



2024 May – Financial Supports Service Canada

all content on procedures and information is based on the current procedures and directives of our organization Refer to our website for the most current and up to date information of the topics to be discussed in this presentation. May 2024

Service Canada -Outreach Support Centre (OSC)

The Outreach Support is a dedicated call centre which serves clients who experience barriers in accessing Service Canada benefits, either in-person, or online.

Services available:

- Social Insurance Number information
- Employment Insurance
- Canada Pension Plan/ Old Age Security
- Information and referral for other federal programs and services
- Telephone Language/Interpretation Service
- .Please contact: **1-877-631-2657**



Canadian Dental Care Plan



**Accessible.
Affordable.
Essential.**



Accessible

Oral health is an important part of your overall health and well-being.

Regular visits to an oral health professional can reduce the risk of tooth dental decay, gum disease and other serious health issues such as cardiovascular disease and stroke.

A third of people living in Canada do not have dental health insurance. In 2022, one in four Canadians reported avoiding visiting an oral health professional because of the cost.

The Canadian Dental Care Plan (CDCP) will help ease financial barriers to accessing oral health care for Canadian residents with an adjusted family net income below \$90,000, who do not have access to dental insurance.

Affordable

To qualify for the CDCP, you must meet all the eligibility criteria. If you have a spouse or common-law partner, you both need to meet the eligibility criteria to be able to qualify for the CDCP.

To qualify, you must:

- ✓ **be a Canadian resident for tax purposes**
- ✓ **not have access to employer/pension-sponsored or private dental insurance**
- ✓ **have an adjusted family net income of less than \$90,000**
- ✓ **have filed your tax return in the previous year**

Canadian residents who have access to dental benefits through government social programs will be able to apply to the CDCP if they meet all the eligibility criteria.



The CDCP will be rolled out using a phased approach, starting with seniors, adults with a valid Disability Tax Credit certificate and children under the age of 18. All remaining eligible Canadian residents between the ages of 18 and 64 will be able to apply in 2025.

Letters will be sent in phases by age group beginning in December 2023 until all potential eligible seniors who are 70 years of age or older have been invited to apply for the CDCP. All letters are expected to be delivered by end of March 2024.

Group	Applications open
Invitation to apply by mail	
Seniors aged 87 and above	Starting December 2023
Seniors aged 77 to 86 years	Starting January 2024
Seniors aged 72 to 76 years	Starting February 2024
Seniors aged 70 to 71 years	Starting March 2024
Application online	
Seniors aged 65 to 69 years	Starting May 2024
Adults aged 18 to 64 with a valid Disability Tax Credit certificate	Starting June 2024
Children under 18 years old	Starting June 2024
All remaining eligible Canadian residents	Starting 2025

People covered under the CDCP will be reassessed annually to confirm they are still eligible.

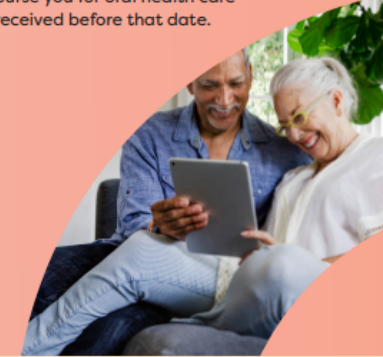
Essential

To limit the out-of-pocket expenses for people covered under the plan, oral health providers who enrol in the CDCP, on a voluntary basis, will bill the CDCP directly for reimbursement, instead of the patient. Individuals whose adjusted family net income is over \$70,000, will be required to pay a co-payment.

Adjusted Family Net Income	Co-payment percentage
Below \$70,000	Co-payment not required.
\$70,000 - \$79,999	40 per cent co-payment required.
\$80,000 - \$89,999	60 per cent co-payment required.

Coverage will begin on the date provided in your welcome package from Sun Life.

Appointments with an enrolled oral health provider should be scheduled as of that date and no sooner, in order for oral health care services to be covered under the plan. The CDCP will not reimburse you for oral health care services received before that date.



For more information, visit Canada.ca/dental



Employment Insurance

- Regular benefits

Special Benefits:

- Sickness benefits
- Compassionate care benefits
- Family Caregiver Benefits (Adults & Children
- Maternity
- Parental

Caregiving Benefits & Compassionate Care

Benefit name	Maximum weeks payable	Who you are providing care to
Family caregiver benefit for children	up to 35 weeks	A critically ill or injured person under 18
Family caregiver benefit for adults	up to 15 weeks	A critically ill or injured person 18 or over
Compassionate care benefits	up to 26 weeks	A person of any age who requires end-of-life care





MENU ▾

My Service Canada Account



Sign in with your province:

Alberta residents can access My Service Canada Account using their provincial digital ID ([MyAlberta Digital ID](#))

Ask our chatbot!

Our chatbot pilot can guide you with questions on how to register for MSCA

[Terms of use and information notice](#)

Launch chatbot

My Service Canada Account (MSCA) is a secure online portal that lets you apply, view and update your information for Employment Insurance (EI), Canada Pension Plan (CPP) and Old Age Security (OAS).

Sign in

If you already have an access code or a provincial digital ID, choose an option to access MSCA:



Sign in with GCKey

Use GCKey to access multiple Government of Canada online services.



Sign in with your bank

Use your online banking sign in information (Sign-in Partner).



Sign in with your province*

Use your provincial digital ID.

***Alberta only**

New user

If you do not have an account, choose an option to register:



Register with GCKey



Register with your bank



Register with your province

Canada Pension Plan

Current max: \$1,364.60 Average: \$728

- **The Canada Pension Plan (CPP) is a contribution-based program, beginning at age 18.**
- There are three types of CPP benefits:
 - **Retirement** – Monthly pension paid as early as age 60
 - **Disability** – Disability/disabled contributor's child benefit
 - **Survivor** – Death benefit/survivor's pension/child benefit
- CPP pensions are based on how much and for how long you contributed to the CPP.

There are different eligibility criteria for the three types of benefits.

You must apply in order to receive any of the above benefits.

Child Rearing Provision - Entitlement

To qualify for the Child Rearing provision:

- If you or your spouse/common-law partner received Family Allowance payments or were eligible for the Canada Child Tax Benefit (even if you did not receive the benefit).
- Your earnings were reduced because you were the primary caregiver of a dependent child under the age of seven who was born after December 31, 1958.

Canada Pension Disability Benefit

- You must have **Sufficient contributions to the CPP (your employment earnings are \$6,600 or more for – 2023)**
 - * 4 of the last 6 years (or)
 - *for at least 25 years, then you need valid contributions in 3 of the last 6 years, prior to becoming disabled.
- You must be **under** 65 years of age.
- You must have a **“severe and prolonged”** disability as defined by CPP legislation.

Disability Benefit	\$1,606.78
Disabled Contributor Child Benefit (-18/+18)	\$294.12
Disability Flat Rate	\$583.32

Credit Splitting

- Credits may be divided upon divorce, legal annulment or separation of spouses or common-law partners.
- May create future eligibility or increase/decrease entitlement to CPP benefits.
- Application should be filled out and sent in to Service Canada **as soon as possible** following divorce or legal separation.
- Applicant's former spouse/former partner is notified of the request in writing.

Old Age Security (OAS)

A monthly benefit for individuals age 65 or older

based on **years of residency** in Canada.

40 years residency = Full OAS pension

\$713.34 (Maximum per month)

20 years residency = Half OAS pension but **Portable** (payable outside of Canada) (can be met with International Social Security Agreements)

10 years residency = Quarter pie / $\frac{1}{4}$ OAS pension – Minimum required

Low-Income Seniors: paid based on marital status and taxable income; file your taxes before the April 30th deadline.



Guaranteed Income Supplement (GIS)

(GIS) provides a monthly non-taxable benefit to low-income Old Age Security recipients **living in Canada.**

To qualify for the Guaranteed Income Supplement:

- you must be eligible Security pension; and
- the combined income of you and your spouse or common-law partner must be below the prescribed limit.
- File your taxes before April 30th each year
- If not auto-enrolled for OAS (letter at 64) GIS automatic
- OR you can apply for the GIS when applying for the OAS **online via My Service Canada Account** or **by using** the ISP3550 application form and completing fields C2 to C10.

Guaranteed Income Supplement - Exemption

Did you know that...

...employment and self-employment earnings are subject to an exemption when calculating the Guaranteed Income Supplement, the Allowance and the Allowance for the Survivor?

- You can earn up to \$5,000 and still receive the full benefit amount.
- For earnings between \$5,000 and \$15,000, your Guaranteed Income Supplement will be reduced by 50 cents for every dollar of income you receive.

GIS – Questions to Ask

- Age(s) 60-64, spouse passes away and low income, meet OAS residency eligibility- Allowance for Survivor.
- An event occurred in prior or current year which results in reduction to your taxable income, can result **increase to GIS**; **Statement of Estimated Income Form** for Current Year/the one that needs review
- If spouse has to go into a care facility – client notifies pension by completing form; requesting a change to income-tested GIS under ‘single’ as you are **Separated Beyond your Own Control**, from your spouse and will get a higher Guaranteed Income Supplement. Continue to file Income Tax as Married/Common-law.
- Age(s) 60-64, married to someone who receives OAS/GIS? – Allowance.



The Allowance for the Survivor (ALWS)

To qualify for the ALWS:

- You must be 60 to 64 years of age.
- You must be a widow/widower and since the death have not become the spouse or common-law partner of someone else.
- You must meet the income and residence requirements.
- Benefit will stop if you remarry or at age 65.

OLD AGE SECURITY BENEFITS	INCOME CEILING	MAXIMUM Monthly RATE	MAXIMUM OAS & GIS COMBINED
Allowance for the Survivor	\$29,112	\$1,614.89	N/A

Services for Veterans

You may qualify for Veterans Affairs Canada benefits and services if you are a:

- Veteran;
- Canadian Forces member (Regular and Reserve Force);
- Serving and discharged member of the Royal Canadian Mounted Police;
- Certain civilians because of their war time services; and
- Survivor, dependent or family member of all these groups.



Please access our many online services at:
Canada.ca/service-canada-home

If you require assistance accessing services, or
would like to make an appointment to go to an office,
please complete an online request at:

Canada.ca/service-canada-e-service

A Service Canada officer will contact you
within 2 business days.

If you do not have access to the internet and require
Assistance accessing services, please contact the eCOLS Team at the
Outreach Support Center:

1-877-631-2657

New Horizons for Seniors Program (NHSP)

- community-based projects support local initiatives across Canada that are inspired or led by seniors, are volunteer-based and supported by their communities.
 - Federal grants and contributions program supporting projects that are led or inspired by seniors; have a positive influence on the community.
1. Promoting volunteerism among seniors and other generations
 2. Engaging seniors in the community through mentoring of others
 3. Expanding awareness of elder abuse including financial abuse
 4. Supporting social participation and inclusion of seniors
 5. Providing capital assistance for new and existing community projects and/or programs for seniors that also meet one of the above four objectives



Canada Benefits Finder

 Government of Canada / Gouvernement du Canada 


CanadaBenefits.gc.ca
connecting you to government benefits

Français | **Home** | **Contact Us** | **Help** | **Search** | **canada.ca**

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Benefits FINDER



Answer the questions below to get a customized list of benefits for which you may be eligible.