

2024 PROVINCIAL SOCIAL SECURITY BENEFITS & PROGRAMS

ALBERTA

Alberta Seniors Benefit Program

The primary source of income for seniors (65 years of age or older) is provided by the Government of Canada through the Guaranteed Income Supplement and Old Age Security. To supplement these programs the Government of Alberta provides the following supports and services:

Alberta Seniors Benefit

[Alberta Seniors Benefit](#) provides a monthly benefit to eligible seniors with low-income to assist with living expenses.

Supplementary Accommodation Benefit

[Supplementary Accommodation Benefit](#) provides financial assistance to eligible seniors with low-income who reside in a designated supportive living or long-term care.

Special Needs Assistance for Seniors

[Special Needs Assistance for Seniors](#) provides financial assistance to eligible seniors with low-income toward the cost of some appliances, and specific health and personal supports.

Dental and Optical Assistance for Seniors

[Dental and Optical Assistance for Seniors](#) provides financial assistance to eligible seniors with low- to moderate- income for basic dental and optical services.

Coverage for Seniors

[Coverage for Seniors](#) provides coverage for medical needs, such as prescriptions drugs, diabetic supplies, ambulance services, home nursing care, chiropractic services and clinical psychological services.

Seniors Property Tax Deferral Program

[Seniors Property Tax Deferral Program](#) allows eligible senior homeowners to defer all or part of their annual residential property taxes through a low-interest home equity loan.

Seniors Home Adaptation and Repair Program

[Seniors Home Adaptation and Repair Program](#) helps eligible seniors finance home repairs, adaptations and renovations through a low-interest home equity loan.

To Apply:

Complete the Seniors Financial Assistance application form to enroll in the Alberta Seniors Benefit, Special Needs Assistance for Seniors, Dental and Optical Assistance for Seniors and Coverage for Seniors programs.

To avoid a delay in receiving benefits, you are encouraged to complete the application as soon as you receive it. You may apply up to one year prior to your 65th birthday.

You need only apply once.

Seniors Financial Assistance Program

[Download](#)

Seniors Financial Assistance Program Application

124 KB, pdf

[Download](#)

Details

[Visit website](#)

Diseases

[Elderly & Dementia](#)

Topics

[Financial Resources](#)

Related resources

Dental & Optical Assistance For Seniors

The Dental and Optical Assistance for Seniors programs are based on income and provide low to moderate-income seniors...

[Read More](#)

Seniors Property Tax Deferral Program

The Seniors Property Tax Deferral Program allows eligible senior homeowners to voluntarily defer all or part of their...

[Read More](#)

Alberta Aids To Daily Living

Alberta Aids to Daily Living (AADL) assists Albertans with a long-term disability, chronic illness or terminal illness, in...

[Read More](#)

Special Needs Assistance For Seniors

Seniors with low-income can get financial assistance to help afford the cost of appliances and specific health and...

[Read More](#)

[Palliser Primary Care Network](#)

Palliser Primary Care Network

Primary care for patients throughout south-eastern Alberta

- [Local Resources](#)
- [Contact Us](#)
- [Privacy Policy](#)
- [Disclaimer](#)

BRITISH COLUMBIA

Senior's Supplement

Last updated on May 2, 2024

If you are a low-income senior and receive:

- Old Age Security (OAS)
- Guaranteed Income Supplement (GIS) allowances
- No other significant sources of taxable income (like CPP)

You may be able to get a monthly payment from the B.C. government to top-up your federal income. You may also be eligible if you're 60 to 65 and receive federal spouse's allowance.

On this page:

- [Resident requirement](#)
- [Rates](#)
- [Payment dates](#)
- [Retroactive payments and adjustments](#)

Resident requirement

You must be a permanent resident of B.C. to receive the Senior's Supplement. You can vacation out of the province for up to six months and continue to get your payment during this time. If you are leaving B.C. permanently, you'll need to:

- Update your address with [Service Canada](#), and
- Let the Senior's Supplement Program know

You are also able to continue receiving the payment if you move into a long term care facility.

Rates

Depending on your OAS/GIS monthly amounts, you could receive:

- \$1.00 to \$99.30 for single seniors
- \$2.00 to \$220.50 for senior couples
- \$1.00 to \$99.83 as a spouse receiving the federal OAS allowance

Payment is automatic. It will be sent to you each month in the same way you receive OAS/GIS.

Retroactive payments and adjustments

Your OAS/GIS monthly amounts could change if your income changes. You could get retroactive payments and/or adjustments to your Senior's Supplement payment. [Let Service Canada know](#) if your:

- Marital status changes
- Income from these sources changes:
 - Employment earnings
 - Retirement pensions
 - Canada Pension Plan or Quebec Pension Plan
 - Alimony
 - Private disability payments

Service Canada will notify the B.C. government of these changes.

How to request a retroactive payment

Give the Senior's Supplement Program confirmation of your monthly OAS/GIS payments. This is a document you can get from Service Canada. It must show the monthly OAS/GIS payment breakdown for each month that you request retroactive payments.

If you're eligible for retroactive payments, the money will be added to your next payment.

Mail:

Senior's Supplement Program
9950 Stn Prov Govt
Victoria, B.C. V8W 9R3

Email: FASBSENI@gov.bc.ca

MANITOBA**Employment and Income Assistance****55 PLUS Program**

[55PLUS Frequently Asked Questions](#) | [55PLUS Brochure](#) | [Application](#) | [Direct Deposit Form](#)

The 55 PLUS Program, a Manitoba Income Supplement, provides quarterly benefits to lower-income Manitobans who are 55 years of age and over, and whose incomes are within certain levels. Eligibility is based on income reported in your tax return from the previous year. [Applications](#) can be submitted anytime during the year.

Applicants who are not yet receiving benefits through the Old Age Security Program are required to submit a new application each year.

Benefits are mailed four times a year, in late April, July, October and January. When it has been determined that you are eligible, you will receive a benefit cheque for each three-month period. Your first payment will include benefits for the three-month period during which your completed application is approved.

Coverage

Maximum quarterly benefits (every three months) have increased to \$161.80 for a single person and \$173.90 to each eligible person in a married or common law relationship.

55 PLUS Junior Component – Partial benefits are available to single people with an annual income up to \$9,746.40 and couples with an annual family income up to \$16,255.20.

55 PLUS Senior Component – Benefits are based on family composition, net family income and the type and level of benefits you receive under the federal Old Age Security program.

Note: If your income is slightly above the maximum, you are encouraged to apply anyway as there are some allowable deductions from gross income. The 55 PLUS benefit year runs from April 1 to March 31.

Eligibility

Applicants may be eligible if they are 55 years of age or older, live in Manitoba, have a valid Manitoba Health registration number and an income within the allowable ranges. Your net income from the previous tax year is used to determine if you are eligible.

Note: If you receive benefits from the federal Old Age Security program, you do not need to apply. Your eligibility is automatically determined by the level of benefits you receive from the Guaranteed Income Supplement, the Allowance, or Allowance for the survivor.

Persons who receive [Employment and Income Assistance](#) are not eligible for 55 PLUS benefits. However, those who receive only the health care benefits portion of income assistance may be eligible.

Applying

If you do not receive benefits under the federal Old Age Security Program, you must apply for 55 PLUS. You can apply at any time during the benefit year.

If you do receive benefits from the federal Old Age Security Program, you are not required to apply. Your eligibility is determined automatically by the level of benefits you receive from the OAS Program.

For additional information and application forms, contact the 55 PLUS office.

Download a printable [55 PLUS - A Manitoba Income Supplement Application form](#). You can print the form, complete it and either bring it to our office or fax it to the number provided.

Contact Us

Provincial Services
100 – 114 Garry Street
Winnipeg, MB R3C 4V4
Phone: 204-948-7368
Toll Free: 1-877-587-6224
Email: incsup@gov.mb.ca

NEW BRUNSWICK

Description

- \$600 annual benefit for qualifying low-income seniors
- one benefit granted per household

Eligibility

Applicants must:

- Have been a resident of the New Brunswick on December 31 of the previous year

- Be 60 years or older
- Be receiving at least one of the following federal benefits:
 - o Guaranteed Income Supplement (65 years and older)
 - o Allowance for Survivor Program (60-64 years)
 - o Allowance Program (60-64 years)

Application Process

Application period open Apr-Dec. Forms available online and at Service New Brunswick centres. Completed applications can be submitted online, or dropped off at a Service New Brunswick centre, or mailed to:

Accounts Payable
Service New Brunswick
PO Box 1900
Fredericton NB E3B 5G4

Office

[1-833-796-0944](tel:18337960944) - Toll free line open Apr-Dec

Web Site

[Visit Website](#)

Email

LISB-PAFR@snb.ca

Languages - English, French

Fees - None

Documents Required - Completed application form

Accessibility - Not applicable

Agency Information: **[View Agency Profile](#)**

Toll free line Mon-Fri 8:15 am-4:30 pm

NEWFOUNDLAND AND LABRADOR

NL Income Supplement and the NL Seniors' Benefit

These benefits are refundable tax credits that may be paid to low income individuals, seniors and families. A refundable tax credit is an amount paid even if there is no tax payable.

The benefits are paid to those eligible in quarterly installments in January, April, July and October.

No application for the benefits is required. However, eligible individuals must ensure their annual income tax return is filed in order to receive the benefits. Eligibility will be based on family net income from the previous year.

[Calculator for the NL Income Supplement and NL Seniors' Benefit](#)

Newfoundland and Labrador Income Supplement

- o Budget 2016 introduced the Newfoundland and Labrador Income Supplement (NLIS). The NLIS, which builds on the former HST Credit, is intended to help reduce the impact of additional revenue measures on low income individuals, seniors, families and persons with disabilities.
- o The annual amounts for the supplement are shown in the table below:

o	NLIS Amount (2023 Benefit Year)
Amount for Eligible Individuals	Basic credit of \$254 Maximum credit of \$520 (1)
Amount for Spouse	\$69
Amount for Eligible Children	\$231
Amount for Individuals Claiming the Disability Tax Credit	\$231
Phase-in Income Threshold	\$15,000
Lower Phase-out Income Threshold (2)	\$40,000
(1) Additional amount of \$266 to be phased in at a rate of 5.32% for family net income in excess of \$15,000. Eligible individuals with family net income of \$20,000 to \$40,000 will receive the maximum benefit of \$520. (2) The phase out of the benefit begins at family net income of \$40,000 at a rate of 9%.	

Newfoundland and Labrador Seniors' Benefit

- Whether single or as a couple, seniors with family net income of up to \$29,402 are eligible to receive the maximum benefit of \$1,516. The amount of the benefit will be phased out at a rate of 11.66% as net income increases between \$29,402 and \$42,404.
- In order to qualify for this benefit, the person must be 64 years of age or over by December 31st of the taxation year.

While fully funded by the Government of Newfoundland and Labrador, these benefits are administered by the Canada Revenue Agency and will be paid with the federal GST Credit. To

learn more about the federal administration of provincial credits, please visit the CRA webpage: http://www.cra-arc.gc.ca/bnfts/rltd_pgrms/nl-eng.htmlOpens in new window.

For more information please contact:

Department Of Finance

Tax and Fiscal Policy Branch
P.O. Box 8700
St. John's, NL
A1B 4J6
Tel: (709) 729-3166
Fax: (709) 729-2070
Email: taxpolicy@mail.gov.nl.ca

NORTHWEST TERRITORIES

Income Security Programs

Overview

The majority of Northerners are self-reliant and have sufficient resources to meet their needs. However, there are also a significant number of residents who require either short- or long-term supports to meet their needs. ECE is challenged with providing a comprehensive range of financial support programs for NWT residents in need. These programs must recognize the importance of family and community in the promotion of self-reliance. The programs focus on helping people to make choices that are right for them, according to their personal circumstances, efforts, abilities, aspirations and health. We believe that while peoples' circumstances and abilities may vary, their goal is much the same - participating fully in society.

Through the Income Security Programs division, there are various programs that provide funding. These include:

[Income Assistance Program](#)

This program provides a set amount, based on size of family and community, for food, community cost adjustment, clothing, and furnishings. The program provides assistance with shelter and utilities, based on actual amounts. Allowances for seniors and persons living with disabilities is also available to eligible residents.

[NWT Senior Citizen Supplementary Benefit](#)

This program provides financial assistance to help NWT Seniors pay for living costs.

[Senior Home Heating Subsidy](#)

This program provides financial assistance to low-to-modest income seniors to help them with the costs of heating their homes.

[Income Security Programs](#)

- [Vision and Principles](#)
- [Income Assistance](#)
- [NWT Child Benefit](#)
- [NWT Senior Citizen Supplementary Benefit](#)
- [Senior Home Heating Subsidy](#)
 - [FAQs](#)
- [Student Financial Assistance](#)
- [Social Assistance Appeal Committees](#)
- [Service Standards](#)
 - [Income Assistance/Senior Home Heating Subsidy](#)
 - [Student Financial Assistance](#)

Contact Us

Income Security Programs
Education, Culture and Employment
P.O Box 1320
Yellowknife, NT X1A 2L9

- **Telephone** (867) 767-9355
- **Toll Free** (866) 973-7252

Regional Service Centres

Education, Culture and Employment

- **Beaufort Delta** (867) 678-8065
- **Dehcho** (867) 695-7338
- **North Slave** (866) 768-8145
- **Sahtu** (867) 587-7159
- **South Slave - Fort Smith** (867) 872-7425
- **South Slave - Hay River** (867) 874-5050

Non-Insured Health Benefits (NIHB) programs cover:

- Dental care
- Eye & vision care
- Medical supplies and equipment
- Prescriptions and over-the-counter medications
- Mental health counselling
 - Wellness Helpline at 1-855-242-3310 or the online chat at hopeforwellness.ca. It's toll-free and open 24 hours a day, 7 days a week.
- Assistance with medical transportation to access medically necessary services (contact regional office by calling toll free: 1-888-332-9222)

[CLICK HERE FOR MORE INFORMATION](#)

NOVA SCOTIA

Apply for help with household, healthcare and home heating costs: **Seniors Care Grant**

The Seniors Care Grant helps low-income seniors with the cost of household services (like lawn care, snow removal, grocery delivery, transportation, small home repairs and phone service), healthcare services (like physiotherapy and mental health support) and home heating. Grants are \$750 for each household.

Apply for the Seniors Care Grant to help with the cost of household and healthcare services and home heating.

Grant amount

You can receive \$750 if you qualify for the Seniors Care Grant.

Eligible household and healthcare services and home heating costs

Eligible household and healthcare services and home heating costs include services that help you stay in your home including:

- cooking and meal preparation (excluding the cost of food)
- grocery and meal delivery (excluding the cost of food)
- healthcare services for your health and wellness (like foot care, physiotherapy and mental health support)
- home heating (like furnace oil, natural gas, propane, firewood, wood pellets and electricity)
- home heating repairs and regular heating maintenance
- home cleaning, organizing and help with downsizing or moving
- laundry
- medication and prescription delivery (excluding the cost of medications and prescriptions)
- outdoor work (like driveway maintenance, landscaping, lawn care, snow removal, stacking wood and tree removal)
- phone, cellphone and internet services (excluding the cost of devices)
- small home repairs (like windows, doors, roof, plumbing, electrical, decks, fencing, siding and painting)
- transportation (like taxis, ride shares, shuttles and other methods of transportation) and public and community transit (like the bus, Access-A-Bus and ferry)

Ineligible household and healthcare services include the cost of:

- devices (like phones, cellphones, computers, laptops and tablets)

- food
- medical and assistive devices (like eyeglasses, dentures, dental implants, braces, orthopedic supports and personal alerts)
- medications, prescriptions, supplements and vitamins

Help with your application

The [Seniors Care Grant](#) can help you with the application process and answer questions about proof of income, home ownership or lease agreement, and receipts for household and healthcare services and home heating.

Receipts

Keep a copy of your receipts for household and healthcare services and home heating for your records. You only need to provide receipts if the Seniors Care Grant contacts you and asks you to provide receipts.

Acceptable receipts include receipts:

- on a piece of paper or in a notebook (written or signed by the service provider)
- in a receipt book (written or signed by the person or business providing the service)
- from a business

Receipts need to include:

- name of the person receiving the service
- type of service received
- cost of the service
- date of the service
- name and address of the person or business providing the service

Another grant option is the Senior Citizens Assistance Program (SCAP), which offers financial aid to low-income seniors who may need support with basic needs such as food, medication, or transportation

Heating Assistance Rebate Program

You can also apply to the [Heating Assistance Rebate Program](#) for help with the cost of home heating.

You only need to provide proof of income, home ownership or lease agreement and receipts for household and healthcare services and home heating if the Seniors Care Grant contacts you and asks you to provide proof or receipts. You don't need to provide proof or receipts when you apply.

Eligibility

To qualify for the grant, you need to be 65 or older by 31 March 2024 and meet all of the following criteria:

- have a household net income of \$37,500 or less
- live in your own home or apartment
- have your name on the property title, Land Titles Initiative Certificate of Claim or residential lease agreement or a Band administrative letter issued by a First Nation community (reserve)
- have paid (or that you will pay) for household and healthcare services and home heating between 1 April 2023 and 31 March 2024

You need to apply by 31 March 2024 (only 1 person per household can apply).

How to apply

1. Apply online for the grant.
2. Submit your completed application.

How long it takes

It should take 8 weeks to get your reimbursement. It can take longer if more information is needed or if your application hasn't been filled in correctly. If more information is required to process your grant, the Department of Service Nova Scotia contacts you by email.

If your [income tax refund is direct deposited](#), your reimbursement is too. If not, your reimbursement is mailed to you.

Cost:

There is no cost to apply for the grant.

Before you start make sure you have:

- all adults on the application available to sign the form
- social insurance numbers and dates of birth of all adults in your home
- total amount spent (or that you will spend) on household and healthcare services and home heating between 1 April 2023 and 31 March 2024

The Department of Service Nova Scotia may contact you and ask you to provide proof of income, home ownership or lease agreement and receipts for household and healthcare services and home heating. If you need to provide proof of home ownership or lease agreement, you can use a property tax bill, property assessment notice, mortgage statement, Land Titles Initiative Certificate of Claim, Band administrative letter issued by a First Nation community (reserve), utility bill that shows your home address or a residential lease agreement with your name on it.

Related information

- [Check the status of your Seniors Care Grant application](#)

- [Seniors Care Grant factsheet](#)

The Senior Citizens Assistance Program

This program provides assistance to senior homeowners (age 65+) who would like to remain in their own homes, but cannot afford necessary repairs.

The funding covers repairs that are a threat to health and safety, which includes repairs to roofing, plumbing and heating. Cosmetic repairs are not covered.

A grant of up to \$6,500 is available.

Am I Eligible?

To be eligible for the grant:

- You or your spouse must be at least 65 years old
- Your total household income is below the established income limit, which varies depending on household size and the area you live in
- You must own and have lived in your home for at least one year.

Get Started

Call one of our caseworkers today at 1-844-424-5110.

Program Documents

Note: To view documents, right-click the link and select 'Save target as' or 'Save link as' to download and view documents on your computer.

- [Senior Citizens Assistance Program Policy - Dec 2022](#)

NUNAVUT

Income Assistance

https://www.gov.nu.ca/en/search?search_api_fulltext=family%20services%20information%20income%20assistance%20ia

Seniors Information Handbook

https://www.gov.nu.ca/sites/default/files/documents/2021-10/nunavutseniorhandbook_eng.pdf

Nunavut Government Benefits, Programs and Services

[Government of Nunavut](#)

For special birthday or anniversary congratulatory messages from the Prime Minister, Governor General, or Her Majesty the Queen see [Government Benefits - Canada](#).

Nunavut Health Care

[Health](#)

Nunavut Children and Families

[Families, parenting, Elders and Youth](#)

[Child and family benefits](#) provided by federal and provincial/territorial governments.

Nunavut Persons With Disabilities

Senior Citizens and Disabled Persons Property Tax Relief

Income Assistance (AI) Program

[Nunavummi Disabilities Makinnasuaqtiit Society \(NDMS\)](#) - this is **not** a government program. Their [Resources](#) page links to many resources.

Nunavut Social Supports

[Social Supports - Income assistance and Poverty reduction](#)

Elders Benefit Plan

<https://www.tunnigavik.com/documents/beneficiaryProgramForms/Elders%20Benefit%20Plan%20Program%20Description%20ENG.pdf>

ONTARIO

A guide for programs and services for seniors in Ontario

<https://www.ontario.ca/document/guide-programs-and-services-seniors>

Ontario Seniors Home Care Tax Credit

The *Ontario Care at Home Tax Credit* is a new government program introduced to promote home support for seniors. Available since 2022, this financial support takes the form of a refundable tax credit. Which means that, even if you don't have to pay any tax this year, you will still be able to receive the money you are eligible for.

Who is eligible and what amounts are available?

This personal credit is intended for Ontario residents aged 70 and over. If your spouse has reached the eligibility age and you live under the same roof, you may also apply for this tax refund.

If you can prove all your expenses through valid receipts, you may qualify for a credit of up to \$1,500. This amount is equivalent to 25% of eligible expenses (up to a maximum of \$6,000).

Depending on your income, an adjustment will be made to the credit, gradually decreasing after an annual gain of more than \$35,000. To qualify for a minimum credit under this program, note that your family income must be less than \$65,000.

Which services are eligible for this home care tax credit?

Intended to encourage seniors to continue living at home, this tax credit provides a helpful refund for elderly with limited incomes. Several categories of expenses are eligible, all related to home support:

- Walking aids ;
- Hearing devices ;
- Wheelchair ;
- Hospital bed to use at home ;
- Oxygen ;
- Vision care ;
- Dental care ;
- Home nursing care.

This home care tax credit is therefore an interesting and beneficial program, as it encourages seniors across Ontario to take advantage of the conveniences of staying at home.

2. Seniors' Home Safety Tax Credit

Announced as temporary financial assistance for the 2021 and 2022 tax years, the Seniors' Home Safety Tax Credit is a positive news regarding seniors' budgets. The objective is to allow Ontario older adults to adapt their homes to accommodate new challenges that may arise over time.

Are you experiencing any limitations resulting from a health problem? Do you require some home renovations to make your house safer and more accessible according to your new needs? If so, this tax credit is right for you.

For whom is the home security tax credit available?

To qualify for this aid program, here are the main eligibility criteria:

- Be aged 65 or over ;
- Reside with a family member over 65 ;
- Be planning home renovations in preparation for the arrival of an elderly relative in your house within the next 2 years ;
- Submit all supporting documents and receipts related.

What are the eligible expenses for seniors?

It is interesting to know that this credit can reach a maximum of \$2,500. This total is calculated by taking 25% of all the actual eligible expenses, which can sum up to \$10,000. Making some safety improvements to your home? This tax credit may then be helpful.

Here are a few examples of eligible expenses you can claim when applying for this tax credit:

- Renovating the first floor to make it a safe living environment ;
- Addition of handrails on walls and stairs ;
- Walk-in bathtub ;
- Accessible shower (to accommodate a wheelchair or bench) ;
- Additional lighting to improve visibility ;
- Non-slip flooring for enhanced safety ;
- Wheelchair access ramp ;
- Full renovation to make your home wheelchair-accessible ;
- Adaptive equipments for toileting ;
- And even more examples, based on each senior's medical condition and specific needs.

3. Senior Homeowners' Property Tax Grant

For the elderly who are still homeowners, you may be pleased to know that a government grant also exists to help compensate the amount paid in property taxes. The total you may receive can reach a maximum of \$500. However, you must consider that this sum may be adjusted according to your income.

To be eligible for this grant for seniors owning their property, six different criteriamust be met:

- Be an Ontario resident ;
- Have reached the age of 64 or over ;
- Have paid property taxes during the current fiscal year ;
- Own a home in the province and live there as your principal residence ;
- Have an annual income of less than \$50,000 for a single person, or less than \$60,000 for a couple living at the same address ;
- Complete the [ON-BEN grant application](#) when submitting your income tax return.

4. Ontario Seniors' Public Transit Tax Credit

For seniors choosing to continue living at home after retirement, being able to maintain sufficient autonomy for daily commuting is an important concern. Among the many options available, public transport certainly presents many benefits.

The *Seniors' Public Transit Tax Credit* is designed to encourage Ontario seniors to use public transportation services (such as buses, subways, and trains), while maintaining maximum freedom in their daily lives.

Eligibility criteria for this tax credit are like the ones previously described:

- You must be 65 years of age or older ;

- Reside in the Ontario province on December 31 of the current taxation year ;
- Keep receipts to prove expenses claimed.

Eligible expenses may total up to \$3,000, for a maximum credit of \$450.

5. Canada Caregiver Credit

Available both in Ontario and throughout the country, this credit is meant for caregivers who aid with a close loved one daily. Do you devote a significant portion of your time to an elderly relative? You may be entitled to apply for this federal financial support as a family caregiver.

Even if this program is not directly granted to seniors who choose to live at home, its existence promotes home support by encouraging caregivers to continue to make a significant difference in the lives of their elderly relatives, through their valuable day-to-day

Ontario Drug Benefit (ODB)

Ontario Drug Benefit (ODB) is a program that covers a good proportion of the cost of approved drug prescriptions for individuals aged 65 years or above. It is one of Ontario's best senior health benefits for older adults.

Although the ODB is primarily available to Ontario residents above 65 years, it is also open to younger people living in homes or communities for special care services.

For your older ones to have their drug costs covered, their prescription must be filled by a pharmacy in Ontario. Fortunately, the Ontario Drug Benefit scheme covers most of the cost of about 5,000 prescription medications. These drugs include allergy shots, anti-diabetic products, nutrition products, and over-the-counter medications.

Ontario Seniors Dental Care Program

The Ontario Seniors Dental Care Program is another government-funded scheme that provides health coverage for seniors in Ontario. It offers free routine dental services to low-income older adults at least 65 years old.

The Ontario Seniors Dental Care Program covers several dental services, including dental examinations, X-rays, fixing of broken teeth and cavities, plaque removal, and polishing.

After enrollment, the program can continue to run for up to a year, ending on July 31st, regardless of the time one registers.

The following are requirements that your loved one must meet to qualify for this program.

- They must be at least 65 years old.
- They must live in Ontario.
- They must meet the income requirements – an annual net income of no more than \$22,200 for singles while no more than \$37,100 for a couple.

- They must not be receiving dental coverage under private insurance or other government benefit programs.

After confirming their eligibility, your older one can apply for the Ontario Seniors Dental Care Program online or via mail.

Other medical benefits for seniors in Ontario include Assistive Devices Program (ADP), Ontario Disability Support Program (ODSP), and so on.

About the Ontario Guaranteed Annual Income System (GAINS)

GAINS provides a monthly, non-taxable benefit to low-income Ontario seniors.

Payment amounts

Monthly GAINS payments range between \$2.50 and \$83.

If you have no private income, you'll receive the maximum benefit of \$83 a month.

Your payment can change if your income or marital status changes.

GAINS payments are provided on top of the Old Age Security (OAS) pension and the Guaranteed Income Supplement (GIS) payments you may receive from the federal government.

Together, the total maximum benefits from OAS, GIS and GAINS is the guaranteed income level. The Province guarantees that eligible Ontario seniors will have at least this minimum level of income.

The guaranteed income level is [updated every three months](#) to reflect inflation.

Eligibility

You qualify for GAINS payments if you:

- are 65 years or older
- have lived in Ontario for the past 12 months or for a total of 20 years since turning age 18
- have been a Canadian resident for 10 years or more
- receive the federal OAS pension and GIS payments
- have an annual private income of up to \$1,992 if you are a single senior or up to \$3,984 if you are a senior couple.

Private income may include money from a private pension, the Canada Pension Plan, bank interest, etc.

PRINCE EDWARD ISLAND

Seniors Independence Initiative

The Seniors Independence Initiative provides financial assistance for practical services making it easier for seniors to remain in their own homes and communities.

Help is available for services such as light house keeping, meal preparation, or snow removal and complements supports provided to seniors by Home Care or family members for daily unmet needs.

Eligible applicants can access up to \$1,700 depending on income.

Who can apply?

Applicants must:

- be 65 years of age or older;
- live independently or with a spouse;
- have a net household income of up to \$32,753.00 for a single person or up to \$41,970.00 for a couple - as defined by line 236 on CRA Notice of Assessment;
- have combined assets not greater than \$100,000 excluding primary residence, land and vehicles.

How do I apply?

You can apply by selecting the 'Apply Now' option below or by [downloading the application](#) . Applications are also available at any [Access PEI Office](#). Please call 1-877-569-0546 for assistance in completing the application.

What happens after I apply?

You will be contacted by our staff and an assessment will be done to determine your individual or household needs.

Funded services include:

- Light house keeping
- Home Maintenance
- Snow removal
- Grass cutting
- Transportation
- Communication
- Medical Alert System

How much funding will I receive?

Eligible applicants can access up to \$1,700 depending on income.

Contact Information

To submit applications digitally, or for more information on program eligibility, please email sii@gov.pe.ca (link sends e-mail) (link sends e-mail)
For assistance in completing the application, call toll-free: 1-877-569-0546

QUEBEC

Programs and Services for Seniors 2023

https://cdn-contenu.quebec.ca/cdn-contenu/services_quebec/Guide_Seniors_EN_2023.pdf

Government Grants for Seniors

1. Tax Credit for Home-Support Services for Seniors

Do you wish to continue living in the comfort of your own home for as long as possible? If so, you may be interested to know more about the *Home-Support Tax Credit for Seniors!*

Who can benefit from this financial assistance?

Designed to encourage seniors to take full advantage of the benefits of home care, this program gives Quebec residents, who are 70 years old or over, access to a variety of day-to-day assistance services at home.

Including both maintenance services (housekeeping, laundry services, grocery, or pharmacy delivery services, etc.) and personal assistance services (hygiene care, meal, nursing care, etc.), this financial grant program can be used in a variety of ways.

Helping you maintain independence, at home or in a private retirement home

Interestingly, despite its name, this tax credit is not exclusively reserved for seniors still living in their own homes. In fact, if you (or an elderly relative) are living in a private retirement home, or even an apartment, you may still be eligible for this tax credit!

In all cases, the aim remains the same: encouraging Quebec's seniors to maintain a good level of autonomy, while prioritizing well-being and health!

How much money can you get from this credit?

Since the total is calculated according to your personal situation, it is difficult to determine a precise amount in advance.

Many factors are considered, including:

- family situation (single or in a couple);
- family income ;
- living environment (house, apartment building, retirement home, etc.);
- as well as the level of autonomy of everyone..

2. Independent Living Tax Credit for Seniors

Another provincial tax credit designed to enable people aged 70 and over living in Quebec to maintain a maximum level of autonomy in their daily lives is the *independent living tax credit*. More concretely, this financial help program enables seniors to purchase, lease or install specific eligible equipment (walk-in bathtub, hospital bed, safety devices, etc.). The objective being to adapt their living environment as functional as possible.

It is also interesting to note that this tax credit can be used to reimburse the cost of a stay in a functional rehabilitation transition unit. Following hospitalization, seniors who may eventually be able to return home can take advantage of these rehabilitation services to regain the full potential of their independence. For seniors who have recently been through major surgery, for example, this is certainly a great resource to consider.

3. Senior Assistance Tax Credit

Complementing the two previous programs, the *Senior assistance tax credit* is another measure worth knowing about. This government grant may even be easily accessible to you, depending on your financial situation.

Eligibility conditions for this tax credit for seniors

To qualify for this financial support, two simple conditions must be met:

- be 70 years of age or older (and/or that your spouse has reached that age) ;
- reside in Quebec (as of December 31 of the current tax year).

The amount of this provincial tax credit for seniors is calculated based on criteria such as marital status, spouse's age, and family income.

For example, for the 2022 tax year, a couple who qualified could expect to receive a maximum amount of \$4,000. For a single person (or a couple where only one member met the eligibility criteria), the maximum credit would be \$2,000. To determine the exact amount granted, a percentage is then calculated based on family income.

The most important thing to remember is that you may be entitled to some financial support! We therefore recommend taking advice from professionals such as your accountant, financial planner, or income tax expert, to learn more about the options available to you.

4. Shelter Allowance Program

The *Shelter Allowance* is a provincial government financial assistance program intended for low-income households. Since this measure is designed to facilitate access to rent for people

aged 50 or over, eligible individuals may receive monetary compensation to help cover the cost of rent.

What are the benefits of the shelter allowance program?

Whether you own, rent, or share your home with others (roomer), the shelter allowance program is intended for any eligible person who has to pay rent.

For 2023-2024, this financial help will provide monthly amounts of \$100, \$150 or \$170, depending on your situation.

Eligibility for this government grant

To benefit from this program, certain eligibility criteria must be respected:

- you must be 50 years old or over (or your spouse must be at least that age);
- that the portion of your budget allocated to rent payments is considered too high in comparison with your overall income.

* Note that families with at least one dependent child, and living on a low income, are also eligible for this financial support.

Wondering if you, or an elderly relative, might be eligible? The [Shelter allowance program questionnaire](#), easily available online on the *Revenu Québec* website, will help you get a clear answer !

5. Grant for seniors to offset a municipal tax increase

If you currently own your property, you may be interested to know that the provincial government has introduced a measure to further protect the financial security of the elderly population: the grant for seniors to offset a municipal tax increase.

To take advantage of this financial assistance, there are some criteria that need to be met:

- Be 65 years of age or older;
- Officially reside in Quebec ;
- Have owned your current property for a minimum of 15 years;
- Use your home as your principal place of dwelling;
- Your residence must be used exclusively for residential purposes;
- Family income not exceeding \$58,200 (for 2022).

6. Tax Credit for Seniors' Activities

Recognizing the importance of active living for the elderly population, as well as its many benefits, a specific program is available to encourage participation of seniors to social activities. With the *Tax credit for seniors' activities*, it is possible to receive a partial refund of the cost of registration in a sports, cultural, artistic and/or recreational activity.

Real benefits for seniors

By encouraging seniors to take part in activities on a regular basis, this provincial tax credit promotes many advantages:

- Maintaining good physical condition (cardiovascular health and muscular strength) ;
- Developing new knowledge and skills;
- Stimulating intellectual capacity and memory;
- Preventing social isolation among seniors.

By staying active, both physically and mentally, seniors can enjoy a positive impact on both their health and well-being. Moreover, these benefits can be seen both for the person and for society.

Eligibility criteria for the tax credit for activities

To qualify for the tax credit for activities for seniors, some conditions have to be fulfilled:

- Must be 70 years of age or older;
- Be a resident of the province of Quebec;
- Demonstrate proof of registration for an activity via an invoice showing the total cost paid;
- Have an income of less than \$44,630 (for the 2022 tax year).

7. Income Tax Assistance Program

With all the different government grants for seniors, we understand that it can be a little confusing to differentiate between them. If you believe you meet the eligibility requirements for any of these financial assistance programs, we encourage you to take advantage of the resources available to help you file your income tax return. In doing so, you can make sure to take full advantage of all the tax credits and refunds for which you are eligible. While also ensuring that all is coordinated, for example, with the retirement pension you may receive from the *Quebec Pension Plan*.

Having a modest income and a simple tax situation? If so, the *Income Tax Assistance Program* represents a perfect solution! Thanks to the participation of volunteers, usually from community organizations, this service is offered completely free of charge.

* To protect your personal information, we recommend you make sure that the help service is provided by an official, registered organization.

If you have any questions about these government subsidies for seniors in Quebec, it is always a good idea to refer to specialists who can provide you with the answers you need. Accountants, tax experts and financial planners are available to give you accurate information and professional advice.

Of course, it is also possible to [contact Revenu Québec](#) directly if you need assistance and information about financial assistance measures for seniors in the province of Quebec.

SASKATCHEWAN

Seniors Income Plan (SIP)

The Seniors Income Plan (SIP) provides senior citizens with financial assistance required to meet their basic needs.

1. Benefits

A monthly supplement is provided to seniors who have little or no income other than the federal Old Age Security (OAS) pension and Guaranteed Income Supplement (GIS).

The table below shows the maximum SIP benefit seniors can receive and the taxable income levels, excluding the federal OAS pension and GIS, where the SIP benefit becomes \$0 for each household type (rates effective July 1, 2023):

Client Category - Living at home	Maximum SIP Benefit (monthly)	Annual Taxable Income Level where SIP becomes \$0
Single OAS/GIS Recipient	\$360	\$4,560
Married - Both OAS/GIS Recipients	\$325	\$7,440
Married - Spouse less than 60 years-of-age	\$360	\$11,232
Married - Spouse Receiving OAS/GIS	\$360	\$9,120
Client Category - Living in Special Care Home	Maximum SIP Benefit (monthly)	Annual Taxable Income Level where SIP becomes \$0
Single OAS/GIS Recipient	\$50	\$912
Married - Both OAS/GIS Recipients	\$50	\$1,776
Married - Spouse less than 60 years-of-age	\$50	\$9,216
Married - Spouse receiving OAS/GIS	\$50	\$1,824

SIP clients with active basic Saskatchewan Health coverage are eligible for a variety of [additional health benefits](#).

Health coverage for Status Indian (as defined by the *Indian Act*) SIP recipients is covered by Health Canada. For more information, please call 1-866-885-3933.

2. Eligibility

You are eligible to receive the Seniors Income Plan benefits if:

- you are 65 years of age or older;
- you are a permanent resident of Saskatchewan;
- you receive full or partial OAS pension and GIS; and
- you have annual income below a specified level.

What is considered income?

- All personal income that is taxable for income tax purposes, regardless of whether or not you pay income tax. This can include: Canada Pension Plan payments, bank and bond interest, dividend payments, private pensions and wages.
- This does not include the Old Age Security pension and Guaranteed Income Supplement.
- Assets are not considered in determining eligibility.

3. How to apply

- Seniors must complete an initial application for the Guaranteed Income Supplement (GIS).
- The income you report on your GIS application (and/or previous year's income tax return) determines your eligibility.
- You will automatically receive Seniors Income Plan (SIP) benefits if you qualify.
- If you are entitled to the maximum GIS, you are also entitled to the maximum SIP benefit. An increase in your income will lower the GIS entitlement and your SIP benefit.
- Each year after that, the income reported on your income tax return determines your eligibility and the amount of the monthly federal and provincial supplements to be paid to you.
- Eligibility is reassessed each year in July.

4. Further Information

Related materials for seniors can be found in the [Publications Centre](#).

You may be also interested in...

- [Health coverage for First Nations and Inuit](#)

To support First Nations people and Inuit in reaching an overall health status that is comparable with other Canadians, Health Canada's Non-Insured Health Benefits (NIHB) Program provides coverage for a limited range of these goods and services when they are not insured elsewhere.

- [Supplementary Health Benefits](#)

Qualified individuals are eligible for a number of health services and products in addition to the universal health benefits.

Saskatchewan Aids to Independent Living

Saskatchewan Aids to Independent Living (SAIL) provides assistance to people with physical disabilities to live a more active and independent lifestyle. It also helps people in the management of certain chronic health conditions.

To be eligible for SAIL, you must:

- Be a resident of Saskatchewan (check your [eligibility for health benefits](#) in Saskatchewan);
- Possess a valid Saskatchewan Health Services Number;
- Be referred for service by an authorized health care professional;
- Use a service in Saskatchewan, unless pre-authorized by Saskatchewan Health; and
- Not receive benefits from other government agencies such as Saskatchewan Government Insurance (SGI), Worker's Compensation Board, Health Canada (Non-Insured Health Benefits Program), or Department of Veterans Affairs

For more information, see the [SAIL General Policies](#).

2. Program Objectives

- Provide people with physical disabilities and certain chronic health conditions a basic level of coverage for disability related equipment, devices, products, and supplies in a cost effective and timely manner.
- Improve affordability of disability supports.
- Ensure easy access to benefits by maintaining effective co-ordination with health professionals and provider agencies in the community and institutions.
- Help facilitate discharge from hospital so people can return to their homes.
- Ensure appropriate and reasonable use of SAIL benefits.

3. Universal Benefits Programs

The Ministry of Health offers these benefits to people who require them. Programs include:

- Prosthetics and Orthotics Program
- Mobility and Assistive Devices (Special Needs Equipment) Program
- Therapeutic Nutritional Products Program
- Respiratory Equipment Program
 - [Continuous Positive Airway Pressure \(CPAP\) Loan Program](#)
- Home Oxygen Program
- Children's Enteral Feeding Pump Program
- Compression Garment Program

4. Special Benefit Programs

The Ministry provides these benefits to a qualified applicant who meets specific program eligibility criteria. Programs include:

- Paraplegia Program

- Cystic Fibrosis Program
- Chronic End-Stage Renal Disease Program
- Ostomy Program
- Haemophilia Program
- Aids to the Blind
- [Saskatchewan Insulin Pump Program](#)

YUKON

Apply for extended health care benefits and Pharmacare for seniors

- [Extended health care benefits](#)
- [Pharmacare information](#)
- [Pharmacare benefits](#)

Yukon seniors can apply for extended health care and Pharmacare to help pay for medical, dental and vision needs.

Extended health care benefits

The Pharmacare and extended health-care benefits programs assist registered seniors with the cost of:

- prescription drugs;
- dental care;
- eye care; and
- medical-surgical supplies and equipment.

Eligibility

You must be:

- registered with the Yukon Health Care Insurance Plan (YHCIP); and
- a Yukon resident age 65 or over.
- You're also eligible if you're:
 - a Yukon resident registered with YHCIP;
 - aged between 60 and 64; and
 - married to a Yukon resident who is 65 years of age or older.

New Yukon resident

If you're a new Yukon resident, it takes 3 months for your Yukon Health Care Insurance coverage and seniors benefits to begin. To receive your health care, you must:

Apply for the [Yukon Health Care Insurance Plan](#).

Apply for Pharmacare and extended health benefits at the same time as when you apply for the Health Care Insurance Plan. In person: 4th floor, 204 Lambert Street, Whitehorse. Our office is open Monday through Friday, from 8:30 a.m. to 5 p.m.

We'll issue you with a card once you finish the registration process.

Income Supplement

Apply for a low-income senior's income supplement

As a low-income senior, you may be eligible to receive the Yukon Seniors Income Supplement. This increases your monthly income by \$288.61.

Eligibility

The Government of Canada calculates your monthly Yukon Seniors Income Supplement (YSIS) based on your Guaranteed Income Supplement (GIS) amount. Your GIS is calculated based on your income as declared in your tax return from the previous year. The federal government sends the names and addresses of Yukoners who should receive this supplement to the Government of Yukon.

You will receive the income supplement if you're:

- a Yukon resident;
- 65 years of age or older;
- receiving Old Age Security (OAS);
- receiving the Guaranteed Income Supplement (GIS);
- receiving the Spouse's Allowance or the [Survivor's Allowance](#); and
- receiving the GIS in Yukon.

Before getting the Yukon Seniors Income Supplement

Apply for the Old Age Security and the Guaranteed Income Supplement.

To get Old Age Security, you must:

- be 65 years of age or older; and
- meet Canadian legal status and residency requirements.

You can also receive OAS if you're a spouse between 60 and 64 and receive the Spouse's Allowance or the Survivor's Allowance.

To get the Guaranteed Income Supplement, you must:

- be 65 years of age or older;
- be receiving OAS;
- have a low income; and
- live in Canada.

After you receive your Yukon Seniors Income Supplement

File your annual taxes to make sure you continue to receive the YSIS.

If you receive more than \$500 per calendar year, you'll receive a T5007. Include this as income when you file your taxes.