



Financial Assistance

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

Automobile Insurance Discounts

Insurance Corporation of BC (ICBC) 1-800-663-3051

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

Provincial Motor Vehicle Fuel Tax Consumer Taxation Branch Registration 1-877-388-4440

Offers rebate to Handicapped Persons. www.gov.bc.ca

Compassionate Care Benefits

Service Canada 1-800-206-7218

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

www.servicecanada.gc.ca

Credit Counselling

Credit Counselling Society 1-888-527-8999

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

www.nomoredebts.org

Disability Tax Credit

Enabled Financial Solutions Ltd. 250-514-2699

132-328 Wale Road
Victoria, BC V9B 0J8

Fee-based service to secure a disability tax credit for eligible persons.

www.enabledfinancial.ca

Health Benefits & Subsidies

Medical Services Plan (MSP) 1-800-663-7100

Out of province claims 250-952-1334

The Medical Services Plan provides basic health services for BC residents. For information regarding eligibility and services refer to the 'BC Seniors' Guide' available at the Office of the Seniors' Advocate at 1-877-952-3181.

www.hibc.gov.bc.ca

Pharmacare 1-800-663-7100

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

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

www.hibc.gov.bc.ca

Pharmacare 811 BC Palliative Care Drug Plan

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

www.hibc.gov.bc.ca

Housing Benefits & Subsidies

BC Home Owner's Grant 1-888-355-2700

If you are a permanent resident in BC, a Canadian citizen or landed immigrant, and own and occupy your residence, you may be eligible for the Provincial Home Owner Grant. The grant reduces the amount of property taxes you have to pay. To apply for the Home Owner Grant, complete the application form on the back of the property tax notice, which is sent to you in May of each year.

www.sbr.gov.bc.ca/hog

Deferment of Property Taxes Ministry of Finance 250-356-8121

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

Energy Conservation Assistance Program BC Hydro and Fortis BC 1-877- 806-3242

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

www.bchydro.com/ecap

Home Adaptations For Independence Program (HAFI) 1-800-257-7756

HAFI helps low-income BC seniors and people with disabilities finance home modifications for accessible, safe and independent living.

www.bchousing.org/HAFI

Shelter Aid for Elderly Renters Program (SAFER) 1-800-257-7756

BC Housing

101 - 4555 Kingsway

Burnaby, BC V5H 4V8

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

www.bchousing.org

Income Tax Preparation Services

Office of the Seniors Advocate BC **1-877-952-3181**

A full list of free income tax services for low income seniors is available online or by calling the office.

www.seniorsadvocatebc.ca

Provincial Programs

Senior's Supplement Program **1-866-866-0800**

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

Federal Programs

Service Canada **1-800-277-9914**

PO Box 1177
Victoria, BC V8W 2V2

Service Canada is responsible for administering the federal benefits listed in the next column. Call the number above to book an appointment. If you have a hearing or speech impairment and you use a TDD/TTY device, call **1-800-255-4786**.

www.servicecanada.gc.ca

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

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

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

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