

Income and Health Benefits for Seniors – What's Out There?

Planning for retirement and want to be financially prepared? Already retired and need a hearing aid? Read on for some information about the income and health benefits available to seniors.

Old Age Security

What is it?

If you are 65 years or older, you may be eligible for an Old Age Security (OAS) pension. As of January 2015 you can receive a maximum of \$563.74.

How do I apply?

Some people receive a letter from Service Canada telling them their OAS pension will start automatically at age 65. If you do not receive this letter, call Service Canada at 1-800-277-9914 (TTY: 1-800-529-3742) and press Option "2" to have an application mailed to you.

You can also find the application on the Service Canada website: <http://www.servicecanada.gc.ca>. You should apply 6 months before you turn 65.

Guaranteed Income Supplement & Guaranteed Annual Income System

What is it?

If you are 65 years or older and living on a low income, you may be eligible for the Guaranteed Income Supplement (GIS) and Guaranteed Annual Income System (GAINS). The amount you receive is based on your income. As of January 2015 if you are single with no other income you can receive \$764.40 from GIS and \$83.00 from GAINS.

How do I apply?

Call Service Canada at 1-800-277-9914 and press Option "2" to have a GIS application mailed to you. You can also find the application on the Service Canada website. You do not need to apply for GAINS – your eligibility is determined automatically if you have applied for the GIS. These benefits will renew each year as long as you file your tax return.

Canada Pension Plan – Retirement

What is it?

If you are 60 years or older, you may be eligible for Canada Pension Plan (CPP) retirement benefits. The amount you receive depends on how much you contributed to CPP during your working years and your age. To get an estimate of your CPP benefits, call Service Canada at 1-800-277-9914 and press Option "6". As of January 2015 you can receive a maximum of \$1,065.

How do I apply?

Call Service Canada at 1-800-277-9914 and press Option "2" to have an application mailed to you. You can also find the application on the Service Canada website.

When should I apply for CPP?

You should think carefully about this decision, and may want financial or legal advice. You may be eligible for CPP retirement benefits at age 60, but the amount you receive will be reduced by up to 32.4%. Also, if you begin receiving CPP retirement benefits at age 60 and later become disabled you may not be eligible for CPP disability benefits. The Ontario Disability Support Program (ODSP) and Ontario Works (OW) cannot force you apply for CPP retirement benefits before age 65, but if you do receive CPP benefits they will be deducted dollar for dollar from ODSP and OW benefits.

Health Benefits

Drug Benefits

If you are 65 years or older, can get drug coverage through the Ontario Drug Benefit Program. If you are living on a low income, you may be eligible for a reduced prescription co-pay – and some pharmacies will waive the co-pay completely. You can get an application to reduce your co-pay at your local pharmacy, by calling 1-888-405-0405 (TTY: 1-800-387-5559), or on the Ontario Ministry of Health website: <http://www.health.gov.on.ca>.

Vision Benefits

If you are 65 years or older, you are covered by OHIP for a routine eye examination once every 12 months plus any follow-up assessments required.

Assistive Devices

If you need help paying for a wheelchair or hearing aid, you should contact the Assistive Devices Program (ADP) by calling 1-800-268-6021 (TTY: 1-800-387-5559). They can cover up to 75% of the cost of many health and disability-related items. Organizations like the March of Dimes (1-888-686-0663) may help cover your share of the cost.

This column, written by staff or volunteer lawyers with the Community Advocacy & Legal Centre (CALC), provides general legal information only about current laws. If you need legal advice you should contact a lawyer. If you are living on a low income you may be eligible for free legal help. Contact your local community legal clinic if you need help with income programs, workers' or tenants' rights, consumer problems, or human rights. Call CALC at 1-877-966-8686 or visit www.communitylegalcentre.ca. If you have a criminal, family or immigration law problem, contact Legal Aid Ontario at 1-800-668-8258 or visit www.legalaid.on.ca.

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