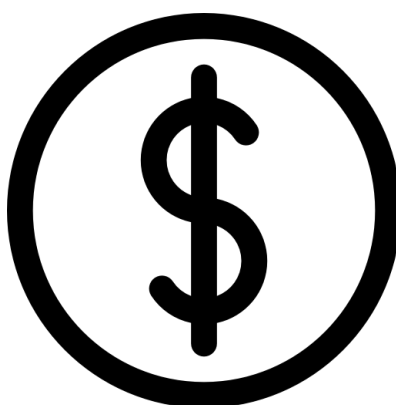




Type of law:
CIVIL LAW

Social Welfare Benefits

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



A 2023 Alberta Guide to the Law



Student Legal Services
of Edmonton

A light blue silhouette of a city skyline is positioned at the bottom of the page, behind the text of the logo.

COPYRIGHT & DISCLAIMER

GENERAL

All information is provided for general knowledge purposes only and is not meant as a replacement for professional legal advice. If you have a personal question that requires legal advice, please consult a lawyer.

COPYRIGHT

Copyright **2023**, Student Legal Services of Edmonton. All rights reserved. Copying any material, in whole or in part, is prohibited unless prior consent has been obtained. Some material may be subject to copyright from an outside source and thus there may be different restrictions on the reproduction of this material.

LIMITATION OF LIABILITY

Student Legal Services of Edmonton is not liable for any loss or damage caused by an individual's reliance on information or material obtained from Student Legal Services of Edmonton. By accessing the information, individuals agree that any usage is at their own risk.

INFORMATION AND OPINIONS

In some instances, information obtained by Student Legal Services may have been provided by outside sources. Even with the high standards set by Student Legal Services of Edmonton, we accept no responsibility for the accuracy and reliability of the material. Opinions and information provided by third parties do not represent that of Student Legal Services of Edmonton.

IMAGES

Icons made by Freepik from www.flaticon.com.

Infographics sourced from Piktochart from www.piktochart.com.

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

SOCIAL WELFARE BENEFITS

Provincial Programs

ALBERTA WORKS INCOME SUPPORT

- Available to unemployed people with varying levels of disability.
- Does not provide as much income as AISH but is quicker and easier to apply for.
- Provides some special benefits in emergencies.

ASSURED INCOME FOR THE SEVERELY HANDICAPPED

- Available to the severely handicapped.
- Provides enough income to meet basic needs.
- Application process takes months.

SENIORS FINANCIAL ASSISTANCE PROGRAMS

- Alberta benefits for those aged 65 and older designed to supplement Old Age Security.



Federal Programs

CANADA PENSION PLAN (CPP)

- Available to unemployed people with varying levels of disability.
- Does not provide as much income as AISH but is quicker and easier to apply for.
- Provides some special benefits in emergencies.

CANADA CHILD BENEFIT (CCB)

- Provides an income supplement to parents.
- The benefit depends on how many parents and children are in a household and the household income.

DISABILITY TAX CREDIT (DTC)

- Provides a tax credit to households with disabled members.



CHILD DISABILITY BENEFIT (CDB)

- Supplements the Canada Child Benefits for households with dependents who are also eligible for the Disability Tax Credit.

OLD AGE SECURITY (OAS)

- provides additional benefits to low income CPP recipients.
- Guaranteed Income Supplement, the Allowance, and the Allowance for Survivors supplements OAS.

EMPLOYMENT INSURANCE (EI)

- 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, family member, etc.

Table of Contents

What benefits can I receive from Income Support?	1
1) Monthly Core Benefits	1
a) Expected To Work (ETW):	2
b) Barriers to Full Employment (BFE):	3
c) Learner benefits	4
2) Continuous Supplementary Benefits (monthly benefits)	4
3) Non-Continuous Benefits*	5
4) Health Benefits (available to people on Income Support or not on Income Support)	6
Am I eligible for Income Support?	6
<i>Am I eligible for Income Support - Expected To Work (ETW)?</i>	7
<i>Am I eligible for Income Support - Barriers to Full Employment (BFE)?</i>	10
<i>How do I apply for benefits from Income Support?</i>	14
<i>What Income Support decisions can I appeal?</i>	15
How do I appeal a decision from Income Support?	15
<i>When can Income Support refuse or discontinue my benefits?</i>	17
<i>What benefits would I receive from AISH?</i>	18
<i>Am I eligible for AISH?</i>	20
What is a “severe handicap”?	21
<i>Component #1: Do you have a medical condition that impairs your mental and/or physical function?</i>	21
<i>How do I apply for AISH?</i>	23
How do I appeal an AISH decision?	24
<i>Appeal Hearing</i>	26
<i>When can AISH refuse or discontinue my benefits?</i>	28
<i>Who is eligible to receive CPP benefits?</i>	29
<i>What benefits does CPP provide?</i>	29
<i>Am I eligible for the Canada Child Benefit?</i>	36
<i>How do I apply for Canada Child Benefit?</i>	37
<i>Am I eligible for the Disability Tax Credit?</i>	37
<i>How Do I Apply for the Disability Tax Credit?</i>	39
Am I eligible for the CDB?	41
<i>How do I apply for the CDB?</i>	41
<i>How much can I receive from Old Age Security?</i>	42
<i>Am I eligible for Old Age Security?</i>	43
<i>How do I apply for Old Age Security?</i>	44
<i>How do I appeal an OAS decision that I disagree with?</i>	44
<i>How do I apply for EI benefits?</i>	49
<i>How do I appeal an EI decision?</i>	50

This pamphlet describes the main social welfare benefits available in Canada and Alberta. Social welfare benefits are usually direct payments or credits from either the provincial or federal government to supplement an individual's or household's income.

In this pamphlet you will find information on Income Support, Assured Income for the Severely Handicapped, Seniors Financial Assistance programs, the Canada Pension Plan, Canada Child Benefit, Disability Tax Credit, Old Age Security, and Employment Insurance.

ALBERTA WORKS INCOME SUPPORT

What benefits can I receive from Income Support?

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

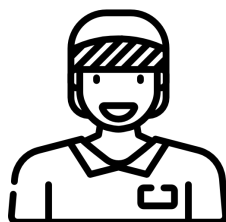
- Monthly core benefits; *plus*
- Continuous supplementary benefits; *plus*
- Non-continuous supplementary benefits; *plus*
- Health benefits.

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, 2023, 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	\$440	\$110	\$128	\$350	\$550	\$568	\$790
Single adult, 1 child	\$652	\$110	\$225	\$592	\$762	\$877	\$1,244
2 children	\$758	\$110	\$276	\$613	\$868	\$1,034	\$1,371
3 children	\$864	\$110	\$337	\$635	\$974	\$1,201	\$1,499
4 children	\$970	\$110	\$400	\$657	\$1,080	\$1,370	\$1,627
5 children	\$1,076	\$110	\$464	\$679	\$1,186	\$1,540	\$1,755
6 children	\$1,182	\$110	\$526	\$700	\$1,292	\$1,708	\$1,882
Couple, no children	\$711	\$110	\$205	\$473	\$821	\$916	\$1,184
Couple, 1 child	\$923	\$110	\$278	\$624	\$1,033	\$1,201	\$1,547
2 children	\$1,029	\$110	\$337	\$645	\$1,139	\$1,366	\$1,674
3 children	\$1,135	\$110	\$400	\$656	\$1,245	\$1,535	\$1,791
4 children	\$1,241	\$110	\$464	\$678	\$1,351	\$1,705	\$1,919
5 children	\$1,347	\$110	\$526	\$699	\$1,457	\$1,873	\$2,046
6 children	\$1,453	\$110	\$589	\$720	\$1,563	\$2,042	\$2,173
Each add'l child add	\$106	\$0	\$0	\$23	\$106	\$106	\$129
**Each child 18-19 add	\$218	\$0	\$0	\$0	\$218	\$218	\$218

b) Barriers to Full Employment (BFE):

Figure 2 (Numbers are effective January 1, 2023, but are subject to change without notice)

Monthly Core Benefits for Barriers to Full Employment (BFE)							
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	\$569	\$110	\$128	\$350	\$679	\$697	\$919
Single adult, 1 child	\$781	\$110	\$225	\$592	\$891	\$1,006	\$1,373
2 children	\$887	\$110	\$276	\$613	\$997	\$1,163	\$1,500
3 children	\$993	\$110	\$337	\$635	\$1,103	\$1,330	\$1,628
4 children	\$1,099	\$110	\$400	\$657	\$1,209	\$1,499	\$1,756
5 children	\$1,205	\$110	\$464	\$679	\$1,315	\$1,669	\$1,884
6 children	\$1,311	\$110	\$526	\$700	\$1,421	\$1,837	\$2,011
Couple, no children	\$903	\$110	\$205	\$473	\$1,013	\$1,108	\$1,376
Couple, 1 child	\$1,115	\$110	\$278	\$624	\$1,225	\$1,393	\$1,739
2 children	\$1,221	\$110	\$337	\$645	\$1,331	\$1,558	\$1,866
3 children	\$1,327	\$110	\$400	\$656	\$1,437	\$1,727	\$1,983
4 children	\$1,433	\$110	\$464	\$678	\$1,543	\$1,897	\$2,111
5 children	\$1,539	\$110	\$526	\$699	\$1,649	\$2,065	\$2,238
6 children	\$1,645	\$110	\$589	\$720	\$1,755	\$2,234	\$2,365
Each add'l child add	\$106	\$0	\$0	\$23	\$106	\$106	\$129
** Each child 18-19 add	\$218	\$0	\$0	\$0	\$218	\$218	\$218

c) *Learner benefits*

Figure 3 (Numbers are effective January 1, 2020, 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	\$121
Each child 18-19 add**	\$205	\$0	\$0	\$0	\$205	\$205	\$205

2) Continuous Supplementary Benefits (monthly benefits)¹

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

- a) **Additional Shelter:** Up to \$326/month is available for recipients whose health may be endangered by a move, household units of 6 people or more, or where a benefits recipient's accommodations have been adapted for a disability.
- b) **Childcare:** Private childcare benefits up to \$6/hr for the first child + \$3/hr for each additional child up to a maximum of \$12/hr.
 - o Up to \$164/month are available for a grandparent if the grandparent is not residing in the same house as the child and is caring for the child.
 - o Day care benefits are available to cover the parent's portion after subsidies are considered.
- c) **Child Supplement Allowance:** Up to a maximum of \$218.00 per dependent child per month is available for Income Support participants who do not qualify for the Canada

¹ All benefit amounts are subject to change without notice

Child Benefit or who qualify but the Canada Child Benefit is below the Income Support threshold amount.

- d) **Medical Extraordinary Transportation:** Compensates for actual cost of transportation by bus, taxi, or \$0.14/km to medical services covered by the Alberta Health Care Insurance Plan for severe health problems.
- e) **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.).
- f) **Transportation to Day or Employment Programs:** Compensates for the actual cost (or \$0.14/km) of transportation to day/employment programs.
 - o Only available to Barriers to Full Employment (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.
 - i. Age 4 or 5 and in kindergarten: \$56
 - ii. Age 6 to 11 or in grades 1 to 6: \$110
 - iii. Age 12 or older or in grades 7 to 12: \$190
- b) **Child Care Deposit & Registration:** Covers actual cost required to secure childcare.
- c) **Employment Training & Transition Supports:** \$542/year per adult participating in employment preparation programs, training, or to seek or maintain employment.
- d) **Fleeing Domestic Abuse Benefits:** Provides \$342 for a family violence shelter; up to \$99/month for up to 6 months of telephone and transportation benefits; damage deposit benefits; actual cost or \$0.14/km of emergency transportation; \$1,083 to establish a residence after escaping abuse; emergency shelter benefits; relocation allowance.
- e) **Medical Surgical Supplies:** Actual cost of supplies up to \$2,165.
- f) **Natal and Adoptive Needs Payment:** Up to \$272 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 \$0.14/km; actual cost of accommodation; \$12/day per adult and \$7/day per child for food benefits; actual cost of reasonable childcare).
- h) **Relocation Allowance:** Cheapest possible cost of moving for confirmed employment.
- i) **Utility Connection:** Actual cost of utility connection for each eligible utility.
- j) **Utility Deposit:** Actual cost of deposit. No repayment is required the first time you use it, but repayment is required if you use it again.
- k) **Utility Reconnection:** Actual cost of each eligible utility. Subject to repayment.
- l) **Emergency Allowances:** When a situation is beyond an individual's control, presents a serious health risk, and can't wait until next benefit period, the individual may be eligible for:

- i. Replacement clothes - \$233/adult and \$174/child for replacement clothes;
- ii. Food (while travelling) - \$12/day per adult and \$7/day per child for food when travel is necessary;
- iii. Food (not while travelling) - \$25/month per adult and \$16/month per child for food;
- iv. Childcare;
- v. Accommodation;
- vi. Public transportation cost or \$0.14/km;
- vii. Cost of home repairs which must be repaid;
- viii. Appliance repairs which must be repaid;
- ix. Cost of damage deposit (available once every three years) up to \$380 for singles & childless couples and up to \$1083 for families with children;
- x. Eviction benefits (no repayment necessary for the first issue, but repayment required after first issue) covering cost up to \$380 for singles and childless couples and up to \$1083 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 \$1,083.

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

People eligible for Income Support receive health benefits for themselves and their dependents unless they are receiving coverage through the federal government or full coverage from their employer.

- a) **Alberta Adult Health Benefit (AAHB):** If you are leaving Income Support or AISH programs, you may be eligible for the Alberta Adult Health Benefit if you have household income from employment, self-employment or CPP disability benefits. AAHB is also available to women during pregnancy if they have a low household income or live in a household with high prescription drug costs relative to their income. AAHB includes: basic and preventative dental care; eye exams and glasses once every 2 years; some prescription and over-the-counter drugs; ambulance services; and essential diabetic supplies.
- b) **Alberta Child Health Benefit (ACHB):** ACHB is similar to AAHB but is for children under the age of 18 or for children 18 or 19 if they are living at home and attending high school.

Am I eligible for Income Support?

To be eligible for Income Support, there are several factors that must be met, including factors related to your age, where you live, your financial situation, and ability to work. Below are the eligibility factors as set out by the government of Alberta.



Age and Residency:

- Live in Alberta
- Be at least 18 years old
- Be a Canadian citizen, permanent resident, refugee or refugee claimant

Financial:

- Be unable to pay for your basic needs
- Not have income or assets that are more than:
 - \$5,000 in RRSPs per adult
 - \$10,000 equity in vehicles
- Not have income that is more than what you would receive from Income Support core benefits
- Not have cash or savings that are more than the liquid asset limit (the limit is generally three times the Income Support core benefit amount you would be eligible to receive)
- Be willing to apply for other income programs that you may be eligible to receive (such as Employment Insurance)

Ability to Work:

Your situation must be one of the following. You:

- are looking for work
- are working but not earning enough
- are unable to work for a short time
- need help to access training to find a job
- are unable to work due to chronic health problems or other concerns

Information and planning

You must be willing to:

- provide personal and financial information for all members of your household
- develop and follow a plan with your Income Support worker to improve your situation

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

Individuals are assigned to the Expected to Work (ETW) program if they are:

- Employed or employable and able to keep full-time employment in the competitive labour market, or
- Able to participate in a short-term educational or training program leading to employment in the competitive labour market, or
- Able to be employed but temporarily unavailable for employment because of a health problem of six months duration or less, or responsible for the care of a child under 12 months of age, or

- Receiving residential addictions treatment for alcohol, drug or gambling addictions.
- Able to be employed but who have family care responsibilities of a temporary nature.

There are several subtypes within the ETW program that you can be assigned to, including:

- **Self-Employed:** people who are self-employed, or a farmer, and engaged in developing a viable business.
- **Employed Full-time:** people working 40 hours per week, or having full-time employment as defined by the employer. Note that individuals in the ETW program who are employed full-time are also required to:
 - Maintain current employment.
 - Actively seek employment opportunities (increased hours, additional work and/or alternative work) that would lead to increased self-sufficiency.
 - Maintain and provide, upon request, an accurate record of attempts to secure alternate employment including dates of phone contacts, personal contacts, interviews and results of activities.
 - Accept any reasonable job, and not limit themselves to a specific type of job or a specific pay range.
 - Update skills through part-time training if this is needed to progress to a position leading to greater self-sufficiency.
- **Employed Part-time:** individuals working less than 40 hours per week but more than five hours per week, or defined as part-time by the employer. Note that individuals in the ETW program who are employed part-time are also required to:
 - Maintain and maximize employment, and with appropriate employment training and/or supports if applicable, to become employed full-time in the competitive labour market.
 - Actively seek employment opportunities (increased hours, additional work and/or alternate work) which would lead to increased self-sufficiency.
 - Maintain and provide, upon request, an accurate record of attempts to secure employment, including dates of phone contacts, personal contacts, interviews and results of activities.
 - Accept any reasonable job, and not limit themselves to a specific type of job or a specified pay range.
 - Update skills through part-time training if this is needed to progress to a position leading to greater self-sufficiency.
- **Available for Work/Training:** individuals who are unemployed but available for work/training. Those in this subtype must look for work or prepare for the job market through training, work experience programs, or rehabilitation services. Individuals in this subtype are a priority for employment and training services. This sub-type includes those who may have income from sources other than employment; for example, they may be awaiting or receiving Employment Insurance (EI) benefits. These individuals:

- Are available for employment and actively seeking employment
- Work less than 5 hours a week and/or
- May have a range of barriers to employment and require one or more of the following interventions:
 - assistance with resume writing, interview and job search techniques
 - short-term courses, pre-employment programs or skill training
 - employment preparation services
 - job maintenance skills
 - early intervention for addictions/substance abuse
 - academic upgrading and/or career planning
 - motivational techniques
 - life management
 - addictions counseling
 - literacy training
 - settlement services (special and specific services required by immigrants)
 - English Language Learners (ELL) training
- **Attending a Program:** Those who are attending full-time pre-employment or rehabilitation programs identified in their Individual Plan. Programs could include:
 - Life management
 - Anger management
 - Residential addictions treatment
 - Job placement
 - Job search
- **Temporarily Unavailable for Work/Train: Health Problems:** Anyone with disabilities or health problems that are anticipated to prevent employment for up to 6 months. A statement indicating that the individual has health issues and the expected duration must be clearly documented on the Individual Plan, medical note, etc. Those receiving EI for medical reasons and/or anyone in the last trimester of pregnancy is in this sub-type. Single persons, with no dependent children, who have recently left an abusive relationship and who are experiencing emotional distress as a result, are also in this sub-type.
- **Temporarily Unavailable for Work/Train: Family Responsibilities:** Those who have family care responsibilities of a temporary nature. This includes individuals who:
 - Are caring for a dependent child under 12 months old, or
 - Are caring for a disabled member of the household unit who is on the recipient's file, or
 - Have been assessed as having unusual difficulty in coping with the competing demands of family and work, or
 - Are single parents with dependent children, who have recently left an abusive relationship and who are experiencing emotional distress as a result, or

- Are involved with Children and Youth Services and must comply with that department's case plan prior to being available for employment or full-time training.

Those participating in the ETW program must have an assessment completed within the time-frame as required by their sub-type.

A Individual Plan must be completed for all recipients prior to any financial benefit being issued. All recipients are expected to follow through with commitments they have made in their Individual Plan.

If a recipient does not follow through with their Individual Plan or any other expectations outlined within the ETW category, an Income Support worker can deny or end their benefits.

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



People who show evidence that they will probably never be able to work full-time continuously in the competitive labour force are assigned to the Barriers to Full Employment (BFE) program.

The key difference between those who fall under the Expected To Work (ETW) category and those who fall under BFE is, although some people in the BFE program may be employed, they are not expected to be capable of keeping full-time employment in the competitive labour market.

To be placed in the BFE category, you must:

- Have an assessment completed within the timeframe outlined under the specific BFE sub-type; and
- Be assessed as having multiple barriers or a persistent mental or physical health problem that limits their ability to keep competitive employment; and
- Have the required supporting documentation/evidence for this program

There are several subtypes within the BFE program that you can be assigned to, including:

- **Medical or Multiple Barriers:** those who are likely to be permanently unable to take full-time/continuous employment in the competitive labour market, due to multiple barriers or a persistent mental or physical health problem, are placed in this sub-type.
- **Severe Handicap:** refer to the section in this booklet that covers AISH.
- **Self-Employed:** self-employed and engaged in developing a business. They are not required to prove their business can become viable.

- **Employed Full-time:** working 40 hours per week, or full-time employment as defined by the employer, but not working less than 30 hours per week. If the recipient's employment in the competitive labour force is intermittent because of their health problems, or if their employment is in a sheltered employment program, the recipient remains in this sub-type.
- **Employed Part-time:** working less than 40 hours per week, or part-time as defined by the employer but more than 5 hours per week. Recipients are not expected to be capable of significantly improving their employment situation, and are not likely to secure or sustain full-time employment in the competitive labour market. They are able to work part-time or temporarily in non-sheltered or sheltered employment but unable to work permanently, full-time or continuously.
- **Attending a Program:** are attending full-time pre-employment or rehabilitation programs identified in their Individual Plan. Programs could include:
 - Training for disabled persons not expected to lead to full-time continuous employment
 - Life management
 - Anger management
 - Residential Addictions Treatment
 - Parenting programs or other interventions required to comply with an Alberta Community and Social Services case plan

Expectations of all BFE program participants

All participants in the BFE program are expected to:

- Follow recommended medical treatment; and
- Maintain contact with their Income Support worker and attend appointments as required; and
- Develop an Individual Plan with their Income Support worker; and
- Inform their Income Support worker of changes in circumstances, which may affect their Individual Plan; and access and attend all resources identified in their Individual Plan, or through referral by caseworker; and Follow through on Individual Plan expectations.

If a recipient does not follow through with their Individual Plan or any other expectations outlined within the BFE category, an Income Support worker can deny or end their benefits.

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 Indigenous person living on a reserve
- Be a Canadian Citizen, permanent resident, or a refugee who has been accepted to apply for permanent residency in Canada and is legally allowed to work and study in Canada.
- Not be incarcerated and not have a condition of your sentence or release stopping you from working,
- 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 (to verify your eligibility for training benefits),
- 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 progressing to the next level of training or becoming employed,
- Not have cash/liquid assets over \$10,000 plus 3 months of benefits,
- Not own an asset that is not exempt (see page 7 for list of exempt assets).

Note: Some requirements do not 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 for each working adult.
- **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;
- 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



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?

Make sure you include the following with your application:

- Identification for you and your spouse or partner and any dependents
- 2 bank statements for 60 days prior to the date of application
- Direct deposit information
- Medical letter – if you cannot work for medical reasons

Step 1: Fill out an application form. The application can be completed online at <https://www.alberta.ca/income-support-how-to-apply.aspx>. You can also download various forms from that website if they apply to your situation. If you need in-person services, call your local Alberta Supports office to book an appointment.

Edmonton Centre Locations (780-415-4900):

- Edmonton Central: 10242-105 Street
- Edmonton North: 2050 Northgate Centre, 9499-137 Avenue
- Edmonton South: Mill Woods Town Centre, 2331-66 Street
- Edmonton West: 120 Meadowlark Shopping Centre, 15710-87

Step 2: Submit your completed application form using the online program or as directed by your caseworker. If you do not know how to reach your caseworker, contact your local Alberta Supports Centre using the numbers above.

Step 3: Wait about 2 weeks to hear back after submitting your application. If you are seeking emergency benefits, the process could take only 2 days.

What Income Support decisions can I appeal?

An appeal is when you ask an appeal panel to review a decision about your eligibility for Income Support. 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 a benefit 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 training provider, whether you should be given a penalty amount or owe the Government money
- 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 a notice of appeal in one of two ways:

- A. **Fill out an appeal form.** Make sure it is signed and that you include an authorization form if someone will be acting on your behalf. Keep a copy for your files.
- You can download an appeal or authorization form from <https://www.alberta.ca/income-employment-supports-file-appeal.aspx>
 - You can contact an Appeals Secretariat office to pick up a form or have it sent to you by email, fax, or mail.

Edmonton Appeals Secretariat Office:

Ph: 780-644-8992

2nd floor, Agronomy Centre

6903 116 Street NW

B. Write an appeal letter. Make sure to include:

- i. the name, address, email, and any phone numbers for you, your guardian, or trustee
- ii. a description of the Income Support decision you are appealing
- iii. the date you got the decision in person, by phone, or by letter
- iv. the date you were told about your right to appeal the decision and that you had 30 days to appeal
- v. why you are appealing
- vi. a signature for you, your guardian, or your trustee
- vii. If you want to give another person authority to act on your behalf throughout the appeal process, include an Authorization form (available at the following link:
<https://www.alberta.ca/income-employment-supports-file-appeal.aspx>)

Step 2: Submit the notice of appeal to the Appeals Secretariat or to your caseworker **within 30 days** of receiving the decision. Make sure to include a copy of the Income Support's letter with the decision you are appealing if you received one and to keep copies for yourself. You can scan and email your documents to CSS.Appeals@gov.ab.ca or mail, fax, or deliver them to the Appeals Secretariat office (above) or an Alberta Supports Centre (see Edmonton locations on page 10).

If you need more time: If you cannot file your appeal within 30 days, you can ask for more time by sending a letter or email to the Appeals Secretariat asking for more time. Make sure to include when you got the Income Support decision you are appealing, when you were told you had 30 days to appeal, and why you were unable to appeal within 30 days. The Appeals Secretariat will review your request and decide whether to allow you more time. You will receive this decision in writing. If you are not allowed more time, your appeal will be closed. You cannot appeal this decision to the panel, but you can contact the Alberta Ombudsman or apply for judicial review (see page 11).

Step 3: After you file the appeal, the Income and Employment Support program will review your documents to see if the matter can be worked out without going to an appeal hearing. If the matter is worked out, Income Support will contact you explaining the next step. You will not need to continue with your appeal and can withdraw it. If the matter is not worked out, Income Support will send you a letter explaining why the decision will not change and the Appeals Secretariat will send you a letter with the date and location of your hearing. Income Support will send you an appeal package at least 1 week before your hearing. Read this package carefully and bring it to your hearing – it has the copies of all the documents Income Support used to make its decision.

Contact the Appeals Secretariat if you need an interpreter, want to get information on organizations that can help you with your appeal, are waiting for information, need to change the hearing date, do not get your appeals package, or want to withdraw your appeal.

Step 4: At the hearing, the appeal panel will listen to your concerns and to the concerns presented by the department representative. The hearing usually lasts an hour and is closed to the public.

Step 5: After the hearing, the appeal panel will make a decision and send it to you in writing along with the reasons for the decision. The appeal panel's decision is final.

If you think the appeal hearing was unfair or the panel's decision does not follow the *Income and Employment Supports Act* or *Income Support, Training and Health Benefits Regulation*, you can either:

- a. File a complaint to the **Alberta Ombudsman** (780-427-2756) and they can review the appeal process and make recommendations (including a re-hearing).
- b. Apply for **judicial review**.
 - a. This happens through the Court of King's Bench. The Court cannot change a decision but can decide if the appeal panel was fair, legal, and reasonable. The Court can order another hearing. You need to file an application for judicial review and may need a lawyer to help you (see page 39 for free or subsidized legal services).

When can Income Support refuse or discontinue my benefits?

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

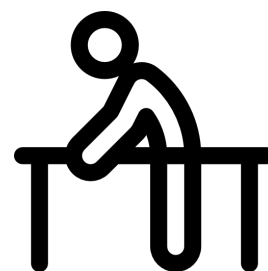
- If you and your household has liquid assets that exceed 3 months of core income support and the federal child benefit amount that the household would receive if each child were assumed to be eligible for the benefit (dependents' assets may be exempt);
- If an adult member of your household is accepted 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 (AISH)

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 or your spouse or partner may have access to and your housing situation. The maximum amount is \$1787/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 \$342 monthly personal allowance *plus* one of the following accommodation rates:
 - a. Private rate: you can receive \$2201/month or a daily rate of \$72.35 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 \$1810/month or a daily rate of \$59.50 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 \$212/month for the first dependent child and \$106/month for each additional dependent child.

3. Health Benefits:

Health benefit coverage may be provided for you, your spouse or partner, and dependent child(ren). You will be issued an AISH Health Benefits Card to show pharmacists, dentists and other health-service providers each time you access health benefits. The Health Benefits Card is only valid in Alberta.



Some examples of these benefits 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) through the Alberta Health Benefits card;
- One eye exam and one pair of glasses every two years for adults AND one pair of glasses every year for dependent children (children's eye exams are covered under Alberta Health Care);
- Essential 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) where you do not have to pay the cost-share amount for AADL-approved items.

4. Personal Benefits:

Personal benefits cover specific needs over your monthly living allowance for you and your dependent children. Please note that some benefits may need to be repaid. To be eligible, you must not have more than \$5000 in non-exempt assets like cash or investments, demonstrate a need for the benefit, not be eligible under another program, and meet the requirements for each specific benefit. These benefits include:

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

- i. Orthotics/arch supports;
- ii. CPAP devices;
- iii. Wheelchair/scooter maintenance;
- iv. Acupuncture;
- v. Chiropractic;
- vi. Massage therapy;
- vii. Physiotherapy;
- viii. Hearing aid batteries;
- ix. Medical alert service;
- x. Medical supplies and equipment not covered through the AADL program (mentioned under Health Benefits above) or other sources;
- xi. Nebulizer and supplies;
- xii. Oxygen supplies;
- xiii. Seasonal affective disorder light;
- xiv. Service animal supports;
- xv. Specialized clothing adapted for a disability;
- xvi. Special diets;
- xvii. Splints and braces;
- xviii. Transcutaneous electrical nerve stimulation machine and supplies
- xix. Prenatal needs (additional expenses during pregnancy) up to \$106 a month

- b) **Personal benefits for children:** Covers some costs for education and child care, as well as the costs of caring for an infant.
- 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 meet the following criteria:



- Age and residency criteria:
 - 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,
- Medical Criteria:
 - Have a medical condition that is likely to remain permanent and is the main factor limiting your ability to earn a living. See below for more information. AISH will look at your medical treatment, rehabilitation, and training that are available to improve your ability to earn a living.
 - You must look for, accept, or maintain reasonable employment.
 - You must make use of suitable training or rehabilitation.
- Financial Criteria:
 - Have less monthly income than what you are eligible to receive from AISH (including monthly living allowance and monthly child benefits),
 - For this purpose, income is generally what is reported on your income tax form and your spouse or partner's income tax form. Some income is exempt like cash gifts, the income of a dependent, an award or prize, and death benefits.
 - Have assets worth less than \$100,000, but the following types of assets are examples of exempt (not counted) assets:
 - A home or quarter section you live at;
 - A vehicle;
 - Locked-In Retirement Account or Income Fund;
 - A pre-paid funeral;
 - An additional vehicle if it is adapted to accommodate the applicant's, applicant's cohabitating partner's, or applicant's dependent's disability;
 - A registered disability savings plan;
 - Clothing and reasonable household items;

- Assets held in trust
- 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.
- AISH clients are encouraged to work as much as they are able.

What is a “severe handicap”?

Under AISH, you are considered medically eligible for benefits **if your mental and/or physical functioning is impaired** in a way that **substantially limits your ability to earn a living** and the impairment is **likely permanent because there is no therapy available to improve your ability to earn a living**. 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 and/or physical function?

Your reason for not being able to work *must* be primarily due to a medical condition that affects your mental, physical, or cognitive function. You can have multiple diagnoses or comorbidities (a diagnosis that affects another diagnosis) that impair your ability to work. Make sure that you identify all of these on your application. 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 living?

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

- **“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" (living) means that you have enough personal income and assets to properly maintain and support yourself and dependent family members (if applicable). 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 you permanently because no remedial therapy is available that would materially improve your ability to earn a living?

This component can be broken 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. In 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 (e.g. a wheelchair), 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: Apply online at the following link: <https://aish.alberta.ca/main>. If you need assistance with your online application, you can call the Alberta Supports Contact Centre at 1-877-644-9992 or in Edmonton 780-644-9992.

IF YOU CANNOT APPLY ONLINE: Get copies of the AISH forms (Part A and Part B). All 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 the numbers above, or 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 you 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).



You can submit Part B by yourself as part of the online application. Alternatively, you can ask your doctor to submit the completed Medical Report to AISH by:

Fax: 1-877-969-3006 (toll free, Alberta)

Mail: AISH, PO Box 17000 Station Main, Edmonton, Alberta T5J 4B3

Step 5: Once you have Part A & B of the application, as well as 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 your materials. Keep one copy for your records and submit one to an AISH office.

Submit your application by bringing it to an AISH office of Alberta Supports Centre, faxing it to 1-877-969-3006 or 587-469-3006, or mailing it to PO Box 17000 Station Main, Edmonton Alberta T5J 4B3. You can also submit it online at <https://aish.alberta.ca/main>

Step 6: AISH may respond by sending a letter asking for more information, denying your application and explaining why you're ineligible, or approving your application. If you have questions about the status of your AISH application, phone: 587-759-6810 (Edmonton area), or 1-877-759-6810 (toll free, Alberta).

How do I appeal an AISH decision?

Appeal the decision within 30 days of receiving the decision. An appeal is when you ask an appeal panel to review the decision AISH made about your eligibility, living allowance, or benefits. You can appeal the decision if you applied and were not approved, or if you get AISH but your benefits have changed or stopped. You can also appeal a decision if you are authorized to appeal by a person who has applied for, or has been getting AISH – this means you will act on their behalf through the appeal process

You have the right to appeal most decisions the AISH panel makes. The appeal panel **can** review decisions about:

- Your eligibility for the AISH program
- Changing, stopping or not approving the monthly living allowance, health benefits, child benefit and most personal benefits
- The date your AISH living allowance and other benefits will start
- Whether you have an overpayment – this is money you owe the AISH program because you received a benefit 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
- Whether you have an underpayment – this is a benefit you did not get, but were eligible for

There are some decisions that the panel **cannot** review. This includes decisions about:

- The maximum value of the living allowance
- Changing, stopping or not approving your AISH benefits because you did not apply for Canada Pension Plan Disability or Old Age Security benefits
- Some personal benefits, including medical supplies, medical equipment, special diets or supplements
- Personal benefits that you agreed to repay
- Health benefits that are not covered by a health benefit card
- An amount that is subtracted from an underpayment to repay some money you owe the Alberta government
- Whether you may have more time to file your appeal

It is important to note that the AISH makes decisions based only on the information that you provided to the AISH program before their decision was made. The appeal panel cannot consider new information provided during the appeal process.

Step 1: Complete an AISH Notice of Appeal form, available at <https://www.alberta.ca/aish-file-appeal.aspx> or at your local Appeals Secretariat office. Make sure the form is signed and keep copies for your own file. If someone is acting on your behalf, include an Authorization form.

Another option is to write an appeal letter including: your name, your address, email and phone number, a description of the decision that you're appealing, the date you got the decision, the date you were told about your right to appeal, the reason why you're appealing, and your signature.

Step 2: File your notice of appeal. Make sure you include your signed Notice of Appeal form or the Appeal letter, an authorization form if someone is acting on your behalf, and the copy of the AISH decision you are appealing. Keep copies of all the documents. You must submit your completed AISH Notice of Appeal form or letter **within 30 days** of receiving the decision you're appealing.

Submit your documents to the AISH office handling your case or to the Appeals Secretariat. (#201 Agronomy Centre, 6903 116 Street, Edmonton, AB, T6H 5Z2). You can also scan your documents and email them to **CSS.Appeals@gov.ab.ca**.

If you need more time:

- You must fill in Box 3 on the Notice of Appeal Form OR,

- Send a letter or email 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 but you can contact the Alberta Ombudsman or apply for judicial review.

Step 3: AISH will review your file. AISH may call to see if the matter can be resolved without going through an appeal hearing. If so, AISH will contact you to explain the next steps. You will not need to continue with your appeal, and you can choose to withdraw it. If the matter is not resolved, then you will have an appeal hearing.

Step 4: If you are going to an appeal hearing, the Appeals Secretariat will set it up. Contact them if you need an interpreter, want information about organizations that can help you, are waiting for more information, or want to withdraw your appeal.

Appeal Hearing

Generally, appeal hearings are held by teleconference. Hearings may also be held by videoconference or by document review only.

Before the hearing:

- The **Appeals Secretariat will mail you a letter with the date, time, and location of the hearing.** You will be expected to participate in the manner specified. Contact the Appeals Secretariat if you:
 - Cannot attend on the scheduled date.
 - Require an interpreter
 - Want information about organizations that may be able to help you with your appeal
 - Need someone to attend on your behalf.
- The **Appeals Secretariat will mail you a copy of the documents you submitted.** Review these documents to decide if you need other documents to support your appeal like the reasons you do not agree with the decision, information like medical reports to support your reasons, or a list of people who could support your reasons.
- Copy your documents and email, mail, fax, or deliver them to the Appeals Secretariat at least 3 weeks before the hearing. Let the Appeals Secretariat know if you are waiting for new information.
- **Appeal package:** This package will be sent to you at least one week before the hearing. Review these documents and bring them to the appeal. If you would like your

supporters to have a copy of the appeal package for the appeal hearing, it is your responsibility to provide them with a copy.

At the hearing:

The appeal will usually last about an hour. It is closed to the public and is not recorded. These people will take part in person, by telephone or video conference:

- 3 appeal panel members including 1 chair and 2 panel members
- You and/or the people you said would be there acting on your behalf or supporting you
- Someone from the AISH program and any people they have supporting them

What Takes Place

1. The chair will introduce everyone and go over the rules, then ask if you and the person from AISH understand the decision being appealed and if anyone objects to the people on the panel.
2. The chair will then ask if everyone received the appeal package and ask everyone to confirm the documents included and if anyone has any other information to include.
3. The person from AISH will present their information. Let them speak – you will be able to ask questions afterward.
4. The chair will then ask you (or someone acting on your behalf) to summarize your appeal and present your information. The person from AISH will not interrupt and may ask questions afterward.
5. The chair will then ask the person from AISH and you to summarize your information.
6. The chair will end the hearing and let you know when you can expect the decision.

After the hearing:

The panel will agree with the AISH decision, or reverse the decision, or change part of it.

- You will get a letter with the decision and reasons.
- The decision is final and the panel cannot look at new information or change their decision.
- You cannot file another appeal from this decision.

If you feel the appeal process was unfair:

1. 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. The Court cannot reverse or change an appeal decision but can send the case back for the appeal panel to hear again if it finds your hearing was unfair.
 - a. You may need a lawyer for this, so contact the lawyer referral service, Legal Aid, or Edmonton Community Legal Centre for help (see page 39)

2. You can make a written complaint to the **Alberta Ombudsman**. The Ombudsman cannot reverse or change an appeal decision but can make recommendations, including that the appeal panel re-hear the case.
 - a. 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 cohabiting partner don't use or claim income or asset from another source that you are entitled to,
- If you or your cohabiting partner provide false or incomplete information to AISH,
- If you or your cohabiting partner failed to comply with a request by the director to gather or verify information,
- If you quit or don't take a job that AISH thinks you should have kept or taken,
- If you don't apply for the Canada Pension Plan or Old Age Security,
- 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

The Canada Pension Plan (CPP) is a monthly, taxable benefit when you retire.

Who is eligible to receive CPP benefits?

To qualify you must be at least **60 years old** and have made at least one **valid contribution** to the CPP. Valid credits can be from work you did in Canada or if you received credits from a former spouse or common law partner at the end of the relationship. **You must apply to get CPP.**

Usually, people start their pension at 65, but you can receive the CPP as early as 60 or as late as 70. The monthly payments will be smaller if you start earlier and larger if you start later. There is no benefit for waiting after age 70 as the maximum amount is reached at 70.

You can still work if you are receiving a CPP pension without reducing the pension. If you are under 70, you can still make contributions which will result in a post-retirement benefit and increase your retirement income.

If you lived and worked in Québec:

CPP works together with the Québec Pension Plan for contributors. Contact **Retraite Québec** if: you've only worked in Quebec, worked in Quebec and in at least one other province or territory and are now living in Quebec, or if you've worked in Quebec, currently live outside Canada, and your last province of residence was Quebec.

If you lived and worked in another country:

You may qualify to receive a pension from CPP and the other country depending on the other country. Canada has some social security agreements with other countries.

If you die before starting CPP retirement pension

If you are under 70 and you die before applying for CPP, it cannot be paid to someone else. If you are over 70, your estate can submit an application no later than one year after your death. Your estate will receive up to 11 months of retirement pension. Your family may also qualify for other CPP benefits.

What benefits does CPP provide?

The pension amount you receive depends on your average earnings throughout your working life, your contributions to the CPP, and the age you decide to start your CPP benefits.

For **2023**, the maximum amount you could receive as a new recipient starting at age 65 is \$1,306.57. The average monthly payment in **January 2023** is \$811.21 and your situation determines the maximum.

You can get an estimate of your payments by logging into your **My Service Canada Account**. The My Service Canada Account lets you apply, view, and update your Employment Insurance, CPP, Canada Pension Plan disability, and Old Age Security. You can find more information at <https://www.canada.ca/en/employment-social-development/services/my-account.html>

The **Canadian Retirement Income Calculator** can also help you understand your future financial security:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/retirement-income-calculator.html>

Situations that may affect your pension amount:

- Contributions after age 65: If you work after you turn 65 and are not receiving CPP yet, periods of low earnings before age 65 will be replaced with periods of higher earnings to increase your pension amount.
- Periods of low or no salary: CPP automatically excludes up to 8 years of your lowest earnings to increase the amount of your pension. The enhanced component of the retirement pension is calculated on your best 40 years of earnings. This provision only takes affect if you work and make CPP contributions after January 1, 2019.
- 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 were the primary caregiver of a dependent child under the age of 7, or 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). If you qualify, CPP will not include the months in which you had lower income during the time you were raising young children. You will receive pension credits (when calculating your enhanced benefit) for those months which are based on your average earnings in the five years before the birth or adoption of your child.
- Periods of Disability: The months you received a CPP disability payment will not be included in the calculation of the base component of your CPP benefit. When calculating the enhanced component (based on earnings in 2019 or later) you will receive a credit for the months you were disabled before you began collecting your retirement pension. This credit is based on your earnings in the 6 years before you became disabled.
- Credit Split:
 - **Credit splitting is when the CPP contributions you and your spouse or partner made during the time you lived together can be equally divided after a divorce**



or separation. Credit splitting can occur even if one spouse did not make contributions to the CPP.

- **Credit splitting is not allowed**
 - When the total pensionable earnings of the partners, in a year, was not more than twice the year's basic exemption.
 - For the period before one of the spouses reached age 18 or after a spouse reached 70.
 - For the period when one of the spouses was a beneficiary of retirement under CPP or the Québec Pension Plan.
 - For the period when one of the spouses was considered to be disabled under the CPP disability benefit.
- **If you divorced or annulled your marriage with your spouse or common-law partner on or after January 1, 1987**, you may qualify for a credit split if you lived with your former spouse for at least 12 consecutive months and you or your spouse notifies Service Canada and provides the necessary information.
- **If you divorced between January 1, 1978 and December 31, 1986**, you may qualify for a credit split if: you lived with your spouse for at least three consecutive years, the divorce or annulment was recognized by Canadian law, and you or your spouse applied in writing and sent the necessary documents within three years after your marriage ended. If you did not apply within three years, your pension credits can be divided if your former spouse is still alive and agrees in writing to waive the time limit.
- **If you are still married and your separation occurred on or after January 1, 1987**, you may qualify for a credit split if: you lived with your spouse for at least 12 consecutive months, you have been living apart for at least 12 consecutive months, and you or your spouse applies in writing and sends the necessary documents. There is no deadline to apply unless your spouse dies – then you have three years from the date of their death.
- **If your common-law relationship ended on or after January 1, 1987**, you may qualify for a credit split if: you lived with your partner for at least 12 consecutive months, you have been living apart for at least 12 consecutive months, and you or your partner applies in writing and sends the necessary documents within four years (unless your partner agrees in writing to waive the time limit).
 - **NOTE:** Common-law unions were not recognized for the purposes of credit splitting prior to January 1, 1987.
- **To request a credit split**, 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). You, your spouse, or lawyer can make this request.

- o Note that the post-retirement benefit is not eligible for credit splitting.

- Pension Sharing:

- o You can share your pension with your spouse or common-law partner. Sharing your pension can lower the taxes you pay in retirement by decreasing your taxable income.
- o To qualify, you must be receiving your pension or are eligible to receive it and be living with your spouse or partner. You must also apply for this.
- o There are two ways to share a pension between spouses/common-law partners:
 1. If one of you contributed to CPP and/or the Quebec Pension Plan, you can share one pension; or
 2. If both of you contributed, 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.
- o Note that the post-retirement benefit is not eligible for pension sharing.

2. **Post-Retirement Benefit (PRB):**

- If you **continue to work while receiving CPP** and are **between the ages of 60 to 70**, you can continue to participate in CPP and your contributions will go towards post-retirement benefits to increase your retirement income.
- To get this benefit, **you and your employer need to make CPP contributions**. If you are self-employed, you must pay both the employee and employer portions.
 - o CPP contributions are mandatory for working CPP recipients between the ages of 60 to 65. Starting at age 65, you can choose not to contribute to CPP.
- The **PRB depends on how much you earn, the amount of your contributions you made during the previous year, and your age. The maximum PRB per year is 1/40th of your maximum retirement pension**. If you contribute less than the maximum, the PRB will be proportional to your contributions. Benefits are revised each year in January to reflect changes to the cost of living.
- Since PRB will increase your retirement income, it may affect your eligibility for other benefit amounts from Old Age Security pension, the Guaranteed Income Supplement, or more.
- **You do not need to apply** to receive your PRB – it will be paid automatically the year after your contributions if you are eligible. The PRB is paid monthly.

3. **Disability Benefit (or "CPP-D"):**

- The CPP Disability Benefit is a monthly payment you can get if you are under 65, have made enough contributions to the CPP, and have a mental or physical disability that regularly stops you from doing substantial work. The disability must be long-term and

indefinite or is likely to result in death. You will not be eligible if your condition is short-term or temporary.

- The **basic benefit payment is \$558.74** which is added to the basic amount based on your contributions to the CPP while you worked.
- There are two types of CPP disability benefits:
 - **CPP disability benefit** for those under 65 not receiving the CPP retirement pension.
 - **CPP post-retirement disability benefit** for ages 60 to 65 who are already receiving CPP for more than 15 months or who became disabled after starting to receive the retirement pension.
- **If you are getting a disability benefit and have dependent children, they may be able to get a monthly payment as well.** The children must be under 18 or between 18 and 25 and in full-time attendance at school or university.
- **You must apply for your disability benefit** and should do so as soon as possible because it can take up to four months for a decision to be made. You need a complete application form (with a questionnaire and signed consent form) and a medical report signed within one year. The decision-making time will be faster (5 – 30 days) if it is confirmed you have a grave or terminal illness.

4. Survivor's Pension

- The CPP survivor's pension is **paid to the legal spouse or common-law partner of a deceased CPP contributor.** They must be the legal spouse or common-law partner at the contributor's time of death. If you are a separated legal spouse and the deceased had no common-law partner, you may qualify. **You should apply as soon as possible** after the contributor's death because you may lose benefits if you delay. The CPP only makes back payments up to one year. The pension starts at the first month after the contributor's death.
- A **spouse** is someone to whom you are legally married and a **common-law partner** (under the CPP) is a person who has lived with you in a conjugal relationship for at least one year. Common-law relationships are slightly different than Alberta's adult interdependent relationship. You may be in a common-law relationship for the purposes of the CPP but not be in an adult interdependent relationship in Alberta.
- If you are widowed more than once, only one survivor's pension can be paid – whichever is larger.
- Your survivor's pension will continue if you remarry.
- **Survivor under age 65**
 - If you were under the age of 35 when your spouse or partner died, are not yet 65 and are not receiving the CPP survivor's pension, you can apply for it.

- For others under the age of 65, the survivor's pension is a flat rate portion plus 37.5% of the contributor's retirement pension if you are not receiving other CPP benefits.
- **Survivor age 65 or over**
 - The survivor's pension is 60% of the contributor's retirement pension if you are not receiving other CPP benefits.
- If you already receive a CPP or disability pension, the survivor's pension will be combined with them into one monthly payment, but you cannot receive a full survivor's pension while also receiving a full retirement or disability pension.
 - The most that can be paid to you if you are on a **disability pension and survivor's pension** is the maximum disability pension.
 - The most that can be paid to you if you are on a retirement pension and survivor's pension is the maximum retirement pension.

5. Children's Benefits

- The CPP children's benefits provide **monthly payments to the dependent children of a disabled or deceased CPP contributor**. The monthly children's benefit is a flat rate adjusted annually. **In 2023, the rate is \$281.72**. Dependent children or their parent or guardian should complete an application **as soon as possible** if they qualify so they do not lose benefits.
- A maximum of two children's benefits can be paid to one child.

There are two types of CPP children's benefits:

- **A disabled contributor's child's benefit** – a monthly payment for a child of a person receiving a CPP disability benefit (see page 23). This benefit is paid on behalf of the child to the disabled contributor. If this person has no custody and control over the child the person or agency with custody may receive the child benefit on behalf of the child.
- **A surviving child's benefit** – a monthly payment for a child of a deceased contributor who made sufficient contributions to the CPP. This benefit is paid on behalf of the child to the person with custody and control of the child. If a child is under the age of 18 and is capable of managing their own affairs, it may be paid directly to the child. A child between the age of 18 and 25 attending school full-time receives the benefit directly.
- **Eligibility:**
 - The child must be either under 18 or under 26 and in full-time attendance at a recognized school.
 - The child must be either the natural or adopted child of the contributor or in the contributor's custody.

- The parent or guardian either is receiving a CPP disability benefit or has died and met the CPP requirements for a CPP death benefit.
6. **Death Benefit:** Provides a one-time payment to (or on behalf of) the estate of a deceased CPP contributor. As of January 1, 2019, the **benefit is a flat rate of \$2500.**
- **If an estate exists,** the executor named in the will or the administrator named by the Court to administer the estate needs to apply for the death benefit and should do so **within 60 days of the death.**
 - **If no estate exists or if the executor does not apply,** the payment can be made to other persons who apply for the benefit in the following order of priority:
 - The person or institution that paid for or that is responsible for paying for the funeral expenses of the deceased
 - The surviving spouse or common-law partner of the deceased
 - The next-of-kin of the deceased
 - **Eligibility:**
 - The deceased must have made contributions to the CPP for at least one third of the calendar years in their contributory period, but no less than 3 calendar years OR 10 calendar years.

What if I don't agree with a decision made about my CPP benefits?

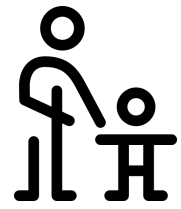
For any decision that affects your eligibility or the amount of your CPP benefit – you can ask for a reconsideration of that decision. You must request this in writing **within 90 days** of receiving the decision letter. The application will be reviewed by staff who were not involved in the original decision. Reconsiderations can take up to several months. Service Canada will review your application and send you a new decision by mail.

To request reconsideration:

- Complete and send the Request for Reconsideration of a Canada Pension Plan Retirement Pension Form **OR**
- Send a written request to review the decision with your name, address, phone number, Social Insurance Number or Client Identification Number, a detailed explanation of why you do not agree with the decision and any new information that may affect the decision. Sign and date this request and return it by mail to the return address on the decision letter or take it in person to a Service Canada Centre.

CANADA CHILD BENEFIT

The Canada Child Benefit (CCB) is a **tax-free monthly payment made to eligible families with children under 18 years of age**. 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 of the current year, to 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 Canada Child Benefit?

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 19th month, or an Indigenous person meeting the definition of 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. A male parent who is primarily responsible should apply and attach a signed letter from the female parent stating he is primarily responsible for all the children in the home. **In the case of same-sex parents**, only one parent should apply for all the children in the home. If you have a **shared parenting time (custody) arrangement** (if the child shares their time about equally between the parents) then each parent would receive 50% of CCB payment they would have gotten if they had full parenting time of the child. If the **child lives mostly with you**, only you can apply. In cases where parenting time changes for a temporary period (such as if the children go to your house for the summer) then you can apply to get benefits for that period. The other parent will then need to reapply to start getting the payments again.

How do I apply for Canada Child Benefit?

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

- You can apply for the CCB when you register the birth of your newborn. This registration is usually done by paper at the hospital or birthing centre. You will need to give your consent and provide your social insurance number so that the Vital Statistics Agency can be shared with the CRA.
- Using your CRA "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

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 Disability Tax Credit?

To be eligible for the DTC, a medical practitioner must certify that your impairment is severe and "prolonged" in at least one of the below categories, which means the impairment has lasted, or is expected to last for a continuous period of at least one year, and present at least 90% of the time. If you do not have severe and prolonged impairment, your medical practitioner must certify that you either have significant limitations in 2 or more of the categories below, or must receive therapy to support a vital function.

- Walking
 - You are unable to walk on your own, or it takes you 3 times longer than someone of similar age who does not have the impairment (even if you use appropriate therapy, medication, and devices)
- Mental Functions
 - You are unable to perform mental functions necessary for everyday life, or it takes you 3 times longer than someone of similar age who does not have the impairment (even with appropriate therapy, medication, and devices)

- Dressing
 - You are unable to dress yourself, or it takes you 3 times longer than someone of similar age who does not have the impairment (even if you use appropriate therapy, medication, and devices)
- Feeding
 - You are unable to prepare your food or feed yourself, or it takes you 3 times longer than someone of similar age who does not have the impairment (even if you use appropriate therapy, medication, and devices)
- Eliminating (bladder or bowel)
 - You are unable to personally manage bowel or bladder functions, or it takes you 3 times longer than someone of similar age who does not have the impairment (even if you use appropriate therapy, medication, and devices)
- Hearing
 - You are unable to hear so as to understand spoken conversation with a familiar person in a quiet setting, or it takes you 3 times longer than someone of similar age who does not have the impairment (even if you use appropriate therapy, medication, and devices)
- Speaking
 - You are unable to speak so as to be understood by a familiar person in a quiet setting, or it takes you 3 times longer than someone of similar age who does not have the impairment (even if you use appropriate therapy, medication, and devices)
- **Vision**
 - Visual acuity in both eyes is 20/200 (6/60) or less on an eye chart, or
 - The greatest diameter of the field of vision in both eyes is 20 degrees or less
- **Needing life-sustaining therapy**
 - You must meet **all four** of the following criteria:
 - Your therapy is needed to support a vital function and may include:
 - Dialysis
 - Insulin therapy
 - Oxygen therapy
 - Chest physiotherapy
 - Other therapies
 - Your impairment has lasted or is expected to last for a continuous period of 12 months
 - The therapy is needed at least two times a week
 - The therapy is needed for an average of at least 14 hours a week.
 - The therapy needs to take time away from normal activities. If the therapy requires a regular dosage of medication that needs to be adjusted daily, the time spent determining the dosage and

administering the medication can be counted in the 14-hour requirement.

- Some activities do not count in the 14-hour requirement:
 - Exercising
 - Managing any dietary restrictions or regimes that are not listed as included in the 14 hours
 - Medical appointments that do not involve receiving the therapy or determining the dosage of medication, medical compound, or medical formula
 - Obtaining medication
 - Recuperating after therapy (unless medically required)
 - Time a portable or implanted device takes to deliver therapy
 - Travel time to receive therapy

Cumulative Effect Eligibility

- Even if you do not have a prolonged and severe limitation in one of these categories, you may be eligible for the DTC under the cumulative effect of significant limitations. This combines the effects of 2 limitations above to be equivalent to a marked restriction in 1 category (does not include life-sustaining therapy).
- For example, if a person always takes a long time to walk and dress, and the extra time it takes to do these 2 activities is equivalent to being unable (or taking 3 times longer) to do just 1 of them, then they may be eligible.

How Do I Apply for the Disability Tax Credit?

Before applying: Find a medical practitioner to certify your impairment. 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 (you or your spouse/partner) or 331 (other dependents) of your tax return.

Below is a list of practitioners who can certify particular things:

- Medical doctors → All impairments
- Nurse practitioner → All impairments
- Optometrist → Vision
- Audiologist → Hearing
- Occupational therapist → Walking, feeding, dressing
- Physiotherapist → Walking
- Psychologist → Mental functions
- Speech-language pathologist → Speaking

Step 1: Locate the appropriate form. Visit the following website to access the digital (by phone or online) and paper (by mail) forms:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit/how-apply-dtc.html#h-2> .

Step 2: Part A needs to be filled out by the person with the disability or their legal representative. At the end of this step, you will receive a reference number.

Step 3: Give the reference number to the medical practitioner. They will use it to complete and submit Part B of the digital form online. The reference number is required in order for the application form to be electronically submitted to the CRA. The number is valid until the medical practitioner submits Part B.

Step 4: Ask your medical practitioner(s) to fill out and certify **Part B**. To complete Part B, medical practitioners must open the DTC digital application. After Part B is completed, the digital form is automatically submitted to the CRA.

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 also submit it electronically in the CRA “My Account.”

Step 5: CRA will send you a notice of determination of the decision. **If you are approved**, the notice will show you which year(s) you are eligible. CRA will notify you if your eligibility is about to expire. **If you are denied**, the notice will explain why. If you disagree, you can call 1-800-959-8281 to discuss your application. You can also contact the CRA in writing, you should include any relevant documents you have not already sent. You could also file a formal objection no later than **90 days** after you are mailed the notice of determination.

Step 6: Claim the disability amount. If and when your DTC application is approved, you can claim the disability amount for yourself by completing line 31600 on your tax return, line 31800 for your dependent, and line 32600 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 adjustments for up to 10 years under the CRA's Taxpayer Relief Provision.

CHILD DISABILITY BENEFIT

The Child Disability Benefit (CDB) is a **tax-free monthly payment made to families who care for a child under 18 with a severe and prolonged impairment** in physical or mental functions.

The CDB depends on the number of eligible children, the adjusted family net income, and your marital status. The CDB is recalculated based on your adjusted family net income each July. For example, your July 2022 to June 2023 payments are based on your income from your 2021 tax return. For the period of July 2022 to June 2023, you could get up to **\$2,985 (\$248.75 per month)** for each child who is eligible for the DTC. This benefit begins to be reduced when the adjusted family net income is greater than \$71,060.



Am I eligible for the CDB?

- You must be eligible for the Canada Child benefit (CCB)
- Your child must be eligible for the Disability Tax Credit (DTC)
- If you are already getting CCB for a child eligible for the DTC you do not need to apply for the CDB – you will get it automatically.
- A child is eligible for the DTC when a medical practitioner certifies on Form T2201, the disability tax credit certificate that the child has severe impairment and the CRA.

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 one year. 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, send the form to the CRA.

OLD AGE SECURITY

Old Age Security (OAS) is a **monthly payment from the Government of Canada to seniors 65 years of age and older**. 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 Old Age Security?

The primary benefit available from OAS is the OAS pension. It is considered taxable income and is subject to a recovery tax if your individual net income is higher than the net world income threshold set for the year (\$79,845). 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 age, income, and marital status, as illustrated in Figure 4 below:

Figure 4 (effective April to June 2023):

<u>Benefit</u>	<u>Maximum monthly benefit you may receive</u>	<u>Maximum eligible annual household income</u>
OAS pension 65-74 (regardless of marital status)	\$691.00	Less than \$129,757
OAS pension 75 and over (regardless of marital status)	\$760.10	Less than \$129,757
GIS (if single, widowed, or divorced)	\$1,032.10	Less than \$20,952 (individual income)
GIS (if your spouse/common-law partner gets the full OAS pension)	\$621.25	Less than \$27,648 (combined income)
GIS (if your spouse/common-law partner doesn't get an OAS pension or Allowance)	\$1,032.10	Less than \$50,208 (combined income)

GIS (if your spouse/common-law partner receives the allowance)	\$621.25	Less than \$38,736 (combined income)
Allowance (for people age 60-64) (if your spouse/common-law partner receives the GIS + OAS pension)	\$1,312.25	Less than \$38,736 (combined income)
Allowance for the Survivor	\$1,564.30	Less than \$28,224 (individual income)

Am I eligible for Old Age Security?

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.

Canadians working outside Canada for Canadian employers (like the Canadian Armed Forces and banks) can have their time working abroad counted as residence in Canada.

- To qualify you must have either:
 - o Returned to Canada within 6 months of ending employment
 - o Turned 65 years old while still employed and maintained residence in Canada during your time outside of Canada.
 - o You must also provide the following two documents:
 - Proof of employment from the employer
 - Proof of physically returning to Canada (unless you turned 65 while still employed outside Canada).

How do I apply for Old Age Security?

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 64th birthday notifying you of your upcoming automatic enrollment in OAS. If you receive this letter, then you do not need to apply for OAS. You will need to apply if you get a letter asking you to apply or if information in the letter that was sent is incorrect. If you did not receive a letter after you turned 64, contact Service Canada.

To apply online, you must:

- Be at least 1 month passed your 64th birthday
- Not be currently receiving OAS
- Have not already applied for OAS and Service Canada is not already assessing your application
- Be currently living in Canada
- Not have an authorized third party on your account.

You will need a **My Service Canada Account**. **Make sure you have the information you need before you begin because once you start the application you cannot save it and continue later.** You will need your social insurance number (SIN), your spouse or common-law partner's SIN and date of birth, information about where you have lived since age 18, your banking information for direct deposit, the date you want your OAS to start, and your reduction in employment or pension income if applicable.

To apply by mail, you must print and complete the paper form Application for the OAS and the GIS, include certified true copies of required documents, and mail the application or bring it in person to a Service Canada office.

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

You can make a written request for reconsideration within **90 days** of receiving your decision. 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).

ALBERTA'S SENIORS FINANCIAL ASSISTANCE PROGRAMS

While OAS is the primary source of income for seniors, the Government of Alberta **supplements OAS** with the following supports and services:

1. **Alberta Seniors Benefit:** provides a monthly benefit to eligible, low-income seniors to help with living expenses.
2. **Supplementary Accommodation Benefit:** provides financial assistance to eligible, low-income seniors residing in a designated supportive living or long-term care.
3. **Special Needs Assistance for Seniors:** provides financial assistance to eligible, low-income seniors towards the cost of some appliances and specific health and personal supports.
4. **Dental and Optical Assistance for Seniors:** provides financial assistance to eligible seniors with low to moderate income for basic dental and optical services.
5. **Coverage for Seniors:** provides coverage for medical needs such as prescription drugs, diabetic supplies, ambulance services, home nursing care, chiropractic services, and clinical psychological services.
6. **Seniors Property Tax Deferral Program:** allows eligible senior homeowners to defer all or part of their annual residential property taxes through a low-interest home equity loan.
7. **Seniors Home Adaptation and Repair Program:** helps eligible seniors finance home repairs, adaptations, and renovations through a low-interest home equity loan.

Eligibility: You should get an application package in the mail 6 months before you turn 65. If not, call 1-877-644-9992. To be eligible you must:

- Be 65 or older
- Have lived in Alberta for at least three months before applying
- Be a Canadian citizen or permanent resident.

The Alberta Seniors Benefit, Special Needs Assistance for Seniors, and Dental and Optical Assistance for Seniors are not available if you and/or your spouse or partner have chosen to defer or delay OAS. Some programs are income based, so you may not be eligible.

Apply online at <https://sfa.alberta.ca/> or print and fill out a Seniors Financial Assistance Application form. Optional forms like the Income Estimate form and the Direct Deposit request are available to help you complete your application. You can submit your documents online, fax them to 780-422-5954, or mail them to Alberta Seniors and Housing, Seniors Financial Assistance PO Box 3100 Edmonton, AB T5J 4W3.

The normal processing times for applications is **16 weeks** from the date the application was received. You will receive a letter explaining your benefit eligibility once your application is reviewed.

SUPPORTING HOMELESS SENIORS PROGRAM

The Supporting Homeless Seniors Program (SHSP) **enables qualified agencies, charities, and municipalities to apply for CPP, OAS, and/or GIS benefits on behalf of individuals who are vulnerable, experiencing homelessness, or incapable of managing their affairs independently.**

Who Can Apply?

- Municipalities incorporated under Provincial or territorial statutes
- Charitable organizations and non-profit organizations that have tax exempt status under the *Income Tax Act* and are registered with the Canada Revenue Agency.
 - o Charitable and non-profits must be able to demonstrate that they are reputable and suitably experienced in homelessness outreach and possess liability insurance.
- The program is not for seniors whose affairs and decisions are under power of attorney or public guardianship.

How to Apply?

- Before applying, the organization must have looked at the affected senior's living situation and found them to be homeless or at imminent risk of being homeless based on the following factors:
 - o The absence of a fixed home address
 - o Regular shelter use
 - o An unsafe or inadequate housing situation
 - o Self-identification by the individual that they are homeless
- The applicant organization needs to submit an agreement to administer benefits and a certificate that sets out the homelessness and incapability of the senior:
 - o The **agreement to administer benefits** is under the Old Age Security Act and/or the Canada Pension Plan
 - o The **Certificate of Incapability** is completed by one of the following:
 - Certified medical professionals like a physician, registered nurse, nurse practitioner, psychologist, or physician
 - Lawyers and social workers



Obligations of the Organization (the third party)

In signing the Agreement to Administer Benefits, the applicant organization agrees to:

- Administer and spend the benefits on the behalf of the individual
- Assume the responsibilities of the individual with regards to the administration of the benefits
- Keep accurate and complete records and account for how the money is spent
- Notify Service Canada about any relevant changes
- Return the payment if the individual is no longer in the care of the organization.

EMPLOYMENT INSURANCE

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**. You can 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 when they are unable to work for medical reasons. You must have a medical certificate to show you are unable to work for medical reasons (including illness, injury, and quarantine). You could receive 55% of your earnings up to a maximum of \$650 a week. Before you apply for EI, check with your employer to find out if they have a paid sick leave or disability plan. If your medical condition is expected to be long-term or permanent, check for other benefits such as the Canada Pension Plan disability benefit (see page 24).

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. Maternity benefits cannot be shared between partners. A **maximum of 15 weeks** of EI maternity benefits is available with a **benefit rate of 55% (weekly max of up to \$650)**.

EI also offers **parental benefits** to parents caring for newborn or newly adopted children. There are two types of parental benefits that you can choose from. Once you start receiving

the benefits, you cannot change options. If sharing, each parent must choose the same option and submit their own application:

- **Standard parental benefits:** Can be paid for a maximum of 40 weeks, but one parent cannot receive more than 35 weeks of standard benefits. The benefit rate is 55% with a weekly max up to \$650.
- **Extended parental benefits:** Can be paid for a maximum of 69 weeks, but one parent cannot receive more than 61 weeks of extended benefits. The rate is 33% with a weekly max of up to \$390.

4) Caregiving Benefits

Through EI, you can receive financial assistance of up to **55% your earnings to a maximum of \$650 a week** to help you take time off work to provide care or support to critically ill or injured persons. **Caregivers** do not have to be related to or live with the person they are caring for but the individual must consider the caregiver to be like family. A **critically ill or injured person** is someone whose life is at risk and they need the care or support of at least one caregiver.

There are three types of caregiving benefits:

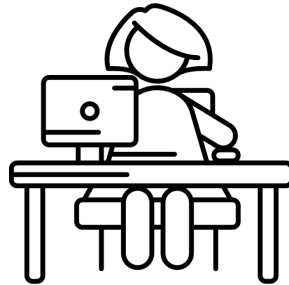
- a) **Compassionate care benefits:** EI pays compassionate care benefits to people unable to work temporarily because they are providing support to a person of any age who requires end-of-life care. You can receive benefits for up to 26 weeks.
- b) **Family caregiver benefit for adults:** You can receive up to 15 weeks of benefits while you are providing care for a critically ill or injured person 18 or over.
- c) **Family caregiver benefit for Children:** You can receive up to 35 weeks of benefits while you are providing care to a critically ill or injured person under 18.

7) Benefits for the Self-Employed

Self-Employed Canadians can access special benefits (Maternity, Parental, Sickness, Compassionate care, and Family Caregiver benefits). If you run your own business or control more than 40% of your corporation's voting shares, this program allows you to access special benefits one year after registering. When you need to take time away from your business, you could receive financial support of up to 55% of your earnings (subject to a maximum amount of \$650 per week in 2023). Regular benefits are not available through this program. If you are a fisher, barber, hairdresser, or taxi-driver, you do not need to register for this program as you are eligible for regular EI benefits as an employee.

To be eligible, you must be eligible for the special benefit you are applying for AND:

- Be a Canadian citizen or permanent resident
- Be registered in the self-employment program for at least 1 year
- Have decreased the amount of time you spend on your business by more than 40% for at least one week
- Have earned the minimum amount between January 1 and December 31 the year before you apply for benefits. **To be eligible for benefits between January 1, 2023 and December 31, 2023, you need to have made at least \$8,255 in net self-employed earnings in 2022.**



To register for the self-employed program (you can apply for benefits one year after your registration date):

- Register online
- Pay EI premiums

You can still register for the program if you are self-employed AND an employee. Your insurable earnings can be combined to increase your benefit rate (subject to the maximum rate and number of weeks).

How do I apply for EI benefits?

Before you apply, make sure 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);
- The last name at birth of one of your parents;
- Mailing/residential addresses including postal code, and
- If you want to apply for direct deposit, your complete banking information (financial institution name, branch number, and account number).
- Names and addresses of all employers you worked for in the last 52 weeks, 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.

- You may also have to include the following if you are reactivating an existing claim:
 - The salary amount, before deductions, for the last week you worked
 - Any other amount you received or will receive like vacation pay or severance pay.

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 an estimate of your self-employment earnings for the previous tax year. If you are applying for sickness benefits, you will need to provide a medical certificate.

Apply: Once you have all required information, you can apply for EI benefits online (at home, or a public Internet access site like the Edmonton Public Library) at this link:

<https://www.canada.ca/en/services/benefits/privacy-notice.html>



- The website will take you step by step through the application and provide detailed instructions on how to complete the form. You will be asked for an email address.
- If you started an EI claim within the last year and there are still weeks payable on that claim, **your existing claim will automatically be renewed when you submit your application.**
 - Sometimes you may want to cancel your old claim and start a new one because it may increase the amount of your benefits or the length of the benefit period.

How do I appeal an EI decision?

If you disagree with a Service Canada decision regarding your application for EI benefits, you can request a reconsideration of the decision. Employers and other parties affected by a decision can also request a reconsideration.

Before you start, see if you have any new information that may change the original decision or documentation that wasn't submitted. Provide this information to Service Canada and they may change their decision.

If not, **complete a Request for Reconsideration form** online and print and sign it. You can also submit it to Service Canada by mail **within 30 days** after the decision was communicated to you. Mail the form to your regional Service Canada Centre (like Canada Place, Main Floor, 9700 Jasper Avenue). **If you submit your request after 30 days, you must provide a reason.**

A new agent will assess the original decision, assess documents, and evidence, and may change or keep the original decision. You will be informed of this in writing. An agent will call you to explain the decision if it is not in your favour.

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**. Fill out the form on their website **within 30 days** after the new decision.



WHERE CAN I CALL FOR MORE HELP OR INFORMATION?

211	Phone: 211 or 780-482-INFO (4636)
------------	-----------------------------------

A hotline that has access to relevant resources in Edmonton.

24/7 Emergency Income Support Contact Centre	Phone: 1-866-644-5135 Fax: 780-422-9681 Email: css.iscc@gov.ab.ca
---	---

Emergency financial assistance to help with basic needs like shelter, utilities, food, etc.

Alberta Seniors and Housing Seniors Financial Assistance PO Box 3100 Edmonton, AB T5J 4W3	Fax: 780-422-5954 Apply online: https://sfa.alberta.ca/
--	--

Mail, fax, or submit documents online for Alberta Seniors Financial Assistance (supplementary benefits to OAS).

Alberta Supports - City Centre 10242-105 Street Edmonton, AB T5J 3L5 Hours: 8:15 am - 4:30 pm (M-F)	Phone: 780-415-4900 TDD/TTY: 780-427-9999 Fax: 780-427-4778 Email: abworksis@gov.ab.ca
---	--

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.

Appeals Secretariat 2 nd floor, Agronomy Centre 6903 116 Street NW Edmonton, AB T6H 5Z2	Phone: 780-644-8992 Toll free : 310-0000 before the phone number (in Alberta) Fax: 780-422-1088 Email: css.appealssecedmrgn@gov.ab.ca
--	--

Facilitates AISH, Income Support, and other Alberta Human Services Appeals.

Canadian Mental Health Association 300 - 10010 105 Street NW Edmonton, Alberta T5J 1C4	<u>Advocacy Coordinator:</u> Phone: 780-414-6300 Email: main@cmha-edmonton.ab.ca
---	--

CMHA helps with financial assistance applications and appeals.

City of Edmonton Resources for People With Disabilities	Website: https://www.edmonton.ca/programs_services/for_people_with_special_needs/people-with-special-needs-resources.aspx Phone: 780-496-4917; TTY: 780-944-5555 code: DISREC Email: recreationdisabilities@edmonton.ca
---	--

A comprehensive list of resources for people with disabilities in Edmonton.

Community and Social Services Investigation Unit (CSSIU)	Phone: 780-643-6584 Toll free: 310-0000 before the phone number (in Alberta) Email: css.csinvestigations@gov.ab.ca Online form: https://www.alberta.ca/report-suspected-fraud-of-social-services-programs.aspx
--	---

The Community and Social Services Investigation Unit (CSSIU) investigates allegations of fraudulent behaviour or abuse of funds against social services programs and services. To report fraud or abuse of funds, fill out the report fraud form using the link above. You can make an anonymous report by leaving your contact information blank. CSSIU recommends that you provide as much information as possible so they can properly assess your information and ensure a fraud investigation can be initiated.

Edmonton Community Legal Centre (ECLC) Telus House, South Tower 2 nd Floor 10020-100 Street Edmonton, AB T5J 0N3	Phone: 780-702-1725 Fax: 780-702-1726 Email: intake@eclc.ca
---	---

ECLC can assist with appealing decisions made by Income Support, AISH, and EI.

EmployAbilities #402, 10909 Jasper Ave Edmonton; T5J 3L9 Monday – Friday; 8:30am - 4:30pm	Phone: 780-423-4106 Email: employ@employabilities.ab.ca
---	--

Provides skill development, education, and employment services to people with medical conditions, permanent injuries, disabilities, and employment barriers.

<p>Seniors Association of Greater Edmonton 15 Sir Winston Churchill Square <i>(the corner of 102A Avenue and 100 Street)</i> Edmonton, AB T5J 2E5 Monday – Friday; 8:00 am - 4:00 pm</p>	<p>Phone: 780-423-5510 Fax: 780-426-5175 Email: info@mysage.ca</p>
---	--

SAGE can assist with CPP, OAS, and other matters relevant to elderly individuals.

<p>Service Canada Canada Place, Floor Main 9700 Jasper Avenue Edmonton, Alberta Hours: 8:30 am - 4:30 pm (M-F)</p>	<p>Phone: +1 800-622-6232</p>
---	-------------------------------

Submit all CPP, OAS, EI, and any other federal benefits applications and documentation here.

<p>Social Securities Tribunal of Canada PO Box 9812; Station T Ottawa, ON K1G 6S3</p>	<p>Phone: 1-877-227-8577 Email: info.sst-tss@canada.gc.ca</p>
--	--

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.

<p>Student Legal Services - Civil Law Project 11036 88 Avenue Edmonton, AB T6G 0Z2</p>	<p>Phone: 780-492-8244 Fax: 780-492-7574 Website: www.slsedmonton.com Hours: 8:30 am - 11:30 am; 1 pm - 4pm (M-F)</p>
---	--

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).

<p>Voice for Albertans with Disabilities 406 Hys Centre, 11010 101 Street Edmonton, AB T5H 4B9</p>	<p>Phone: 780-488-9088 Email: vad@vadsociety.ca</p>
---	--

Voice for Albertans with Disabilities (VAD) can help Albertans with disabilities complete application forms for benefits like CPP-D and AISH.

Winnipeg Tax Centre

PO Box 14005 Station Main
Winnipeg, MB R3C 3M3

Fax: 204-984-5164

Send all CCB and CDB applications to the Winnipeg Tax Centre.