go online for information and eligibility.

Pharmacare: BC Palliative Care Drug Plan

811

www.hibc.gov.bc.ca

Supports individuals of any age who have reached the end stage of a life-threatening illness and who wish to receive palliative care at home. Eligible patients receive 100% coverage of eligible costs of prescription drugs and selected over-the-counter drugs needed for care and treatment at home.

TIP

If you are eligible for the disability tax credit you can have the form (T2201) completed through your physician for a fee, and then submit the form with your taxes.

HOUSING BENEFITS & SUBSIDIES

BC Homeowner's Grant

1-888-355-2700

www.gov.bc.ca/propertytaxes

If you are a permanent resident in BC, a Canadian citizen or landed immigrant, and own and occupy your residence, you may be eligible for the **Provincial Homeowner Grant**. The grant reduces the amount of property taxes you must pay – the application form is on the back of the property tax notice.

Deferment of Property Taxes

250-387-0555

www.gov.bc.ca/propertytaxdeferment

Ministry of Finance & Corporate Relations

Homeowners aged 55 years and over may defer the payment of annual property taxes on their principal residence. The program is also available to homeowners of any age who are widowed spouses, or who meet the definition of a person with disabilities, in the **Disability Benefits Program Act**.

Energy Conservation Assistance Program

1-855-560-3227

www.bchydro.com/ecap

BC Hydro and Fortis BC

Homeowners and renters that are living in a detached home, townhome, duplex or mobile home and meet the income qualification are eligible for a free home energy assessment and energy-saving products installed throughout their home. Some homes may also qualify for an ENERGY STAR® refrigerator, insulation in their walls, attic, and/or crawlspace, or a high-efficiency gas furnace.

Shelter Aid for Elderly Renters Program (SAFER)

1-800-257-7756

www.bchousing.org

BC Housing: 101 4555 Kingsway
Burnaby, BC V5H 4V8

Low-income seniors may be eligible to receive cash assistance towards their monthly rent payment through the SAFER program if they meet all of the following conditions: age 60 years or older, lived in BC for the full 12 months preceding their application, applicants and spouses (with whom they are living) meet the citizenship requirements, pay more than 30% of gross (before tax) monthly household income towards the rent of their home, including the cost of pad rental for manufactured home that they own and occupy. Look under Housing Assistance on the website.

INCOME TAX

Canada Revenue Agency

www.canada.ca/en/revenue-agency/campaigns/free-tax-help

The CRA website lists tax clinics where volunteers help low-income seniors prepare their taxes.

Office of the Seniors Advocate British Columbia

1-877-952-3181

www.seniorsadvocatebc.ca

1405 Douglas Street, 6th Floor
Victoria, BC V8W 2G2

Income tax tips for seniors.