



FINANCIAL & COMMUNITY RESOURCES



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2021



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List of common benefits and credits

Benefits and refundable tax credits help with your living expenses by adding to your income. Whether you qualify and how much you receive depends on your income which is determined by filing your taxes and other factors such as your age. The Government of Canada website has a **Benefit Finder** tool that you can use to help find the benefits and services that you can receive. See a list of some of the common benefits and credits

Benefits and credits accessed by tax filing

Even if you have no income or do not owe taxes, it is important to keep up to date with filing your taxes. Filing a tax return is the only way to apply for many benefits and credits or to make sure that your payments continue. Here are some of the benefits and refundable tax credits that require tax filing to access or to continue receiving payment:

- **Canada Workers Benefit (CWB) and Disability Supplement**
- **Canada Education Savings Grant (CESG)**
- **Canada learning bond (CLB)**
- **Climate action incentive (CAI)**
- **GST/HST credit**
- **GST/HST rebate for employees and partners**
- **Old age security (OAS)**
- **Ontario energy support program (OESP) Ontario only**
- **Ontario trillium benefit (OTB) – Ontario only**
- **Refundable medical expense supplement**
- **Other tax credits by province or territory**

Social assistance programs

Each province and territory offer programs that provide financial help to people living on a low income. Social assistance programs give people money to help pay for living expenses like food, clothing, and shelter, and in some cases prescription drugs and dental services. Each program has their own eligibility criteria and restrictions. In general, you must live in the province or territory and be in financial need

- **Ontario Works (OW)**
- **Ontario Disability Support Program (ODSP)**

List of common benefits and credits cont..

Benefits and credits for special groups

Some benefits and credits are eligible for special groups, such as individuals with children, seniors, and people with disabilities.

Families with children

- [Canada Child Benefit \(CCB\)](#)
- [Canada Education Savings Grant \(CESG\)](#)
- [Canada Learning Bond \(CLB\)](#)
- [Child Disability Benefit \(CDB\)](#)
- [Employment Insurance, Maternity and Parental Benefits](#)

Individuals with disabilities

- [Canada Disability savings bond \(CDSB\)](#)
- [Canada disability savings grant \(CDSG\)](#)
- [Canada Pension Plan \(CPP\) Disability Benefits](#)
- [Child Disability Benefit \(CDB\)](#)
- [Disability Tax Credit \(DTC\)](#)
- [Excise gasoline tax refund](#)
- [Registered Disability Savings Plan \(RDSP\)](#)

Seniors

- [Canada Pension Plan \(CPP\) Retirement Pension](#)
- [Guaranteed Income Supplement \(GIS\)](#)
- [Old Age Security \(OAS\)](#)
- [Guaranteed Annual Income](#)

What are tax credits and benefits?

Tax credits and benefits are financial supports provided by the government to help you with living costs. They can reduce the tax that you owe or add to your income. Read more about the two types of tax credits (non-refundable and refundable) and tax benefits

Non-refundable tax credits

Non-refundable tax credits are like coupons that reduce the amount of tax that you have to pay. Non-refundable tax credits can reduce your taxes to zero, but you do not get money back if these credits add up to more than the tax you owe. If you do not owe any taxes, non-refundable tax credits might not have much value for you. Even so, it is still important to file your taxes and establish your income so that you can open access to other financial supports.

Some examples of non-refundable tax credits include:

- [Canada caregiver credit](#)
- [Disability tax credit](#)

Refundable tax credits and benefits

Refundable tax credits not only reduce the amount of tax that you owe but will pay you money back if your credits add up to more than the tax that you owe. Benefits are paid directly to you to help with living expenses. You need to file your taxes in order to claim these credits and benefits and any money you get back will come as a tax refund or as payments made to you several times throughout the year.

Some examples of refundable tax credits and benefits include:

- [Canada Child Benefit](#)
- [Canada Workers Benefit](#)
- [Climate Action Incentive](#)
- [GST/HST credit](#)

Overview of Tax Benefits and other Income Supports

	Adult, Working Age	Child	Seniors	
	Adult	Up to 17 years old	Young senior (60-64)	Senior (65 +)
Income Tax Related Benefit* (accessed through tax filing)	<ul style="list-style-type: none"> • GST/HST • Canadian Workers Benefit • Home Buyers Amount • Medical Expense Supplement 	<ul style="list-style-type: none"> • Canadian Child Benefit • Provincial child or family benefit program. 	<ul style="list-style-type: none"> • GST / HST credit • Medical Expenses Supplement • Home buyers amount 	<ul style="list-style-type: none"> • GST / HST Credit • Age Amount • Pension Amount • Home Buyers Amount
Income Supports* (Other federal or provincial income programs with eligibility based on income)	<ul style="list-style-type: none"> • Employment Insurance (EI) • Ontario Works (OW) • Low Income Energy Assistance (LEAP) • Canada Pension Disability 	<ul style="list-style-type: none"> • Canadian Child Benefit (CCB) • Transition Child Benefit • Provincial Child and Family benefits programs 	<ul style="list-style-type: none"> • Canada Pension Program (CPP) • Allowance for the Survivor • Ontario Energy Support Program (OESP) • Ontario Works (OW) 	<ul style="list-style-type: none"> • Old Age Security (OAS) • Guaranteed Income Supplement (GIS) • Ontario Guaranteed Annual Income Supplement (GAINS)
Asset building	<ul style="list-style-type: none"> • Registered Retirement Savings Plan (RRSP) • Tax Free Savings Account (TFSA) • CPP Contributions (Workplace) 	<ul style="list-style-type: none"> • Registered Education Savings Plan (RESP) • Canada Learning Bond (CLB) • Canada Education Savings Grant (CESG) • Registered Disability Savings Plan (RDSP) 	<ul style="list-style-type: none"> • Registered Retirement Savings Plan (RRSP) • Tax Free Savings Account (TFSA) • CPP Contributions (Workplace) 	<ul style="list-style-type: none"> • Tax Free Savings Account (TFSA)

* Information in this Resources manual has been adapted from material created by Prosper Canada, Government of Canada, Government of Ontario and various other ministries.



Overview of tax-benefits and other income supports

People with disabilities or a survivor

	People with disabilities		Benefits for survivors	
	Adult	Child	Adult	Child
Income tax credits & deductions Related Benefit* (accessed through Tax Filing)	<ul style="list-style-type: none"> Disability Tax Credit Certificate (DTC) Disability Amount Caregiver Amount Disability Support Deduction Canada Workers Benefit (CWB) 	<ul style="list-style-type: none"> Disability Tax Credit Certificate (DTC) 		
Income Supports* (Other federal or provincial income programs with eligibility based on income)	<ul style="list-style-type: none"> Ontario Disability Support Program (ODSP) Canada Pension Plan Disability (CPP-D) Provincial workplace safety wage-loss benefits due to injury (i.e. WSIB) 	<ul style="list-style-type: none"> Child Disability Benefit Canada Child Benefit (CCB) Transition Child Benefit Assistance for Children with Severe Disabilities (ACSD) Provincial Child and Family benefits programs 	<ul style="list-style-type: none"> CPP Survivors benefits Allowance for the Survivor (60-64) Workplace safety benefits (i.e. WSIB) 	<ul style="list-style-type: none"> CPP Survivors benefits (0-18 or 25) Workplace safety benefits (i.e. WSIB)
Asset building	<ul style="list-style-type: none"> Registered Disability Savings Plan (RDSP) Canada Disability Savings Grant (CDSG) Canada Disability Savings Bond (CDSB) Tax Free Savings Account (TFSA) 	<ul style="list-style-type: none"> Canada Disability Learning Bond (CLB) Canada Disability Savings Grant (CESG) Registered Disability Savings Plan (RDSP) 		





ID requirements to access benefits

In order to apply for and access benefits, an individual must have a number of identification documents.

****Note**** not all benefits require documents from each category below, but different benefits have their own requirements. Below are the categories of ID and examples of documents.

Proof of birth

Document with first name, last name and date of birth:

- Birth certificate or birth registration
- Hospital record of birth or record of the physician/ nurse/midwife who attended the birth
- Passport
- Record of landing or confirmation of permanent residence issued by Immigration, Refugees and Citizenship Canada
- Citizenship certificate- **Note of decision or temporary resident's permit issued under the Immigration and Refugee Protection Act**
- Certificate of Indian status card
- Provincial identity card-**Note of decision or temporary resident's permit issued under the Immigration and Refugee Protection Act**
- Certificate of Indian status card
- Provincial identity card

Proof of legal status

A document showing citizenship or immigration status in Canada:

- Canadian birth certificate
- Citizenship card/certificate
- Confirmation document
- Record of landing, confirmation of permanent residence
- Permanent Resident Card
- Visitor Record
- Temporary resident permit
- Study Permit
- Notice of decision
- Verification of Status Document
- Registration date with Indigenous and Northern Affairs Canada

Be aware:

Some people may have difficulty obtaining immigration papers due to inability to recall dates and information, particularly if their arrival in Canada was many years ago

Proof of residency in Canada

- Lease agreement
- Rent receipt
- Household bill (e.g. gas, electricity, cable television, telephone)
- Driver's license
- Vehicle registration or car insurance
- Membership in social or professional organizations
- Bank information (e.g. bank account statements for saving or chequing accounts)
- Employment information (e.g. pay stub)

Proof of housing situation

- Copy of rental/leasing agreement
- Letter from landlord
- Eviction notice
- Disconnection notice
- Police report
- Moving company quote or invoice
- Utility bills

ID requirements to access benefits

Proof of death

A document that provides the name, date, and place of death. The document must also be on official letterhead or contain a seal, and provide the name and/or signature of the person or authority issuing the document.

- Burial certificate or death certificate
- Certification of death from another country
- Life or Group Insurance Claim along with a statement signed by a medical doctor
- Medical Certification of Death
- Memorandum of Notification of Death issued by the Chief of National Defence Staff
- Notarial copy of Letters of Probate

- Official Death Certificate
- Official Notification from the Public Trustee for a Province
- Registration of Death
- Statement of a medical doctor, coroner, or funeral director
- Statement of Verification of Death from the Department of Veterans Affairs

Be aware:

Some papers obtained outside of Canada will need to be translated.

Proof of residency in Ontario

A document that displays your name, current home address and confirms that your primary place of residence is in Ontario:

- Mortgage, rental or lease agreement
- Child Tax Benefit Statement
- Employer record (pay stub or letter from employer on company letterhead)
- Income tax assessment (most recent)
- Insurance policy (home, tenant, auto or life)
- Monthly mailed bank account statements for savings or chequing accounts (does not include receipts, bank books, letters or automated teller receipts)
- Ontario Motor Vehicle Permit (plate or vehicle portions)
- Property tax bill
- School, college or university report card or transcript
- Statement of Direct Deposit for Ontario Works
- Statement of Direct Deposit for Ontario Disability Support Program
- Statement of Employment Insurance Benefits Paid T4E

- Statement of Old Age Security T4A (OAS) or Statement of Canada Pension Plan Benefits T4A (P)
- Statement of Registered Retirement Savings Plan (RRSP), Registered Retirement Income Fund (RRIF), or Registered Home Ownership Savings Plan (RHOSP) from a financial institution
- Utility bill received by mail (home telephone, cable TV, public utilities commission, hydro, gas, water)
- Valid Ontario Driver's Licence
- Temporary Driver's Licence (you must also show a photo license card with the same address)
- Workplace Safety and Insurance Board Statement of Benefits T5007
- Canada Pension Plan Statement of Contribution
- Valid Ontario Photo Card

Organize all your documents so that you can get all the tax credits and deductions. Here is a checklist to assist you

Let's Start!

(you will need your Social Insurance Number)

Slips

- ☐ T4 Slips – from all your employers
- ☐ T4 Slips – from all the businesses
- ☐ T4 E Slips – Employment Insurance Benefits
- ☐ T4A – OAS – T4 AP (Old Age Security & CPP)
- ☐ T2202A- Tuition.
- ☐ T3, T5, T5008 – Interest, dividends, mutual funds.
- ☐ T50007- Statement of Benefits (OW, ODSP) Any other information slip is to you.
- ☐ T5007 – Workers Compensation Benefits.

Receipts

- ☐ RRSP
- ☐ Professional union dues
- ☐ Other employment
- ☐ Child, spouse or common law partner support
- ☐ Medical expenses
- ☐ Charitable donations
- ☐ Home office equipment
- ☐ Adoption expenses
- ☐ Childcare expenses
- ☐ Teacher's school supplies
- ☐ Political contributions
- ☐ Home renovations for disabled and senior
- ☐ Tool expenses

- ☐ Interest expenses, carrying charges
- ☐ Interest on student loan
- ☐ Professional certification exams
- ☐

Documentation

- ☐ Previous year Notice of (Re)assessment
- ☐ Any outstanding matters with CRA
- ☐ Stocks and bonds – Sale or deemed sale
- ☐ Principle Residence sale documents if sold
- ☐ Real Estate – sale or deemed sale
- ☐ Unincorporated business – income and expenses
- ☐ Disability Tax Credit Certificate
- ☐ T2201 Farm or fishing – income and expenses
- ☐ Foreign Employment Income, pay rolls
- ☐ Business use of vehicle, log and expenses
- ☐ Slips, and foreign Notice of Assessment
- ☐ T2200 – Conditions of employment
- ☐ Volunteer firefighter, search, and rescue
- ☐ Northern residents deductions receipts
- ☐ Volunteer's certificate
- ☐
- ☐

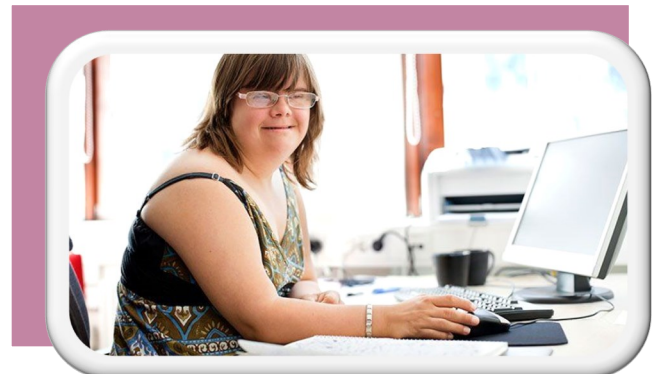
Ontario only Slips

Important to mention to your tax preparer

- ☐ Change to your material status, legal name,
- ☐ Address or residency status
- ☐ If you owned assets more than \$100,000 outside
- ☐ If you lived outside of Canada during the year.



Tax Credits and Deductions



Tax Credit and Deductions

PROGRAM

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Tax Credits and Deductions for Adults and/or Children with a Disability

Disability Tax Credit (DTC)

The disability tax credit (DTC) is a non-refundable tax credit that helps persons with disabilities or their supporting persons reduce the amount of income tax they may have to pay. An individual may claim the disability amount once they are eligible for the DTC. This amount includes a supplement for persons under 18 years of age at the end of the year.

How much could you receive?

The purpose of the DTC is to provide for greater tax equity by allowing some relief for disability costs, since these are unavoidable additional expenses that other taxpayers don't have to face.

Who is eligible for the DTC?

There are different ways for which a person can be eligible for the disability tax credit (DTC). The person must meet one of the following criteria:

- be blind
- be markedly restricted in at least one of the basic activities of daily living
- be significantly restricted in two or more of the basic activities of daily living (can include a vision impairment)
- need life-sustaining therapy

In addition, the person's impairment must meet all of the following criteria:

- be prolonged, which means the impairment has lasted, or is expected to last for a continuous period of at least 12 months
- be present all or substantially all the time (at least 90% of the time)

****The fact that a person has a job does not disqualify that person from the disability tax credit.****

What do I need to apply?

You are eligible for the DTC only if we approve **Form T2201, Disability Tax Credit Certificate**. A medical practitioner has to fill out and certify that you have a severe and prolonged impairment and must describe its effects. Answer a few questions to find out if the person with the disability may be eligible.

What defines "markedly restricted"?

A person is markedly restricted if, they are unable or takes an inordinate amount of time to do one or more of the basic activities of daily living, even with therapy (other than life-sustaining therapy) and the use of appropriate devices and medication. This restriction must be present all or substantially all the time **(at least 90% of the time)**.

What defines "Life-sustaining therapy"?

You must meet both of the following criteria:

- The therapy is needed to support a vital function, even if it eases the symptoms.
- The therapy is needed at least **3 times per week**, for an average of at least **14 hours a week**.

For more information:

You can obtain a paper copy of **Guide RC4064, Disability-Related Information and Form T2201: Disability Tax Credit Certificate** for your medical practitioner; from the **Volunteer Centre** or by calling us at **613-499-9393**. You also can visit the **Canada Revenue Agency** website at www.cra.ca. or call **1-800-387-1193**



Amount for an Eligible Dependant (line 305): If you did not have a spouse or common-law partner and you supported a dependant with whom you lived in a home you maintained you may be able to claim this amount.

Amount for Infirm Dependents Age 18 and Over (line 306): You may be able to claim an amount for a dependent child or grandchild if that child had an impairment in physical or mental function and was born in 1997 or earlier. amount

Medical Expenses (lines 330 and 331): You can claim medical expenses at line 330 for your child under the age of 18, yourself, your spouse or common law partner for any 12-month period ending in the year. You can claim other eligible dependants for the same 12-month period at line 331.

Tuition, Education and Textbook Amounts Transferred from a Child (line 324): If the student with a disability does not require these amounts, all or part of the unused amounts can be transferred to you if you are the supporting parent or grandparent. A maximum of **\$5,000** minus the amount used by the student can be transferred to you

Other medical expenses that may be claimed with a medical certificate or prescription include:

- **Devices or software** designed to be used by people who are blind or have a severe learning disability to enable them to read print-prescription needed.
- **Note-taking services** used by someone with a physical or mental impairment and paid to someone in the business of providing these services. A medical practitioner must certify in writing that these services are needed.
- **School for people with an impairment in physical or mental functions.** A medical practitioner must certify in writing that the equipment, facilities or personnel specially provided by that school are needed because of the person's mental or physical impairment.
- **Tutoring services** that are above the primary education of a person with a learning disability or Impairment in mental functions. The person receiving payment must be in the business of providing tutoring services to others who are not related to the student. A medical practitioner must certify in writing that these services are needed.
- **Talking textbooks** - in connection with enrolment at a secondary school in Canada or a designated educational institution for a person who has a perceptual disability. A medical practitioner must certify in writing that the expense is necessary.
- **Therapy**– the cost of therapy received by a person who is eligible for the disability tax credit (DTC). Therapy must be provided by someone who is not the spouse or common-law partner of the person who is claiming the expense. The person must be 18 years of age or older when the amounts are paid. For a mental impairment, the therapy must be prescribed and supervised by a medical doctor or a psychologist. For physical impairment, the therapy must be prescribed and supervised by a medical doctor or an occupational therapist.

Medical Expense Tax Credit



Income Tax Deductions and/or Credits for Adults

Medical Expenses; Line 33099

The medical expense tax credit is a non-refundable tax credit that you can use to reduce the tax that you paid or may have to pay. If you paid for healthcare expenses, you may be able to claim them as eligible medical expenses on your income tax and benefit return. These expenses include a wide range of products, procedures and services, such as:

- medical supplies
- dental care
- travel expenses

Generally, you can claim all amounts paid, even if they were not paid in Canada. You can only claim the part of an eligible expense for which you have not been or will not be reimbursed

How do you claim medical expenses?

You can claim medical expenses on line **33099** or line **33199** of your tax return under Step 5 – Federal tax.

Line 33099 – You can claim the total eligible medical expenses you or your spouse or common-law partner paid for any of the following persons:

- yourself
- your spouse or common-law partner
- your or your spouse's or common-law partner's children who were under 18 years of age at the end of the tax year

Line 33199 – You can claim the part of eligible medical expenses you or your spouse or common-law partner paid for any of the following persons who depended on you for support:

- your or your spouse's or common-law partner's children who were 18 years of age or older at the end of the tax year, or

grandchildren

- your or your spouse's or common-law partner's parents, grandparents, brothers, sisters, uncles, aunts, nephews, or nieces who were residents of Canada at any time in the year

What amount can you claim?

Line 33099 – You can claim the total of the eligible expenses minus the lesser of the following amounts:

\$2,397

- 3% of your net income (line 23600 of your tax return)

Line 33199 – You can claim the total of the eligible expenses minus the lesser of the following amounts:

\$2,397

- 3% of your dependant's net income (line 23600 of their tax return)

For which period can you claim these expenses?

You can claim eligible medical expenses paid in any 12-month period ending in 2020 and not claimed by you or anyone else in 2019. For a person who died in 2020, a claim can be made for expenses paid in any 24-month period that includes the date of death if the expenses were not claimed for any other year

For more information visit www.canada.ca or call 1-800-959-8281. or call the Volunteer Centre at 613-499-9393

Which medical expenses can you claim?

- You can claim only eligible medical expenses on your tax return if you, or your spouse or common-law partner:
- paid for the medical expenses in any 12-month period
- did not claim them the previous year

Generally, you can claim all amounts paid, even if they were not paid in Canada. For all expenses, you can only claim the part of the expense that you or someone else have not been and will not be reimbursed for.

List of common medical expenses?

For a list of over 142 medical expenses that be claimed **visit www.cra.ca/medical-expenses**

- types of medical expenses
- if the expense is eligible
- if you need any supporting documents

What documents do you need to support your medical expenses claim?

- **Receipts** – Receipts must show the name of the company or individual to whom the expense was paid.

- **Prescription** – The List of common medical expenses indicates if you need a prescription to support your claim. A medical practitioner can provide the prescription.
- **Certification in writing** – The List of common medical expenses indicates if you need a certification in writing to support your claim. A medical practitioner can provide the certification.
- **Form T2201, Disability Tax Credit Certificate** – The List of common medical expenses indicates if you need to have this form approved by the CRA for your claim. For more information about this approval process, see Disability Tax Credit.

If you need assistance filing your Income taxes call the **Volunteer Centre** at **613-499-9393** or visit or website at www.volunteercentre.ca

Eligible Medical Expenses		
Medical Practitioners	Treatments	Devices & Modifications ²
<ul style="list-style-type: none"> ■ dentist ■ medical doctor ■ medical practitioner ■ optometrist ■ pharmacist ■ psychologist ■ qualified speech language pathologist or audiologist 	<ul style="list-style-type: none"> ■ medical and dental services ■ attendant or nursing home ■ nursing home care ■ ambulance fees ■ transportation ■ travel expenses ■ guide dogs (as hearing and seeing aids) 	<ul style="list-style-type: none"> ■ artificial limb ■ iron lung ■ rocking bed for poliomyelitis victims ■ wheelchair ■ crutches ■ brace for a limb ■ spinal brace

Refundable Medical Expense Supplement

The refundable medical expense supplement is a refundable tax credit available to working individuals with low incomes and high medical expenses. You may be able to claim this credit if all of the following conditions apply:

- You made a claim for medical expenses on **line 33200** of your tax return (Step 5 – Federal tax) or for the disability supports deduction on **line 21500** of your tax return.
- You were resident in Canada throughout the calendar year
- You were 18 years of age or older at the end of the calendar year

Expenses you can claim

You may be able to claim as medical expenses the salaries and wages paid to all employees who do the following tasks or services:

- food preparation
- housekeeping services for a resident's personal living space
- laundry services for a resident's personal items
- health care (registered nurse, practical nurse, certified health care aide, personal support worker)
- activities (social programmer)
- salon services (hairstylist, manicurist, pedicurist) if included in the monthly fee
- security for a secured unit

If you are receiving attendant care services in your home, you can only claim for the period

when you are at home and need care or help. For an expense to be eligible as a medical expense, you must either:

- be eligible for the disability tax credit
- have a written certification from a medical practitioner that states the services are necessary

Expenses you cannot claim – You cannot claim the cost of any of the following:

- rent (except the part of rent for services that help a person with daily tasks, such as laundry and housekeeping)
- food
- cleaning supplies
- other operating costs (such as the maintenance of common areas and outside grounds)

salaries and wages paid to employees such as administrators, receptionists, groundskeepers, janitors (for common areas), and maintenance staff

If you need more: information visit

www.canada.ca or call 1-800-959-8281. To obtain a paper copy of the **Disability-Related Information Guide**; call the **Volunteer Centre** 613-499-9393 or visit our website at www.volunteercentre.ca



GST/HST credit

The goods and services tax/harmonized sales tax (GST/HST) credit is a tax-free quarterly payment that helps individuals and families with low and modest incomes offset all or part of the GST or HST that they pay. It may also include payments from provincial and territorial programs. You are automatically considered for the GST/HST credit when you file your taxes.

How much you can expect to receive?

Your GST/HST credit payments are based on the following:

- your family net income
- If you're single, the amount from line 23600 of your income tax return, or the amount that it would be if you completed one
- If you have a spouse or common-law partner, your net incomes are combined to get your family net income
- the number of children under 19 years old that you have registered for the Canada child benefit and the GST/HST credit

Per year, you could get up to:

- \$451 if you are single
- \$592 if you are married or living common-law
- \$155 for each child under the age of 19

Who is eligible?

You are generally eligible for the GST/HST credit if you are considered a Canadian resident for income tax purposes the month before and at the beginning of the month in which the Canada Revenue Agency makes a payment. You also need to **meet one of the following criteria**:

- you are at least 19 years old
- you have (or had) a spouse or common-law partner
- you are (or were) a parent and live (or lived) with your child

Parents in a shared custody situation may be eligible for half of the GST/HST credit for that child. This also applies to any related provincial and territorial credit.

Go to Custody arrangements and your benefits for more information. If, however, a child welfare agency is legally, physically, or



GST/HST Credit



Canada Revenue Agency
Agence du revenu du Canada

Canada

financially responsible for a child, you are not generally eligible for the GST/HST credit for that child.

How to apply?

In most cases, all you have to do to receive the GST/HST credit each year is **file your taxes**, even if you have no income to report.

New residents of Canada must complete a form to apply for the credit

Complete one of the following forms:

- If you have children: fill out and sign Form RC66, Canada Child Benefits Application to apply for all child and family benefits, including the GST/HST credit
- If you do not have children: fill out and sign Form RC151, GST/HST Credit Application for Individuals Who Become Residents of Canada
- Mail the completed form to your tax centre

For more information: visit www.canada.ca or call 1-800-959-8281. or call the Volunteer Centre at 613-499-9393 ext. 23

GST/HST new housing rebate

The GST/HST new housing rebate allows an individual to recover some of the GST or the federal part of the HST paid for a new or substantially renovated house that is for use as the individual's, or their relation's, primary place of residence, when all of the other conditions are met.

Eligibility for the GST/HST new housing rebate

You may be eligible for a new housing rebate for some of the GST/HST paid if you are an individual who:

- purchased new or substantially renovated housing from a builder, including housing on leased land (if the lease is for at least 20 years or gives you the option to buy the land) for use as your (or your relation's) primary place of residence
- purchased shares in a co-operative housing corporation (co-op) for the purpose of using a unit in a new or substantially renovated cooperative housing complex for use as your (or your relation's) primary place of residence
- constructed or substantially renovated your own home or hired someone else to construct or substantially renovate your home for use as your (or your relation's) primary place of residence, if the fair market value of the house when the construction is substantially completed is less than \$450,000

If you are an individual who purchased a new or substantially renovated mobile home (including a modular home) or a new or substantially renovated floating home for use as your (or your relation's) primary place of residence, you may be eligible for a new housing rebate for some of the GST/HST paid. In addition, for the purpose of claiming the GST/HST new housing rebate, you may have the option to treat the home as being purchased from a builder or as being an owner-built house.

GST/HST new housing rebates you can claim

The GST/HST new housing rebate allows an individual to recover some of the GST or the federal part of the HST paid for a new or substantially renovated house that is for use as the individual's, or their relation's, primary place of residence, when all of the other conditions are met. In addition, other provincial new housing rebates may be available for the provincial part of the HST whether or not the GST/HST new housing

rebate for the federal part of the HST is available. The new housing rebate is not available to a corporation or a partnership.

Documents to include with the rebate application and to keep for your records?

Documents you have to send

In most cases, you do not have to send supporting documents with your GST/HST new housing rebate application. However, you do have to send invoices with your worksheet if the vendor did not charge the GST/HST on the invoice (photocopies of these invoices will be accepted). The CRA may contact you to ask for proof of occupancy. For more information, see **Guide RC4028, GST/HST New Housing Rebate**. Available at www.voluntercentre.ca

Documents you have to keep

Keep a copy of the filled-out forms. You also have to keep all your original invoices and documents you used to fill out the forms for six years in case the CRA asks to see them.

Only original invoices in the name of the claimant or the co-owners are acceptable. The CRA does not accept photocopies, credit card or Interac slips, or account statements, without the original invoices. The CRA does not accept estimates or quotes as proof. If the CRA asks you to send your invoices, they will be returned.

For more information visit : <https://www.canada.ca/en/revenue-agency/services/tax/>



Ontario Trillium Benefit

The Ontario Trillium Benefit combines the following three credits to help pay for energy costs as well as sales and property tax:

- Northern Ontario Energy Credit
- Ontario Energy and Property Tax Credit
- Ontario Sales Tax Credit

You need to be eligible for at least one of the three credits to receive the benefit.

What you could receive

If you're single, you could receive a maximum of \$158.

Families could receive a maximum of \$243.

Northern Ontarians may also get more money through the Ontario Energy and Property Tax Credit.

Who is eligible?

To qualify, you must be a resident of Northern Ontario on December 31, 2020, and at least one of the following at some time before June 1, 2022:

- 18 years of age or older
- have or previously had a spouse or common-law partner
- a parent who lives or previously lived with your child
- and, in 2020, you:

rented or paid property tax for your main residence

lived on a reserve and paid for your home energy costs

lived in a public long-term care home (e.g., a seniors' home) and you paid for a portion of your accommodation

Your eligibility also depends on where you live on the 1ST of each month. For example, if you live in Sudbury on November 1, and move to London (Southern Ontario) at the end of November, you would be eligible for the November NOEC payment, but you wouldn't be eligible for any subsequent payment.

How to apply?

If you're married or have a common-law partner

While the Ontario Sales Tax Credit component of the Ontario Trillium Benefit is paid to the person whose return is assessed first, the Ontario Energy and Property Tax/Northern Ontario Energy Credit is paid to the person who has applied for the credit(s) by completing Form ON-BEN. The payment will be the same no matter who applies.

If you're turning 18 during the benefit year

If you turn 18 before June 2022, you should apply and file your tax return to be considered for the Ontario Trillium Benefit.

How the benefit is paid

If you receive your income tax refund by direct deposit, you will receive your Ontario Trillium Benefit payment(s) by direct deposit.

If you do not receive your tax refund by direct deposit, you will receive your Ontario Trillium Benefit payments by mail on the 10th of each month, starting in July (e.g., if you file your income tax by April 30, you can start receiving your benefit payments in July).

For more information: You can also visit the [Canada Revenue Agency](https://www.cra.gc.ca) site for more information on federal credits and benefits, or call [1-877-627-6645](tel:1-877-627-6645).

Canada Workers Benefit

The Canada workers benefit (CWB) is a refundable tax credit that provides tax relief for eligible low-income individuals and families who are in the workforce. The CWB includes a disability supplement for individuals who have an approved Form T2201, Disability Tax Credit Certificate, on file with the CRA. If you do not have a Form T2201 on file, send your completed form to the CRA to see if you qualify for the disability supplement.

How much you can expect to receive

\$1,381 for single individuals The CWB payment is gradually reduced when net income is more than \$13,064. No CWB is paid when net income is more than \$24,573.

\$2,379 for families The CWB payment is gradually reduced when family net income is more than \$17,348. No CWB is paid when the family net income is more than \$37,173.

Maximum payment for the disability supplement is:

- \$713 for single individuals The CWB disability supplement is gradually reduced when net income is more than \$24,569. No disability supplement is paid when net income is more than \$30,511.
- \$713 for families The CWB disability supplement is gradually reduced when family net income is more than \$37,176. No disability supplement is paid when the family net income is more than \$43,118.

Who is eligible?



To be eligible for the Canada workers benefit (CWB), you must be:

- a resident of Canada for income tax purposes throughout the year
- 19 years of age or older on December 31 unless, on December 31, you have a spouse or common-law partner, or an eligible dependant*

You are not eligible for the CWB if:

- You are enrolled as a full-time student at a designated educational institution for more than 13 weeks in the year unless, on December 31, you have an eligible dependant*
- You are confined to a prison or similar institution for a period of 90 days or more in the year
- You do not have to pay tax in Canada, because you are an officer or servant of another country, such as a diplomat, or you are a family member or employee of such person

How to Apply

To apply for the Canada workers benefit, you must:

- Complete Schedule 6, Canada workers benefit (available in your certified tax software and tax package)
- To apply for the disability supplement, complete Step 3 in Schedule 6
- Enter on line 45300 of your income tax and benefit return the amount from line 42 of Schedule 6
- Send (file) your return to the Canada Revenue Agency (CRA)
- If you prepare your return on paper, include your completed Schedule 6, Canada workers benefit, with your return

For more information:

www.canada.ca/en/revenue-agency/services/child-family-benefits or call **1-800-387-1193**



HOMEBUYERS TAX CREDIT

Home buyers' amount

You can claim \$5,000 for the purchase of a qualifying home in the year if both of the following apply:

- you or your spouse or common-law partner acquired a qualifying home
- you did not live in another home owned by you or your spouse or common-law partner in the year of acquisition or in any of the four preceding years (first-time home buyer)

Does my home qualify ?

A qualifying home must be registered in your or your spouse's or common-law partner's name in accordance with the applicable land registration system and it must be located in Canada. It includes existing homes and homes under construction.

The following are considered qualifying homes:

- single-family houses
- semi-detached houses
- townhouses
- mobile homes
- condominium units
- apartments in duplexes, triplexes, fourplexes, or apartment buildings

A share in a co-operative housing corporation that entitles you to own and gives you an equity interest in a housing unit located in Canada also qualifies. However, a share that only gives you the

right to tenancy in the housing unit does not qualify.

You must intend to occupy the home, or you must intend that the related person with a disability occupy the home, as a principal place of residence **no later than one year** after it is acquired.

Persons with disabilities

You do not have to be a first-time home buyer if either of the following applies to you:

- you are eligible for the **disability tax credit**
- you acquired the home for the benefit of a related person who is eligible for the disability tax credit

The purchase must be made to allow the person with the disability to live in a home that is more accessible or better suited to their needs. For the purposes of the home buyers' amount, a person with a disability is a person who is eligible for the disability tax credit for the year in which the home is acquired.

You must intend to occupy the home, or you must intend that the related person with a disability occupy the home, as a principal place of residence **no later than one year** after it is acquired.

For more information visit www.cra.ca or call 1-800-387-1193

Income Tax Deductions and/or Credits for Seniors

Seniors' Home Safety Tax Credit



Example 2

Hayley, in her late thirties, has asked her senior mother to move in with her. In 2021, Hayley spends \$1,000 to add accessibility features to her home. She will claim that amount on her 2021 personal income tax return and receive a Seniors' Home Safety Tax Credit of **\$250**.

Which expenses are eligible

Expenses are eligible if they are for home renovations

that improve safety and accessibility or help a senior be more functional or mobile at home, for example:

- grab bars and related reinforcements around the toilet, bathtub and shower
- wheelchair ramps
- stair lifts
- elevators
- renovations to permit first floor occupancy or a secondary suite for a senior
- Expenses must be paid or payable in 2021.

How to claim it

The Seniors' Home Safety Tax Credit is a refundable personal income tax credit. This means that if you're eligible, you can get a tax credit regardless of your income or whether you owe income taxes for 2021.

You can claim the credit on your 2021 Income Tax and Benefit Return.

To claim the tax credit, seniors or their family members should get receipts from suppliers and contractors, helping to ensure that vendors report these amounts for tax purposes.

For more Information: please contact the Canada Revenue Agency: by phone, at **1-800-959-8281** Or www.canada.ca

Seniors' Home Safety Tax Credit

The Seniors' Home Safety Tax Credit will help you make your home safer and more accessible, helping you stay in your home longer.

- This tax credit will provide an estimated \$30 million in support to about 27,000 people, including:
- seniors who are 65 by the end of 2021
- people who live with senior relatives

What you'll get

The Seniors' Home Safety Tax Credit is worth 25% of up to \$10,000 in eligible expenses for a senior's principal residence in Ontario. The maximum credit is **\$2,500**.

Who is eligible

You are eligible if you are a senior or if you are someone who has senior relatives living with you.

Example 1

Olga and Olaf are a senior couple. In 2021, they complete and together pay for a \$10,000 renovation to make the ground floor of their home safer.

To divide the benefit between them, Olga will claim \$7,500 on her 2021 personal income tax return and receive a Seniors' Home Safety Tax Credit of \$1,875. Olaf will claim the remaining **\$2,500** of the renovation cost and receive a credit of **\$625**.

Senior Homeowners' Property Tax Grant

The Ontario Senior Homeowners' Property Tax Grant helps low-to-moderate income seniors with the cost of their property taxes.

What could you receive?

If you file your personal income tax and benefit return annually and qualify for the grant, you could get up to **\$500** each year depending on your adjusted family net income.

Who is eligible?

You qualify for this grant if you or your spouse/common-law partner, as of December 31 of the previous year:

- paid Ontario property tax for the year
- met either of the following income requirements:
- you were single, divorced or widowed and earned less than \$50,000
- you were married or living common-law and you and your spouse/common-law partner earned a combined income of less than \$60,000
- owned and occupied your principal residence
- were 64 years of age or older
- were a resident of Ontario.

If you are single, separated, divorced or widowed

You could get \$500 if your adjusted family net income for the previous year was \$35,000 or less. If your income is over \$35,000 but less than \$50,000, your grant will be reduced by 3.33% of your income over \$35,000.

If you are married or living common-law

You could get \$500 if your adjusted family net income for the previous year was \$45,000 or less. If your income is over \$45,000, your grant will be reduced by 3.33% of your income over \$45,000. You do not qualify for the grant if your adjusted family net income is \$60,000 or more. Only one person per couple can receive this grant.

You need to file your tax return to apply for this grant, even if you don't have income to report. You may qualify for the grant even if you do not owe income tax.

How do I apply:

complete the [ON-BEN application form](#) (which is part of your [general income tax and benefit return](#))

1. report the amount of property tax you paid **on line 6112** on the ON-BEN application

2. submit the ON-BEN application form with your completed return

How the grant is paid?

The grant is paid four to eight weeks after you receive your notice of assessment from the Canada Revenue Agency (CRA). The CRA is transitioning all benefit payments to direct deposit. If you already receive your income tax refund or other benefits or credits by direct deposit, you will also receive your OSHPTG payment by direct deposit. Otherwise, you will receive your payment by cheque.

To register for direct deposit:

use the [CRA My Account](#) service online, or complete a [direct deposit enrolment form](#) and send it to the CRA at:

Receiver General for Canada
P.O. Box 5000 Matane,
QC G4W 4R6

If you need help setting up direct deposit, visit the [Government of Canada website](#), or call the CRA at [1-800-959-8281](#).

For information call the **Volunteer Centre** **613-499-9393 ext 21** or Minister of Finance Tax Office **1866-668-8297**



Income Supports



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Income Supports for Children

Canada Child Benefit (CCB)

The Canada child benefit (CCB) is administered by the Canada Revenue Agency (CRA). It is a tax-free monthly payment made to eligible families to help with the cost of raising children under 18 years of age. The CCB may include the child disability benefit and any related provincial and territorial programs.

How much you could receive?

The maximum Canada child benefit you could get is **\$6,765 per year for children under 6, and \$5,708 per year for children aged 6 to 17.**

Your Canada child benefit is based on your family income from the previous year, the number of children in your care, and the age of your children.

Who is eligible for Canada Child Benefit?

Are you eligible? To get the CCB, you must meet all of the following conditions: You must live with the child, and the child must be under 18 years of age. You must be the person primarily responsible for the care and upbringing of the child

When should I apply?

You should apply for the Canada child benefit (CCB) as soon as any of the following situations happen:

- your child is born
- a child starts to live with you, or returns to live with you after a temporary period with someone else
- you begin, end, or change a shared custody arrangement
- you get custody of a child
- you, or your spouse or common-law partner, start to meet the eligibility conditions under

Who can apply

- If the child started living with you more than 11 months ago, you will need to provide additional documents.

How to apply?

1. Through birth registration—You can apply for the CCB when you register the birth of your newborn. In most cases, registration is done by paper at the hospital or birthing centre.

2. Online through My account—If you didn't apply for the CCB when you registered the birth of your newborn, you can apply online using My Account (your personal CRA account).

3 By Mail— Fill out and sign Form RC66, Canada Child Benefits Application available at the [Volunteer Centre](#). Include any additional documents needed for the situations described below

4. Mail the form to your tax center

When I need to provide additional documents?

- Male parent is primarily responsible for the child
- Child's proof of birth is required
- Applying for a period that started more than 11 months ago
- You or your spouse or common-law partner are newcomers or returning residents to Canada

For more information visit: www.cra.ca.canada/child/benefit or call Canada Revenue Agency at 1-800-387-1193

You can also contact the [Volunteer Centre](#) at 613-499-9393 or visit our website www.volunteercentre.ca

CPP Disability Benefits for Children under 25

The Canada Pension Plan (CPP) children's benefits provide monthly payments to the dependent children of disabled or deceased CPP contributors.

How much you can expect to receive?

The monthly children's benefit is a flat rate that is adjusted annually. In 2019, the rate is **\$250.27**

There are two types of CPP children's benefits:

- A disabled contributor's child's benefit – a monthly payment for a child of the person receiving a CPP disability benefit.
- A surviving child's benefit – a monthly payment for a child of the deceased contributor. For the benefit to be paid, the deceased contributor must have made sufficient contributions to the CPP.

A maximum of two children's benefits can be paid to a child.

To be eligible, the child must be:

- the natural child of the contributor
- a child adopted "legally" or "in fact" by the contributor while under the age of 21
- a child "legally" or "in fact" in the custody and control of the contributor while under the age of 21

A child may be eligible if the parent or guardian:

- is receiving a CPP disability benefit (either the disability pension or the post-retirement disability benefit)
- has died and met the CPP contributory requirements for a CPP death benefit

How do I apply?

Dependent children, or their parent or guardian, should complete an application when any of the following happens:

- a parent or guardian has applied for a disability benefit (you do not have to wait for the benefit to be approved before applying);
- when a child comes into the custody and control of a parent or guardian who receives a disability benefit;
- a parent or guardian dies.

You should apply as soon as possible. If you delay, you might lose benefits. The Canada Pension Plan can only make back payments for up to 12 months.

What documents are required?

If you are applying for a child under age 18, you must complete one of the following and include certified true copies of the required documentation:

- For a child of a disabled contributor - the Application for Benefits for Under Age 18 Children of a Canada Pension Plan Disabled Contributor
- For a contributor applying for disability benefits - section F of the Application for Canada Pension Plan Disability Benefits.
- For a child of a deceased contributor - the Application for a Canada Pension Plan Survivor's Pension and Child(ren)'s Benefits
- If you are a full-time student aged 18 to 25, you must complete these forms and include certified true copies of the required documentation:
- Application for a Canada Pension Plan Child's Benefit and
- Declaration of Attendance at School or University

For more information: visit www.canada.ca/services/benefits

Ontario Child Benefit

The Ontario Child Benefit (OCB) helps low-to-moderate income families – whether they are working or not – to provide for their children. The Ontario Child Benefit supports about one million children in over 500,000 families.

What you could receive?

The Ontario Child Benefit provides up to **\$1,461** per child per year depending on:

- your family net income
- the number of children in your care who are under 18 years old
- If you are eligible, you will get a payment each month.

The Canada Revenue Agency (CRA) determines your monthly payments. The amount you receive depends on your adjusted family net income on your annual income tax

Who is Eligible?

Depending on your family income, you may qualify for the OCB, if you:

- are the primary caregiver of a child under 18
- are a resident of Ontario
- have filed and had assessed your previous year's income tax return, and so has your spouse or common-law partner, and
- have registered your child for the federal Canada Child Tax Benefit

How to apply

To apply and receive the benefit you must apply for the **Canada Child Benefit**. When you apply for the Canada Child Benefit you are automatically assessed for the Ontario Child Benefit.

For more information: The Canada Revenue Agency by phone

Toll-free: 1-800-387-1193

TTY: 1-800-665-0354

Or visit <https://www.ontario.ca/page/ontario-child-benefit>

Ontario child care fee subsidy

Families can apply for the Ontario child care fee subsidy. The cost of this program is shared by the Ontario government, municipal governments and First Nations communities.

What you could receive?

The amount you pay for child care depends on your family's adjusted net income.

To calculate your net income:

take your net income amount on line 236 of the Canada Revenue Agency personal income tax form

Then subtract:

any federal Universal Child Care Benefit (UCCB) payments (the UCCB is not considered in determining a family's child care fee subsidy)

Who is eligible?

You can apply if your child is under 13 years old (or up to 18 years old if your child has special needs and meets other criteria*) and in either:

- a licensed child care program (centre-based, home-based or in-home services)
- a child enrolled in a "children's recreation program"
- a camp

- a before- and after-school program operated directly by a school board

How to apply?

The Ministry of Education provides funding for fee subsidies. To apply for the child care subsidy or to get more information about this program, please contact:

United Counties of Leeds & Grenville—
Integrated Program Delivery Department

25 Central West, Suite 200

Brockville, ON K6V 4N6

Tel: (613) 342-3840 Ext. 2122 or 2372

Fax: (613) 342-8908

Toll Free: 1-800-267-8146

Email: cssadminservices@uclg.on.ca

Website: www.uclg.ca

Healthy smiles Ontario



Healthy Smiles Ontario

Healthy Smiles Ontario is a government-funded dental program that provides free preventive, routine, and emergency dental services for children and youth 17 years old and under from low-income households.

The program includes regular visits to a licensed dental provider and covers the costs of treatment including:

- check-ups
- cleaning
- fillings (for a cavity)
- x-rays
- scaling
- tooth extraction
- urgent or emergency dental care (including treatment of a child's toothache or tooth pain)
- Cosmetic dentistry, including teeth whitening and braces, are not covered by the program.

Who is eligible to apply

You can apply for your children if they:

- are 17 years of age and under
- live in Ontario
- Meet the low income threshold.

Coverage period

Once your child is enrolled, they are covered: up to one benefit year (August 1st of the current year to July 31st of the following year), or up to their 18th birthday. If your child turns 18 during the benefit year, they're no longer eligible. If your child is in the program for emergency or essential care, they are covered for 12 months from the date of enrolment. Clients receiving emergency or essential care must re-enrol after

12 months.

How to enrol

You can enrol in the program online or by mail. Once your child's enrolment is confirmed, you will get a Healthy Smiles Ontario dental card in the mail. You must present your card to your dental provider at each visit to receive services under the program.

Before you start

Before you begin the online application, you need:

- your child(ren)'s date(s) of birth
- a valid Ontario address
- your Social Insurance Number (SIN) or Temporary Taxation Number (TTN)
- to have filed your taxes in the previous year

To apply by mail:

download, print and complete the application form mail the completed form to:

Healthy Smiles Ontario

33 King Street West
PO Box 645
Oshawa, Ontario, L1H 8X1

You can also get an application form from your [local public health unit](#), [Volunteer Centre](#) or at a [ServiceOntario](#) location.

If you have any questions, need to update your account information or replace your dental card (s), please contact the ServiceOntario INFOLine:

Toll-free: 1-844-296-6306

Toll-free TTY: 1-800-387-5559

Your [local public health unit](#) can also help you apply or find a dental provider. Please contact them for information on preventive, emergency or essential services.

Ontario Child Care Tax Credit

The Ontario Child Care Tax Credit (known as Ontario Childcare Access and Relief from Expenses (CARE) Tax Credit) will put more money in the pockets of families and provide the flexibility they need to choose the child care options that work best for them.

Eligible families can claim up to **75% of their eligible child care expenses**, including services provided by child care centres, homes and camps. You can claim this tax credit when you file your personal income tax return.

How much you can receive

Families could receive up to:

- \$6,000 per child under the age of seven
- \$3,750 per child between the ages of seven and 16
- \$8,250 per child with a severe disability

The Ontario Child Care Tax Credit is calculated as a percentage of your Child Care Expense Deduction. The Child Care Expense Deduction provides provincial and federal income tax relief toward eligible child care expenses.

Who is eligible

The Ontario Child Care Tax Credit supports families with incomes up to \$150,000, particularly those with low and moderate incomes. [Learn how the credit is calculated.](#)

To claim the Ontario Child Care Tax Credit, you must:

be eligible to claim the [Child Care Expense Deduction](#)

- have a family income less than or equal to \$150,000
- be an Ontario resident at the end of the tax year

Eligible expenses

Child care expenses that are eligible for the Child Care Expense Deduction will also be eligible for the Ontario Child Care Tax Credit.

- Eligible expenses include:
- caregivers providing child care services
- day nursery schools and child care centres
- boarding schools, overnight sports schools or camps where lodging is involved
- educational institutions (for the part of fees that relate to child care only)

- day camps and sports schools where the primary goal of the camp is to care for children

Ineligible expenses include:

- medical or hospital care, clothing or transportation costs
- fees related to education costs at an educational institution (such as tuition)
- fees for leisure or recreational activities (such as tennis lessons)
- child care services provided by the eligible child's parent or a person under 18 years of age who is connected by a blood relationship (such as a sibling)

How to claim

You can claim the Ontario Child Care Tax Credit when you file your tax return.

You must keep the receipts for child care expenses incurred throughout the year.

How the tax credit is calculated

The amount you could receive is calculated using your [Child Care Expense Deduction](#), multiplied by the Ontario Child Care Tax Credit rate that is based on your family income (that is, the incomes of family members used in determining your [Child Care Expense Deduction](#)).

For more information: Contact the Canada Revenue Agency. If you have questions about the Ontario Child Care Tax Credit, please contact Canada Revenue Agency's: [Tax services offices and tax centres](#)

Individual tax enquiries line at [1-800-959-8281](tel:1-800-959-8281)
More information is also available on the [Canada Revenue Agency website](#).

For help filing your taxes contact the Volunteer Centre at 613-499. 9393 ext 21

Supports for Adopted Children, Youth and Families

Support for adopted youth

Youth who were adopted from extended society care may be eligible for financial support to help with costs of postsecondary education and health benefits.

Grant for postsecondary education

Youth who were in extended society care and other youth 21 to 24 years old who left the care of a children's aid society who are pursuing postsecondary education may be eligible for financial assistance through the Living and Learning Grant (LLG) Youth can get **\$2,000** a semester of full-time postsecondary studies to a maximum of **\$6,000** per academic year up to a maximum of four academic years.

Who is eligible

Youth must be enrolled full-time in an Ontario Student Assistance Program at an institution approved for Ontario Student Grant and Ontario Student Loan purposes and meet at least one of the following requirements.

Option 1

Youth either:

- have received a continued care and support for youth allowance (CCSY) from an Ontario Children's Aid Society when they were 18, 19 and 20
- would have been eligible to receive the continued care and support for youth allowance

Option 2

Youth:

- were in extended society care with an Ontario Children's Aid Society
- were adopted on or after August 1, 2013 will be or were between 18 and 24 when you start postsecondary studies

Health benefits

Youth formerly in extended society care and youth adopted from extended society care who do not have access to health benefits through their employer, adoptive parents or a spouse's plan may

be eligible for the Aftercare Benefits Initiative (ABI).

ABI provides eligible youth from care between the ages of 21 to 24 with access to:

- prescription drug coverage
- dental benefits
- extended health service
- employee assistance-type benefits

The ABI program is also available to a former child in extended society care between the ages of 18 to 24 (for four consecutive years), who was adopted on or after June 1, 2016.

The program also provides counselling and life skills support services to ABI plan members up to their 29th birthday.

ABI is funded by the Ministry of Children, Community and Social Services and administered by the Ontario Association of Children's Aid Societies.

For more information visit: www.ontario.ca/page/adoption-services-and-supports or call The Ministry of Children, Community and Social Services at **416-325-5666**
Toll-free: **1-888-789-4199**

Financial Assistance for Adoption and Legal Custody Financial support

The Children's Aid Societies (CASs) provide supports to families who give children in their care a home through adoption, legal custody, kinship and customary care. Additional financial help is given to eligible families who are adopting or taking legal custody of children in Extended Society Care who are siblings or 8 years of age or older.

The amount is \$1,035 per month tax-free for each child. Eligible families who adopt or take legal custody of siblings or older children in extended society care will receive subsidies from a children's aid society to help with the cost of care. You will receive \$1,035 per month or \$12,420 annually for each eligible child up until the child turns 21. You must apply to your society for the subsidy.

To be eligible, families must:

- have a combined net family income of \$93,700 or less
- adopt or take legal custody of a child in extended society care who is eight years old or older
- adopt or take legal custody of two or more

children in extended society care who are siblings

- To learn more, contact your local children's aid society.

Subsidies for adopted children with identified and special needs

Your family may be eligible for financial support to help cover your child's medical needs and other needs if you are unable to pay for those costs. Your children's aid society will evaluate your child's needs on a case-by-case basis to determine if you are eligible for financial support.

For more information contact:

Family and Children services of Lanark, Leeds & Grenville. 613-498-2100

Or visit www.fcsllg.ca



Income Supports for Children with Special Needs

Children and youth with special needs have medical, emotional, developmental, mental or behavioural problems that require ongoing help and support. Ontario has a number of provincial programs and the federal government has various tax deductions, credits and benefits available to help families and caregivers of children and youth with special needs. The following pages outline the main sources of financial help, and provides some tax information.



Assistance for Children with Severe Disabilities (ACSD)

If you are a parent caring for a child with a severe disability, you may be able to receive financial support through the Assistance for Children with Severe Disabilities Program. This program provides financial support for low- to moderate-income families to cover some of the extra costs of caring for a child who has a severe disability.

How much you can expect to receive?

Depending on the income and size of the family, the program may provide between **\$25 and \$500** a month to help with costs, such as:

- travel to doctors' appointments, hospitals and other appointments related to the child's disability
- special shoes and clothes
- parental relief such as respite
- wheelchairs and other assistive devices, including repairs
- hearing aids and batteries
- prescription drugs
- dental and vision care, including eyeglasses

Who is eligible for the (ACSD)?

A parent or a legal guardian whose child: is under 18 years of age, lives at home, and has a severe disability may be eligible to receive help under this program depending on the family's income.

How much a family receives will depend on:?

- the family's income
- the size of the family,
- the severity of the disability and
- the extraordinary costs related to the child's disability

How to apply

- The program is funded by the Ministry of Children, Community and Social Services.
- Contact your local regional office and ask for an application form.
- Complete the application form and return it to the regional office along with any documentation asked for.
- A Special Agreements Officer will review your application and will contact you if they need more information.
- You will receive a letter saying whether or not you qualify for a grant and, if so, how much you will receive.

For more information: Call the Ministry of Community and Social Services at Tel: **416-325-5666** Toll-free: 1-888-789-4199 or visit: www.ontario.ca/disability_benefits

Assistive Devices Program

Through the Assistive Devices Program (ADP), we help people with long-term physical disabilities pay for customized equipment, like wheelchairs and hearing aids.

The ADP also helps cover the cost of specialized supplies, such as those used with ostomies.

Who qualifies?

To qualify, you must:

- be an Ontario resident
- have a valid Ontario health card
- have a disability requiring the equipment or supplies for six months or longer

We do not consider your income.

Who does not qualify

- You do not qualify for the ADP if you:
- already qualify for or are receiving financial support for the same equipment or supplies from the Workplace Safety and Insurance Board
- are a Group “A” veteran and already qualify for or are receiving financial support from Veterans Affairs Canada for the same equipment or supplies

How to apply

- Find out more about how to qualify, apply and find a vendor for these types of equipment and supplies:
- mobility aids
- hearing aids and other devices
- communication aids
- visual aids
- diabetic equipment and supplies
- respiratory equipment and supplies
- home oxygen therapy
- artificial eyes and facial prosthetics
- custom orthotic braces, compression garments and lymphedema pumps
- prosthetic breasts or limbs
- enteral-feeding pumps and ostomy supplies

Mobility aids

- all-terrain vehicles
- commodes or commode chairs
- non-wheeled walkers
- positioning devices not required for use with a wheelchair
- most rental of equipment (see respiratory category for apnea-monitor rental)

- recliner chairs
- standard walking canes
- transport chair
- adaptives tricycles
- wheelchair lifts
- wheelchair ramps

Hearing aids and other devices

- anti-stuttering devices
- call bells
- environmental control units
- telephones (regular and adaptive)

Visual aids

- braille watches
- GPS systems
- regular eyeglasses
- scleral contact lenses
- talking clocks and calculators

Diabetes equipment and supplies

continuous glucose monitors (CGM) and related supplies

- Respiratory equipment and supplies
- dental/oral appliances for treatment of obstructive sleep apnea (OSA)
- high-frequency chest wall oscillation airway clearance device
- humidifier (standalone)
- peak flow metre
- replacement masks, headgear, etc. for continuous positive airway pressure (CPAP) machines
- Adaptive Servo-Ventilator (ASV)
- spirometres (including micro-spirometre)
- stethoscopes
- valved-holding chambers or spacer devices
- nighttime-use-only orthoses
- orthopaedic shoes (even those custom-made) and modifications
- post-operative support braces
- shoe inserts

For more information : Call **416-327-8804**

Toll-free: **1-800-268-6021**

Or visit www.ontario.ca

Special Services at Home

Families who are caring for a child with a developmental and/or physical disability can apply to the special services at home program to get funding for primary caregiver relief and related supports or for activities of personal growth or development including camps and recreational activities, like swimming and music classes.

Respite enhances the primary caregiver's capacity to provide care for the child with a disability living at home through the provision of indirect assistance. Indirect assistance can help provide relief to the primary caregiver so that they may take some time away from caregiving, or from one or more of their other responsibilities such as cooking, housekeeping and grocery shopping.

The amount of funding you receive depends on

- the type and amount of service your child needs
- what other help is available in your community
- what kind of support you already receive

Who you can hire to provide support You can:

- hire a worker directly
- work with an agency to purchase supports from the workers they employ
- hire a family member who is over the age of 18 and not the primary caregiver, parent, step-parent or spouse

Who is eligible

You can apply for this support if your child: has a developmental and/or physical disability lives in Ontario

- is under the age of 18
- needs more support than you can provide
- lives at home with you, or is not living at home with you and is not being helped by other residential services.

Eligible expenses

- mainstream camp and recreation programs
- specialized camp and recreation programs
- advertising for recruitment of a special services worker

- special services or a support worker to provide respite and/or personal development
- travel costs associated with transporting special needs child for the worker
- basic supplies to implement a program for the special needs child (for example, flash cards)
- membership fees for special needs associations (for example, Special Olympics, Down Syndrome Association)
- 1 on 1 support worker at camp or recreational program
- training for a family member or worker that enhances the understanding of the child with a disability's needs
- extraordinary cost of childcare (for children aged 12 and above)
- nursing for medically fragile children
- routine homemaking tasks – light housecleaning, meal preparation, laundry, grass cutting, and snow removal
- gym membership fees for the special needs child
- daycare and nursery school as respite or if recommended for socialization

How to apply

- Review the program guidelines.
- Download and complete an application form.
- Attach a medical statement or psychological assessment to your application. It should include: a description of the disability explanation of why you need the services how much it will cost

Mail the completed application form and the medical assessment to your nearest regional office.

Ministry of Community and Social Services

347 Preston Street

3rd floor

Ottawa ON K1S 2T7

Tel: (613) 234-1188

Fax: (613) 783-5958

Toll Free: 1-800-267-5111



Child Disability Benefit (CDB)

The child disability benefit is a tax-free monthly payment made to families who care for a child under age 18 with a severe and prolonged impairment in physical or mental functions.

How much you can expect to receive?

Your child disability benefit payments are calculated using the following information:

- number of eligible children
- adjusted family net income (AFNI)
- marital status

Every July, your child disability payments are recalculated based on your AFNI from the previous year. You could get up **to \$2,886 (\$240.50 per month)** for each child who is eligible for the disability tax credit.

Who is eligible for the CDB?

- To get the child disability benefit:
- You must be eligible for the Canada child benefit
- Your child must be eligible for the disability tax credit

If you are already getting the Canada child benefit for your child who is eligible for the disability tax credit, you do not need to apply for the child disability benefit. You will get it automatically.

To continue getting benefits

- You must remain eligible for the Canada child benefit and your child must also **remain eligible for the disability tax credit.**
- To avoid delays or interruption in your benefit payments, **you need to do your taxes every year**, even if you had no Income at all or your income is tax exempt.
- If you have a spouse or common-law partner, they also need to do their taxes every year. The CRA uses the information from your income tax and benefit return to calculate your benefit and credit payments.
- To make sure you are getting the right amount of benefits and credits, you must also keep your personal information updated with the CRA.

For more information: on the Child Disability Benefit, **call 1-800-387-1193** or for information related to the disability tax credit, call 1-800-959-8281. you can also visit; www.canada.ca/en/services/benefits/disability. If you need help filing your taxes contact the **Volunteer Centre** at **613-499-9393**

Income Supports for Adults

Ontario Works (OW)

If you don't have enough money for food and housing, or if you have a disability and are in financial need, you can apply for financial and employment assistance through Ontario Works

What you could receive?

Ontario Works offers two types of assistance:

- help with the essential costs of living (such as food, clothing and housing) and health benefits for clients and their eligible family members
- help to find and keep a job (such as workshops for resume writing, job counselling, job-specific training and basic education)

If you are eligible for Ontario Works, the amount of money you get will depend on your specific situation. In most cases, you must participate in employment-related activities to get financial help.

If you are eligible for Ontario Works you could receive:

- \$733 a month for basic needs and shelter
- additional amounts for benefits and other family members who live with you

What documents do I need to apply?

Make sure all family members included in your application are with you when you fill out the form so they can provide their consent and confirm their information.

Have your family's identification and tax documents ready, such as:

- social insurance numbers (SIN)
- OHIP cards
- birth certificates
- immigration papers
- tax returns
- banking information

Step 1: fill in your personal information

You will be asked to fill out your family's:

- full names, dates of birth and status in Canada
- address
- housing costs
- email addresses (for all family members 18

and older)

- total monthly income and assets
- other expenses, such as child care
- bank account information (if you have one) to get your payment quickly through direct bank deposit

Step 2: Ontario Works reviews your application

A caseworker from your local Ontario Works office will call you within four business days of submitting your application to schedule an appointment. This does not include weekends and holidays.

Step 3: meet with Ontario Works

Meet with a caseworker for your verification appointment.

The caseworker might ask you to provide more information, like copies of bills or other documents, so we can verify the information you included in your application.

You will be also be asked to sign your application package, including a consent form to allow Ontario Works to access information about you from other government programs or organizations

Step 4: get approved and receive your payment

Once the caseworker receives all the information they need, they will tell you within four business days if your application has been approved and how much you can expect to get.

If your application is approved, your local Ontario Works office will advise when you can expect your first payment by direct deposit or cheque.

Step 5: meet with your caseworker

Your caseworker will contact you to schedule an appointment to develop a plan for you to participate in employment-related activities, unless you have specific circumstances that prevent this, such as an illness or caregiving responsibilities.

For more information: [visit www.ontario.ca/page/social-assistance](http://www.ontario.ca/page/social-assistance), or call

(613) 345-4101 1-800-267-8146 (Toll free)

Employment Insurance benefits and leave

Employment Insurance (EI) provides regular benefits to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, seasonal or mass lay-offs) and are available for and able to work, but can't find a job.

Always apply for EI benefits as soon as you stop working. You can apply for benefits even if you have not yet received your Record of Employment (ROE). If you delay filing your claim for benefits for more than four weeks after your last day of work, you may lose

How much you could receive

We cannot tell you exactly how much you will receive before we process your application. For most people, the basic rate for calculating EI benefits is **55%** of your average insurable weekly earnings, up to a maximum amount. As of January 1, 2021, the maximum yearly insurable earnings amount is **\$56,300**. This means that you can receive a maximum amount of **\$595 per week**.

How long you could receive EI regular benefits

You can receive EI from 14 weeks up to a maximum of 45 weeks, depending on the unemployment rate in your region at the time of filing your claim and the amount of insurable hours you have accumulated in the last 52 weeks or since your last claim, whichever is shorter.

Family supplement

- If your net family income does not exceed \$25,921 per year, you have children and your spouse receives the Canada Child Benefit, you are considered a member of a low-income family. Therefore, you may be eligible to receive the EI family supplement.

The family supplement rate is based on:

- your net family income up to a maximum of \$25,921 per year; and
- the number of children in the family and their ages.

Who is eligible?

You may be entitled to Employment Insurance (EI) regular benefits if you:

- were employed in insurable employment;
- lost your job through no fault of your own;
- have been without work and without pay for at least seven consecutive days in the last 52 weeks;
- have worked for the required number of insurable employment hours in the last 52 weeks or

since the start of your last EI claim, whichever is shorter;

- are ready, willing and capable of working each day;
- are actively looking for work (you must keep a written record of employers you contact, including when you contacted them).

To complete the online EI application for EI regular benefits, **you will need the following personal information:**

- your Social Insurance Number (SIN). If your SIN begins with a 9, you need to supply proof of your immigration status and work permit.
- your mother's maiden name.
- your mailing and residential addresses, including the postal codes.
- your complete banking information to sign up for direct deposit, including the financial institution name, bank branch number, and account number
- names, addresses, dates of employment, and reason for separation for all your employers over the last 52 weeks
- your detailed version of the facts (if you quit or have been dismissed from any job in the last 52 weeks)
- the dates, Sunday to Saturday, and earnings for each of your highest paid weeks of insurable earnings Footnote1 in the last 52 weeks or since the start of your last EI claim, whichever is the shorter period. This information will be used, along with your record(s) of Employment, to calculate your benefit rate

How to apply

If Service Canada needs more information about your claim and cannot reach you by phone, a Service Canada agent will send you a toll-free number by email, asking you to call an agent.

For more information: www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply

Toll-Free: **1-800-206-7218**

TTY: 1-800-529-3742. The hours of operation are 8:30 am to 4:30 pm local time, Monday to Friday.

Employment Insurance Maternity and Parental benefits

Provides financial assistance to:

- people who are away from work because they're pregnant or have recently given birth
- parents who are away from work to care for their newborn or newly adopted child

Maternity benefits

Maternity benefits are only available to the person who is away from work because they're pregnant or have recently given birth. They cannot be shared between parents.

The person receiving maternity benefits may also be entitled to parental benefits.

Parental benefits

Parental benefits are available to the parents of a newborn or newly adopted child.

- You must choose between 2 options:
- Standard parental benefits
- Extended parental benefits
- Your choice determines the number of weeks and the weekly amount you'll receive.
- If sharing, each parent must choose the same option and submit their own application. Parents can receive their weeks of benefits at the same time or one after another.

Eligibility period

Maternity

You can start receiving maternity benefits as early as 12 weeks before your due date or the date you give birth. You cannot receive these benefits more than 17 weeks after your due date or the date you gave birth, whichever is later.

Paternity:

You can receive parental benefits within specific periods starting the week after your child's date of birth or the date your child is placed with you for the purpose of adoption.

These periods are:

- **Standard parental: within 52 weeks (12 months)**
- **Extended parental: within 78 weeks (18 months)**

How to apply

Apply as soon as possible after you stop working. If you wait more than 4 weeks after your last day of work to apply, you may lose benefits. **Applications must be done online at**

<https://www.canada.ca/en/services/benefits/ei/ei-maternity-parental/apply>

What you need to apply

- Complete the online application
- Make sure you have the following information to complete your application:
- The names and addresses of your employers in the last 52 weeks
- The dates you were employed with each employer and the reasons you're no longer employed with them
- Your detailed explanation of the facts if you quit or were dismissed from any job in the last 52 weeks
- Your full mailing address and your home address, if they are different
- Your social insurance number (SIN)
- The SIN of any other parent if you plan to share benefits
- Your mother's maiden name
- The expected or actual date of birth of your child
- The date your child was placed with you for the purpose of adoption and the full name and address of the agency handling the adoption
- Your banking information, including financial institution, branch (transit) number and your account number, to sign up for direct deposit

When payments start

You'll receive your first payment about 28 days after you apply if you're eligible and have submitted all required information. If you're not eligible, we'll notify you of the decision made about your application.

Waiting period

Before you start receiving benefits, there is one week for which you won't be paid. We call this the waiting period. It's like the deductible that you must pay for other types of insurance.

- If you apply for both maternity and parental benefits, you only need to serve the waiting period once.



El Sick Benefits

Employment Insurance (EI) sickness benefits can provide you with up to 15 weeks of financial assistance if you cannot work for medical reasons. You could receive 55% of your earnings up to a maximum of \$595 a week.

You must get a medical certificate to show that you're unable to work for medical reasons. Medical reasons include illness, injury, quarantine or any medical condition that prevents you from working

How much can you receive

Up to 15 weeks of sickness benefits are available. The number of weeks of benefits you get depends on how long you're unable to work for medical reasons. You could receive 55% of your insurable earnings* up to a maximum of \$595 a week. The amount you receive depends on your insurable earnings before taxes in the past 52 weeks or since the start of your last claim, whichever is shorter.

Do you qualify

The information below should be used as a guideline. We encourage you to apply for benefits as soon as possible and let a Service Canada agent determine if you're eligible.

- You need to demonstrate that:
- you're unable to work for medical reasons
- your regular weekly earnings from work have decreased by more than 40% for at least one week
- you accumulated 600 insured hours* of work in the 52 weeks before the start of your claim or since the start of your last claim, whichever is shorter

To receive sickness benefits, you'll need to get a medical certificate showing that you're unable to work for medical reasons.

Medical certificates

You need to get a medical certificate signed by a medical practitioner when you apply for Employment Insurance (EI) sickness benefits. You have 2 options. You can ask your medical practitioner to complete and sign one of the following:

Service Canada's Medical certificate for Employment Insurance sickness benefits or their own medical certificate form. This certificate must:

- be readable
- contain your medical practitioner's letterhead or official stamp
- indicate your name
- contain the start date and expected duration (if known) of your incapacity due to illness, injury or

- quarantine
- contain your medical practitioner's handwritten, electronic or stamped signature



Who can complete and sign your medical certificate?

Here is a list of medical practitioners who can complete and sign your medical certificate. They must practise in Canada or the United States and the illness they're treating must be in their field.

- medical doctor
- chiropractor
- optometrist
- psychologist
- dentist
- midwife (except Prince Edward Island and Yukon)
- nurse practitioner (except Yukon)
- registered nurse (in isolated areas when a doctor is unavailable)

Once you have your medical certificate, keep it in a safe place. We'll let you know if you need to submit it to Service Canada. Keep it for 6 years in case we require it later.

If your family income is \$25,921 or less

You may be eligible to receive the family supplement if you meet the following conditions:

- your annual net family income is \$25,921 or less
- you have at least one child under 18
- you or your spouse receive the Canada Child Benefit
- Service Canada automatically adds your family supplement to your weekly benefit payments. You don't need to take any action. Your total weekly amount cannot exceed \$595.

How to apply

Apply as soon as possible after you stop working. If you wait more than 4 weeks after your last day of work to apply, you may lose benefits.

For more information or to apply visit <https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply>

Toll-Free: **1-800-206-7218**

TTY: **1-800-529-3742**

The hours of operation are 8:30 am to 4:30 pm local time Monday to Friday.

El 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. 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.

How much you could receive

Service Canada cannot tell you exactly how much you will receive until your application is processed. For most people, the basic rate used to calculate Employment Insurance (EI) benefits is 55% of average insurable weekly earnings, up to a maximum amount. In 2021, the maximum amount is \$595 a week.

The 3 types of caregiving benefits

1. **Family caregiver benefit for children— up to 35 weeks**—A Critically ill or injured person **under 18**
2. **Family caregiver benefit for adults —up to 15 weeks** —A critically ill or injured person **18 or over**
3. **Compassionate care benefits—up to 26 weeks** —A person of **any age** who requires end-of-life care

You can receive benefits during the 52 weeks following the date the person is certified by a medical doctor or nurse practitioner to be critically ill or injured or in need of end-of-life care. You can take the weeks of benefits within this timeframe either all at once or in separate periods. The weeks of benefits can be shared by eligible caregivers, either at the same time or one after another.

Who is eligible?

The information provided below should be used as a guideline. You are encouraged to apply for benefits and allow a Service Canada representative to determine if you are eligible.

You will need to demonstrate that:

- You are a family member of the person who is critically ill or injured or needing end-of-life care, or you are considered to be like a family member
- Your regular weekly earnings from work have decreased by more than 40% for at least one week because you need to take time away from work to provide care or support to the person
- You accumulated 600 insured hours of work in the 52 weeks before the start of your claim, or since the start of your last claim, whichever is shorter. For example, 600 hours is equivalent to 15 weeks of work at 40 hours per week .
- A medical doctor or nurse practitioner has certified that the person you are providing care or support to is critically ill or injured or needing end-of-life care

- If you are not a family member
- If you are not a family member, either the person needing care or support or their legal representative must complete an attestation form to confirm that they consider you to be like family. For a child, the parent or legal guardian must sign the form to confirm.

If you are not a family member

If you are not a family member, either the person needing care or support or their legal representative must complete an attestation form to confirm that they consider you to be like family. For a child, the parent or legal guardian must sign the form to confirm.

Begin to gather supporting documents

- As part of the application process, you will need to provide documents to Service Canada. Do not wait until you have all of these documents before applying online. You can collect and send them after you complete your online application.
- the name(s) and address(es) of your employer(s) for the last 52 weeks
- the dates you were employed with each employer and the reason(s) you are no longer employed with them
- your detailed explanation of the facts, if you quit or have been dismissed from any job in the last 52 weeks
- your full mailing address (and your home address, if they are not the same)
- your social insurance number (SIN)
- your mother's maiden name
- information about the person requiring care or support, including full name, date of birth and home address
- your banking information, including financial institution, branch (transit) number and your account number, to sign up for direct deposit

For more information : **Service Canada** programs and services are available online at Service Canada or by telephone at:

1 800 O-Canada (1-800-622-6232) -

You can also visit Service Canada at

Thomas Fuller Building, Floor 1

14 Court House Avenue

Brockville, Ontario

Workplace Safety Insurance Board (WSIB)

- Provides wage-loss benefits, medical coverage and support to help people get back to work after a work-related injury or illness.

If you are injured or become ill at work

1. Get medical help —Get first aid right away
For fatal or catastrophic workplace accidents
Call **1-800-387-0750**

If you need further treatment, go to a health professional. Your employer pays for your transportation on the day of injury

2. Document — Tell your employer about any medical treatment you received as soon as possible and let them know about any additional information you received about your injury or illness.

3. Report to the WSIB —Report your injury or illness if:

- you need treatment from a health professional (beyond first aid), or
- you aren't able to go to work, or
- you are being paid less or receiving fewer hours of work

4. Work together —It's important that you stay in touch with each other and the WSIB

Loss of earnings benefit

If you miss time from work because of a work-related injury or illness and we allow your claim, you may be entitled to loss-of-earnings and health-care benefits.

While you receive a loss-of-earnings benefit you'll also need to participate in your recovery and return to work. We'll help you return to work that: is safe and productive, and

is within your capabilities and limits (called functional abilities), and
to the extent possible, pays you the same or close to what you were earning before your injury or illness.

Receiving your loss-of-earnings benefit

Your loss-of-earnings benefit normally starts:

- The day after your injury and/or illness, an
- When you begin to miss time from work.
- Your employer is responsible for paying your wages for your full shift for the day of your injury and/or illness.

Your loss-of-earnings benefit will continue until: your work-related injury or illness no longer affects your ability to return to your pre-injury work; or

- you're no longer losing pay; or
- the day you reach 65-years-old if you were less than 63-years-old the day of your injury; or
- two years after the date of your injury if you were 63-years-old or older the day of your injury.
- After you reach age 65 and **after** your loss-of-earnings benefits stops, you may still be eligible to receive [loss-of-retirement-income benefit](#).

For more information : Contact 1-800-387-0750
Or visit www.wsib.ca

IN CASE OF INJURY OR ILLNESS AT WORK

- 1 Get medical help**
Your employer is responsible for providing first aid. Go to the doctor or hospital if you need treatment. Your employer pays for your transportation.
- 2 Document**
Tell your employer about your injury or illness. They investigate and keep a record of what happened.
- 3 Report to the WSIB**
Employers must tell us within three days if an injury or illness happens. You can report by submitting Worker's Report of Injury/Illness (form 6).
- 4 Work together**
We work with you and your employer to help you recover and return to work safely and at the right time.

Questions? We're here to help.
Call us at: 1-800-387-0750 | TTY: 1-800-387-0050
For details visit wsib.on.ca/reporting

wsib
ONTARIO

volunteer
centres.ca

Canadian Benefit for Parents of Young Victims of Crime

The death or disappearance of a child is devastating and can leave parents unable to work. Parents or legal guardians who have taken time away from work and suffered a loss of income to cope with the death or disappearance of their child or children may be eligible for federal income support of \$450 per week. The benefit provides eligible parents with payments of \$450 per week, paid every 2 weeks, for a maximum of 35 weeks over a period of 2 years (the Income Support Period). Recipients can decide to stop receiving the benefit at any time and restart receipt at a later date within the 2-year period.

What you could receive

You may be eligible to receive \$450 per week, before tax, every two weeks. You may receive up to 35 weeks of income support during the two-year period immediately following the incident. The benefit is considered taxable income. Income tax will be deducted from your benefit amount, and you will receive a statement of income slip for income tax purposes at the end of the year. The benefit can be shared between multiple eligible parents.

Who is eligible

To receive the Canadian Benefit for Parents of Young Victims of Crime, applicant(s) and the incident must meet the following criteria:

Applicant eligibility criteria you must:

- be legally responsible for the child or children involved in the incident;
- have recent labour force attachment, having earned at least \$6,500 in the previous calendar year or in the 52 weeks prior to the incident;
- be on leave from employment or working no more than 50 percent of your regular work week, up to a maximum of 20 hours per week;
- have a valid Social Insurance Number;
- not have been charged with committing a probable Criminal Code offence that led to the death or disappearance of the child; and
- not be receiving any type of Employment Insurance benefits or Québec Parental Insurance Plan (QPIP) benefits.

Incident eligibility criteria

- The child must be deceased or missing as a result of a probable Criminal Code offence;
- The child must have been under 25 years old at the time of the incident;
- The incident must have occurred in Canada;
- In the case of a missing child, the child must have been missing for over a week; and

- In the case of a deceased child, where the child is 14 years of age or older, it is not probable that the child was a willing party to the crime that led to their death.

How to apply:

You can apply online or by mail using the Canadian Benefit for Parents of Young Victims of Crime Application Form. The following two forms must also be completed and sent with your application:

Employment Form – must be completed and signed by the employer that you are currently working for or that you worked for in the 52 weeks before the incident occurred. If you are self-employed or are reporting both self-employed and employment earnings, you must also submit your Canada Revenue Agency notice of assessment from the previous income tax year.

Incident Report Form – must be completed and stamped by the law enforcement agency where the incident was reported.

Once completed, send your Application Form, along with the original signed Employment Form(s) and the Incident Report Form, to:

Canadian Benefit for Parents of Young Victims of Crime Processing Centre
PO Box 8232, STN T
Ottawa ON K1G 3H7

End of payments

- Your payments will stop when any of the following occurs:
- you return to work for more than 50% of your normal work week, or more than 20 hours per week
- the maximum number of weeks (35) have been paid
- 2 years (104 weeks) have passed since the incident occurred
- you start receiving any type of EI or QPIP benefits for the same weeks you are receiving benefit payments
- you request that your benefit payments stop
- 2 weeks have passed following the week a missing child is found alive

For more information or to apply, visit **Canadian Benefit for Parents of Young Victims of Crime** at www.canada.ca/en/employment-social-development/services/parents-young-victims-crime.html or call 1 800 O-Canada.

Ontario Energy Support Program

The OESP is an Ontario Energy Board (OEB) program that lowers electricity bills for lower-income households. The OESP provides a monthly credit to eligible customers based on household income and household size. The OESP credits are applied directly to eligible customers' bills.

How much you can expect to receive?

Maximum monthly amount is **\$45 per month** for a single person in a household with annual after-tax income below \$28,000. The benefit will increase with more people in the household and will decrease as your after-tax income increases. If your home is electrically heated, or you rely on an approved medical device requiring a lot of electricity, OESP offers a higher level of assistance.

To qualify:

- For a 1 person household, the household income is \$28,000 or less.
- For a 2 person household, the household income is \$39,000 or less.
- For a 3 - 4 person household, the household income is \$48,000 or less. For a household of 5 or more people, the household income is \$52,000 or less.

To apply:

- Customers can apply online at OntarioElectricitySupport.ca. You need to complete the online application. Then either complete the electronic consent form, or print and sign a paper consent form and mail it to the address provided on our website.
- A paper version of the application can be downloaded from the OESP application website at OntarioElectricitySupport.ca or can be

mailed to applicants by the OESP Contact Centre upon request.

- A paper version of the application can also be obtained from the [Volunteer Centre](#)

What happens after you apply?

We'll let you know if you qualify for OESP about four to six weeks after your completed application and signed consent forms have been received. If you qualify, the credit will appear directly on your electricity bill in about 6 to 8 weeks after you have been approved. You will receive OESP credits on your bill for 2 years before having to reapply.

Where do I mail my OESP paper application form?

Mail the completed Ontario Electricity Support Program Application Form to the address below:
Ontario Electricity Support Program (OESP)
PO Box 1540 STN B
Ottawa, ON, K1P 0C

When will I start seeing the on-bill credits?

Applications take about 6 to 8 weeks to process. Credits don't take effect until you submit all required information (including the signed consent form, if required) and your application is processed. The credit is applied to your utility bill as soon as possible after your application has been approved.

For more information visit www.OntarioElectricitySupport.ca or Phone: 1-855-831-8151



Ontario Energy Board

**THERE'S HELP
FOR LOW-INCOME
HOUSEHOLDS**

OntarioElectricitySupport.ca



OTHER ENERGY ASSISTANCE PROGRAMS

Low Income Energy Assistance Program (LEAP)

The [Low Income Energy Assistance Program \(LEAP\)](#) offers one-time support for low-income customers who are in arrears and facing disconnection of their electricity or natural gas service. For more information on LEAP, contact [Volunteer Centre of St Lawrence-Rideau](#), or call **613-498-9393 ext 21**.

Energy Affordability Program (EAP)

As a recipient of the Ontario Electricity Support Program (OESP), you may be eligible to receive additional assistance in reducing your electricity costs through the Save on Energy's Energy Affordability Program (EAP). EAP is an energy-efficiency program that provides energy-efficient upgrades for your home at no cost to you.

Upgrades available through EAP may include:

- LED lightbulbs
- Smart power bars
- Replacement of older, inefficient refrigerators, freezers and window air conditioners
- Comprehensive draft proofing and insulation for electrically heated homes.

To learn more about the EAP or to sign up, please visit SaveonEnergy.ca/EAP or call the Save on Energy contact centre at [1-855-591-0877](tel:1-855-591-0877).

Will these programs reach out to me directly?

Neither Save on Energy's EAP nor Enbridge's Home Winterproofing Program (HWP) will reach out to you directly unless you have contacted them first to apply. If you receive a call claiming to be from either of these programs and don't remember reaching out to them, please contact the EAP or HWP using the contact information above.

In addition, the Ontario Energy Board wants consumers to know that the OESP application and approval process does not require a home visit. OEB staff do not conduct a home audit, check furnaces or install equipment for this or any other program.

Consumer Tips

Protect your personal information, your utility bill is private. It contains personal information like your account number and energy usage. Ensure there is a valid reason for disclosing this information (e.g., determining your eligibility) before doing so.

Remain vigilant and continue to use safe web browsing and email practices. Make sure you are accessing a safe and trusted source such as the utility's website or call centre telephone number exactly as displayed on your bill.

Resources

Consumers concerned about any suspicious communications can also contact the Canadian Anti-Fraud Centre or call **1-888-495-8501**.

Income Supports for Adults with a Disability

Ontario Disability Support Program (ODSP)

ODSP offers: money to help you and your eligible family members with living expenses, including food, and rent, health benefits, including prescription drugs and vision care, employment support to help you find and keep a job or advance your career

What you could get

If you are eligible for ODSP, you could receive **\$1169 a month** for basic needs and shelter.

- You may receive more than this for:
- Transportation to medical appointments)
- other immediate family members (for example, if you have a spouse or child you will receive a larger basic needs amount)

The amount you get will depend on your specific situation. Your eligibility and the amount are based on your family size and living expenses, including housing and medical costs.

Who is eligible for ODSP?

You might be eligible for ODSP if you:

- have a disability, or are a member of a prescribed class that is exempt from the disability adjudication process
- are in financial need, meaning you and your family do not have enough money to cover your living expenses
- are 18 or older (if you're under 18, you can start the application process up to six months before your 18th birthday)

What documents do I need to apply for ODSP?

Have your family's identification and banking documents ready, such as:

- social insurance numbers (SIN)
- OHIP cards
- birth certificates
- immigration papers
- banking information

You will be asked to fill out your family's:

- personal details, such as full name, date of birth



and status in Canada
address

- email addresses (for all family members age 18 and over)
- housing costs
- total monthly income and available assets
- other expenses (such as child care and disability related expenses)

your bank account information (if you have one) so you can get your payment quickly

How do I apply?

Applications must be done online at www.ontario.ca/page/social-assistance. If you do not have access to a computer or internet ; **call the Volunteer Centre at 613-499-9393 ext. 21** to make an appointment with one of your Financial Mentors.; they can assist you though the application process. It is important you have the information below; as it is required for the application.

For more information: www.ontario.ca/page/social-assistance. Or call **613-345-1200**

100 Strowger Blvd,
Brockville, ON K6V 5J9,
8 am to 4 pm M-F

Canada Pension Plan Disability (CPPD)

The Canada Pension Plan (CPP) disability benefit is a monthly payment you can get if you:

- are under 65
- have made enough contributions into the CPP
- have a mental or physical disability that regularly stops you from doing any type of substantially gainful work.
- have a disability that is long-term and of indefinite duration, or is likely to result in death

What could I receive?

The basic disability benefit payment is **\$505.79.*** (2021) We add to the basic amount based on how much you paid into the Canada Pension Plan while you worked

How do I qualify?

If you have made enough contributions to the Canada Pension Plan, we pass your file to our medical specialists for a medical assessment.

Applications are not assessed on the basis of a medical diagnosis alone, or on the basis of which disability or disease you have. Several factors are considered, including:

- the nature and severity of your medical condition
- the impact of the condition and treatment on your capacity to work
- the likely course of your condition

- your age, education and work history
- your work performance, productivity and how much you are earning

Service Canada does not consider the availability of suitable employment in the applicant's region when determining eligibility.

Medical Report for a Canada Pension Plan disability benefit (ISP-2519) (MUST be completed by the applicant's physician or nurse practitioner).

How do I apply?

You should apply as soon as you develop a mental or physical condition that:

- prevents you from working regularly at any job
- is long-term and of unknown duration, or is likely to result in death

Complete your application form as soon as possible. Do not wait for your doctor or nurse practitioner to complete the medical report or medical attestation form before sending your completed application to us.

There are 2 ways to apply. Decide how you want to submit your application form for more information on that process:

Apply online at; www.canada.ca/en/services/benefits

- (you must also send a consent form by mail)
- Apply using a paper application available at the **Volunteer Centre —613-499-9393 ext. 21**



Canada Pension Plan Disability Benefits

Income Supports for Students

Ontario Student Assistance Program (OSAP)

The Ontario Student Assistance Program (OSAP) is a financial aid program that can help you pay for college or university.

- OSAP offers funding through:
- grants: money you don't have to pay back
- a student loan: money you need to repay once you're done school

When you apply for OSAP, we automatically consider you for both grants and a loan. If you don't want to take a loan, and you're a full-time or part-time student, you can decline it after your application is approved.

What OSAP can help with?

- OSAP can help you pay for:
- tuition
- books and equipment
- fees charged by your school
- living expenses (full-time students only)
- child care (for full-time and part-time students with children)

Who is eligible for OSAP?

OSAP is open to Ontario residents of any age who are:

- Canadian citizens
- permanent residents, or
- protected persons

How much could you get?

The amount of money you can get depends on your:

- education expenses – the amount of money you need for tuition, books, child care (for full-time and part-time students), personal living

expenses (full-time students), supplies and equipment

- course load – whether you're a full-time or part-time student
- program hours – for students in micro-credential programs only
- personal financial situation – based on you and your family's income, family size, dependants and other factors

****If you use money from your Registered it won't affect how much OSAP you can get. ****
What do I need to apply?

- your Social Insurance Number (SIN)
- info about your school and program
- your parents' or spouse's SIN (if applicable)
- your tax information
- your parents' or spouse's tax information
- Tax information includes income and other information found in an income tax return.

If you're not sure about which school you'll be attending, submit an OSAP application for each school you've applied to.

For more information or to apply for OSAP visit www.osap.gov.on.ca



Student Access Guarantee

If you attend a public postsecondary institution in Ontario and you're a full-time student, you may also be eligible for financial help through the Student Access Guarantee (SAG). SAG is a partnership program between the ministry and Ontario's public colleges and universities. Through SAG, Ontario's publicly assisted colleges and universities are required to ensure that financial need is not a barrier to accessing education.

If OSAP doesn't cover your program costs and you still need money, your school may provide additional financial aid in the form of a:

- bursary
- scholarship
- work-study or summer-employment program

- referral to a line of credit

If you're going to college or university directly from high school

You're considered for this guarantee based on the information on your full-time OSAP application. We'll let you know if we need more information.

If you're entering a graduate or professional program (e.g., law, medicine)

You need to apply through your school's financial aid office.

Current and former individuals in Extended Society Care (previously known as Crown wards)

Individuals who were in Extended Society Care and other youth 21-24 years old who left the care of a Children's Aid Society may be eligible for a Living and Learning Grant. This grant provides additional funds above the regular full-time OSAP aid limits.

You're automatically considered for this grant when you submit an OSAP Application for Full-Time Students. Supporting documents may be required to confirm your eligibility. The required documents are outlined when you submit your application.

Individuals 18 to 24 years old as of the start of their study period who were in Extended Society Care with an Ontario Children's Aid Society and were adopted on or after August 1, 2013 may also be eligible. Contact your financial aid office for details on the review process to be considered for this grant.

Students with disabilities

If you have a permanent disability, you could be eligible for full-time OSAP funding if you're studying at 40% or more of a full course load. To be considered for this benefit, you must self-identify as having a permanent disability when applying for OSAP.

You can get additional aid to help pay for disability-related educational services and equipment. Through one application, you can be considered for the:

Bursary for Students with Disabilities

Canada Student Grant for Services and Equipment for Students with Permanent Disabilities

You can also get specialized help if you are having trouble repaying a student loan.

For more information or to apply for OSAP visit www.osap.gov.on.ca

Indigenous Student Bursary

This bursary is available to full and part-time post-secondary students attending publicly-assisted colleges and universities in Ontario or an approved Indigenous Institute in Ontario.

Purpose

The Indigenous Student Bursary provides aid to Indigenous students with financial need who are attending either:

- a publicly-assisted colleges and universities in Ontario
- an approved Aboriginal institute in Ontario

How much could you receive?

The amount of bursary available varies and can range from **\$1,000 to \$3,500**. The actual amount awarded is determined by your school. Contact your school's financial aid office for details

Who is eligible?

- You may be eligible for this bursary if meet the following requirements:
- You're attending a publicly-assisted college or university in Ontario or an approved Aboriginal institute in Ontario.
- You're in an approved postsecondary academic program (e.g. degree and diploma programs) or training program (e.g. apprenticeships).

- You self-identify as being an Indigenous person in Canada (see definition, below).
- You meet citizenship and Ontario residency requirements as outlined on the OSAP Application for Full-Time Students.
- You have demonstrated financial need based on the criteria as set out by your school.

Your school may have additional eligibility requirements in addition to those listed above. For example, some schools require that you be in full-time studies. Contact your school's financial aid office for complete details.

You don't have to apply for either OSAP for Full-Time Students or OSAP for Part-Time Students to be considered for this bursary.

Indigenous Person

An Indigenous person in Canada is considered those who reported being an Aboriginal person, that is, First Nations, Métis or Inuk (Inuit).

How to apply?

Use your school's Indigenous Student Bursary application. Their application will specify what supporting documents are required.

For more information or to apply for OSAP visit www.osap.gov.on.ca

Ontario Indigenous Travel Grant

This grant assists with the cost of travelling between your remote First Nations community and the postsecondary school you attend.

Learn more: Ontario Indigenous Travel Grant

Indigenous Bursaries Search Tool

A searchable list of bursaries, scholarships and incentives for Indigenous students.

Post-Secondary Student Support Program

Federal government funding for First Nation and eligible Inuit students enrolled in eligible postsecondary programs. Contact your local band office or Inuit designated organization for

information.

Métis Student Bursary Program

Funding from the Métis Nation of Ontario for Métis students enrolled in postsecondary education. Apply for this funding through the Financial Aid Office, Indigenous student liaison centre or student support services at your college or university.

For more information or to apply for OSAP visit www.osap.gov.on.ca

Income Supports for Seniors

If you are age 60 and above or about to approach retirement, you may be thinking about your financial needs as you get older. There are a number of government programs and benefits for seniors living in Canada. Many are for individuals aged 65 or older, but some can start earlier. Similar to other benefits and credits, **it is important to first file a tax return in order to be eligible**. Below is

Canada Pension Plan (CPP)

The Canada Pension Plan (CPP) retirement pension is a benefit that replaces part of your income when you retire. It is available to people who have worked in Canada and have made at least one contribution into the pension plan or received contribution credits from a former spouse or common-law partner.

What you could receive

Your CPP amount is based on how much you earned while you were working, how much you paid into the CPP, and the age you decide to start your pension payments. Most people get their CPP at age 65, but you can start to receive your CPP as early as age 60. **For 2020, the maximum monthly amount is \$1,154.58. The average monthly amount is \$679.16.**

If you have a low income, it may be better to take CPP early unless you receive social assistance.

To qualify

- You are at least 60 years old.

You'll be asked to choose one of the following:

- start receiving your pension as soon as you qualify
- start receiving your pension at age 65 (your pension will start the month after your 65th birthday)
- start receiving your pension at a specific date that you choose
- You'll need to understand when is the best time for you to start receiving your pension.

To apply

CPP payments are not automatic. You must apply. You should apply in advance of when you want your pension to start.

Our goal is to pay your CPP retirement pension in the month of the start date you choose.

You can apply online on **My Service Canada Account** or using the paper application, available at the **Volunteer Centre** office; **613-499-9393**

- If you qualify for CPP, you can apply online. To apply online you'll need a [My Service Canada Account \(MSCA\)](#)



- You can also mail or drop-off a completed form to a Service Canada office.

Once you start your CPP retirement pension, you'll receive payments for the rest of your life. Your monthly payment will increase in January of each year if there's an increase in the cost of living, as measured by the Consumer Price Index. Your monthly payment won't decrease if the cost of living goes down

How long will it take to process your application?

We begin to process your application once we receive your completed application form. It will take:

- 7 to 14 days for online applications
- normally within 120 days for applications delivered at a Service Canada Centre
- normally within 120 days for applications sent by mail
- It could take longer to process your application if Service Canada does not have a complete application

For more information: Call **1-800-277-9914** or visit www.canada.ca

Old Age Security (OAS)

The **Old Age Security (OAS)** program is a government pension program available to seniors aged 65 and older. You can receive OAS payments even if you have never worked or are still working, but you do need to have lived in Canada for at least 10 years.

What you could receive

The amount of your OAS payments depends on how long you have lived in Canada after the age of 18. You can qualify for the full OAS pension amount if you have lived in Canada for at least 40 years after turning 18 (from January to March 2020, this amount was **\$613.53 each month**). If you have a low income, you may be able to get an additional amount under the Guaranteed Income Supplement (GIS).

To qualify

- If you are living in Canada, you must: be 65 years old or older
- Be a Canadian citizen or a legal resident at the time your OAS application is approved
- Have lived in Canada for at least 10 years since you were 18

There are additional requirements if you are currently living outside of Canada.

To apply

- Some people can be automatically enrolled into the OAS program and will receive a notice letter from Service Canada.
- If you do not receive the notice letter, you will need to apply online on **My Service Canada Account** or using the **paper application**., available at the **Volunteer Centre office** or call **613-499-9393 ext 21**

Apply as soon as one month after your 64th birthday.

Make sure you have the following information:

- Your social insurance number (SIN)
- If you have a partner, their SIN and date of birth
- The date you would like your pension to start

Determine if you need to apply

We may send you a letter to let you know that you will receive the Old Age Security (OAS) pension.

- You will need to apply for the Old Age Security pension if:
- you get a letter from us asking you to apply
- information in the letter we send you is incorrect

If you did not receive any letter about the Old Age Security pension the month after you turned 64, contact us to find out

Your payment

If your income is higher than \$77,580 (2019), you will have to repay part or your entire Old Age Security pension. Find out more about [Old Age Security pension recovery tax](#).

You can receive your benefit payment by cheque or direct deposit to your banking account in Canada, the United States, or to some [specific countries](#). You will have to [sign up for direct deposit](#).

Retroactive payments

If you are already over 65, we may be able to give you a retroactive payment for up to a maximum of 11 months from the date we receive your application. If you delayed receiving your Old Age Security pension you will not be able to receive retroactive payment.

Apply online:

To be able to apply online, you must:

- be at least 1 month past your 64th birthday
- not be currently receiving an Old Age Security pension
- have not already applied for the Old Age Security pension and Service Canada is not currently assessing your application
- be currently living inside of Canada
- not have an authorized third party on your account

For more Information visit www.canada.ca/en/services/benefits/ or call 1-800-959-8182



Ontario Guaranteed Annual Income System (GAINS)

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

What you could receive

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.

Who is eligible?

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.

How to apply

If you currently receive the OAS pension and GIS, you do not have to apply. Your GAINS benefits will be determined based on information received from Employment and Social Development Canada and the details provided on your personal income tax and benefit return.

To receive your GAINS payments you must:

- file your return every year by April 30, even if you don't have income to report, or complete a [GIS application](#) and send it to your nearest [Service Canada office](#)

Get your monthly payments

Payments are issued on or about the 25th day of each month, starting in July and ending in June of the next year.

To sign up for direct deposit of your GAINS payments, visit the Service Canada or call **1-800-277-9914**.

Objections

If you are not satisfied with a decision regarding your GAINS eligibility or payments, contact the Ontario Ministry of Finance at:

1-866-ONTTAXS (6688297)

TTY: 1-800-263-7776

If you are still not satisfied, you can complete a formal Notice of Objection form within 90 days from the written decision was mailed to you.

For example, if the decision was mailed to you on June 1, we must receive your Notice of Objection by August 29.

Once you have completed the form send it by registered mail to:

Ministry of Finance

c/o Director, Advisory, Objections, Appeals and Services Branch

33 King Street West, Post Office Box 699,
Station A
Oshawa, Ontario, L1H 8S6

For more information You can visit the [Canada Revenue Agency](#) site for more information on credits and benefits or call [1-877-627-6645](#).



What Is The... Guaranteed Income Supplement?

Guaranteed Income Supplement (GIS)

The Guaranteed Income Supplement (GIS) is a monthly tax free payment you can get if you are 65 or older

What you could receive?

The Guaranteed Income Supplement (GIS) is a monthly payment you can get if:

- **you are 65 or older**
- **you live in Canada**
- **you get the Old Age Security (OAS) pension**

your income is below \$18,648 if you are single, widowed, or divorced

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

- \$24,624 if your spouse/common-law partner receives the full OAS pension
- \$44,688 if your spouse/common-law partner does not receive an OAS pension
- \$44,688 if your spouse/common-law partner receives the Allowance

The Supplement is based on income and is available to low-income Old Age Security pensioners. It is not taxable.

In many cases, we will let you know by letter when you could start receiving the first payment. We will send you this letter the month after you turn 64. In other cases, you may have to apply

- Maximum amount is **\$11,007.48 (\$917.29 per month) payable for life**. The GIS amount received is reduced in proportion to your income. For example, if you were making \$15,000 per year and receiving the maximum OAS you would receive \$150.21 per month in GIS

To qualify

- You are receiving an OAS pension.
- You have a yearly income less than the limit (in January 2020, the yearly income limit is **\$18,600** for a single person receiving the full OAS pension).

To apply

- Some people can be automatically enrolled into the OAS program and GIS and will receive a notice letter from Service Canada.
- If you do not receive the notice letter, you will need to apply online on My Service Canada Account or using the paper application for the OAS program and GIS., available at the **Volunteer Centre** office.

****Apply as soon as one month after your 64th birthday.****

Why you may have to apply?

You may have to apply for the Guaranteed Income Supplement. We may not have enough information to enroll you automatically. You may have to apply if you are already receiving your Old Age Security pension and never applied for the Guaranteed Income Supplement.

What document to I need to apply?

****Make sure you have the following information:**

- Your social insurance number (SIN)
- If you have a partner, their SIN and date of birth
- The date you would like your pension to start

For more information visit: www.canada.ca/en/services/benefits

Ontario Seniors Dental Care Program

The new Ontario Seniors Dental Care Program is a government-funded dental care program. It provides free, routine dental services for low-income seniors who are 65 years of age or older.

Coverage includes:

- check-ups, including scaling, fluoride and polishing
- repairing broken teeth and cavities
- x-rays
- removing teeth or abnormal tissue (oral surgery)
- anesthesia
- treating infection and pain (endodontic services)
- treating gum conditions and diseases (periodontal services)

Who is eligible ?

You can apply for the program if you:

- are 65 years of age or older
- are a resident of Ontario
- meet the income requirements:
- an annual net income of \$19,300 or less for a single senior
- a combined annual net income of \$32,300 or less for a couple
- have no other form of dental benefits, including private insurance or dental coverage under another government program such as Ontario Works, Ontario Disability Support Program or Non-Insured Health Benefits

We will verify your income using your Social Insurance Number (SIN), that you will provide when you apply to the program. We will use your SIN to verify your annual new income from your tax return. Learn how you can apply if you don't have a SIN.

How to apply?

You can apply to the program [online](#) or **by mail**. If you and your spouse or common-law partner are applying to the program, you must submit two separate applications. Before you begin the online application, you need:

- your date of birth
 - a valid Ontario address
 - your Social Insurance Number (SIN) or Temporary Taxation Number (TTN)
 - To have filed your taxes last year
- If you do not have a SIN or did not file taxes in



Publicly-funded
dental care for
low-income seniors.

the previous year, please complete the [Ontario Seniors Dental Care Program application through guarantor form](#). Or call the **Volunteer Centre** at **613-499-9393** and we can help you complete your income taxes.

To apply online:

Complete the online application.
Print and fill out the consent form.

Mail the completed consent form within 30 days to:

Ontario Seniors Dental Care Program
Station P, P.O. Box 159
Toronto, Ontario, M5S 2S7

To apply by mail:

- Download and print the application form, or get one in person from your local public health unit.
- Fill out and complete the application form.

Mail the completed form to:

Ontario Seniors Dental Care Program
Station P, P.O. Box 159
Toronto, Ontario
M5S 2S7

Once you have completed and submitted your application form, you will be contacted by phone and/or mail if there are any issues with your application or if your application is incomplete.

If your application is approved, you will receive a welcome package and dental card in the mail that will expire on July 31st.

For more information: If you have any questions or need to replace your dental card, please contact the Ontario Seniors Dental Care Program:

[Tel: 416-916-0204](tel:416-916-0204)

[Toll-free: 1-833-207-4435](tel:1-833-207-4435)



Asset Builders



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Asset Builders for Adults

Tax Free Savings Account (TFSA)

The TFSA program began in 2009. It is a way for individuals who are 18 years of age or older and who have a valid social insurance number (SIN) to set money aside tax-free throughout their lifetime.

Contributions to a TFSA are not deductible for income tax purposes. Any amount contributed as well as any income earned in the account (for example, investment income and capital gains) is generally tax-free, even when it is withdrawn. Administrative or other fees in relation to a TFSA and any interest on money borrowed to contribute to a TFSA are not tax-deductible.

Who is eligible

Any individual that is a resident of Canada who has a valid SIN and who is 18 years of age or older is eligible to open a TFSA. Any individual that is a non-resident of Canada who has a valid SIN and who is 18 years of age or older is also eligible to open a TFSA. However, any contributions made while a non-resident will be subject to a 1% tax for each month the contribution stays in the account.

Types of TFSAs

There are three types of TFSAs that can be offered:

1. A deposit,
2. An annuity contract, and an
3. Arrangement in Trust.

For more information about a certain type of TFSA, contact a TFSA issuer.

How do I open a TFSA?

To open a TFSA, you must do both of the following:

- Contact your financial institution, credit union, or insurance company (issuer).
- Provide the issuer with your **SIN and date of birth** so the issuer can register your qualifying arrangement as a TFSA. Your issuer may ask for supporting documents.

What is my TFSA contribution room?

Your TFSA contribution room is the maximum amount that you can contribute to your TFSA. Only contributions made under a valid SIN are accepted as TFSA contributions. If you were 18 or older in 2009, your TFSA contribution room grows each year even if you do not file an Income Tax and Benefit Return or open a TFSA.

Will a TFSA impact my government benefits and credits?

- Your federal income-tested benefits and credits such as: Old Age Security (OAS) benefits, the Guaranteed Income Supplement (GIS), or Employment Insurance (EI) benefits will not be reduced as a result of the income you earn in your TFSA or the amount you withdraw from your TFSA.
- The income earned in the account or amounts withdrawn from a TFSA will also not affect your eligibility for federal credits, such as the Canada child benefit (CCB), the Canada workers benefit (CWB), the goods and services tax/harmonized sales tax (GST/HST) credit, or the age amount.
- You can withdraw money from the TFSA at any time, for any reason, with no tax consequences, and without affecting your eligibility for federal income-tested benefits and credits.

For more information visit www.canada.ca/en/revenue-agency/TFSA or call 1-800-267-6999. For a Tax-Free Savings Account (TFSA), Guide for Individuals. Visit www.voluntercentre.ca

Registered Retirement Savings Plan (RRSP)

What's an RRSP and how does it work?

Registered Retirement Savings Plans were created in 1957 as part of the Canadian Income Tax Act.² They are registered with the Canadian government and overseen by the **Canada Revenue Agency (CRA)**, which sets rules governing annual contribution limits, contribution timing, and what assets are allowed. RRSP Contribution Limit. Because RRSPs are registered accounts, they're subject to certain rules. One of the most important rules concerns the amount of money you can contribute to the account in any given year; it's either **18%** of your past year's income or a maximum amount, whichever's smaller.

Who's eligible for an RRSP?

- Any individual that is a resident of Canada who has a valid SIN and who is 18 years of age or older is eligible to open a TFSA.
- Any individual that is a non-resident of Canada who has a valid SIN and who is 18 years of age or older is also eligible to open a TFSA.
- However, any contributions made while a non-resident will be subject to a 1% tax for each month the contribution stays in the account. .

- You cannot open a TFSA or contribute to one until you turn 18. However, when you turn 18, you will be able to contribute up to the full TFSA dollar limit for that year. Setting up an RRSP:

You set up a **registered retirement savings plan** through a financial institution such as a bank, credit union, trust or insurance company. Your financial institution will advise you on the types of RRSP and the investments they can contain

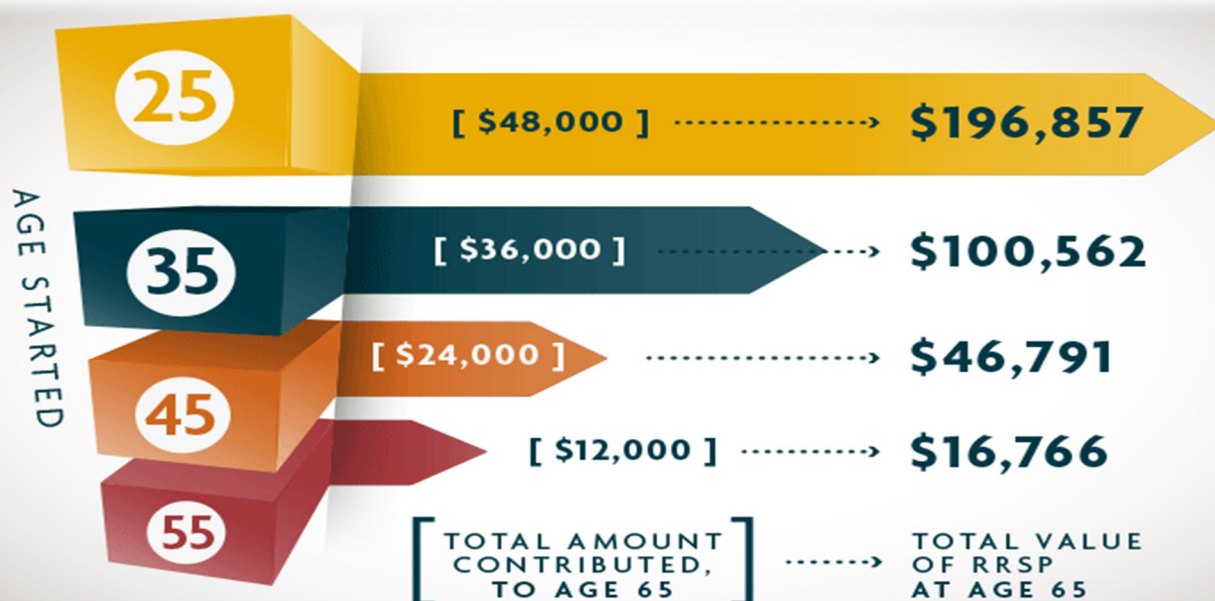
Receiving income from an RRSP

- If you are near retirement, you may be thinking about getting regular income from your RRSP.
- You generally have a certain amount of flexibility on the types of income you can receive. Contact your RRSP Issuer to find out what your options are.

When it comes to saving for retirement, RRSPs are pretty hard to beat. Your contributions reduce your annual income tax. ... They are usually not a good option for short-term savings, however, as money withdrawn from an RRSP will increase your annual income and may result in your having to pay more taxes.

For more information visit: www.canada.ca/RRSP or call 1-800-959-8281. Visit the **Volunteer Centre** website at

For example purposes only



Asset builders for Children with a Disability

Registered Disability Savings Plan (RDSP)

A registered disability savings plan (RDSP) is a savings plan that is intended to help parents and others save for the long term financial security of a person who is eligible for the disability tax credit (DTC). Contributions to an RDSP are not tax deductible and can be made until the end of the year in which the beneficiary turns 59. Contributions that are withdrawn are not included as income to the beneficiary when they are paid out of an RDSP

What could you receive?

An RDSP allows you to save money for the future, without paying tax on the earnings. Depending on your family income, the federal government may contribute as much as **\$90,000 to YOUR account**. Your provincial government disability benefits will be unaffected. Really, you have nothing to lose and everything to gain.

Who is eligible for and RDSP?

You can designate an individual as beneficiary if the individual:

- is eligible for the disability tax credit (DTC)
- has a valid social insurance number (SIN)
- is a resident in Canada when the plan is entered into and
- is under the age of 60 (a plan can be opened for an individual until the end of the year in which they turn 59). The age limit does not apply when a beneficiary's RDSP is opened as a result of a transfer from the beneficiary's former RDSP.

Who can open an RDSP?

If the beneficiary is under the age of majority, a qualifying person can open an RDSP for the beneficiary and become a holder if that person is any of the following:

- a legal parent of the beneficiary
- a guardian, tutor, or curator of the beneficiary, or another individual who is legally authorized to act for the beneficiary
- a public department, agency, or institution that is legally authorized to act for the beneficiary

The beneficiary has reached the age of majority and is contractually competent to enter into a plan:

- If the beneficiary has reached the age of majority and is contractually competent to enter into a plan the beneficiary can open an RDSP for themselves.
- If the legal parent(s), at the time the plan is established, are holders of a pre-existing RDSP for the adult beneficiary, the legal parent(s) could remain holder(s) of the new plan. The adult beneficiary could also be added as a joint holder along their parents.
- The beneficiary has reached the age of majority but their contractual competency to enter into a plan is in doubt
- The ability for a "qualifying family member" (QFM) to open a plan under these rules applies as of June 29, 2012 and ends on December 31, 2023.

A QFM includes a spouse, common-law partner, or parent of an individual.

How do you open an RDSP?

To open an RDSP, a person who qualifies to be a holder of the plan must contact a participating financial institution that offers RDSPs. These financial institutions are known as RDSP issuers.

What documents are required?

- Proof of identification
- Social Insurance Number
- Disability Tax Certificate
- Yearly Notice of Assessment from CRA

For more information visit <https://www.canada.ca/rdsp>.

Canada Disability Savings Bond

The Canada Disability Savings Bond is one way that the federal government will put money into your RDSP. If your net income is less than or equal to \$32,028 per year, the federal government will put **\$1,000 into your RDSP each year**. If you are younger than 18, then it is your family income that counts.

What could I receive ?

The bond is an amount paid by the Government of Canada directly into an RDSP. The Government will pay a bond of up to **\$1,000 a year to low-income Canadians with disabilities**. No contributions have to be made to get the bond.

The lifetime bond limit is \$20,000. A bond can be paid into an RDSP until the year in which the beneficiary turns 49. The amount of the bond is based on the beneficiary's adjusted family net income; the beneficiary family income thresholds are indexed each year to inflation.

Who is eligible for an CDSB?

To determine if you are eligible, you must answer 'yes' to each of the following two questions:

Do you have a mental or physical disability that is expected to last, or has lasted, one year or more?

Does at least one of the following statements apply to you?

- You are blind.
- You need extensive therapy or treatment.
- You are limited in activities that people need to do regularly (for example: speaking, hearing, walking, using the bathroom, eating, getting dressed, remembering, banking, finding your way around, dealing with emergencies.)

For more information visit Employment and Social Development Canada at www.esdc.gc.ca or call **1-833-966 -2099**

Canada Disability Savings Grant

The Canada Disability Savings Grant is a matching grant. That means that the Government also pays into your RDSP to help you save. The Government gives matching grants of up to 300 percent, depending on the [beneficiary's family income](#) and contribution. The maximum Grant amount is **\$3,500 per year**, with a limit of **\$70,000 over your lifetime**. Matching grants are paid into the RDSP on contributions that are made up to and including December 31 of the year you turn 49 years of age.

How to qualify?

Once you have an RDSP, you can apply for a grant if you:

- are 49 years old or under (if you are 49, you must apply before the end of the year)
- are a Canadian resident
- have a social insurance number; and
- are eligible for the Disability Tax Credit

How to apply?

- You must apply for the Grant through the [financial organization](#) where you have your RDSP
To make it easier, you can fill out the application form and print it to take with you to

your financial organization:

- [Application for the Canada Disability Savings Grant and/or Canada Disability Savings Bond.](#)

Grant amounts are based on income categories and change each year based on the rate of inflation. A [list of the current qualifying income levels](#) is available on the Canada Revenue Agency website.

To qualify for the 200 percent and 300 percent matching grant:

- beneficiaries over 18 years of age must have filed income tax returns for the past two years and must do so for all future taxation years
- the parents or guardians of beneficiaries under the age of 18 must have filed income tax returns for the past two years, and must do so for all future taxation years and apply for the **Canada Child Benefit**

For more information call: 1-800-O-Canada (1-800-622-6232) or visit www.canada.ca

You also contact: The Volunteer Centre at 613-499-9393.

Asset Builders for Children

Registered Education Savings Plans (RESP)

A Registered Education Savings Plan (RESP) is a special savings account for parents who want to save for their child's education after high school.

What could my child get?

When your child enrolls in post-secondary education, they can start taking payments, called educational assistance payments (EAPs) from their RESP. EAPs are made up of the investment earnings and government grant money in the RESP.

Who is eligible to open RESP?

- Anyone can open an RESP account for a child—parents, guardians, grandparents, other relatives or friends.
- While you can open a plan for a child, you can also name yourself or another adult as the beneficiary.
- An RESP allows adults to earn interest on their RESP tax-free.
- ****You can open an RESP without having a bank account. ****

What do I need to open and RESP?

- You need to bring your social insurance card,
- Your child's social insurance card and
- your child's birth certificate or permanent resident card.

Period that an RESP can stay open?

You can make contributions into an RESP until 31 years after you first opened it. After that time, however, you can transfer savings from other RESPs into a single plan. You would then have until the end of the 35th year after the plan was first opened to use the funds before the RESP expires (unless otherwise specified in the terms for your plan).

What happens to savings in an RESP when it closes/expires?

Any savings that remain in your RESP when it closes will be handled as follows: money received from either the Canada Education Savings Grant (CESG) or the Canada Learning Bond (CLB) will be returned to the Govern-



ment of Canada; and any personal savings in the account will be returned to the person who opened the plan. The interest earned on both the personal savings as well as any government grants or bonds will be returned to you if all of the following apply: all children named in the plan are at least 21 years old and are not eligible for an Educational Assistance Payment; the subscriber is a Canadian resident; and the RESP was opened at least 10 years ago.

What happens if your child does not continue their education after high school

If the child chooses not to continue their education after high school, you can wait a while to see if they change their mind. RESP accounts can stay open for up to 36 years. If you are sure the beneficiary will not be using the money in the future, you can transfer the money from one RESP to another.

For more information Visit <https://mysmartfuture.org/leedsgrenville> or call The **Volunteer Centre** 613-499-9393 ext. 21

Canada Learning Bond (CLB)

The Canada Learning Bond (CLB) is money that the Government adds to a Registered Education Savings Plan (RESP) for children from low-income families. This money helps to pay the costs of a child's full- or part-time studies after high school at:

- Apprenticeship programs
- CEGEPs
- Trade schools
- Colleges
- Universities

How much a child could get?

- The Government of Canada contributes up to **\$2,000** to an RESP for an eligible child. This includes:
 - **\$500** for the first year of eligibility
 - **\$100** each year the child continues to be eligible (up to and including the benefit year in which they turn 15)

Who is eligible?

Eligibility for the CLB is based on the:

- number of qualified children in the family,

and

- adjusted income of the primary caregiver, including the income of a cohabiting spouse or common-law partner

For families with 1-3 children, net income < \$47,630

Child eligibility

- A child is eligible for the CLB if they:
 - are from a low-income family
 - are born on or after January 1, 2004
 - are a resident of Canada
 - have a valid Social Insurance Number (SIN)
 - are named in an RESP

What is required?

Before requesting the CLB on behalf of an eligible child, the following is needed:

- a Social Insurance Number (SIN) for the subscriber or the Business Number of the agency if the child is in care
- a SIN for the child

For more information or to apply

Visit <https://mysmartfuture.org/leedsgrenville> or call The **Volunteer Centre 613-499-9393**

Canada Education Savings Grant (CESG)

The Canada Education Savings Grant (CESG) is money that the Government adds to a Registered Education Savings Plan (RESP). This money helps to pay the costs of a child's full- or part-time studies after high school at:

apprenticeship programs

- CEGEPs (general or vocational college in Quebec)
- trade schools
- colleges
- Universities

What could a child get?

No matter what your family income is, ESDC pays an amount of Canada Education Savings Grant (basic CESG) of 20% of annual contributions you make to all eligible RESPs for a qualifying beneficiary to a maximum CESG of **\$500** in respect of each beneficiary (**\$1,000** in CESG if there is unused grant room from a previous year), and a lifetime limit of **\$7,200**.

Who is eligible for a CESG?

The CESG, including the Additional amount of CESG, is available until the end of the calendar year that a child turns 17. However, there are eligibility restrictions for children who are 16 or 17 years old. A contribution must be made to the

RESP for a child to get the CESG.

- To be eligible for the CESG, a child must:
 - be a resident of Canada
 - have a valid Social Insurance Number (SIN)
 - be named as a beneficiary in a Registered Education Savings Plan (RESP)

How do I apply?

1. Gather personal information

To request the CESG, a **Social Insurance Number (SIN)** for the child and the subscriber is needed. If the subscriber is not the child's primary caregiver, you will need their SIN too.

2. Have an RESP

To request the CESG, you must have and contribute to an RESP. If you don't have an RESP, open one and contribute to it. If the child is eligible for the Additional amount of CESG, ask your RESP promoter if they offer it.

3. Complete the application form

Complete the Canada Education Savings Grant (CESG) application form with the help of the RESP promoter. The RESP promoter will provide the CESG application form.

For more information Visit <https://mysmartfuture.org/leedsgrenville> or call The **Volunteer Centre 613-499-9393**



Disclaimer:

The Material and information contained in this Resource Booklet is for general information and educational purposes only.

All material and dollar values referenced were accurate at the time of production. Although best efforts are made to ensure that all information is accurate and up to date, the Volunteer Centre of St. Lawrence-Rideau acknowledges that information is always subject to change.

You should not construe any information as comprehensive or professional financial advice. You assume the sole responsibility of evaluating the material and the risks associated with the use of any information provided.

The Volunteer Centre of St. Lawrence-Rideau makes no warranties as to the accuracy of the content and assumes no liability or responsibility for any errors or omission in the content.

Health card renewal

Renew in-person

When you go to the centre, bring the following with you: your current health card

- proof of your, Ontario residency and personal identity
- check [Ontario Health Coverage Document List](#) for acceptable documents
- **if your Canadian Citizenship or immigration status has changed** since receiving your current health card, bring your most recent [Citizenship or immigration document](#)

your [marriage certificate](#), if you are applying under your married name for the first time

optional: [a printed health card renewal form](#), if you have one

Renewing an Ontario health card is free.

The renewed card will be mailed to you in approximately 4 to 6 weeks

Medical exemptions

If you cannot visit a **ServiceOntario** centre for a medical reason, you must have a physician or nurse practitioner fill out a [Health Card Medical Exemption Request form](#).

The completed form, along with your required documents, must be brought into a **ServiceOntario** centre by someone else on your behalf to finish the renewal.

Renewal for children under 15 ½

By mail

If you have a child under 15 ½, in most cases you will be able to renew his or her health card by mail. The renewal notice you received in the mail will give you your next steps.

Renew in-person

If your child's renewal notice says you need to visit a [ServiceOntario centre](#), bring three **original documents** from the [Ontario Health Coverage Document List](#):

- your **child's** most recent citizenship or immigration document (such as an Ontario birth certificate)
 - one to prove **your** residency in Ontario (such as an Ontario driver's licence)
 - one to prove **your** identity (such as a credit card)
- [Here is a complete list of acceptable documents.](#)

Note: your child does not need to be with you.

Lost renewal reminder

If you have lost the renewal reminder, you can [print another copy](#) of the form.

For lost return address envelopes, you may instead mail a copy of the form in a regular plain envelope addressed to:

ServiceOntario

PO Box 48

Kingston, ON K7L 5J3

Renewals for youth over 15 ½

Renew in-person

If you're over 15½ years old, you **must renew** your Ontario health card in person.

Visit a [ServiceOntario centre](#) with two **original documents** from the

[Ontario Health Coverage Document List](#):

- one to prove your residency in Ontario (such as an Ontario driver's licence)
- one to prove your identity (such as a credit card)

If your Canadian Citizenship or immigration status has changed since you received your current health card, you also need to bring your most recent [Citizenship or immigration document](#)

Renewal for seniors over 80

Renew by mail

In most cases, you can renew a health card by mail. The renewal reminder will confirm if this option is available to you and will give you your next steps.

Renew in-person

If your renewal notice says you need to [visit a ServiceOntario centre](#).

Bring two **original documents** from the [Ontario Health Coverage Document List](#) with you:

- one to prove your residency in Ontario (such as an Ontario driver's licence)
- one to prove your identity (such as a credit card)

If your Canadian Citizenship or immigration status has changed since you got your current health card, you also need to bring your most recent [Citizenship or immigration document](#).

Lost renewal reminder

If you have lost your renewal reminder, you can [print another copy](#) of form.

For lost return address envelopes, you may instead mail a copy of the form in a regular plain envelope addressed to:

ServiceOntario

PO Box 48

Kingston, ON K7L 5J3

Renew both your driver's licence and health card

You may be eligible to renew both your driver's licence and health card at the same time online, if:

- your driver's licence expires on the same day
- you don't need a photo

[Learn more about the eligibility requirements.](#)

Do you need a photo

You will need to [visit a ServiceOntario centre](#) and get your photo taken if:

- you are replacing your red and white health card
- your photo is 10 years or older
- you are turning 16 years old
- you are renewing in-person
- you are making a change to your name

you received a notice in the mail from **ServiceOntario**

Canada Revenue Agency information

What do you want to call about?	Phone number	Hours of service (in local time unless noted)
Order a form: ⇒ T1 Income tax package ⇒ T2201, Disability Tax Credit Certificate ⇒ AUT-01 Authorize a Representative for Offline Access ⇒ RC66, Canada Child Benefits Application ⇒ RC107, Remittance Voucher for Current Source Deductions ⇒ T777S Statement of Employment Expenses for Working at Home Due to COVID-19	1-855-330-3305 No wait times	Monday to Sunday 6 am to 3am ET
Check tax account balance	1-866-474-8272 No wait times	Monday to Sunday 6 am to 3am ET
Use the automated line to: ⇒ Get Proof of Income (Option C print-out) ⇒ Request remittance voucher ⇒ Tax-free savings account (TFSA) contribution room ⇒ Unused RRSP contributions to claim ⇒ Registered retirement savings plan (RRSP) contributions this year ⇒ Estimated GST/HST credit payment amount, three weeks before next payment ⇒ Estimated Child Benefit payment amount, two weeks before next payment ⇒ Find out if you are eligible for the Canada child benefit (CCB), and the GST/HST credit, as well as the dates you can expect to receive them	1-800-267-6999 No wait times	Monday to Sunday 6 am to 3am ET
⇒ Check status of 2020 tax return ⇒ Estimated 2020 refund amount ⇒ When to expect your 2020 refund	1-800-959-1956 No wait times	Monday to Sunday 6 am to 3am ET
⇒ Canada child benefit (CCB), and related benefits ⇒ GST/HST credit ⇒ Get help with child disability benefit ⇒ Change marital status	1-800-387-1193 Automated callback service available	Mon to Fri —9 am to 5 pm Sat and Sun—Closed Public holidays—Closed
⇒ Help with online services such as My Account, NETFILE and Represent a Client or family member ⇒ Get a security code for My Account ⇒ Help if you are locked out of your online account	1-800-959-8281 Automated callback service available	Mon to Fri—9 am to 9 pm Sat—9 am to 5 pm Sun—Closed Public holidays—Closed

What do you want to call about?	Phone number	Hours of service (in local time unless noted)
<ul style="list-style-type: none"> ⇒ Get copy of notice of assessment ⇒ Questions about personal income tax file ⇒ Issues with filing for the first time ⇒ Get a tax form or publication ⇒ How to report income on your personal income tax return ⇒ Questions about the Disability Tax Credit (DTC) 	1-800-959-8281 Automated callback service available	Mon to Fri—9 am to 9 pm Sat —9 am to 5 pm Sun—Closed
<ul style="list-style-type: none"> ⇒ Set up direct deposit or change bank account information You will also need: <ul style="list-style-type: none"> ⇒ Your three-digit bank (financial institution) number, five-digit transit number, and your account number 	1-800-959-8281 Automated callback service available	Mon to Fri—9 am to 9 pm Sat—9 am to 5 pm Sun—Closed Public holidays—Closed
<ul style="list-style-type: none"> ⇒ Change address ⇒ Update name on file ⇒ Change marital status ⇒ Help making a payment ⇒ Questions on instalments (paying taxes as you earn income) ⇒ Move a payment to a business account ⇒ Trusts ⇒ Registered Retirement Savings plan (RRSP) ⇒ Home Buyers Plan (HBP) 	1-800-959-8281 Automated callback service available	Mon to Fri—9 am to 9 pm Sat—9 am to 5 pm Sun—Closed Public holidays—Closed
<ul style="list-style-type: none"> ⇒ Ontario trillium benefit (OTB) payment—including Ontario sales tax credit (OSTC), Ontario energy and property tax credit (OEPTC), and Northern Ontario energy credit (NOEC) ⇒ Ontario senior homeowners' property tax grant (OSHPTG) payment 	1-877-627-6645	Mon to Fri—8:15 am to 5 pm ET Sat and Sun—Closed Public holidays—Closed
<ul style="list-style-type: none"> ⇒ Discuss payment arrangements if you can't pay in time 	1-888-863-8657	Mon to Fri —9 am to 5 pm Sat and Sun—Closed Public holidays—Closed
<ul style="list-style-type: none"> ⇒ Discuss how to repay overpaid child and family benefits 	1-888-863-8662	Mon to Fri —9 am to 5 pm Sat and Sun—Closed Public holidays—Closed
<ul style="list-style-type: none"> ⇒ Arrange payments for CPP overpayments 	1-866-864-5823	Mon to Fri —9 am to 5 pm Sat and Sun—Closed Public holidays—Closed
<ul style="list-style-type: none"> ⇒ Arrange payments for EI overpayments 	1-866-864-5841	Mon to Fri —9 am to 5 pm Sat and Sun—Closed Public holidays—Closed

Services in Leeds & Grenville

Abuse – Physical, Emotional, and Sexual	Phone Number	Website
Assaulted Women's Helpline (Ontario)	1-866-863-0511	www.awhl.org
Assault Response & Care Centre	1-800-567-7415	www.arc-c.ca
Interval House – Leeds & Grenville	1-800-267-4409	www.lgih.ca
Addiction Services Developmental Service Agencies		
Alcoholics Anonymous Leeds & Grenville	613-342-8452	www.aa.org
Alcoholics Anonymous	1-855-267-2696	www.aa.org
Al-Anon Family Groups	1-888-425-2666	www.al-anon.org
Brock Cottage (Men)	613-342-6415	
Narcotics Anonymous	1-888-922-7822	www.ottawana.org
Tennant House (Women)	1-866-499-8445	
Alzheimer's		
Alzheimer Society of Leeds & Grenville	1-866-576-8556	www.alzheimer.ca
Bereavement		
Bereavement Coordinator (Brock Hosp.)	613-345-5649 Ext. 4415	
Bereavement Support Groups	613-267-6400	
Counselling, Mental Health Services		
AIDS & Sexual Health Info-line	1-800-668-2437	www.ontario.ca/page/hiv aids
Assertive Community Treatment Team	613-345-4600	www.brockvillegeneralhospital.ca
ACTT-Dual Diagnosis	613-345-1461	www.theroyal.ca
Brockville Mental Health Centre	613-345-1461	www.theroyal.ca
Canadian Mental Health Association	613-345-0950	www.cmha.ca
Family Counselling Services	613-498-2300	www.theravive.com
Geriatric Psychiatry	613-345-1461	www.theroyal.ca
Heads Up- First Episode Psychosis Program	613-342-2262 Ext.5434	www.headsup-pa.org
Children's Mental Health of Leeds and Grenville	613-498-4844	www.cmhl.gc.ca
Rose Garden Family Support Centre	613-345-6007	www.rosegardenfsc.ca
Men's Counselling Services	613-498-1940	
Front Avenue Resource Centre	1-866-499-8445	
Developmental Service Agencies		
Brockville and Area Community Living Assoc.	613-342-2953	www.bacla.ca
Developmental Services of Leeds and Grenville	613-345-1290	www.developmentalservices.com
BDACI	613-345-4092	www.bdaci.com
Employment Services		
Employment Education Centre	613-498-2111	www.eecentre.com
CSE Consulting Brockville	613-342-2312	www.cseconsulting.com
CSE Consulting Kemptville	613-258-6576	www.cseconsulting.com
CSE Consulting Prescott	613-925-0222	www.cseconsulting.com
KEYS Job Centre-Elgin	613-359-1140	www.keys.ca
KEYS Job Centre-Gananoque	613-382-1085	www.keys.ca
Career Services	613-342-5775	careerservices.ca

Financial Aid Services		
Ontario Disability Support Program (ODSP)	613-345-1200	www.mcass.gov.on.ca
Ontario Works (OW)-Brockville	613-342-3840	www.leedsgrenville.com/en/services/ontario-works
Ontario Works (OW)-Prescott	613-925-0002	www.leedsgrenville.com/en/services/ontario-works
Food Banks		
Athens Food Bank	613-945-9112	
Brockville and Area Food Bank	613-342-0605	
Cardinal-South Grenville Food Bank	613-657-1967	
Delta Food Bank	613-359-6118	
The Elgin Food Bank	613-359-6118	
Gananoque Food Bank	613-382-4434	
Prescott Food Bank	613-925-2444	
Salvation Army	613-803-1710	www.salvationarmy.ca
Seeley's Bay Food Bank	613-770-2935	
Free-low/ Cost Meals		
Addison Community Simple Fare Luncheon	613-924-9816	
Brockville Loaves and Fishes	613-345-6498	www.emptybowlsbrockville.com
Community Drop In Lunch South Crosby	613-272-2227	
Friendship Luncheon St. John's Church Hall	613-258-3259	
Kings Kitchen, Prescott	613-925-5340	
Manna Café Salvation Army, Kemptville	613-382-3105	
Soup for the Souls 1000 Island Baptist Church	613-342-9552	
Sunday Dinner St. Lawrence Anglican Church	613-345-5717	
Sunday Dinner Wall Street United Church	613-342-5401	
Sunday Supper The Pier Church	613- 498-7729	
Sunday Breakfast St. John's United Church	613-345-5824	
What's Cooking Free Methodist Church	613-272-2799	
What's Cooking Country Roads CHC	613-272-2799	
Health Agencies		
Athens District Family Health Team	613-924-2623	www.adfht.on.ca
Arthritis Foundation		www.arthritis.org
Attention Deficit Disorder (Info Only)	613-342-3840	www.chaddcanada.org
Autism Ontario	613-499-9962	www.autismontario.com
Breast Cancer	1-866-863-0511	www.breastcancer.org
Canadian Diabetes	1-888-939-3333	www.diabetes.ca
Canadian Hearing Society	1-866-797-0000	www.chs.ca
Canadian Liver Foundation	1-877-336-2433	www.liver.ca
Country Roads Community Health Centre	613-272-2799	www.crchc.on.ca
CPHC Community Family Health Team	613-345-5077	www.cphcare.ca
Community Primary Health Care	1 800-465-7646	
HIV/Aids Regional Services	1-833-456-4566	www.hars.ca
Lanark, Leeds, & Grenville District Health Unit	1-866-925-5454	www.healthunit.org
Stone's Mill Family Health Centre	613-382-3974	www.ucfht.com
Upper Canada Family Health Team	613-423-3333	www.ucfht.com

Housing		
Leeds & Grenville Housing Corporation	613-342-3840	www.leedsgrenville.com/en/services/social-housing
Leeds & Grenville Interval House	613-345-8815	www.lgih.ca
United counties of Leeds & Grenville	613-342-3841	www.leedsgrenville.com
Connect Youth	613-918-0173	www.connectyouth.ca
Medical (No Doctor) Mobile Service Travels		
Brockville Para-Transit	613-342-7272	www.brockville.com/transit
Mental Health Services		
Brockville Mental Health Centre	(613) 345-1461	www.theroyal.ca
Canadian Mental Health Association Leeds Grenville	1-877-232-8260	www.chma.ca
Children's Mental Health--Elgin	1 800-809-2494	https://www.cmhl.ca
Children's Mental Health--Brockville		https://www.cmhl.ca
Children's Mental Health--Gananoque	613-382-5047	https://www.cmhl.ca
Children's Mental Health--Kemptville	613-258-1959	https://www.cmhl.ca
Children's Mental Health--Prescott	613-925-1615	https://www.cmhl.ca
Lanark, Leeds and Grenville Addictions and Mental Health		https://llgamh.ca/
Leeds Grenville Mental Health Service	(613) 382-7135	https://llgamh.ca/
Seniors Services		
Leeds & Grenville Access Centre	1-800-267-4403	
Brockville 50+ Activity Centre	1-613-345-2412	www.fiftyplusbrockville.ca
Meals on Wheels Leeds & Grenville	1-800-465-7646	
1000 Island Helping Hands	613-453-6254	
Youth Information		
Children's Mental Health of Leeds and Grenville	1-613-345-1461	www.sptsusa.org
Connect Youth	(613) 918-0173	www.connectyouth.ca
Family and Children's Services LL&G	613-498-2100	www.fcslg.ca
Kids Help Phone	1-800-668-6868	www.kidshelpphone.ca
Kids Help Phone--Text	CONNECT 686868	www.kidshelpphone.ca
RNJ Youth Services	(613) 342-4238	www.rnjyouth.com





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Check out our Facebook page [@VolunteerCentreSTLR](https://www.facebook.com/VolunteerCentreSTLR)

The Volunteer Centre of St Lawrence-Rideau is a proud member of the

Poverty Reduction Alliance of Leeds Grenville