



Type of law:  
**CIVIL LAW**

A 2019 Alberta Guide to the Law

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# Social Welfare Benefits

(Income Support, AISH, CPP, CCB, DTC, CDB, OAS, EI)



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# Welfare & Social Benefits Programs

## Provincial Programs

IS

pg. 1

- **Alberta Works Income Support (IS)** is available to unemployed people with varying levels of disability
- Generally, does not provide as much income as AISH, but is easier and quicker to apply for
- Provides some special benefits in emergencies

AISH

pg. 9

- **Assured Income for the Severely Handicapped (AISH)** is available to the severely handicapped
- Provides enough income to pay for basic needs
- Application process takes months



## Federal Programs

CPP

pg. 14

- **Canada Pension Plan (CPP)** is available to the elderly (full benefits available at age 65)
- Provides an income supplement, but not usually enough to provide basic needs
- **CPP** disability benefits provide benefits to the severely disabled

CCB

pg. 16

- **Canada Child Benefit (CCB)** provides an income supplement to parents
- Benefit amounts depend on how many parents and children are in a household, as well as household income

DTC/CDB

pg. 17

- **Disability Tax Credit (DTC)** provides a tax credit to households with disabled members
- **Child Disability Benefit (CDB)** supplements CCB benefits for households with dependents who are also eligible for the DTC

OAS

pg. 19

- **Old Age Security (OAS)** provides additional benefits to low-income CPP recipients
- Guaranteed Income Supplement, the Allowance, and the Allowance for Survivors supplements OAS

EI

pg. 21

- **Employment Insurance (EI)** is available to those who are unemployed through no fault of their own, including the self-employed and those who do not work because they are caring for a newborn, sick child or family member, etc.

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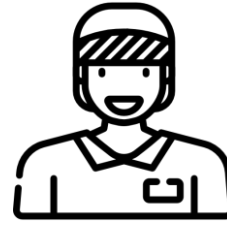
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# ALBERTA WORKS INCOME SUPPORT

## What benefits can I receive from Income Support?

Total Alberta Works Income Support financial benefits are calculated by adding:

- Monthly core benefits; plus
- Continuous supplementary benefits; plus
- Non-continuous supplementary benefits; plus
- Health benefits.



These four types of benefits will be explained in the following sections.

**Note:** There are also two non-financial services available through Alberta Works: Child Support Services, which helps with accessing child support payments, and Employment Services, which helps with accessing employment.

### 1) Monthly Core Benefits

Monthly core benefits are the standard benefits that everyone on Alberta Works Income Support receives to help with basic food, shelter, and other essential needs. Expected to Work (ETW) is a program for people who are unemployed but are more likely to become employed. Barriers to Full Employment (BFE) is for the unemployed who are less likely to find employment. BFE offers more benefits than ETW. Learner Benefits offers the most benefits and is available to eligible people enrolled in full-time education or training programs.

#### a) Expected To Work (ETW):

Figure 1 (Numbers are effective January 1, 2019, but are subject to change without notice)

Monthly Core Benefits for Expected to Work (ETW)							
Household Composition	Core Essential (1430)	Core Shelter			Total Core Benefits		
		Living w. Relatives* (1134)	Social Housing (1115)	Private Housing (1130)	Living w. Relatives*	Social Housing	Private Housing
Single Adult	\$415	\$103	\$120	\$330	\$518	\$535	\$745
Single adult, 1 child	\$615	\$103	\$212	\$558	\$718	\$827	\$1,173
2 children	\$715	\$103	\$260	\$578	\$818	\$975	\$1,293
3 children	\$815	\$103	\$317	\$599	\$918	\$1,132	\$1,414
4 children	\$915	\$103	\$377	\$619	\$1,018	\$1,292	\$1,534
5 children	\$1,015	\$103	\$437	\$640	\$1,118	\$1,452	\$1,655
6 children	\$1,115	\$103	\$496	\$660	\$1,218	\$1,611	\$1,775
Couple, no children	\$670	\$103	\$193	\$446	\$773	\$863	\$1,116
Couple, 1 child	\$870	\$103	\$262	\$588	\$973	\$1,132	\$1,458
2 children	\$970	\$103	\$317	\$608	\$1,073	\$1,287	\$1,578
3 children	\$1,070	\$103	\$377	\$618	\$1,173	\$1,447	\$1,688
4 children	\$1,170	\$103	\$437	\$639	\$1,273	\$1,607	\$1,809
5 children	\$1,270	\$103	\$496	\$659	\$1,373	\$1,766	\$1,929
6 children	\$1,370	\$103	\$555	\$679	\$1,473	\$1,925	\$2,049
Each add'l child add	\$100	\$0	\$0	\$21	\$100	\$100	\$100
**Each child 18-19 add	\$205	\$0	\$0	\$0	\$205	\$205	\$205

b) Barriers to Full Employment (BFE):

Figure 2 (Numbers are effective January 1, 2019, but are subject to change without notice)

Monthly Core Benefits for Barriers to Full Employment (BFE)							
Household Composition	Core Essential (1430)	Core Shelter			Total Care Benefits		
		Living w. Relatives* (1134)	Social Housing (1115)	Private Housing (1130)	Living w. Relatives*	Social Housing	Private Housing
Single Adult	\$536	\$103	\$120	\$330	\$639	\$656	\$866
Single adult, 1 child	\$736	\$103	\$212	\$558	\$839	\$948	\$1,294
2 children	\$836	\$103	\$260	\$578	\$939	\$1,096	\$1,414
3 children	\$936	\$103	\$317	\$599	\$1,039	\$1,253	\$1,535
4 children	\$1,036	\$103	\$377	\$619	\$1,139	\$1,413	\$1,655
5 children	\$1,136	\$103	\$437	\$640	\$1,239	\$1,573	\$1,776
6 children	\$1,236	\$103	\$496	\$660	\$1,339	\$1,732	\$1,896
Couple, no children	\$851	\$103	\$193	\$446	\$954	\$1,044	\$1,297
Couple, 1 child	\$1,051	\$103	\$262	\$588	\$1,154	\$1,313	\$1,639
2 children	\$1,151	\$103	\$317	\$608	\$1,254	\$1,468	\$1,759
3 children	\$1,251	\$103	\$377	\$618	\$1,354	\$1,628	\$1,869
4 children	\$1,351	\$103	\$437	\$639	\$1,454	\$1,788	\$1,990
5 children	\$1,451	\$103	\$496	\$659	\$1,554	\$1,947	\$2,110
6 children	\$1,551	\$103	\$555	\$679	\$1,654	\$2,106	\$2,230
Each add'l child add	\$100	\$0	\$0	\$21	\$100	\$100	\$100
** Each child 18-19 add	\$205	\$0	\$0	\$0	\$205	\$205	\$205

**Note:** \* Relative is an adult who is the parent, step-parent, adoptive grandparent, child or grandchild of one of the adults in the household.

\*\* 18 and 19 year old dependents must be attending high school.

c) Learner benefits

Figure 3 (Numbers are effective January 1, 2019, but are subject to change without notice)

Monthly Core Benefits for Learners							
Household Composition	Core Essential	Core Shelter			Total Core Benefits		
		Living w. Relatives*	Social Housing	Private Housing	Living w. Relatives*	Social Housing	Private Housing
Single Adult	\$536	\$103	\$120	\$330	\$639	\$656	\$866
Adult - 1 Child	\$920	\$103	\$212	\$558	\$1,023	\$1,132	\$1,478
Adult - 2 Children	\$990	\$103	\$260	\$578	\$1,093	\$1,250	\$1,568
Adult - 3 Children	\$1,060	\$103	\$317	\$599	\$1,163	\$1,377	\$1,659
Adult - 4 Children	\$1,130	\$103	\$377	\$619	\$1,233	\$1,507	\$1,749
Adult - 5 Children	\$1,200	\$103	\$437	\$640	\$1,303	\$1,637	\$1,840
Adult - 6 Children	\$1,270	\$103	\$496	\$660	\$1,373	\$1,766	\$1,930
Childless Couple	\$851	\$103	\$193	\$446	\$954	\$1,044	\$1,297
Couple - 1 Child	\$1,235	\$103	\$262	\$588	\$1,338	\$1,497	\$1,823
Couple - 2 Children	\$1,305	\$103	\$317	\$608	\$1,408	\$1,622	\$1,913
Couple - 3 Children	\$1,375	\$103	\$377	\$618	\$1,478	\$1,752	\$1,993
Couple - 4 Children	\$1,445	\$103	\$437	\$639	\$1,548	\$1,882	\$2,084
Couple - 5 Children	\$1,515	\$103	\$496	\$659	\$1,618	\$2,011	\$2,174
Couple - 6 Children	\$1,585	\$103	\$555	\$679	\$1,688	\$2,140	\$2,264
Additional Children	\$100	\$0	\$0	\$21	\$100	\$100	\$100
Each child 18-19 add**	\$205	\$0	\$0	\$0	\$205	\$205	\$205

**Note:** \*Relative is defined as a parent, step-parent, adoptive parent, grandparent, adult child or adult grandchild of one of the adults living in the household unit.

\*\*18 and 19 year old dependents must be attending high school. Benefit applies to **Non-EI learners only**.

## 2) Continuous Supplementary Benefits (monthly benefits)\*

These extra benefits are paid monthly to eligible recipients in the following circumstances:

- a) **Additional Shelter:** Up to \$307/month is available for: benefits recipients whose health may be endangered by a move, household units of 6+, or where a benefits recipient's accommodations have been adapted for a disability.
- b) **Childcare:** Private childcare benefits up to \$5/hr for the first child + \$2/hr for each additional child up to a maximum of \$11/hr.
  - Benefits are available up to \$154/month for a grandparent if the grandparent is not residing in the same house as the child and is caring for the child.
  - Also, day care benefits are available to cover the parent's portion after subsidies are considered.
- c) **Medical Extraordinary Transportation:** Compensates for actual cost of transportation by bus, taxi, or \$0.13/km to medical services covered by the Alberta Health Care Insurance Plan for severe health problems.
- d) **Special Diet:** There are benefits available if an individual requires a special diet (e.g. low sodium, low cholesterol/fat, pregnancy, breast feeding, baby formula, celiac, etc).
- e) **Transportation to Day or Employment Programs:** Compensates for actual cost (or \$0.13/km) of transportation to day/employment programs.
  - Only available to BFE recipients

## 3) Non-Continuous Benefits\*

These are extra one-time payments available in the following circumstances:

- a) **Children's School Expenses:** The amount varies based on the age and grade of the child.
- b) **Child Care Deposit & Registration:** Covers actual cost required to secure childcare.
- c) **Employment Training & Transition Supports:** \$511/year per adult participating in employment preparation programs, training, or to seek or maintain employment
- d) **Fleeing Domestic Abuse Benefits:** Provides \$322 for a family violence shelter; up to \$93/month for up to 6 months of telephone and transportation benefits; damage deposit benefits; actual cost or \$0.13/km of emergency transportation; \$1,000 to establish home after escaping abuse; emergency shelter benefits; relocation allowance.
- e) **Medical Surgical Supplies:** actual cost of supplies up to \$2,042.
- f) **Natal and Adoptive Needs Payment:** up to \$256 per child.
- g) **Special Transportation & Travel Payment:** Benefits for reaching safety, receiving treatment, complying with Child Support Services, or appearing in criminal court (cost of bus pass, taxi or \$0.13/km; actual cost of accommodation; \$10/day per adult and \$5/day per child for food benefits; actual cost of reasonable childcare)
- h) **Residential Addictions Treatment:** \$40/day for treatment in a facility operated, funded, or approved by Alberta Health Services.
- i) **Relocation Allowance:** cheapest possible cost of moving for confirmed employment
- j) **Utility Connection:** actual cost of utility connection for each eligible utility

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\* All benefits amounts are subject to change without notice

- k) **Utility Deposit:** actual cost of deposit. Subject to repayment
- l) **Utility Reconnection:** actual cost of each eligible utility. Subject to repayment
- m) **Emergency Allowances:** given when a situation is beyond an individual's control, presents a serious health risk, and can't wait until next benefit period:
  - i. Replacement clothes - \$219/adult and \$164/child for replacement clothes;
  - ii. Food (while travelling) - \$11/day per adult and \$6/day per child for food when travel is necessary;
  - iii. Food (not while travelling) - \$23/month per adult and \$15/month per child for food when travel is not necessary;
  - iv. Childcare;
  - v. Accommodation;
  - vi. Public transportation cost or \$0.13/km;
  - vii. Cost of home repairs subject to repayment;
  - viii. Appliance repairs subject to repayment;
  - ix. Cost of damage deposit (available once every three years) up to \$358 for singles & childless couples and up to \$1021 for families with children;
  - x. Eviction benefits (no repayment necessary for the first issue, but repayment required after first issue) covering cost up to \$358 for singles and childless couples OR up to \$1021 for families with children;
  - xi. Utility arrears (no repayment required the first time you use it, but repayment required if you use it again);
  - xii. Other emergency needs may be compensated up to \$1,021.

#### 4) Health Benefits (available to people on Income Support or not on Income Support)

- a) **Alberta Adult Health Benefit (AAHB):** If you are on Income Support, you automatically receive AAHB. If you are not on Income Support, you will have to apply for these benefits. AAHB includes: basic and preventative dental care; eye exams and glasses once every 2 years; some prescription drugs; ambulance services; and diabetic supplies.
- b) **Alberta Child Health Benefit (ACHB):** ACHB is similar to AAHB, but is for children.

#### ***Am I eligible for Income Support - Expected To Work (ETW)?***

To be eligible for ETW you must:

- Be at least 18 years old,
- Live in Alberta, but not on an Indian reserve,
- Be a Canadian citizen, permanent resident, refugee, or refugee claimant,
- Be temporarily unavailable to work because of :
  - A temporary health problem of 6 months' duration or less,
  - Being the primary caretaker of a child 12 months old or younger, or
  - Any other circumstances determined by the Director that make you temporarily unavailable for work,
- Not have more than \$5,000 in RRSPs per adult applicant,
- Not have more than about \$10,000 of value in vehicles,





- Be willing to apply for other income programs that you may be eligible for (like Employment Insurance),
- Have less monthly income than what you would receive from Alberta Works Income Support (refer to figure 1 on page 1),
- Have less cash than the equivalent of one month of ETW benefits (refer to figure 1 on page 1),
- Not be in a full-time training program, not a full-time apprentice, and not a full-time student who receives student funding,
- Not own any assets that are not exempt (see page 6 for a list of exempt assets).

### ***Am I eligible for Income Support - Barriers to Full Employment (BFE)?***

To be eligible for BFE, you must:



- Be at least 18 years old,
- Live in Alberta, but not on an Indian reserve,
- Be a Canadian citizen, permanent resident, temporary resident permit holder, refugee, refugee claimant, or human trafficking victim,
- If applying as a single adult, you must have a long-term inability to participate in full employment due to:
  - Having multiple barriers to full employment beyond the adult member's control, or
  - Having a persistent and severe health problem of more than, or expected to be of more than, 6 months' duration,
- If applying as a household, all adults in the household must either be
  - Eligible for BFE individually, OR
  - At least one adult must have a "severe handicap" as defined by AISH,
- Not have more than \$5,000 in RRSPs per adult applicant,
- Not have more than about \$10,000 of value in vehicles,
- Not willing to apply for other income programs that you may be eligible for (like Employment Insurance),
- Have less monthly income than what you would receive from Alberta Works Income Support (refer to Figure 1 on page 1),
- Have less cash than the equivalent of two months of benefits (refer to Figure 1 on page 1),
- Not in a full-time training program, not a full-time apprentice, and not a full-time student who receives student funding,
- Not own any assets that are not exempt (see next page for list of exempt assets).

### ***Am I eligible for Income Support Learner benefits?***

To be eligible for Income Support Learner benefits, you must:

- Be at least 18 years old,
- Live and be present in Alberta (unless your training or education program is located

outside of Alberta, but not be a status Indian living on an Indian reserve

- Be a Canadian Citizen, permanent resident, temporary resident permit holder, refugee, refugee claimant, or victim of human trafficking,
- Not be incarcerated and not be unable to work because of a condition of your sentence or release
- Be unemployed or marginally employed,
- Require full-time training to be fully employed,
- Be ready, willing, and able to attend full-time training,
- Be certain to improve your employability and earning potential with the skills, experience and competencies gained from full-time training,
- Be otherwise suitable for a full-time training program,
- Not be approved for student loans or student funding
- Not have attended school or a similar institution for 12 consecutive months,
- Not have quit a job that you could have reasonably kept,
- Consent for your information to be provided to Income Support by the training program,
- Not quit, or be expelled from, the approved training program,
- Not miss class for over 3 consecutive weeks unless there are extenuating circumstances,
- Not fail a class and demonstrate essential competency for becoming employed,
- Not have cash/liquid assets over \$10,000 plus 2 months of benefits,
- Not own an asset that is not exempt (see page 6 for list of exempt assets).

**Note:** This doesn't apply to apprentices.

### ***Alberta Works Income Support Earnings Exemption***

Income Support recipients can increase their total monthly income by working. They keep all of their wages, and a portion of their income support income will be deducted as follows:

For **ETW** and **BFE** recipients:

- **Single parents:** first \$230 of net employment income won't cause any deductions, but for every \$1 of employment income earned over \$230, \$0.75 will be deducted from benefits
- **Couples:** First \$115 of net employment income won't cause any deductions, but for every \$1 of employment income earned over \$115, \$0.75 will be deducted from benefits
- **Singles:** First \$230 of net employment income is exempt, but for every \$1 of employment income earned over \$230, \$0.75 will be deducted from benefits

For **Dependent Children:**

- **Attending school:** net employment income is 100% exempt
- **Not attending school:** First \$350 of net employment income is exempt, but for every \$1 of employment income earned over \$350, \$0.75 will be deducted from benefits

## ***Alberta Works Income Support Exempt Assets***

Owning the following assets will not affect your Income Support benefits eligibility:

- One principal residence, including the home quarter section of a farm;
- Any vehicle of a reasonable value;
- Any vehicle adapted to accommodate a disability of a member of the household unit;
- Clothing and reasonable household items;
- Reasonable equipment and tools necessary for self-employment;
- Essential equipment and supplies for farmers;
- An asset held by a trustee in bankruptcy;
- A locked-in retirement account;
- A Registered Disability Savings Plan;
- A Registered Education Savings Plan;
- \$5000 in a Registered Retirement Savings Plan;
- A life insurance plan with total cash surrender value of equal to or less than \$1500;
- An asset purchased with benefits provided to you as a result of being a victim of crime
- an asset or liquid asset that was purchased or obtained with money from the November, 2013 agreement between the Tsuu T'ina Nation and Alberta;
- An asset or liquid asset that was purchased or obtained with money from a one-time payment to a First Nation band and shared equally by the band members, payment to a First Nation for a specific land claim, payment from the federal or provincial government compensating for harm done to a class of people, and any other payment received from the federal or provincial governments and exempted by the regulations



## ***Alberta Works Income Support Exempt Financial Resources***

Receiving the following income will not affect your Income Support benefits:

- Working Income Tax Benefit;
- Canada Child Benefit and Canada Child Tax Benefit;
- GST Credit;
- Alberta Family Employment Tax Credit;
- Universal Child Care Benefit;
- An amount withdrawn from a Registered Disability Savings Plan
- A property insurance settlement if the property is replaced/repaired or used as permitted by Income Support within a reasonable time;
- Some payments from the provincial government;
- Some award money for academic or community achievement;
- Financial benefits received as a result of being a victim of crime;
- Bank loans, except for student loans;
- Payments from agreements with the Tsuu T'ina First Nation and other First Nation bands as described in greater detail under the heading above;
- Payments from a landlord to cover moving costs;
- Child support and child support arrears.

## ***How do I apply for benefits from Income Support?***

**Step 1:** Fill out an application form. The application form can be filled out online at, or downloaded from <https://www.alberta.ca/income-support-how-to-apply.aspx>. Alternatively, a paper application form can be picked from a local Alberta Supports or Alberta Works Centre.

**Step 2:** Submit your completed application form to your local Alberta Supports or Alberta Works Centre.

**Step 3:** Set up a meeting with an Income Support worker to discuss your application. Bring the following to the meeting: ID, proof of assets, banking information, proof of employment income, medical forms (if you cannot work), and immigration papers if you came to Canada in the last 10 years.

**Step 4:** Wait about 2 weeks to hear back after your meeting with an Income Support worker. If you are seeking emergency benefits, the process could take only 2 days.

## ***What Income Support decisions can I appeal?***

The appeal panel **can** review decisions about:

- Your eligibility for income support benefits, health benefits, and employment and training benefits
- The amount or value of income support and health benefits you may receive
- Changing, stopping, or not approving income support or health benefits
- Whether you have an overpayment (this means money you owe Income Support because you received a benefit that you were not eligible for, or used a benefit for a different purpose than you were supposed to)
- Whether you have to repay a benefit you got but were not eligible to get or you used for a different purpose than you were supposed to because it would be unfair to make you repay it
- Whether you have an underpayment (a benefit you did not get, but were eligible for)
- If you are a sponsor, whether you owe the Government money under the federal *Immigration and Refugee Protection Act*

The appeal panel **cannot** review decisions about:

- The date income support and employment and training benefits will start or end
- The type and amount or value of employment and training benefits
- Whether training is considered full- or part-time
- Alimony or support payments for dependent children and adults
- Health benefits that are not covered by a health benefit card
- The amount you will be paid for an underpayment when it is proven to have happened
- Whether you may have more time to file your appeal

## ***How do I appeal a decision from Income Support?***

Step 1: Complete the Notice of Appeal Form, which you can get from an Alberta Supports or Alberta Works centre.

Step 2: Submit the form to the Appeals Secretariat (#201 - Agronomy Centre, 6903 116 Street, Edmonton, AB, T6H 5Z2; 780.427.2709) or to your worker **within 30 days** of receiving the decision.

Step 3: After you file the appeal, a senior staff person will review the original decision. The senior staff person will either uphold the original decision, they will reverse the original decision and provide you with your request, or they will find another solution.

Step 4: If the senior staff person upholds the original decision and you aren't satisfied, a formal review will be scheduled. You will receive an appeal hearing date via mail or phone. At the hearing, the appeal panel will listen to your concerns and to the concerns presented by the department representative.

Step 5: After the hearing, the appeal panel will make a decision and send it to you in writing **within about 14 days** of your appeal hearing.

## ***When can Income Support refuse or discontinue my benefits?***

Below is a list of *some* circumstances in which Alberta Works Income Support can refuse you benefits:

- If you are on **ETW** and you save up over the equivalent of one month of your benefits (dependents' assets may be exempt);
- If you are on **BFE** and save up over the equivalent of two months of your benefits (dependent's assets may be exempt);
- If an adult member of your household is accepted to receive benefits from AISH;
- If a member of your household owns or acquires an asset that is not exempt (see page 6 for a list of exempt assets);
- If you are incarcerated, or if you are unable to work because of a condition of your sentence or release;
- If you participate in a full-time education or training program that has not been approved by Income Support;
- If you have been approved to receive student funding to attend full-time training or education;
- If you otherwise become ineligible for Income Support benefits.

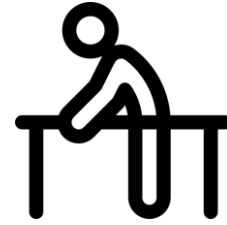
# ASSURED INCOME FOR THE SEVERELY HANDICAPPED

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## ***What benefits would I receive from AISH?***

Total AISH benefits include:

- Monthly living allowance (standard or modified); *plus*
- Monthly child benefits; *plus*
- Health benefits; *plus*
- Personal benefits.



### ***1. Monthly Living Allowance***

*This can be in the form of standard or modified living allowance.*

- a) **Standard Living Allowance:** The amount you receive depends on other income sources you may have access to, and your housing situation. The maximum amount is \$1685/month.
- b) **Modified Living Allowance:** AISH provides a monthly modified living allowance to clients living in a facility. The modified living allowance consists of a \$322 monthly personal allowance *plus* one of the following accommodation rates:
  - a. Private rate: you can receive \$2036/month if you rent a private room in a nursing home, auxiliary or active treatment hospitals that charge a daily rate, or an approved designated support living facility.
  - b. Standard Room rate: you can receive \$1673/month if you rent a room in approved designated support living facilities that receive funding from the Lodge Assistance Program

### ***2. Monthly Child Benefits:***

You may get \$100/month per dependent child. To be eligible you cannot have more than \$3000 in non-exempt assets (i.e. cash, or investments).



### ***3. Health Benefits:***

Some examples include:

- Prescription drugs listed on the Government of Alberta Drug Benefit List (if a prescription that you need is not listed on the list, then you may still apply for drug coverage through Special Authorization);
- Basic dental coverage (check-ups, teeth cleaning, x-rays, fillings, teeth removal, and dentures);
- One eye exam and one pair of glasses every two years for adults AND one eye exam and one pair of glasses every year for dependent children;
- Diabetic supplies (test strips, lancets, glucose calibration solution, infusion sets, insulin cartridges/reservoirs, insulin pen needles, insulin syringes);
- Emergency ambulance; and
- Alberta Aids to Daily Living (AADL)

#### 4. **Personal Benefits:**

These include:

a) **Health-related personal benefits:**

- i. Addictions treatments;
- ii. orthotics/arch supports;
- iii. CPAP devices;
- iv. Wheelchair/scooter maintenance;
- v. Acupuncture;
- vi. Chiropractic;
- vii. Massage therapy;
- viii. Physiotherapy;
- ix. Hearing aid batteries;
- x. Medical alert service;
- xi. Medical supplies and equipment not covered through the AADL program (mentioned under Health Benefits above) or other sources;
- xii. Nebulizer and supplies;
- xiii. Oxygen supplies;
- xiv. Seasonal affective disorder light;
- xv. Service animal supports;
- xvi. Specialized clothing adapted for a disability;
- xvii. Special diets;
- xviii. Splints and braces;
- xix. Transcutaneous electrical nerve stimulation machine and supplies

b) **Personal benefits for children:** Covers some costs for education and child care.

c) **Other personal benefits:** You may get help with costs for dealing with an emergency situation beyond your control that puts you or your dependents at immediate risk; leaving an abusive home; employment and training expenses; funeral arrangements; maintaining your home in a remote community; moving to set up a new home; and travelling for health-related services, court attendance, and training.

#### ***Am I eligible for AISH?***

To be eligible for AISH, you must:

- Be a Canadian citizen or permanent resident (refugees or refugee applicants are ineligible),
- Live in Alberta,
- Be 18 years old or older and ineligible to receive Old Age Security,
- Not live in a correctional facility or a mental health facility,
- Have a "**severe handicap**", which is defined as an impairment of mental or physical functioning or both that, in AISH's opinion after considering any relevant medical or psychological reports, causes substantial limitation in your ability to earn a livelihood and is likely to continue to affect you permanently because no remedial therapy is available that would materially improve your ability to earn a livelihood, (this is



discussed in more detail below)

- Seek and accept all reasonable employment opportunities that are available to you.
- Use all appropriate training or rehabilitative measures that are available to you.
  - One way to help meet this requirement is to access services and obtain a reference letter from an employment agency for people with disabilities (like EmployAbilities in Edmonton – 780.423.4106; #402, 10909 Jasper Ave)
- Have less monthly income (including, but not limited to, net employment/self-employment income, trust income, and support received by a sponsored immigrant) than what you are eligible to receive from AISH (including monthly living allowance and monthly child benefits),
- Have assets worth less than \$100,000, but the following types of assets are considered exempt:
  - A home or quarter section in which an applicant and their cohabitating partner and/or dependent child usually reside;
  - A vehicle that is not primarily used for recreation;
  - An additional vehicle if it is adapted to accommodate the applicant's, applicant's cohabitating partner's, or applicant's dependent's handicap;
  - A locked-in retirement account;
  - A registered disability savings plan;
  - Clothing and reasonable household items;
  - A prepaid funeral
  - Proceeds from a sale of, or an insurance settlement for, a home or vehicle that is invested in a locked-in retirement account, a registered disability savings plan, reasonable clothes and household items, or a prepaid funeral within 90 days (or within 180 days, with AISH's consent);
  - An asset held by a trustee in a bankruptcy proceeding;
  - A dependent's income;
  - Cash gifts
  - Assets held in trust
- In the case of eligibility for a child benefit or personal benefit, you must have assets worth less than \$3000 (unless in case of financial hardship),
- You and your partner must apply for all other income you may be eligible for, such as Canada Pension Plan Disability, Employment Insurance, or Worker's Compensation Board benefits.

### ***What is a “severe handicap”?***

As mentioned above, a “severe handicap” is:

**an impairment of mental or physical functioning or both that, in AISH's opinion after considering any relevant medical or psychological reports, causes substantial limitation in your ability to earn a livelihood and is likely to continue to affect you permanently because no remedial therapy is available that would materially improve your ability to earn a livelihood.**



Let's break that definition up into three components and explain it in greater detail:

**Component #1: Do you have a medical condition that impairs your mental, cognitive, or physical function?**

Your reason for not being able to work *must* be due to a medical condition that affects your mental, physical, or cognitive function. Non-medical factors like lack of education, language barriers, age, gender, location, or temporary stress alone will not make you eligible for AISH. It is important that your AISH application Part B - Medical Report (explained below) and/or other medical documents that you submit say that *you have a medical condition(s) that impairs your mental, cognitive, or physical function*.

**Component #2: Does your impairment substantially limit your ability to earn a livelihood?**

Your impairment of mental, cognitive, or physical function (that we discussed in component #1) must *directly* and *substantially* limit your ability to earn a livelihood.

- Directly: this means that your impairment must be the reason why you cannot work.
  - Example: if you have knee pain that prevents you from standing or lifting weight, that is a direct limitation from working a labour job. However, it is not necessarily a direct limitation from working a desk job where you sit and type at a computer. Therefore, knee pain can be a direct limitation from working some jobs, but it may not be a direct limitation to working all possible jobs.
    - If you had knee pain and also did not know how to use a computer or speak English, that would not make you eligible for AISH either because, though they are reasons why you cannot work, lack of computer literacy or English literacy are not medical impairments as discussed in component #1. AISH would require you to try to improve your computer skills and English skills.
    - However, if you had knee pain *and* joint pain in your hands that kept you from working labour and desk jobs, then you have medical impairments that directly limit your ability to work more jobs and therefore are more likely to be eligible for AISH.
- Substantially: this means that the limitation in your ability to work must be substantial
  - Determining whether the limitation is substantial or not, is mostly up to the AISH adjudicator reviewing your application. It is primarily a matter of AISH's opinion or, to use a legal word, "discretion". That is why a successful AISH application must describe the impairment as "substantial," "severe," "major," or "complete."

Having the "ability to earn a livelihood" means that you have enough personal income and assets to properly maintain and support yourself. In deciding what a livelihood means for you, AISH will consider your lifelong lifestyle and needs (not just at the time of your application). How you earn a livelihood does not matter in deciding whether or not you earn a livelihood, only what a livelihood means for you and whether or not you earn it.

### **Component #3: Is your impairment likely to continue to affect the applicant permanently because no remedial therapy is available that would materially improve your ability to earn a livelihood?**

This is a wordy component and so we break it down into two sub-components below:

a) *Is your impairment likely to continue to affect you permanently?*

- “Permanently” means what it sounds like: for as long as you live. On Part B of the AISH Application, there is an option for your Physician to describe the duration of your impairment as “indefinite.” It is important to be aware that “indefinite” is not the same as “permanent.” In addition to selecting the “indefinite” option on Part B of the AISH Application, it will likely also be necessary for your Physician or other medical professional to state that your impairment will likely be permanent.

b) *Is no remedial therapy available that would materially improve your ability to earn a livelihood?*

- “Remedial therapy” means any treatment that is prescribed or recommended by a physician or specialist. This could mean medication, therapy, surgery, the use of medical devices, etc. It could also include non-medical treatment recommended by a medical professional, like art therapy, meditation/mindfulness, therapy animals, job supportive measures, etc. Because no remedial therapy that would materially improve your ability to earn a livelihood can be available in order to be eligible for AISH, it is important to pursue all available treatment options.
- Whether or not a therapy would “materially improve” your ability to earn a livelihood is mostly up to the opinion or discretion of the AISH adjudicator reviewing your application. Because it is a vague component of the criteria, it is important that the medical professional who completes your application states definitively that there is no remedial therapy available to you that would materially improve your ability to earn a livelihood.

### ***How do I apply for AISH?***

**Step 1:** Get copies of Part A and Part B of the AISH Application form. The forms are available for download at <https://www.alberta.ca/aish-how-to-apply.aspx>. Alternatively, you can get copies of both forms at an AISH office or at an Alberta Supports office.

**Step 2:** Complete Part A - Applicant Information of the AISH application yourself. If you need help completing the form, try contacting an organization like Voice for Albertans with Disabilities (780.488.9088; #106 - 10423 178 Street, Edmonton). You will also need to gather personal financial documents in order to complete Part A.

**Step 3:** Have your doctor complete Part B – Medical Report of the AISH application. You will be responsible for paying the doctor's fee. If you're on Alberta Works Income Support, then Income Support may cover the doctor's fee (talk to your Income Support worker). If you don't have a family doctor, then it is important to open a file with a doctor ASAP as some doctors won't fill out an AISH application for a patient until they have seen that patient for a certain period of time (often 3



months). When your doctor fills out the application, it is important that they understand that the standard for AISH eligibility is a "**severe handicap**" (see the full explanation above).

**Step 4:** Get additional letters from any other health professionals. These letters should support your case that you have a "**severe handicap**" as defined in Step 3.



**Step 5:** Once you have Part A & B of the application; all necessary personal, financial, and medical information, and any other letters you may wish to submit as part of your application, then make copies of all of your materials. Keep one copy for your records, and submit one to an AISH office.

**Step 6:** AISH may respond by sending a letter asking for more information, denying your application and explaining why you're ineligible, or approve your application.

### ***How do I appeal an AISH decision?***

**Step 1:** Complete an AISH Notice of Appeal form, available at <https://www.alberta.ca/appeal-an-aish-decision.aspx> or at your local AISH office. Alternatively, you can also write an appeal letter including: your name, your address and phone number, a description of the decision that you're appealing, the date the decision was made, the date you received the decision, the reason why you're appealing, and your signature.

You must submit your completed AISH Notice of Appeal form or letter **within 30 days** of receiving the decision you're appealing. Submit it to the AISH office handling your case, or to the Appeals Secretariat (#201 Agronomy Centre, 6903 116 Street, Edmonton, AB, T6H 5Z2). Include with your form or letter copies of any documents that support your appeal and a copy of the decision you're appealing. If you're waiting for more medical information, mention in the notice of appeal that it's coming. Remember to keep copies of all documents.

If you need more time, you must fill Box 3 on the Notice of Appeal Form OR send a written letter to the Appeals Secretariat asking for more time. If you send a letter requesting additional time, include when you were told of the decision you're appealing, when you were told you could appeal the decision, when you were told you had 30 days to appeal, and why you were unable to appeal within the 30-day time limit. If the secretariat denies your time extension request, you cannot appeal the decision and your case is complete.

**Step 2:** AISH will review your file. AISH may call to see if the matter can be resolved informally. If the matter is not resolved informally then you will have an appeal hearing. You'll receive a letter about your appeal hearing, a package with copies of all documents that you have submitted, and a Review of Decision letter.

**Step 3:** To prepare for an AISH appeals hearing, it is strongly recommended that you send any new information or documentation to AISH three weeks before the hearing date. If you're

waiting on a medical report and need to postpone the hearing, contact the Appeals Secretariat at least 3 weeks prior to your hearing. Submit the new medical report ASAP. If the medical report changes AISH's mind, then your appeal may be allowed without a hearing.

**Step 4:** If your appeal goes to an appeal hearing, you must attend the hearing, or send someone to represent you in your place. If you send someone to represent you, you must send a letter to the Appeals Secretariat with the person's name, address, and telephone number. If you plan on bringing other people to the hearing you should tell the Appeals Secretariat as soon as possible who the people you will be bringing are.

An appeal hearing usually lasts an hour. There will be a chairperson and two other panel members making the decision. At the hearing, the chair confirms all the facts of the decision being appealed and the parties at the hearing. Then, if there are no objections, any new information will be introduced (there may be a short break to review any new information). AISH will then speak first (it is important to let AISH speak without interrupting them). Next, the appellant (person appealing the decision) will speak. Afterwards, the chairperson will ask both AISH and the appellant to summarize their positions. When both parties have summarized their positions, the chairperson will let you know when you can expect a decision. You can usually expect a decision within 14 days of the hearing.

**If you feel the appeal process was unfair:** you can apply for a judicial review in the Court of Queen's Bench within 6 months from the date that the appeal panel made its decision (you may need a lawyer for this, so contact the lawyer referral service, Legal Aid, or Edmonton Community Legal Centre for help). Alternatively, you can also make a written complaint to the Alberta Ombudsman (for more information, contact the Alberta Ombudsman's Edmonton office at 780.427.2756).

### ***When can AISH refuse or discontinue my benefits?***

AISH can refuse, vary, suspend, or discontinue your benefits in the following circumstances (this is not a complete list):

- If you or your cohabitating partner don't use or claim income or asset from another source that you are entitled to,
- If you or your cohabitating partner provide false or incomplete information to AISH,
- If you quit or don't take a job that AISH thinks you should have kept or taken,
- If you don't apply for CPP or OAS,
- If you don't use appropriate training or rehabilitative measures,
- If you fail to comply with a referral that AISH makes for you,
- If you use your AISH benefits for a purpose for which they were not intended
- if you temporarily leave Alberta,
- If you are a sponsored immigrant and AISH believes your sponsor can support you,
- If you don't comply with a reasonable request from AISH to pay a third party,
- If you otherwise become ineligible for AISH

# CANADA PENSION PLAN

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The Canada Pension Plan (CPP) provides benefits in the case of retirement, disability, or death of a family member. CPP is not offered in Quebec, because of the Quebec Pension Plan (QPP).

## ***What benefits does CPP provide? Who is eligible to receive CPP benefits?***

There are 10 different benefits available from CPP (NOTE: all maximum benefit amounts are from 2019, and all average benefit amounts below are from January 2019)



**1. Retirement Pension:** You must apply to receive CPP benefits. You can receive a maximum monthly benefit of \$1,154.58 and an average of \$723.89. To be eligible to apply you must:

- Be at least a month older than 59;
- Have worked in Canada and made one contribution to the CPP; and
- Want your CPP retirement pension payments to begin within 12 months.

You are eligible to receive partial CPP benefits beginning on the month after your 60<sup>th</sup> birthday. However, many choose to apply to begin receiving their CPP retirement pension benefits after their 65<sup>th</sup> birthday because that is the earliest you can begin receiving full CPP retirement pension benefits. If you take your pension benefits before age 65, your benefits can be reduced by as much as 36% at age 60. You can also wait to take your benefits as late as age 70. If you do so, your pension may be increased by as much as 42%. After age 70 there is no financial benefit in waiting to apply for retirement pension.

If you did not contribute to CPP (ex. If you were a stay-at-home parent), then there are other provisions within CPP that you may apply through to be eligible for retirement pension:

- Child-Rearing Provision: You may be eligible for this provision if you have children born in 1959 or later, your earnings were lower because you stopped working, worked fewer hours, or took a lesser paying job to be the primary caregiver of a dependent child under the age of 7, and you or your spouse or common-law partner received Family Allowance payments or were eligible for the Canada Child Tax Benefit (even if you did not receive the benefit).
- Credit Split: If you divorced or separated from your spouse or common-law partner on or after Jan. 1, 1987 then you may be eligible for a CPP credit split. In the event of divorce/separation, the credit split compensates for one spouse working and contributing to CPP while the other spouse does not. The result is that the non-CPP contributing spouse will be enabled to receive a CPP retirement pension. You can apply for the credit split by submitting a completed Credit Split form as well as certified true copies of all documentation to Service Canada (documentation varies depending on personal circumstance)
- Pension Sharing: There are two ways to share a pension between spouses/common-law partners: 1) if one of you contributed to CPP, you can share one pension; or 2) if both of

you contributed to CPP, you both can share the total of both pensions. You can apply for Pension Sharing by submitting your completed Pension Sharing Form with certified true copies of all documentation to Service Canada

2. **Post-Retirement Benefit (PRB):** Offers a maximum of \$28.86 monthly. The average monthly PRB is \$8.21. Any CPP contributions that you make while already receiving a CPP retirement pension will go towards your PRB, which will increase your CPP retirement pension benefits. You do not need to apply for the PRB because it will be automatically added to your retirement pension benefits.
3. **Disability Benefit (or "CPP-D"):** Offers a maximum monthly benefit of \$1,362.30 and an average of \$1,001.15. To be eligible for CPP-D you must be younger than 65, have contributed sufficiently to CPP, and have a "severe" and "prolonged" mental or physical disability ("severe" means that the disability regularly stops you from doing substantially gainful work and "prolonged" means long-term and indefinite or likely terminal). To apply for CPP-D you must print, complete, and mail the main CPP-D application form, consent forms, and certified true copies of all required documents to the nearest Service Canada office. If you are a parent or guardian, you can request the child-rearing provision and the children's benefit
4. **Survivor's Pension - Younger than 65:** Offers a maximum monthly benefit of \$626.63, and an average of \$437.21. The Survivor's Pension - younger than 65 is available to surviving spouses younger than 65 years old of deceased persons. To receive the Survivor's Pension, then you or your representative (ex. trustee) must apply by submitting your completed "Canada Pension survivor's pension and children's benefits application form".
5. **Survivor's Pension - 65 and Older:** Offers a maximum monthly payment of \$692.75 and an average of \$310.59. This benefit is available to surviving spouses younger than 65 years old of deceased persons. It is recommended that you apply for the survivor's pension ASAP after your spouse's death. If you remarry you are still eligible to receive survivor's pension. To receive the survivor's pension, then you or your representative (ex. trustee) must apply by submitting your completed "Canada Pension survivor's pension and children's benefits application form."
6. **Children of Disabled or Deceased CPP Contributors Benefit:** Pays \$250.27 monthly. To be eligible a child must be younger than 25 (if you are age 18-25 you must be a full-time student) and be the CPP contributor's natural or adopted child, or in their custody. The CPP contributor must have begun receiving a CPP disability benefit, or have died. The deceased or disabled parent/guardian must have contributed to CPP for a minimum of three years. If you believe you are eligible for children's benefits, it is important to apply as soon as possible, because otherwise you risk losing benefits. There are different eligibility streams within children's benefit:
  - a) To apply for children's benefits as a child under 18 years old of a **disabled** CPP

- contributor, submit a completed "Application for Benefits for Under 18 Children of a Canadian Pension Plan Disabled Contributor" form, complete sections 9-13 of the "Application for Canada Pension Plan Disability Benefits" form (include certified copies),
- b) To apply for children's benefits as a child under 18 years old of a **deceased** CPP contributor, submit an Application for a Canada Pension Plan Survivor's Pension and Children's Benefits (included certified true copies of required documentation)
- c) If you are a full-time student between the ages of 18 and 25, you must complete an "Application for a Canada Pension Plan Child's Benefit" along with any certified true copies, plus a Declaration of Attendance at School or University
7. **Death Benefit:** Provides a one-time payment to (or on behalf of) the estate of a deceased CPP contributor. The maximum payment amount is \$2,500.00 and the average payment is \$2,302.28.
8. **Combined Survivor's and Retirement Pension (at age 65):** Pays maximum monthly benefits of \$1,154.58. The average benefit amount is \$890.34. The benefit is provided when someone is eligible for both retirement pension and survivor's pension - 65+
9. **Combined Survivor's and Disability Benefit (at age 65):** Pays maximum monthly benefits of \$1,362.30. The average benefit amount is \$1,115.35. The benefit is provided when someone is eligible for both disability benefits and survivor's pension

## CANADA CHILD BENEFIT

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The Canada Child Benefit (CCB) is a monthly payment made to families with children. The CCB can be paid together with the Child Disability Benefit and some provincial/territorial programs (you do not need to apply separately for the provincial/territorial program). Benefits are paid over a 12-month period from July-July of the following year. Benefits are recalculated every July using your new income tax information, so it is necessary to file income tax every year in order to receive the CCB.



### ***Am I eligible for the CCB?***

To be eligible for the CCB, you must:

- Live with a child younger than 18 years old;
- Be primarily responsible for the child's care and upbringing;
- Be a resident of Canada for tax purposes; and
- Be (or your spouse or common-law partner must be) a Canadian citizen, a permanent resident, a protected person, a temporary resident who has lived in Canada for the previous 18 months, and who has a valid permit in the 19<sup>th</sup> month, or an "Indian" within the meaning of the *Indian Act*.

### **Who is primarily responsible for a child's care and upbringing?**

You are primarily responsible for the care and upbringing of the child if you supervise the child's daily activities and needs, make sure the child's medical needs are met, and arrange for childcare when necessary. When a male and female parent live together in the same household, the female parent is usually considered to be primarily responsible for the child. If you have a shared custody arrangement (4 days to 3 days, 1 week to 1 week, or another regular alternating arrangement), then each parent would receive 50% of each CCB payment.

### ***How do I apply for CCB?***

You can apply for CCB using one of the following methods:

- Complete the Automated Benefits Application when registering your newborn;
- using My Account (<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>); or
- Complete the "Canada Child Benefits Application", and mail the completed form to your tax centre (In Alberta, your tax centre is: Winnipeg Tax Centre, PO Box 14005 Stn Main, Winnipeg, MB, R3C 0E3).

## **DISABILITY TAX CREDIT**

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The Disability Tax Credit (DTC) is a tax credit for people with disabilities or the people who support them. Being eligible for the DTC can help you access other disability programs like the Child Disability Benefit, the Registered Disability Savings Plan, and the Working Income Tax Benefit. The DTC is non-refundable, which means that if the amount of DTC that you are eligible for is greater than the amount of income tax you would otherwise have to pay, then you would NOT receive the positive difference as income. In other words, it can only lower your income tax, but it CANNOT earn you money.

### ***Am I eligible for the DTC?***

To be eligible for the DTC, your impairment must be "prolonged", which means the impairment has lasted, or is expected to last for a continuous period of at least 12 months, and present at least 90% of the time. You also must be at least one of the following:

- Blind;
  - visual acuity in both eyes is 20/200 (6/60) or less, or
  - the greatest diameter of the field of vision in both eyes is 20 degrees or less
- Markedly restricted in at least one of the basic activities of daily living;
  - "Markedly restricted" means being unable to or taking 3x the normal amount of time to do one or more of the basic activities of daily living, even with therapy
- Significantly restricted in two or more of the basic activities of daily living (including vision impairment); or
  - "Significantly restricted" is less serious than "markedly restricted", but still requires a great degree of restriction
- Needing life-sustaining therapy



## ***How Do I Apply for the DTC?***

**Step 1:** Get Form T2201, Disability Tax Credit Certificate

**Step 2:** Fill out all the parts of Part A of Form T2201 that apply to you.

**Step 3:** Ask your medical practitioner(s) to fill out and certify Part B of Form T2201. A Medical Doctor or Nurse Practitioner can complete all sections, whereas a specialist can fill out sections that apply to their specialized field. You are responsible for any fees that the medical practitioner charges, but you may be able to claim these fees as medical expenses on line 330 or 331 of your tax return. Also, organizations like Canadian Mental Health Association may be able to help you pay for the charges (see the directory at the end of this pamphlet for details)

**Step 4:** Send Form T2201 as well as any supporting documentation to your tax centre (the Winnipeg Tax Centre, if you live in Alberta). You can send the form at any time. If and when your DTC application is approved, you can claim the disability amount for yourself by completing line 316 on your tax return, line 318 for your dependent, and line 326 for your spouse or common-law partner. If you were eligible for the DTC for previous years but did not claim the disability amount when they sent their tax return, then you can request a reassessment of up to 10 years under the CRA's Taxpayer Relief Provision.

## **CHILD DISABILITY BENEFIT**

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The Child Disability Benefit (CDB) can be added to your CCB payments to help pay for the costs of caring for a child under 18 with a disability. The CDB offers as much as \$230.91/month (\$2,770.92/year) per eligible child. The CDB will be subject to reduction if your household makes more than \$65,975/year. The reduction rate is 3.2% for a household with one eligible child, and 5.7% for a household with two or more eligible children (NOTE: all CDB amounts are effective July 2018 - June 2019).

### ***Am I eligible for the CDB?***

To be eligible for the CDB, your child must have a "severe" and "prolonged" mental or physical disability. "Prolonged" means that the disability has lasted, or is expected by a medical practitioner to last, for a continuous period of at least 12 months. It is up to a medical practitioner to decide if your child's disability is "severe".

### ***How do I apply for the CDB?***

First, you must complete the applicable sections of Part A of the Disability Tax Credit Certificate. Next, a medical practitioner must complete and certify Part B of the Disability Tax Credit Certificate. Once both Parts A & B are complete, mail the completed form to your tax centre (In Alberta, your tax centre is: Winnipeg Tax Centre, PO Box 14005 Stn Main, Winnipeg, MB, R3C 0E3). You are responsible for paying all fees that a medical practitioner may charge to complete the Disability Tax Credit Certificate. You may be able to claim these fees as medical expenses on line 330 or 331 of your income tax and benefit return.

## OLD AGE SECURITY

Old Age Security (OAS) is a monthly payment from the Government of Canada to seniors. OAS is different from CPP because nobody pays into OAS, so applicants do not need to have paid into OAS in order to be eligible.



### ***How much can I receive from OAS?***

The primary benefit available from OAS is the OAS pension. If you are a low-income OAS pension recipient, you may be eligible for the following additional benefits to supplement your OAS pension:

- Guaranteed Income Supplement (GIS);
- Allowance for the Survivor; or
- Allowance (for people aged 60 to 64).

All benefits vary depending on income and marital status, as illustrated in Figure 4 below:

Figure 4 (effective July to September 2019):

<u>Benefit</u>	<u>Maximum monthly benefit you may receive</u>	<u>Maximum eligible annual household income</u>
<b>OAS pension</b> (regardless of marital status)	\$607.46	\$125,937 (individual income)
<b>GIS</b> (if single, widowed, or divorced)	\$907.30	\$18,408 (individual income)
<b>GIS</b> (if your spouse/common-law partner gets the full OAS pension)	\$546.17	\$24,336 (combined income)
<b>GIS</b> (if your spouse/common-law partner doesn't get the full OAS pension)	\$907.30	\$44,112 (combined income)
<b>GIS</b> (if your spouse/common-law partner receives the allowance)	\$546.17	\$44,112 (combined income)
<b>Allowance (for people age 60-64)</b> (if your spouse/common-law partner receives the GIS + OAS pension)	\$1,153.63	\$34,080 (combined income)
<b>Allowance for the Survivor</b>	\$1,375.17	\$24,816 (individual income)

## ***Am I eligible for OAS?***

You can be eligible for OAS if you are or are not living in Canada. To be eligible for OAS *while living in Canada*, you must:

- Be 65 years old or older;
- Be a Canadian citizen or legal resident at the time we approve your OAS application; and
- Have resided in Canada for 10 or more years since the age of 18.

To be eligible for OAS *while living outside of Canada*, you must:

- Be 65 years old or older;
- Have been a Canadian citizen or a legal resident of Canada on the day before you left Canada; and
- Have resided in Canada for at least 20 years since the age of 18.

If you are not eligible based on the criteria above, then you may still be eligible for OAS if you have:

- Lived in a country that Canada has a social security agreement with; or
- Contributed to the social security system in one of the countries that Canada has a social security agreement with.

## **Some Special Eligibility Circumstances**

- If you are a sponsored immigrant and have lived in Canada fewer than 10 years after your 18<sup>th</sup> birthday, then you are ineligible for OAS unless your sponsor dies, suffers personal bankruptcy, is imprisoned longer than 6 months, or is convicted of abusing you.
- If you are a non-sponsored immigrant, then you may be eligible to receive OAS. Your benefit amount will be determined based on the number of years you have lived in Canada after your 18<sup>th</sup> birthday.
- If you are a non-sponsored immigrant and have lived in Canada for less than 10 years since your 18<sup>th</sup> birthday, but you lived or worked in a country that has a social security agreement with Canada, then you may be eligible for a *partial* benefit. Your allowance will gradually increase every year until you reach 10 years in Canada.
- If you are sentenced 2+ years in federal penitentiary, OAS will suspend your pension.

## ***How do I apply for OAS?***

There is an automatic enrolment system for OAS (as well as the Guaranteed Income Supplement). If Service Canada is able to automatically enroll you, then you will receive a letter the month after your 64<sup>th</sup> birthday notifying you of your upcoming automatic enrollment in OAS. If you receive such a letter, then you do not need to apply for OAS.

You may also not receive a letter *or* receive a letter informing you that you *could* be eligible for OAS. In both of these cases, you should apply for OAS as soon as possible by completing the Old Age Security Pension form and submitting it to Service Canada.

## ***How do I appeal an OAS decision that I disagree with?***

You can make a written request for reconsideration within 90 days of you being notified of the decision you are appealing. Your written request for reconsideration must include your name, address, telephone number, Social Insurance Number, a detailed explanation of why you want the decision to be reconsidered, and any new information that could affect the decision. Then, sign and date the request and mail it to the return address on the decision letter.

Service Canada staff not involved in making the original decision will review your reconsideration request. Reconsideration can take months to complete. You will receive a letter when the review is done. If you disagree with the result of Service Canada's second decision, then you can appeal the decision to the Social Security Tribunal of Canada (PO Box 9812, Station T, Ottawa, ON, K1G 6S3; 1-877-227-8577; [info.sst-tss@canada.gc.ca](mailto:info.sst-tss@canada.gc.ca)).

## **SUPPORTING HOMELESS SENIORS PROGRAM**

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The Supporting Homeless Seniors Program (SHSP) enables qualified individuals (family members, friends, lawyers, social workers, etc.), agencies, charities, and municipalities can act as administrators of CPP, OAS, and/or GIS benefits on behalf of individuals who are vulnerable, homeless, or incapable of managing their affairs independently.



You can apply to administer benefits on someone's behalf by completing: the Certificate of Incapability; and either the Agreement to Administer benefits under the Old Age Security Act and/or the Canada Pension Plan by a Private Trustee form OR the Agreement to administer benefits under the Old Age Security Act and/or the Canada Pension Plan by an Agency or Institution form.

## **EMPLOYMENT INSURANCE**

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### ***What benefits are available from Employment Insurance (EI)?***

Below is a list of some of the benefits available from EI. There are also benefits available to farmers, fishers, workers outside of Canada, military family benefits, and other benefits not relevant to the purposes of this pamphlet.

#### **1) Regular Benefits**

EI provides regular benefits to individuals who lose their jobs through no fault of their own and are available for and able to work, but can't find a job. Always apply for benefits as soon as you stop working. You can apply for benefits even if you have not received your Record of Employment (ROE).



#### **2) Sickness Benefits**

EI offers up to 15 weeks of sickness benefits to unemployed workers whether they are unable to work because of sickness, injury, or quarantine.

### 3) Maternity and Parental Benefits

EI offers maternity benefits to biological mothers, including surrogate mothers, who cannot work because they are pregnant or have recently given birth. A maximum of 15 weeks of EI maternity benefits is available. Benefits can be paid as early as 12 weeks before the expected date of birth, and can end as late as 17 weeks after the actual date of birth. The weekly benefits rate is 55% of the claimant's average weekly insurable earnings up to a maximum amount.

EI also offers parental benefits to parents caring for newborn or newly adopted children. There are two types of parental benefits:

- **Standard parental benefits:** Can be paid for a maximum of 35 weeks and must be claimed within a 52 week period (12 months) after the week the child was born or placed for the purpose of adoption. The weekly benefit rate is 55% of the claimant's average weekly insurable earnings up to a maximum amount. The two parents can share these 35 weeks of standard parental benefits.
- **Extended parental benefits:** Can be paid for a maximum of 61 weeks and must be claimed within an 18-month period after the week the child was born or placed for the purpose of adoption. The benefit rate is 33% of the claimant's average weekly insurable earnings up to a maximum amount. The two parents can share these 61 weeks of extended parental benefits. You can claim extended parental benefits only if your child was born or placed with you for the purpose of adoption on or after December 3, 2017.

### 4) Compassionate Care Benefits

EI pays compassionate care benefits to people unable to work temporarily because they are providing support to a family member who is gravely ill and who has a significant risk of death. A maximum of 26 weeks of compassionate care benefits may be paid to eligible people.

### 5) Family Caregiver Benefit for Children

This benefit allows eligible caregivers to receive up to 35 weeks of financial assistance to care for a critically ill or injured child. Caregivers must be family members or someone who is considered to be like family to the ill/injured child. A family member includes family as well as other relatives and individuals considered to be like family, whether or not related by marriage, common-law partnership, or any legal parent-child relationship. Depending on your wages, you could receive up to \$547 a week in 2018, for up to 35 weeks.

### 6) Family Caregiver Benefit for Adults

This benefit allows eligible caregivers to receive up to 15 weeks of financial assistance to care for a critically ill or injured adult. Caregivers must be family members or someone who is considered to be like family to the ill/injured adult. A family member includes family as well as other relatives and individuals considered to be like family, whether or not related by marriage, common-law partnership, or any legal parent-child relationship. Depending on your wages, you could receive up to \$547 a week in 2018, for up to 15 weeks.

## 7) Benefits for the Self-Employed

Self-Employed Canadians can access special benefits (Maternity, Parental, Sickness, Compassionate care, and Family Caregiver benefits) by entering into an agreement, or registering, with the Canada Employment Insurance Commission. You can register with the Canada Employment Insurance Commission through Service Canada if you are a Canadian citizen or permanent resident, and you operate your own business or work for a corporation but cannot access EI benefits because you control more than 40% of the corporation's shares.



### ***How do I apply for EI benefits?***

Before you apply, you will need to ensure you have the following personal information:

- Social Insurance Number (SIN) (if your SIN begins with a 9, you will need to provide proof of your immigration status and work permit);
- Mother's maiden name;
- Mailing/residential addresses including postal code (if you do not have a place of residence, you must apply in person at your local Service Canada Centre); and
- If you want to apply for direct deposit, your complete banking information (financial institution name and number, branch number, and account number).

If you are or were an employee, you will need:

- Names and addresses of all employers you worked for in the last 52 weeks, as well as the dates of employment and reasons for separation from these employers;
- Your detailed version of the facts, if you quit or were dismissed from any job in the last 52 weeks; and
- The dates (Sunday to Saturday) and earnings for each of your highest paid weeks of insurable earnings 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 (ROEs), to calculate your weekly EI benefit rate.

If you are a *self-employed* person who has registered to access EI Special Benefits for Self-Employed People, you will also need to provide your self-employment earnings for the previous tax year (the exact amount, or the estimated amount if you have not filed your income and benefit return). If you are applying for sickness benefits, you will need to provide a medical certificate.

Once you have all required information, you can apply for EI benefits by completing an EI application form one of the following ways:

- a) Online (at home, or a public Internet access site like the Edmonton Public Library); or
- b) At a Service Canada Centre (like Canada Place, Main Floor, 9700 Jasper Avenue).



If you are eligible, you should receive a payment **within 28 days** of your claim being received.

### ***How do I appeal an EI decision?***

If you disagree with a Service Canada decision regarding your application for EI benefits, you can complete a Request for Reconsideration form and print, sign, and mail to your Regional Service Canada Centre (like Canada Place, Main Floor, 9700 Jasper Avenue). If you still don't agree with Service Canada's decision after they reconsider the original decision, then you can appeal the decision to the Social Security Tribunal of Canada (PO Box 9812, Station T, Ottawa, ON, K1G 6S3; 1-877-227-8577; [info.sst-tss@canada.gc.ca](mailto:info.sst-tss@canada.gc.ca)).



## WHERE CAN I CALL FOR MORE HELP OR INFORMATION?

<b>211</b>	Phone: 211 or 780-482-INFO (4636)
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A hotline that has access to relevant resources in Edmonton (also, try [www.linkyeg.ca](http://www.linkyeg.ca))

<b>24/7 Emergency Income Support Contact Centre</b>	Phone: 1-866-644-5135 Fax: 780-422-9681 Email: <a href="mailto:css.iscc@gov.ab.ca">css.iscc@gov.ab.ca</a>
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Emergency financial assistance to help with basic needs like shelter, utilities, food, etc.

<b>AISH - Edmonton Office</b> #500 - 12323 Stony Plain Road Edmonton, AB; T5N 4B4	Phone: 780-415-6300 Fax: 1-844-686-9358 Hours: 8:15 am - 4:30 pm (M-F)
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Deals with all AISH applications and other AISH matters in Edmonton.

<b>Alberta Supports - City Centre</b> 10242 105 Street Edmonton, AB; T5J 3L5	Phone: 780-644-9992 TDD/TTY: 780-427-9999 Hours: 8:15 am - 4:30 pm (M-F)
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Alberta Supports helps connect you to benefits and services like Alberta Works Income Support, AISH, and other employment, housing, family, and seniors' resources. You can pick up Income Support/AISH applications here, as well as apply for Income Support.

<b>Appeals Secretariat</b> #201 - Agronomy Centre 6903 116 Street Edmonton, AB; T6H 5Z2	Phone: 780-427-2709 Fax: 780-422-1088 Email: <a href="mailto:CSS.Appeals@gov.ab.ca">CSS.Appeals@gov.ab.ca</a>
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Facilitates AISH, Income Support, and other Alberta Human Services Appeals.

<b>Canadian Mental Health Association</b> #300 - 10010 105 Street; Edmonton; T5J 1C4	Advocacy Coordinator Phone: 780-414-6317
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CMHA helps fund gov't benefits applications and appeals for people with mental illness.

<b>City of Edmonton</b> Resources for People With Disabilities	Website: <a href="https://bit.ly/2HlHaz0">https://bit.ly/2HlHaz0</a> Phone: 780-496-4917; TTY: 780-944-5555 code: DISREC Email: <a href="mailto:recreationdisabilities@edmonton.ca">recreationdisabilities@edmonton.ca</a>
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A comprehensive list of resources for people with disabilities in Edmonton.

<b>Edmonton Community Legal Centre (ECLC)</b> Telus House, South Tower 2 <sup>nd</sup> Floor; 10020 100 Street Edmonton, AB; T5J 0N3	Phone: 780-702-1725 Fax: 780-702-1726 Email: <a href="mailto:intake@eclc.ca">intake@eclc.ca</a>
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ECLC can assist with appealing decisions made by Income Support, AISH, and EI.

<b>EmployAbilities</b> #402, 10909 Jasper Ave; Edmonton; T5J 3L9 Monday – Friday ; 8:30am - 4:30pm	Phone: 780-423-4106 Email: <a href="mailto:employ@employabilities.ab.ca">employ@employabilities.ab.ca</a> Text : 587-400-3727
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Provides skill development, education and employment services to people with medical conditions, permanent injuries, disabilities, and employment barriers



<b>Seniors Association of Greater Edmonton</b> 15 Sir Winston Churchill Square <i>(the corner of 102A Avenue and 100 Street)</i> Edmonton, AB; T5J 2E5	Phone: 780-423-5510 Fax: 780-426-5175 Email: info@mysage.ca Hours: 8 am - 4 pm (M-F)
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SAGE can assist with CPP, OAS, and other matters relevant to elderly individuals.

<b>Service Canada</b> Canada Place, Floor Main 9700 Jasper Avenue Edmonton, Alberta	Hours: 8:30 am - 4:30 pm (M-F)
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Submit all CPP, OAS, EI, and any other federal benefits applications and documentation here.

<b>Social Securities Tribunal of Canada</b> PO Box 9812; Station T Ottawa, ON; K1G 6S3	Phone: 1-877-227-8577 Email: info.sst-tss@canada.gc.ca
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You can appeal decisions made by CPP, OAS, and EI to the Social Securities Tribunal of Canada if you have already submitted a Request for Reconsideration form, the program has reconsidered, and you still disagree with the decision.

<b>Student Legal Services - Civil Law Project</b> 11036 88 Avenue Edmonton, AB; T6G 0Z2	Phone: 780-492-8244 Fax: 780-492-7574 Website: <a href="http://www.slsedmonton.com">www.slsedmonton.com</a> Hours: 8:30 am - 11:30 am; 1 pm - 4pm (M-F)
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SLS can help with some social benefits appeals. To be eligible for services from SLS, you must be either an undergraduate University of Alberta student (present your OneCard for proof) or a low-income individual (present last year's tax return or Notice of Assessment, last 3 months of pay stubs, or last 3 months of bank statements for proof).

<b>Voice for Albertans with Disabilities</b> #106 - 10423 178 Street Edmonton, AB; T5S 1R5	Phone: 780-488-9088 Toll-free: 1-800-387-2514 Email: vad@vadsociety.ca
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Voice for Albertans with Disabilities (VAD) can help Albertans with disabilities complete application forms for benefits like CPP-D and AISH.

<b>Winnipeg Tax Centre</b> PO Box 14005 Stn Main; Winnipeg, MB; R3C 0E3	Fax: 204-984-5164
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Send all CCB and CDB applications to the Winnipeg Tax Centre.

<b>You Can Benefit</b>	<b>Website:</b> <a href="http://www.youcanbenefit.ca">www.youcanbenefit.ca</a>
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An interactive source for finding social benefits you may be eligible for.