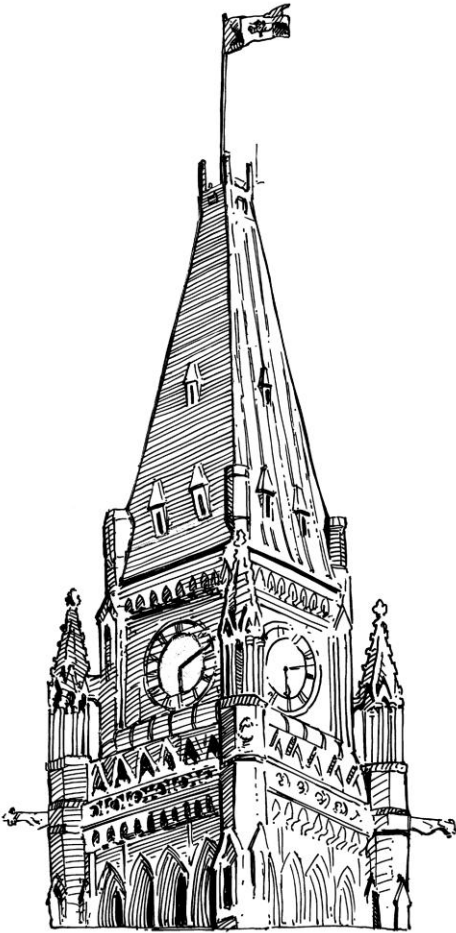


Updated June 2012

2nd Edition
Handbook for
Seniors

*For my constituents in
Vegreville-Wainwright*



This senior's handbook, compiled especially for the Vegreville – Wainwright electoral district gives you local, pension, and taxation information, plus some valuable safety tips.

It will be most useful to individuals who are of or approaching retirement age and their friends, family and caregivers.

Please let us know what you think! Fill out the questionnaire included in the next few pages of this booklet and mail it back, postage free, to the Office of Leon Benoit MP.

Enjoy!

MESSAGE FROM LEON BENOIT

Dear Friends:

I am very pleased to present to you this *2nd Edition Handbook for Seniors in the Vegreville – Wainwright constituency*.

Our government takes the needs of older Canadians very seriously. You contribute so much knowledge and experience, as well as a range of valuable skills to our communities and our country.

In fact, Conservatives have a long-standing commitment to Canadian seniors. Since forming government, we have taken many important steps to give older Canadians a stronger voice and more opportunity to remain engaged at all levels.

This *Handbook for Seniors* is a compilation of information that is useful and important to seniors specifically in our area, with local phone numbers and local addresses.

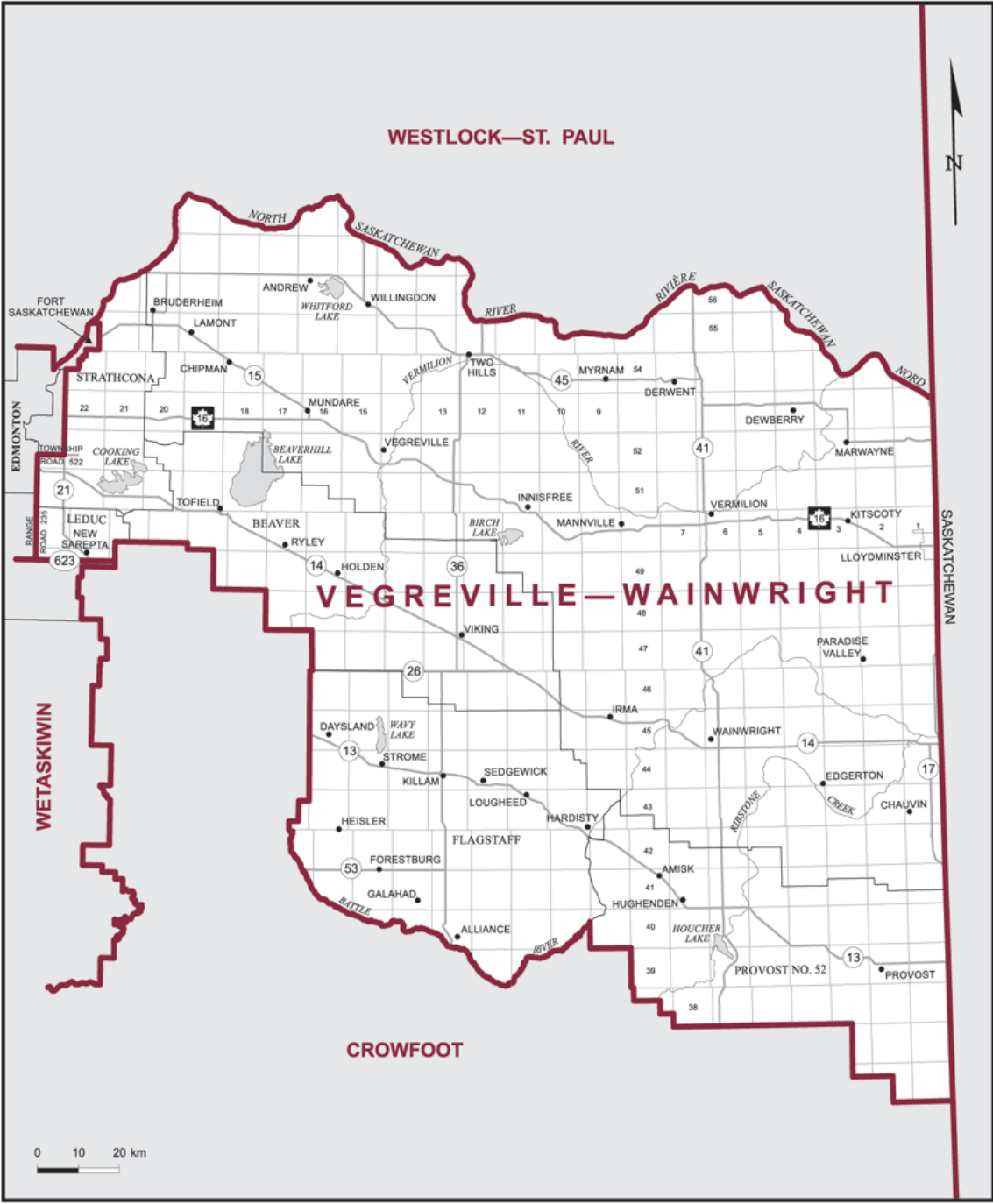
Please take a moment to fill out the questionnaire and let me know what you think about this booklet, or how it can be improved.

I look forward to hearing from you!

Sincerely,



VEGREVILLE – WAINWRIGHT CONSTITUENCY BOUNDARIES



Source Elections Canada

WE WANT TO HEAR FROM YOU

Please complete this form, cut it out, fold and seal. Send it back, **postage free** to address on reverse.

Did you find this *Handbook for Seniors* useful?

Yes

No

How would you improve this *Handbook* for future publications?

Is Leon Benoit on the right track on issues for seniors?

Yes

No

Please rate the overall performance of Leon Benoit, MP.

Very Good

Good

Fair

Poor

Very Poor

What federal party best represents your views on today's important issues?

Conservative

Liberal

NDP

Green

Other

Would you like to receive an updated *Handbook for Seniors*, when available?

Yes

No

If "yes," please provide us with the following information:

Name _____

Address _____

City _____

Postal Code _____

Phone _____

Email _____

Cut here

No postage required

Leon Benoit MP
613 Justice Building
House of Commons
Ottawa ON K1A 0A6

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GOVERNMENT JURISDICTIONS

GOVERNMENT AREAS OF AUTHORITY

There are three levels of government in Canada that manage and administer public programs and services. Please refer to the following chart for general areas of authority for each level of government:

FEDERAL	PROVINCIAL	MUNICIPAL
<ul style="list-style-type: none"> • Canada Revenue Agency (income tax) • Citizenship and Immigration • Passports • Social Insurance Number • National Defence • Veterans' issues • Canada Post • Employment Insurance • Canada Pension Plan • Old Age Security • The Supreme Court • Charter of Rights and Freedoms • National Parks • National Borders 	<ul style="list-style-type: none"> • Health care • Social assistance • Child welfare • Drivers' licenses • Birth certificates • Policing • Land registry • Housing • Property rights • Hunting and freshwater fishing licenses • Civil rights • Education • Consumer complaints • Labour (except federal employees) • Workplace safety • Workers' Compensation • Provincial courts • Business licenses • Provincial parks 	<ul style="list-style-type: none"> • Land development and city planning • Road bylaws and maintenance • Property taxes • Noise bylaws • Local parks • Garbage disposal • Local recreation facilities and fields • Snow removal • Community Policing

FEDERAL GOVERNMENT

Service Canada provides information on Canada-wide services, initiatives, regulations, official publications, and current federal programs. For example, here you can find detailed information about the many programs and services the Government of Canada offers to seniors. **See Page 9 for locations.**

By Telephone: 1-800-O-Canada (1-800-622-6232)

By TTY 1-800-926-9105

Website: www.servicecanada.gc.ca

Many documents are available on demand in alternative formats.

Election Dates

Since May 2007, the *Canada Elections Act* requires that a general election be held on a fixed date: the third Monday of October in the fourth calendar year following the previous general election. In a minority-government situation, elections may be held more frequently. The last election, the 41st Canadian General Election, was held on May 3, 2011. The next general election will be held on October 19, 2015

MP Services

Your representative in the House of Commons in Ottawa, our nation's capital, is known as your Member of Parliament or MP.

The office of Leon Benoit, Member of Parliament for Vegreville-Wainwright, is here to help constituents with matters relating to federal government departments and agencies.

SORTING THINGS OUT

From time to time constituents may have special concerns with federal government agencies. A MP office can assist by gathering up to date information, or making a necessary contact with an agency representative. In most cases, a signed authorization form is required.

Some examples of what a Member of Parliament's office can help you with:

- **Canada Revenue Agency**
Assist in resolving problems related to income tax, Canada Child Tax Benefit, GST rebates etc.
- **Service Canada**
Assist in resolving problems related to CPP (retirement, disability), and benefits: OAS/GIS, Employment Insurance (EI) (regular, sickness, maternity) etc.
- **Citizenship and Immigration Canada**
Communicate with Canadian Embassies and Consulates abroad; provide updates on immigration files as necessary; assist in resolving problems related to immigration and citizenship.

CONGRATULATORY CERTIFICATES

For significant birthdays (75+) and anniversaries (25+), congratulatory certificates can be requested from MP Leon Benoit as well as the:

- Queen (100+ birthdays 60+ anniversaries)
- Governor General (90+ birthdays, 50+ anniversaries)
- Prime Minister of Canada
- Lieutenant Governor of AB
- Premier of AB
- Local MLA
- Official Opposition

ATTENDING YOUR EVENT

Mr. Benoit is often invited to events around the constituency and attends whenever his schedule allows. Messages to be read on his behalf can be arranged if he is unable to be there in person. Please send invitations to his constituency office.

CANADA PINS

Small quantities of lapel pins for groups travelling outside of Canada or for visitors to Canada can be requested from his constituency office.

Vegreville – Wainwright contact information:

Constituency

Website: www.leonbenoit.ca

Hill

Leon Benoit MP, Box 300,
Mannville AB T0B 2W0
(780) 763-6130
leon.benoit.c1@parl.gc.ca
Toll free: (800) 463-1194
Fax: (780) 763-6132

Room 613 Justice Building,
House of Commons,
Ottawa ON K1A 0A6
(613)992-4171 leon.benoit@parl.gc.ca
Fax (613)996-9011

PROVINCIAL GOVERNMENT www.alberta.ca

The Government of Alberta provides information on province-wide statutes and regulations, healthcare, reports, publications, government departments and regional news. Toll free 310-0000. TDD/TTY, 1-800-232-7215. Your Alberta representative at the Provincial Legislature in Edmonton, our provincial capital, is known as a Member of the Legislative Assembly or MLA. The last general Alberta provincial election was held on April 23, 2012. **MLAs that overlap or border this riding:**

<p>Battle River-Wainwright MLA Doug Griffiths <i>Constituency Office</i> #201, 1006 - 4 Avenue Wainwright, AB T9W 2R3 Phone: (780) 842-6177 Fax: (780) 842-3171 battleriver.wainwright@assembly.ab.ca</p>	<p>Strathcona – Sherwood Park MLA Dave Quest <i>Constituency Office</i> #168, 2301 Premier Way Sherwood Park, AB Canada T8H 2K8 Phone: (780) 416-2492 Fax: (780) 416-7093 strathcona@assembly.ab.ca</p>
<p>Fort Saskatchewan-Vegreville MLA *Jacquie Fenske</p>	<p>Vermilion-Lloydminster MLA *Richard Starke</p>
<p>Leduc-Beaumont MLA George Rogers <i>Constituency Office</i> #54, 5203-50 Street Leduc, AB Canada T9E 6Z5 Phone: (780) 986-4652 Fax: (780) 986-5228 leduc.beaumontdevon@assembly.ab.ca</p>	<p>Lac La Biche-St. Paul –Two Hills MLA *Shayne Saskiw</p>
<p>Sherwood Park MLA *Cathy Olesen</p>	<p>Wetaskawin – Camrose MLA *Verlyn Olson</p>

* contact information was not available at time of printing.

Contact the Legislative Assembly of Alberta for the most up-to-date information:
 Website <http://www.assembly.ab.ca/default.htm>
 E-mail laocommunications@assembly.ab.ca
 Telephone (780) 427-2826

LOCAL (MUNICIPAL) GOVERNMENT

Citizens of counties, towns and cities elect representatives to be responsible for municipal, or local, government. Municipal government can mean any of the following:

Counties, improvement districts, et cetera:

Reeve (the head)

Council (reeve and councillors)

Towns and cities:

Mayor (the head)

Council (mayor, aldermen and/or councillors)

The council is the body of elected representatives, including its head. Council members may belong to political parties, but they do not represent a party when they run for election. Also, unlike the prime minister or premiers, Reeves and mayors are elected directly to their positions.

Each provincial legislature determines the local governments' areas of responsibility, such as local fire and police services, libraries, transportation within the municipality or county, pest control and so on. Municipal governments may pass laws, called "bylaws," to govern these areas. ¹

1. Source: <http://www.assembly.ab.ca/pub/gdbook/CitizensGuide.pdf>
Page 14, *The Citizen's Guide to the Alberta Legislature*

Municipalities in Vegreville – Wainwright

Municipal Office	Phone Numbers	Fax Number
Beaver County	(780) 663-3730	(780) 663-3602
City of Lloydminster	(780) 875-6184	(780) 871-8345
County of Minburn No. 27	(780) 632-2082	(780) 632-6296
County of St. Paul No 19	(780) 645-3301	(780) 645-3104
County of Two Hills No. 21	(780) 657-3358	(780) 657 3504
County of Vermilion River No. 24	(780) 846-2244	(780) 846-2716
Flagstaff County	(780) 384-4100	(780) 384-3635
Improvement District No. 13 (Elk Island)	(780) 422-8098	(780) 420-1016
Lamont County	(780)895-2233	(780)895-7404
Leduc County	(780) 955-3444	(780) 955-3444
Municipal District of Provost No. 52	(780) 753-2434	(780) 753-6432
Municipal District of Wainwright No. 61	(780) 842-4454	(780) 842-2463
Strathcona County	(780) 464-8111	(780) 464-8050
Summer Village of Silver Beach	(780) 454-4775	(780) 454-4787
Town of Bruderheim	(780) 796-3731	(780) 796-3037
Town of Daysland	(780) 374-3767	(780) 374-2455
Town of Hardisty	(780) 888-3623	(780) 888-2200
Town of Killam	(780) 385-3977	(780) 385-2120
Town of Lamont	(780) 895-2010	(780) 895-2595
Town of Mundare	(780) 764-3929	(780) 764-2003
Town of Provost	(780) 753-2261	(780) 753-6889
Town of Sedgewick	(780) 384-3504	(780) 384-3545
Town of Tofield	(780) 662-3269	(780) 662-3929
Town of Two Hills	(780) 657-3395	(780) 657-2158
Town of Vegreville	(780) 632-2606	(780) 632-3088
Town of Vermilion	(780) 853-5358	(780) 853-4910
Town of Viking	(780) 336-3466	(780) 336-2660

Municipal Office	Phone Number	Fax Number
Town of Wainwright	(780) 842-3381	(780) 842-2898
Village of Alliance	(780) 879-3911	(780) 879-2235
Village of Amisk	(780) 856-3980	(780) 856-3980
Village of Andrew	(780) 365-3687	(780) 365-2061
Village of Chauvin	(780) 858-3881	(780) 858-2125
Village of Chipman	(780) 363-3982	(780) 363-2386
Village of Czar	(780) 857-3740	(780) 857-2353
Village of Derwent	(780) 741-3792	(780) 741-3792
Village of Dewberry	(780) 847-3053	(780) 847-3053
Village of Edgerton	(780) 755-3933	(780) 755-3750
Village of Forestburg	(780) 582-3668	(780) 582-2233
Village of Galahad	(780) 583-3741	(780) 583-2230
Village of Heisler	(780) 889-3774	(780) 889-2280
Village of Holden	(780) 688-3928	(780) 688-2091
Village of Hughenden	(780) 856-3830	(780) 856-2034
Village of Innisfree	(780) 592-3886	(780) 592-3729
Village of Irma	(780) 754-3665	(780) 754-3668
Village of Kitscoty	(780) 846-2221	(780) 846-2213
Village of Lougheed	(780) 386-3970	(780) 386-2136
Village of Mannville	(780) 763-3500	(780) 763-3643
Village of Marwayne	(780) 847-3962	(780) 847-3324
Village of Minburn	(780) 593-3939	(780) 593-3944
Village of Myrnam	(780) 366-3910	(780) 366-2246
Village of New Sarepta	(780) 941-3929	(780) 941-3890
Village of Paradise Valley	(780) 745-2287	(780) 745-2287
Village of Ryley	(780) 663-3653	(780) 663-3541
Village of Strome	(780) 376-3558	(780) 376-3557
Village of Willingdon	(780) 367-2337	(780) 367-2167

SENIORS RESOURCES

QUICK REFERENCE NUMBERS AND WEBSITES

Federal Government

Federal Government	Phone Number	Website
Canada Pension Plan & Old Age Security	(800)277-9914 TTY 1(800)255-4786	http://www.hrsdc.gc.ca/eng/oas-cpp/index.shtml
Canada Revenue Agency – individuals	(800)959-8281	www.cra.gc.ca
Citizenship and Immigration	(888)242-2100	www.cic.gc.ca
Consumer Information – complaints and concerns, what to do.	(613)946-2576	http://consumerinformation.ca
Federal Benefit Finder	1(800)622-6232	www.canadabenefits.gc.ca
Public Health Agency of Canada, information on seniors and aging	(780)495-2754	http://www.phac-aspc.gc.ca/seniors-aines/index-eng.php
RCMP: PhoneBusters & Reporting Crime Online	(888)495-8501	http://www.antifraudcentre-centreantifraude.ca/
Service Canada – general information on federal programs and services	(800)632-6232 TTY 1(800)926-9105	www.servicecanada.gc.ca
Veteran’s Affairs	(866)522-2122	www.vac-acc.gc.ca

Service Canada locations in or near Vegreville-Wainwright riding:

<i>Full Service Centres</i>	<i>Service Canada Centres are full service centres offering a mix of information and transactional services.</i>
Lloydminster	4114 70th Avenue
Edmonton Canada Place Service Canada Centre	Canada Place, Floor Main 9700 Jasper Avenue Edmonton, Alberta
Edmonton Meadowlark Service Canada Centre	Meadowlark Shopping Centre, Suite 120 15710 87th Avenue North-West Edmonton, Alberta
Edmonton Millbourne Service Canada Centre	148 Millbourne Market Mall 38 Avenue & Millwoods Road Edmonton, Alberta
Edmonton North Service Canada Centre	Northgate Centre, Unit 2000 9499 137th Avenue Northwest Edmonton, Alberta
Camrose Service Canada Centre	Federal Building, Floor 2 4901 50th Avenue Camrose, Alberta
<i>Scheduled Outreach Site</i>	<i>Scheduled Outreach Sites provide services tailored to the needs of the community (mainly information and transaction support). These locations may also be within urban areas to serve targeted groups. Service Canada staff will travel to pre-determined locations on a regular basis (i.e. one day per week).</i>
Vegreville Scheduled Outreach Site <i>Phone 1(800)622-6232 for schedule</i>	Alberta Service Centre 5121 49 Street Vegreville, Alberta

Provincial and Other Contacts

Provincial/Other	Phone Number	Website
General information and to call any Provincial Government number toll-free.	310-0000	www.alberta.ca
Provincial information for seniors	(800)642-3853	http://www.seniors.gov.ab.ca/
Health:		
Health Link	(866)408-5465	https://myhealth.alberta.ca/Pages/default.aspx
Information on Alberta health services	(888)342-2471	http://www.albertahealthservices.ca/
Alberta Health Care Insurance Plan	(780)427-1432	http://www.health.alberta.ca/health-care-insurance-plan.html
Abuse:		
Seniors' Abuse HelpLine Edmonton	(780)454-8888	
Protection for Persons in Care	(888)357-9339	
Alberta Elder Abuse	(780)496-5932	http://www.albertaelderabuse.ca/
Alberta Council of Women's Shelters	(866)331-3933	http://www.acws.ca/
Other:		
Canadian Association of Retired People		www.carp.ca

Family and Community Support Services

Name:	Phone Numbers	Fax Number
Amisk FCSS	780-856-3980	780-856-3980
Andrew FCSS	780-365-3885	780-365-2342
Bruderheim FCSS	780-796-3731	780-796-3037
Dewberry FCSS	780-847-3053	780-847-3053
Flagstaff FCSS	780-385-3976	780-385-3667
Kitscoty FCSS	780-846-2221	780-846-2213
Lamont County FCSS	780-895-7751	780-895-7404
Lamont FCSS	780-895-2010	780-895-2595
Lloydminster FCSS	780-875-6184	780-871-8345
Mannville-Minburn-Innisfree FCSS	780-763-3005	780-763-3004
Marwayne FCSS	780-847-3962	780-847-3324
Paradise Valley FCSS	780-745-2287	780-745-2287
Provost and District FCSS	780-753-2288	780-753-2788
Strathcona County FCSS	780-464-4044	780-449-1220
Tofield-Ryley-Beaver FCSS	780-662-7067	780-662-3854
Tofield/ Beaver FCSS	780-662-7067	780-662-3854
Town of Vermilion FCSS	780 853 5358	780 853 4910
Two Hills FCSS	780-657-3540	780-657-2158
Vegreville and District FCSS	780-632-3966	780-632-3935
Vermilion River County FCSS	780-846-2244	780-846-2716
Viking-Beaver FCSS	780-336-4024	780-336-4725
Wainwright and District FCSS	780-842-2555	780-842-5783

Short-Term Volunteering Opportunities

Are you looking for a volunteer position that fits your schedule and matches your skills and interests?

Volunteer Alberta www.volunteeralberta.ab.ca

#217 Birks Building, 10113 - 104 Street

Edmonton AB T5J 1A1

Toll-Free: 1-877-915-6336 **Phone:** 1-780-482-3300

Fax: 1-780-482-3310

Go Volunteer <http://www.govolunteer.ca/> to search for volunteer opportunities. Email info@govolunteer.ca

FEDERAL PENSIONS

HOW DOES CANADA'S PENSION SYSTEM WORK?

In Canada, we have a public pension system that provides seniors with a secure, modest retirement income base. The two main programs that provide benefits are: the Canada Pension Plan (CPP) and Old Age Security (OAS). An additional supplement, called Guaranteed Income Supplement (GIS), is also available to those whose household incomes are below a certain threshold.

NOTE

You must apply for CPP, OAS and GIS benefits to receive them; they do not start automatically. You should apply at least six months before you want your retirement pension and benefits to start.

**see upcoming changes to OAS benefit on Page 20*

CANADA PENSION PLAN

Most working Canadians contribute to the Canada Pension Plan and are entitled to a retirement pension. The Canada Pension Plan pays retirement, survivor, death, disability, and children's benefits to those who qualify.

- If you had low or zero earnings during the time you were raising children who were under the age of seven and born after December 31, 1958, the child-rearing provision could help you qualify for benefits or could help increase your monthly benefit amount.
- If you are a surviving spouse or common-law partner of a contributor, you may be eligible for monthly survivor benefits. Dependent children up to the age of 25 may also be eligible (those between 18 and 25 must be attending school full-time). The Canada Pension Plan may provide a death benefit to the estate of the contributor to help with funeral expenses.

- If you divorce or separate, Canada Pension Plan contributions made by you and your spouse or common-law partner during your marriage or common-law relationship can be divided equally.
- If you and your spouse or common-law partner are both aged 60 or older, you can share your Canada Pension Plan retirement pensions. Pension sharing can result in income tax savings.

The Canada Pension Plan Retirement Pension

If you have contributed to the Canada Pension Plan, you are entitled to a retirement pension. You can apply in person, or by sending your application by mail. You can also access and print the application form through the Internet

www.servicecanada.gc.ca/en/sc/cpp/retirement/answer_applycpp.shtml.

In most cases, people begin receiving their pension at the age of 65, but you can apply for the Canada Pension Plan as early as age 60. If you take your pension before the age of 65, your benefits will be reduced. If you apply between the ages of 65 and 70, your benefits will be increased.

For more information, call toll-free 1 (800) 277-9914, or visit the website at:

www.servicecanada.gc.ca/en/sc/cpp/retirement/canadapension.shtml

Other Canada Pension Plan Benefits

If you have contributed enough to the Canada Pension Plan, you or your family members may also be eligible for the following benefits:

Disability benefits: If your disability is severe and prolonged, and prevents you from working, you and your dependent children may be eligible to receive monthly disability benefits.

Survivor benefits: When you die, your surviving spouse or common-law partner and dependent children may be eligible for monthly survivor benefits.

Death benefits: When you die, the Canada Pension Plan may provide a lump-sum payment to your estate to help with the cost of your funeral.

Children's benefits: When you die, your dependent children up to the age of 25 may be eligible to receive children's benefits.

Other Features of the Canada Pension Plan

SHARING CREDITS

Sharing credits after a divorce or separation: If you are separated or divorced, any Canada Pension Plan contributions that you and your spouse/common-law partner have made can be divided equally. This division applies to contributions you both made during your marriage or common-law relationship. This may benefit you, because the more credits you have, the higher your CPP benefits will be, up to a maximum amount.

CHILD-REARING PROVISION

If you have children born after December 31, 1958, you may be able to increase your benefits by applying for the child-rearing provision. Under this provision, it is acknowledged that you may have worked fewer hours or stopped working while you were raising your children younger than seven years old. When calculating your benefits, the time you spent out of the work force will be taken into account to ensure these periods of low earning do not reduce your pension or make you ineligible.

Changes to the Canada Pension Plan

The Canada Pension Plan (CPP) is changing to better reflect how Canadians choose to live, work, and retire. The Government of Canada is adapting the CPP to ensure it remains fair and sustainable, and that it responds to the evolving needs of Canada's aging population and to changes in the economy and labour market.

The changes, which the Government will gradually introduce from 2011 to 2016, will give you more options so that you can make decisions that are right for you as you make the transition from work to retirement.

WHAT ARE THE CHANGES BEING MADE TO THE CPP?

- Your monthly CPP retirement pension amount will **increase** by a larger percentage if you take it **after** age 65.
- Your monthly CPP retirement pension amount will **decrease** by a larger percentage if you take it **before** age 65.
- If you are under 65 and you work while receiving your CPP retirement pension, you and your employer will have to make CPP contributions. These contributions will increase your CPP retirement benefits.
- If you are between the ages 65 to 70 and you work while receiving your CPP retirement pension, you can choose to make CPP contributions. These contributions will increase your CPP retirement benefits.
- The number of years of low or zero earnings that are automatically dropped from the calculation of your CPP pension will increase.
- You will be able to begin receiving your CPP retirement pension without any work interruption.

WILL YOU BENEFIT FROM THESE CHANGES?

These changes will affect you if you are:

- an employee who contributes to the CPP, whether you are just starting your career or you are planning to retire soon;
- a self-employed person who contributes to the CPP; or
- between the ages of 60 and 70 and you work while receiving your CPP retirement pension (or if you work outside of Quebec while receiving a QPP retirement pension).

You will not benefit from these changes if you started receiving a CPP retirement pension before December 31, 2010 and remain out of the work force.

Note: The changes also affect **employers** who contribute to the CPP on behalf of their employees.

POST-RETIREMENT BENEFIT

Beginning in 2012 **if you are under age 65 and you work** while receiving your CPP retirement pension, you and your employer will have to make CPP contributions. If you are self-employed, you will have to pay both portions. **If you are between the ages 65 to 70 and you work** while receiving your CPP retirement pension you can opt out of making these contributions. **If you decide to make the contributions, your employer will also have to make CPP contributions.** If you are self-employed, you will have to pay both portions.

These contributions go toward the new **Post-Retirement Benefit (PRB)**, which is an additional benefit for people already receiving a CPP retirement pension. The PRB is effective January 1 of the year following your PRB contribution. This additional benefit will be added to your existing CPP retirement benefit, gradually increasing your retirement income. These contributions will allow you to continue to build your PRB, even if you are already receiving the maximum CPP retirement pension amount.

Contributions will cease when you:

- stop working; **or**
- choose to opt out of making contributions at age 65; **or**
- reach age 70.

PLANNING FOR YOUR RETIREMENT

These changes to the CPP may affect your retirement planning, including when you decide to apply for your CPP retirement pension. How the changes to the CPP affect you will depend on your age, your work history, and when you plan to retire.

The CPP, which is designed to replace about 25% of your average pre-retirement employment earnings up to a maximum amount, is one part of your retirement plan. The other components of retirement income include the Government of Canada's Old Age Security (OAS) benefit, employer pension plans, and personal savings and investments.

NEED MORE INFORMATION?

Download "*Changes to the Canada Pension Plan*" booklet

http://www.servicecanada.gc.ca/eng/isp/pub/factsheets/ISPB-348-11-10_E.pdf

Download "*The Canada Pension Plan Retirement Pension*" booklet

<http://www.servicecanada.gc.ca/eng/isp/pub/factsheets/ISPB-147-03-11-eng.pdf>

Service Canada has online resources, including the Canadian Retirement Income Calculator, to help you plan your future.

Visit www.servicecanada.gc.ca

Phone: 1-800-277-9914

Teletypewriter (TTY): 1-800-255-4786

From outside Canada and the United States

(collect calls accepted): 613-990-2244

OLD AGE SECURITY PROGRAM

The Old Age Security program, the cornerstone of Canada's retirement income system, provides you with a modest benefit at age 65 if you have lived in Canada for at least 10 years. If you are a low-income senior, you may be eligible for other benefits as early as age 60.

The Old Age Security program offers four types of benefits:

1. **The Old Age Security benefit (OAS)**
2. **The Guaranteed Income Supplement (GIS)**
3. **The Allowance**
4. **The Allowance for the Survivor**

Old Age Security (OAS) Benefit

The Old Age Security (OAS) benefit is a monthly payment available, if applied for, to most Canadians 65 years of age or over. OAS residence requirements must also be met. An applicant's employment history is not a factor in determining eligibility, nor does the applicant need to be retired. OAS recipients pay federal and provincial income tax. Higher income pensioners also repay part or all of their benefit through the tax system.

ABSENCES FROM CANADA

Canadians working outside Canada for Canadian employers, such as the armed forces and banks, may have their time working abroad counted as residence in Canada. To qualify, the person must have returned to Canada within six months of ending employment or have turned 65 years old while still employed. Both proof of employment from the employer as well as proof of physically returning to Canada, if only for one day, must be provided. Under certain conditions, this provision may also apply to spouses and dependents and Canadians working abroad for international organizations. A person who cannot meet the requirements for the full Old Age Security benefit may qualify for a

partial benefit. A partial benefit is earned at the rate of 1/40th of the full monthly benefit for each full year lived in Canada after his or her 18th birthday. Once a partial benefit has been approved, it may not be increased as a result of added years of residence in Canada.

LATE APPLICATIONS

Late applicants of the Old Age Security benefit as well as the Guaranteed Income Supplement and Allowance may receive retroactive payments. Old Age Security, Guaranteed Income Supplement and Allowance payments may be made for up to 11 months plus the month in which the application is received, provided all conditions of eligibility are met.

BENEFIT CANCELLATION

Old Age Security clients can request that their Old Age Security benefits be cancelled. They can have them reinstated at a later date. However, in such cases, no retroactive payments will be permitted.

INDEXATION

All benefits payable under the Old Age Security Act are adjusted in January, April, July and October if there are increases in the cost of living as measured by the Consumer Price Index.

PAYMENT OUTSIDE CANADA

Once a full or partial OAS benefit has been approved, it may be paid indefinitely outside Canada, if the pensioner has lived in Canada for at least 20 years after reaching 18 years of age. Otherwise, payment may be made only for the month of a pensioner's departure from Canada and for six additional months, after which payment is suspended. The benefit may be reinstated if the pensioner returns to live in Canada and meets all conditions of eligibility.

The GIS and the Allowance may be paid outside Canada for only six months following the month of departure from Canada regardless of the length of time you have lived in Canada.

INCARCERATION

Beneficiaries incarcerated as a result of a sentence of two years or longer in federal penitentiaries or a sentence of 90 days or longer in provincial or territorial correctional facilities may not receive OAS benefits while incarcerated.

OAS Changes

The Government has taken action by introducing planned changes to the retirement income system. We want to ensure that future generations have a solid OAS program that is sustainable for the long-term. Seniors who are current OAS and GIS beneficiaries will not lose a cent and will not be affected.

The Government of Canada plans to gradually raise the age of eligibility for OAS by two years, beginning on April 1, 2023 with full implementation by January 2029. **People aged 54 or older on March 31, 2012 (born on or before March 31, 1958) will still be eligible for their OAS benefit or GIS at the age of 65.** The Government of Canada will also increase the ages at which the Allowance and the Allowance for the Survivor are provided from 60-64 today, to 62-66 starting in April 2023. This change will not affect anyone who is 49 years of age or older as of March 31, 2012.

The advance notification and phase-in period will give Canadians time to plan and prepare for their retirement and minimize the impact on vulnerable groups.

ADDITIONAL BACKGROUND:

- ***Starting in January 2013, the Government will start to proactively enroll many seniors for OAS and GIS benefits. This measure will reduce the burden on seniors of completing application processes and will reduce the Government's administrative costs. Proactive enrolment will be implemented in a phased-in approach from 2013 to 2016.**
- Starting in July 2013, a new voluntary deferral of the OAS benefit will allow people to delay receiving their OAS benefit by up to five years in exchange for an enhanced monthly benefit.
- The Government will amend some federal income support programs that currently end at age 65 to protect recipients' coverage further to the proposed change to the OAS eligibility age. This includes disability benefits for injured and ill veterans and for low-income First Nations seniors on reserve.
- The CPP and the OAS are two separate programs: the CPP will not be changed as it is financially sustainable.

Guaranteed Income Supplement (GIS)

The Guaranteed Income Supplement (GIS) is a monthly benefit paid to residents of Canada who receive a basic, full or partial OAS benefit and who have little or no other income. GIS payments may begin in the same month as OAS benefit payments. ***Benefits are renewed automatically by completing an income tax return by April 30.*** If an income tax return is not filed or if more information is needed, a renewal application form will be sent in the mail. Thus, the amount of monthly payments determined for the year may increase or decrease according to reported changes in a recipient's yearly income. Unlike the basic OAS benefit, the GIS is not subject to income tax.

AMOUNT OF BENEFITS

The amount of the GIS to which a person is entitled depends on his or her marital status and income.

Income for GIS purposes is defined the same way as it is for federal income tax purposes, with a few specific exceptions - the most important of which is OAS benefit income. Income, therefore, includes any other money which a pensioner receives, such as an earnings-related retirement pension, foreign pensions, interest, dividends, rents, wages or workers' compensation payments. If married or living in a common-law relationship, the combined income of the pensioner and spouse or common-law partner must be taken into account.

Generally, income earned in the previous calendar year is used to calculate the amount of benefits paid in a payment year which is from July of one year to June of the next year. However, if a pensioner or spouse has retired or has a loss of pension income, an income estimate for the current calendar year may be substituted for the income of the preceding calendar year.

On July 1, 2008, an amendment to the *Old Age Security Act* came into effect increasing the GIS earnings exemption to \$3,500 from \$500. A single recipient, for example, earning \$3,500 or more, will now be able to keep up to an additional \$1,500 in annual GIS benefits.

As of July 1, 2011 eligible seniors received *additional* annual benefits of up to \$600 for single seniors and \$840 for couples. Single recipients with an annual income of \$2,000 or less, excluding OAS benefits, and couples with an annual income of \$4,000 or less, received the full increase.

RATES OF PAYMENT

There are two basic rates of payment for the GIS. The first applies to single pensioners - including widowed, divorced or separated persons; and to married pensioners whose spouses or common-law partners do not receive either the basic OAS benefit or the Allowance. The second applies both to legally married couples and couples living in common-law relationships, where both spouses or common-law partners are pensioners. The GIS single rate is higher than the GIS married rate. However, each spouse or common-law partner in a couple is entitled to a benefit, so the combined benefits for a couple are higher than those for a single person.

If a person is receiving a partial OAS benefit, the maximum GIS may be increased by the difference between that partial benefit and the full OAS benefit.

For a single, widowed, divorced or separated pensioner, the maximum monthly supplement is reduced by \$1 for each \$2 of other monthly income. If both spouses or common-law partners in a couple are receiving the OAS benefit, the maximum monthly supplement of each pensioner is reduced by \$1 for every \$4 of their other combined monthly income.

There is one exception to these two basic rates - for a couple in which only one spouse or common-law partner is a pensioner and the other is not in receipt of either the basic OAS benefit or the Allowance. In this case, the pensioner can receive the GIS at the higher rate paid to those who are single. Moreover, the maximum monthly supplement is reduced by \$1 for every \$4 of the couple's combined monthly income, excluding, as usual, the pensioner's OAS benefit. Also, the first reduction of \$1 is made only when the combined yearly income of the couple reaches 12 times the basic monthly OAS benefit plus \$48.

Allowance and Allowance for the Survivor

The Allowance, which also includes an allowance for persons whose spouse or common-law partner has died (Allowance for the Survivor), is paid monthly. It is designed to recognize the difficult circumstances faced by many surviving persons and by couples living on the pension of only one spouse or common-law partner.

Benefits are renewed automatically by completing an income tax return by April 30. These benefits are not considered as income for income tax purposes.

AMOUNT OF BENEFITS

The Allowance is an income-tested benefit. The maximum amount payable to the spouse or common-law partner of a pensioner is equal to the combined full OAS benefit and the maximum GIS at the married rate. The maximum amount for a person whose spouse or common-law partner has died is somewhat higher. The maximum monthly Allowance is reduced by \$3 for every \$4 of the beneficiary's monthly income for a widowed spouse or common-law partner or the couple's combined monthly income. This happens until the OAS-equivalent is reduced to zero. Then, for a couple, both the GIS-equivalent portion of the Allowance and the pensioner's GIS are reduced by \$1 for every additional \$4 of the couple's combined monthly income. For a survivor, the GIS-equivalent portion is reduced by \$1 for every additional \$2 of monthly income.

Applying for Benefits

If you do not currently receive either the GIS or the Allowance and the Allowance for the Survivor, you can now make a one-time application. If you are either a new applicant or an individual who already receives these benefits, ***your benefits will be renewed automatically each year, as long as you remain eligible and file an annual income tax return on time.*** If you do not file your return on time, or if further information is needed, you will receive a renewal form in the mail.

MORE INFORMATION

For more information about the OAS Program and the CPP, please call the telephone numbers below. The calls, which are free of charge, can be made anywhere from Canada and the United States. Please have your Social Insurance Number on hand when you call.

By Telephone: 1 (800) 277-9914

TDD: 1 (800) 255-4786.

Website: www.servicecanada.gc.ca/seniors

NOTE

The above information provides an overview of the OAS benefit, the GIS, Allowance and Allowance for the survivor. It is intended to give a general description of how the program works, who is eligible and how benefits are determined. It is not possible, in this space, to provide a comprehensive description of all the details of the complex legislation governing this program. In case of disputes, the wording and provisions of the Old Age Security Act and Regulations prevail.

OTHER INFORMATION ON BENEFITS

International Benefits

If you lived or worked in a country that has a social security agreement with Canada, you or your family may be eligible for old age, retirement, disability, or survivor benefits from that country, from Canada, or from both.

Some of the foreign countries with which Canada has a social security agreement are:

Antigua & Barbuda	Israel *	St. Kitts & Nevis
Australia	Italy	St. Lucia
Austria	Jamaica	Slovakia
Barbados	Japan	Slovenia
Belgium	Jersey & Guernsey	Spain
Chile	Korea (South)	St. Vincent & the Grenadines
Croatia	Latvia	Sweden
Cyprus	Lithuania	Switzerland
Czech Republic	Luxembourg	Trinidad & Tobago
Denmark	Macedonia	Turkey
Dominica	Malta	United Kingdom *
Estonia	Mexico	United States
Finland	Morocco	Uruguay
France**	Netherlands	
Germany	New Zealand	
Greece	Norway	*Limited Agreement
Grenada	Philippines	**Revised Agreement not yet in force as of April 2012
Hungary	Poland	
Iceland	Portugal	
Ireland	Romania	

For more information on International Benefits:

Toll free telephone: 1 (800) 454-8731

TDD: 1 (800) 255-4786

Website: www.servicecanada.gc.ca

If you would like to contact Service Canada by mail, please send correspondence to:

International Operations

Service Canada

Ottawa ON K1A 0L4

Employment Insurance Regular Benefits

Seniors who wish to continue working after age 65 are eligible for the same Employment Insurance benefits as any other worker in Canada, if they meet the criteria for eligibility.

Employment Insurance Compassionate Care Benefits

If you are eligible for Employment Insurance Benefits, you may qualify for up to six weeks of special benefits if you need to be away from work to provide care or support to a gravely ill family member who is at risk of dying within 26 weeks.

Employment Insurance Sickness Benefits

Employment Insurance (EI) provides Sickness Benefits to individuals who are unable to work because of sickness, injury, or quarantine. If you cannot work because of sickness, injury, or quarantine, but you would otherwise be available to work, you could be eligible to receive up to a maximum of 15 weeks of EI sickness benefits.

Service Canada EI line:

1-800-206-7218

<http://www.servicecanada.gc.ca/eng/sc/ei/index.shtml>

Provincial Benefits

If you are eligible for the Guaranteed Income Supplement, you may also be entitled to benefits and services from the Province of Alberta. For more information, contact them toll-free: 1-877-644-9992 or visit the website: www.albertasupports.ca.

Receiving Benefits by Direct Deposit

Eliminate any worry by signing up for the Old Age Security and Canada Pension Plan direct deposit service! The benefits of using direct deposit include:

- Always receiving your payments on time; and
- Knowing that your cheques will never be lost, stolen, or damaged.

You can sign up for direct deposit when you apply for your Old Age Security or Canada Pension Plan benefits. When you contact the numbers below, be sure to have the branch, institution, and account number of your financial institution ready—you can find this information on your personal cheques. If you're already receiving benefits by cheque you may want to switch to direct deposit.

HOW TO SIGN UP FOR DIRECT DEPOSIT

Toll-free: 1 (800) 277-9914

TTY: 1 (800) 255-4786

You can also print the application form from the website at:

www.servicecanada.gc.ca

1. Click on the "More On-line Services and Forms" link on the right side of the screen
2. Click on the "Forms Site" link in the first paragraph.
3. Type "Direct Deposit" into search box.
4. Click on link for form no. ISP1011CPP, "Direct Deposit, Canada Pension Plan and Old Age Security, Request for."
5. Scroll to the link: [PDF, sc-isp-1011\(2011-11-15\)e_cpp.pdf, 711 KB, printed on 2 pages](#) Print the form, fill it out, and mail it to the Alberta/Northwest Territories address provided on the form.

Have your benefits file reviewed free of charge

If you have questions about whether you are eligible for any of the OAS and CPP benefits mentioned here, contact Service Canada and they will review your file free of charge.

Be sure to tell Service Canada if:

- you move or your banking information changes;
- someone in your family who receives benefits is no longer eligible or dies;
- your marital status changes while you are receiving benefits;
- you leave Canada for more than six months while receiving benefits; or
- a child under 18 for whom you receive a Canada Pension Plan benefit is no longer in your care.

Pension Services Available Online

If you are comfortable using a computer and have access to the Internet, you can also find general information online, as well as information about how to perform certain transactions. You can:

- apply for the Canada Pension Plan retirement pension
- view and update your personal information for the Canada Pension Plan and Old Age Security
- view your Canada Pension Plan Statement of Contributions to see how much you've contributed
- calculate your retirement income using the Canadian Retirement Income Calculator
- view and print copies of your Old Age Security and Canada Pension Plan tax information slips
- apply for a personal access code for Old Age Security and Canada Pension Plan information

To access these services, visit the website at:

www.servicecanada.gc.ca/en/online/index.shtml

WHY DO YOU NEED A PERSONAL ACCESS CODE?

By obtaining a personal access code (PAC) for Service Canada's online services, you can view your Canada Pension Plan and Old Age Security tax slips sooner, change your address or your direct deposit information, and view your most recent payment amounts. Please note that people who live outside Canada can only view their information—they cannot make changes to it. To apply for your PAC and use these online services, visit

www.servicecanada.gc.ca and select "Access My Service Canada Account" from the right-hand menu.

You need a personal access code each time you use the following services on the Internet:

- the "Statement of Contributions" online service
- the "View and Update Personal Information" online service
- the "Tax Information Slips" online service

This personal access code is your key to accessing secure online services — please keep it safe and do not share it with anyone. To apply visit the website

<http://www.servicecanada.gc.ca/eng/online/pac/pacinfo.shtml>

Appeals

If you are dissatisfied with the decision of Human Resources and Skills Development Canada (HRSDC) concerning your application for OAS, CPP or EI, you have the right to appeal. Each program has its own appeal system and you should contact that program directly for details on how to do this.

Recently HRSDC identified opportunities to be more efficient in managing appeals related to OAS, CPP and EI. There are currently four tribunals making decisions regarding appeals by Canadians in relation to OAS, CPP and EI. HRSDC identified opportunities to consolidate appeals activities into fewer tribunals and streamline administrative operations. As part of this proposal, the four existing HRSDC tribunals will be merged into a single decision-making body to form the new Social Security Tribunal (SST).

The SST will be a faster and more efficient appeal system. It will move away from the current paper-driven appeals system and will streamline the processes for filing appeals and for hearings. Citizens dissatisfied with pension and benefit decisions will now have a single decision-making body handling their appeals, rather than four separate bodies with their own unique rules and procedures. There will be one point of contact for submitting an appeal to both levels of appeal (General Division and Appeal Division), which will make the process more efficient and eliminate any confusion over where an appeal is to be filed. **The SST will begin operations on April 1, 2013, subject to approval by Parliament.** During the first-year transition period, the SST will hear all new appeals, while the four current tribunals will finalize cases already in their system. Effective April 1, 2014, the SST will be the only body hearing appeals for OAS, CPP and EI. This transition period will ensure clients are not affected. Once fully operational, the SST will realize a total savings of \$25 million per year.

TAXES AND TAX SAVINGS

TAX SAVINGS FOR SENIORS AND PENSIONERS

Sharing Pensions to Save on Income Tax

If you are married or in a common-law relationship, you may be eligible to split pension or superannuation income to reduce your income tax. You and your spouse or common-law partner may also be eligible to split annuity and registered retirement income fund (RRIF) payments (including life income fund payments), and RRSP annuity payments if you were 65 or older at the end of the year or if you received the payments because of the death of your spouse or common-law spouse.

Age Credit Increase Could Reduce Your Taxes

For 2011, the Age Credit amount is \$6,537, providing tax relief of up to \$980 for eligible seniors. The Age Credit is income-tested, with eligibility fully phased out for seniors with incomes over \$76,541 in 2011. The age limit for converting a registered retirement savings plan (RRSP) to a registered retirement income fund (RRIF) has been increased from 69 to 71.

Chart Showing Reduction in Taxes for Seniors Since 2006 (NOT INCLUDING THE TAX BENEFIT OF PENSION-SPLITTING)

Tax Year	2005	2006	2007	2008	2009	2010	2011
Tax Rate (lowest bracket)	15% ¹	15.25%	15% ²	15%	15%	15%	15%
Basic Personal Amount	\$8,648.00	\$8,839.00	\$9,600.00	\$9,600.00	\$10,320.00	\$10,382.00	\$10,527.00
Age Amount	\$3,979.00	\$5,066.00	\$5,177.00	\$5,276.00	\$6,408.00	\$6,446.00	\$6,537.00
Pension Income Amount	\$1,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00
Total Tax Exempt Amount	\$13,627.00	\$15,905.00	\$16,777.00	\$16,876.00	\$18,728.00	\$18,774.00	\$19,064.00
Increase over previous year		\$2,278.00	\$872.00	\$99.00	\$1,852.00	\$46.00	\$290.00
Cumulative amounts since 2005			\$3,150.00	\$3,249.00	\$5,101.00	\$5,147.00	\$5,437.00

¹ reduced by Conservative Government in 2006 budget from 16% to 15%

² reduced by Conservative Government in 2007 Economic Statement from 15.5% to 15%

For the most up-to-date information and answers contact the Canada Revenue Agency:

Phone: 1 (800) 959-8281 TTY: 1 (800) 665-0354

website at www.cra.gc.ca

How the Conservative Government Has Helped Seniors

Economic Action Plan 2012 introduces new measures to improve the quality of life and expand opportunities for Canadian seniors, including:

- **The ThirdQuarter Project:** An innovative, online approach to help employers find experienced workers over 50 that want to keep using their skills in the workforce. Economic Action Plan 2012 proposes \$6 million to extend and expand the successful ThirdQuarter project across the country. <http://www.thirdquarter.ca/en/about-thirdquarter.cfm>
- **Improving Flexibility and Choice for Senior Workers:** For those wishing to work longer, Economic Action Plan 2012 provides the option to voluntarily defer take-up of Old Age Security benefits starting in July 2013. Those doing so will subsequently receive a higher annual actuarially adjusted pension on take-up.

Old Age Security eligibility adjustments in Budget 2012 will NOT affect current OAS/GIS beneficiaries. Adjustments are limited to those 54 or younger as of March 31, 2012, and will be fully phased in by January 2029.

TAX RELIEF AND MONETARY SAVINGS FOR SENIORS

Our Conservative Government has introduced landmark changes to ease the tax burden on Canadian seniors since 2006 providing nearly \$2.5 billion annually in tax relief to seniors and pensioners, including:

- Removing over 380,000 seniors from the tax rolls. **We removed over 1 million low-income families, individuals and seniors from the tax rolls altogether.**
- Doubling the Pension Income Credit to \$2,000.
- Increasing the age credit twice, in 2006 and again in 2009, by \$1,000 each time, which provided additional tax savings to 2.2 million seniors.
- Providing a one-time 25% reduction in minimum Registered Retirement Income Fund for 2008.
- Budget 2007 increased the age limit for maturing pensions and RRSPs from 69 to 71.

- The Tax Fairness Plan introduced pension income splitting for the 2007 and subsequent tax years.
- Budget 2008 introduced the Tax-Free Savings Account (TFSA). The TFSA is particularly beneficial to seniors as it helps them to meet their ongoing savings needs on a tax-preferred basis after they are no longer able to contribute to a RRSP. In addition, income earned within a TFSA and withdrawals do not affect eligibility for federal income-tested benefits or credits, such as OAS, GIS and GST credit.
- Seniors also benefit from general tax relief measures such as the two-point reduction in the GST, the reduction in the lowest personal income tax rate to 15%, the increase to the basic personal amount and other amounts, and the increase to the two lowest tax bracket thresholds.
- Budget 2008 increased the amounts that can be earned to \$3,500 before the GIS is reduced.
- Budget 2008 announced significantly more flexibility for seniors and older workers with federally regulated pension assets that are held in Life Income Funds to use their retirement savings when and how they require.

ADDITIONAL MEASURES BROUGHT IN TO ASSIST SENIORS

Seniors have contributed so much to building our country – that’s why this government has done more for seniors than any government:

- Introducing the largest GIS increase in over 25 years. As of July 1, 2011 eligible seniors received additional annual benefits of up to \$600 for single seniors and \$840 for couples. Single recipients with an annual income of \$2,000 or less, excluding OAS benefits, and couples with an annual income of \$4,000 or less, received the full increase.
- Creating the position of Minister of State for Seniors and establishing the National Council for Seniors to provide advice on matters related to the well-being and quality of life of seniors. www.seniors.gc.ca
- Launching an Elder Abuse Awareness campaign to raise public awareness of what constitutes elder abuse and provide information about the support that is available; investing \$13 million over three years for the Federal Elder Abuse Initiative (FEAI).

- Taking steps to combat elder abuse in all its forms – including expanding the New Horizons for Seniors Program to include elder abuse awareness activities and introducing legislation in March 2012 to ensure tougher sentences for those who abuse seniors.
- Since its beginning, the New Horizons for Seniors Program has funded more than 10,400 projects in hundreds of communities across Canada. This year, the Government of Canada will provide more than \$35.6 million in funding for almost 2,000 community projects.
- Canada has one of the lowest poverty rates among seniors in developed world – 4.8% in 07 according to StatCan (vs. 1999 7.9% & 2003 6.8%).
- Introducing automatic renewal of GIS so eligible seniors who file a tax return no longer have to reapply each year.
- Modernizing and streamlining the application process for the Canada Pension Plan and Old Age Security, making it easier for seniors to apply and receive these benefits.
- OAS helps 4.98 million seniors each year - \$36.7 billion '10-11 through OAS & GIS - more than ever before (up from \$35 billion in 09-10 and \$33.4 billion in 08-09).
- More than \$1.3 billion over two years will be delivered by and cost-shared with provinces and territories on a 50/50 basis. As a result of this joint investment, more than 14,400 construction and renovation projects are underway or have been completed across the country. In Alberta, this includes 467 projects for low-income seniors and persons with disabilities, and the renovation and retrofit of existing social housing projects.
- In addition, seniors are benefiting from other measures, like the Targeted Initiative for Older Workers, which has thus far assisted over 16,000 unemployed older workers through over 324 approved projects, and the elimination of the mandatory retirement age for federally-regulated employees. These measures give seniors the freedom to remain in the workforce if they want to.
- Increasing the number of people who can access EI Compassionate Care.
- We're also working to introduce the new Pooled Registered Pension Plan to better help workers save and build their retirement income.

Should You File an Income Tax Return After You Retire?

To ensure that you get all of the benefits you are entitled to receive, you must file an income tax and benefit return every year, even if you have little or no income.

THE BENEFITS OF FILING YOUR TAX RETURN

Here are some possible benefits you may be eligible for that depend on the Canada Revenue Agency receiving your tax return:

- tax-free quarterly goods and services tax/harmonized sales tax (GST/HST) credit payments
- the Old Age Security program's Guaranteed Income Supplement, Allowance, or Allowance for the Survivor
- provincial or territorial benefits—your tax return may be used to determine whether you are eligible to receive other benefits from your provincial or territorial government; and
- voter registration—you can update your federal voter registration on your tax return.

NOTE

Although the Government of Canada may use information from your tax return to determine whether you qualify for these Old Age Security benefits, you still have to apply for them.

If you are already receiving these benefits, filing your tax return by April 30 counts as re-applying for them for the following year. However, if Service Canada sends you an application renewal form, you must complete it and return it, even if you file a tax return.

PAYING TAX BY INSTALLMENTS

If you receive income that has no tax withheld or does not have enough tax withheld for more than one year, you may have to pay tax by installments. This can happen if you receive rental, investment, or self-employment income, certain pension payments, or income from more than one job.

WHAT ARE INSTALMENTS?

Instalments are periodic payments of income tax that individuals have to pay the Canada Revenue Agency to cover tax that they would otherwise have to pay on April 30 of the following year. Instalments are not paid in advance; they are paid throughout the calendar year in which you are earning the taxable income.

MORE INFORMATION ON TAX RETURNS AND INSTALMENTS

Call toll-free 1-800-959-8281. If you have a hearing or speech impairment and use a teletypewriter (TTY), call 1-800-665-0354.

You can also find details on the Canada Revenue Agency's website at

www.cra.gc.ca

1. Select "**Forms and publications**" at the top of the menu bar on the left.
2. Scroll down and select the "**Topic**" link
3. From the alphabetical index, click on "**Instalments**"

Filing Your Income Tax Return ONLINE

If you're expecting a refund, you can get it faster by filing online. File your tax return using NETFILE, the Internet filing service. To do so, visit www.netfile.gc.ca.

BY PHONE

You may be able to file your tax return by touch-tone telephone using the TELEFILE service. If you are eligible, you will receive information about this service in your personal tax package. For more information, call toll-free at 1 (800) 959-8281, or if you have a hearing or speech impairment and use a teletypewriter (TTY), call 1 (800) 665-0354, or visit the website at www.cra.gc.ca/telefile. To file your tax return by phone, you need a TELEFILE access code. To TELEFILE your return, call 1-800-959-1110. If you do not have an access code, call 1 (800) 714-7257 to get one.

BY MAIL

You can mail a paper tax return to the Canada Revenue Agency tax centre serving our region using the envelope included in your tax package. Use your mail-in label, if you have one, and make note of the tax centre address for future reference:

**Canada Revenue Agency
Tax Centre
Post Office Box 14001, Station Main
Winnipeg MB R3C 3M3**

Getting Help with Your Tax Return

The **Community Volunteer Income Tax Program** can help most low- and modest-income Canadians with simple tax situations. Contact the Canada Revenue Agency at 1 (800) 959-8281 or online at www.cra.gc.ca/volunteer.

You can obtain services and information in alternative formats:

- If you have a hearing or speech impairment and use a teletypewriter (TTY), call toll-free 1 (800) 665-0354 for general tax information.
- You can also get publications in Braille, in large print, in e-text (computer diskette), or on audio MP3 format. Call toll-free 1 (800) 959-2221 weekdays from 8:15 a.m. to 5:00 p.m. Eastern Time.

For more details, visit the website at www.cra.gc.ca/alternate.

Publications of Interest

You may find the following publications from the Canada Revenue Agency helpful: ***When You Retire*** (P119) gives information on tax provisions that may affect you after you retire. It outlines the more common types of income you might receive, as well as deductions and credits you can claim. It also explains how you can pay the income tax you owe by having tax withheld at source, or by paying your income tax by installments.

Canadian Residents Going Down South (P151) is for you if you spend part of the year in the United States for health reasons, to vacation, or for other reasons, but you still maintain residential ties in Canada. It will give you

information about certain income tax requirements that may affect you. It will also help you understand the U.S. tax laws that may apply to you.

Paying Your Income Tax by Instalments (P11) is for you if you have to pay tax by instalments because you receive income that has no tax withheld or does not have enough tax withheld for more than one year. It will give you information about how to calculate your installment payments, and when these payments are due.

TO ORDER PUBLICATIONS FROM THE CANADA REVENUE AGENCY

Telephone: 1 (800) 959-2221

TTY 1 (800) 665-0354

You can also find details on the Canada Revenue Agency's website at:

www.cra.gc.ca/forms (enter publication number in search bar)

Receive Payments from the Canada Revenue Agency by Direct Deposit

You can have your refund and your payments deposited directly into your bank account by signing up for direct deposit. To sign up, simply complete the direct deposit instructions on the last page of your tax return, or ask for the Direct Deposit Request – Individuals form. It's available from the Canada Revenue Agency (see below).

SIGNING UP FOR DIRECT DEPOSIT FROM CRA

Toll-free: 1 (800) 959-2221.

TTY: 1 (800) 665-0354.

You can also find details on the Canada Revenue Agency's website at

www.cra.gc.ca

1. From the home page under the "***Individuals***" heading, click "***More for individuals.***"
2. From there, select "***How to Start Direct Deposit.***"

RETIREMENT PLANNING

THE CANADIAN RETIREMENT INCOME CALCULATOR

The Government of Canada has developed this online calculator to help you plan for retirement. The calculator takes you step by step through an estimate of your retirement income from:

- Old Age Security
- Canada Pension Plan or Quebec Pension Plan
- employer pension(s)
- registered retirement savings plans (RRSPs)
- other sources of ongoing income

The calculator lets you assess your personal financial situation, so you can decide what additional steps you need to take to reach your retirement goals. To access the calculator, visit: <https://srv111.services.gc.ca/>

YOUR CANADA PENSION PLAN STATEMENT OF CONTRIBUTIONS

If you earn a salary or are self-employed, you must pay into the Canada Pension Plan (or the Quebec Pension Plan, if you worked in Quebec). The Canada Pension Plan records what you pay as contributions and reports them to you on a personal contribution statement.

Your Canada Pension Plan Statement of Contributions is an important financial document, since it tells you how much your monthly retirement pension could be at age 65. It also gives you estimates on possible disability and survivor benefits that you or your family may be entitled to receive.

ORDERING A COPY OF YOUR CPP STATEMENT OF CONTRIBUTIONS

By telephone: 1 (877) 454-4051 and ask us to mail one to you

TTY: 1 (800) 255-4786.

You can view and print your Canada Pension Plan Statement of Contributions online if you have a Canada Pension Plan/Old Age Security personal access code (see Page 28).

<http://www.hrsdc.gc.ca/eng/isp/common/proceed/socinfo.shtml>

Other Useful Online Services

To find out about other benefits that may be available to you, the Government of Canada provides the following online services:

The Benefits Finder at www.canadabenefits.gc.ca will help you learn about the full range of federal and provincial or territorial benefits available to you.

The Benefits Online Calculator at <http://www.cra-arc.gc.ca/bnfts/clcltr/menu-eng.html> will provide you with an estimate of the amount of GST/HST credit you may be entitled to receive.

REGISTERED RETIREMENT SAVINGS PLANS (RRSP)

A registered retirement savings plan (RRSP) helps Canadians, including self-employed people, save for retirement. RRSPs are federally registered and must meet the requirements of Canada's *Income Tax Act*. You can make tax-deductible contributions to your RRSP based on the amount of income you earn. When you retire, your RRSP will provide retirement income based on your contributions and the return on your RRSP investments.

The year you turn 71 is the last year you can contribute to your RRSP. By the end of that year, you have to choose one of the following options for your RRSP savings:

- transfer them to a registered retirement income fund (RRIF)
- use them to purchase an annuity for life
- use them to purchase an annuity spread over a number of years
- withdraw them and pay tax on the amount you withdrew

TAX-FREE SAVINGS ACCOUNT (TFSA)

The TFSA allows Canadians, age 18 and over, to set money aside tax-free throughout their lifetime. Each calendar year, you can contribute up to \$5,000, any unused TFSA contribution room from the previous year, and the amount you withdrew the year before. All income earned and withdrawals from a TFSA are generally tax-free. Plus, having a TFSA does not impact federal benefits and credits. It's a great way to save for short and long-term goals.

MORE INFORMATION ON RRSPs and TFSAs

To get a copy of the guide to RRSPs and Other Registered Plans for Retirement or the TFSAs Guide for Individuals:

By telephone: 1 (800) 959-8281

TTY: 1 (800) 665-0354.

You can also find details on the Canada Revenue Agency's website at:

www.cra.gc.ca/forms

RETIRING ABROAD

If you are planning to spend your retirement abroad, there are certain details you should consider, including weather, culture shock, immigration regulations, tax laws, and access to services like health care. Before you move abroad, you will need to conduct careful research to make sure your retirement plans are feasible.

The Internet makes it easier than ever to carry out a detailed evaluation before you leave. If you are retiring as a couple, do this research together, so that both of you fully understand what your choices involve. Recognizing and preparing for potential difficulties ahead of time is much easier than dealing with disappointment, or even a crisis, later.

MORE INFORMATION ON RETIRING ABROAD

To get a copy of the publication *Retirement Abroad: Seeing the Sunsets* :

By telephone: 1 (800) 267-8376

TTY: 1 (800) 394-3472

http://www.voyage.gc.ca/publications/pdf/retirement_abroad-en.pdf

VETERANS

VETERANS AFFAIRS CANADA

Veterans Affairs Canada offers a wide range of services and benefits to:

- Canadian and Allied War veterans
- Former and still serving members of the Canadian Forces and RCMP
- Certain civilians
- Eligible dependents

To find out if you qualify for the veterans services and benefits noted below, or to apply, please contact Veterans Affairs Canada at the following toll-free number:

1-866-522-2122 (English)

1-866-522-2022 (French)

Services and Benefits

Assistance Fund

Provides financial assistance for emergencies to any recipient of the War Veterans Allowance (WVA).

Career Transition Services

Finding a quality job is one of the most important things you need in your transition to civilian life.

Case Management

A service for former members and Veterans of the CF and RCMP, and their families who may need case management for assistance in coping with a serious injury, career transition or the loss of a loved one.

Cenotaph/Monument Restoration Program

The Government of Canada is committed to preserving the memory of our nation's war dead and Veterans through proper care and conservation of Canada's cenotaphs and monuments.

Community Engagement Partnership Fund

In pursuing its objective to engage Canadians in remembrance, Veterans Affairs Canada provides financial assistance to non-profit groups and organizations to carry out remembrance initiatives.

Community War Memorial Program

Veterans Affairs Canada is committed to partnering with communities across Canada to build cenotaphs/monuments and major additions to existing ones,

to commemorate the achievements and sacrifices of those who served Canada in times of war, military conflict and peace.

Death Benefit

When military families lose a loved one in the line of duty, there can be great suffering as the surviving spouse and children struggle to find their place in the civilian world.

Detention Benefits

A tax-free lump sum payment awarded to Canadian Forces members or Veterans who, while serving in the Forces, were detained by an enemy.

Disability Pension Program

You may qualify for a disability pension if you have a medical disability that is related to your service and you are:

- a Canadian Forces (CF) Veteran or a Merchant Navy Veteran of the First or Second World War or the Korean War;
- a current or former member of the Regular or Reserve Force; or
- a civilian who served in close support of the Armed Forces during wartime.

Additional benefits may be awarded if you are a disability pensioner who has a spouse/common-law partner or other qualified dependants.

Financial Benefits

This program can help to compensate for the economic impact that a disability may have on you or your family, such as loss of your salary.

Funeral, Burial and Grave-marking Assistance

Provides and maintains grave markers and offers financial assistance to Veterans' estates where the Veteran died as a result of a service-related disability or where there are insufficient funds to provide the Veteran a dignified funeral and burial.

Group Health Insurance

This program offers eligible Veterans and certain survivors access to group health insurance under the Public Service Health Care Plan.

Health Care Benefits

Veterans Affairs Canada offers 14 kinds of health benefits, including medical, surgical and dental care, prescription drugs, and hearing and vision aids. It also offers supplementary health benefits, such as costs associated with travel to receive medical treatment, travel costs for escorts and medical examinations when requested by the Department.

Health Care Card

Health Care benefits and/or services can be obtained by presenting your Health Identification card or letter to a registered provider.

Long-Term Care

Eligible war service Veterans and certain civilians may qualify for intermediate care or chronic care at the Department's contract facilities, or at more than 1,900 community facilities across the country, some of which have contractual arrangements with our Department.

Mental Health

Services and benefits for Veterans, Canadian Forces members, RCMP members, and the families of those living with a mental health condition.

Prisoner Of War Compensation

A monthly payment made to a Veteran of the Canadian Forces, or Canadian merchant mariner, who was a POW for 30 days or more.

Rehabilitation Program

If you have been medically released or if you have a rehabilitation need that is primarily related to your military service, we can provide the support you need to transition from the military to civilian life.

Veterans Independence Program

A national home care program to help clients remain healthy and independent in their own homes or communities.

War Veterans Allowance

The War Veterans Allowance (WVA) is a form of financial assistance available from Veterans Affairs Canada. In recognition of war service, qualified persons are provided with a regular monthly income to meet basic needs. WVA is based on income, family status and number of dependents.

Enhanced New Veterans Charter

The Enhanced New Veterans Charter Act is the result of recommendations from Canadian Forces members, Veterans, their families and families of the deceased.

Changes to the legislation will:

- improve access to monthly benefits for seriously injured Veterans (up to \$1,609 per month, for life);
- introduce a monthly \$1,000 supplement for life to help our most seriously injured or ill Veterans;
- provide flexible options for receiving a Disability Award by choosing either a lump sum payment, equal annual installments over a number of years or a combination of both; and
- the regulations which govern the New Veterans Charter will be amended to include a minimum annual, pre-tax income of \$40,000 for veterans who receive the monthly Earnings Loss Benefit.

Bureau of Pensions Advocates

The Bureau of Pensions Advocates (BPA) main function is to provide free advice, assistance and representation for people who are not satisfied with decisions about their claims for disability benefits and wish to appeal.

For information about your disability pension decision or how to request a review or appeal, you may call BPA at **1-877-228-2250** (bilingual service).

Veterans Ombudsman

The Ombudsman is an impartial and independent officer, reporting directly to the Minister of Veterans Affairs Canada. This independence is essential to ensure that the government's commitment to stakeholders is honoured.

The Office of the Veterans Ombudsman (OVO) is responsible for assisting stakeholders in resolving their issues and ensuring that the sacrifices of Canada's Veterans and their families are recognized through the provision of services, benefits, and support in a fair, accessible, and timely manner.

To know more about the Veterans Ombudsman or file a complaint, you may contact them at:

Veterans Ombudsman

P.O. Box 18, Stn "B",

Ottawa, ON, K1P 6C3

Toll-free within Canada: Canada: **1-877-330-4343**

Website: <http://www.ombudsman-veterans.gc.ca/>

Finding or Replacing Medals and Decorations

The following is a list of contact information for finding service records or replacing medals and decorations.

Medal Information Service

Records

Library and Archives Canada

395 Wellington Street

Ottawa, ON K1A 0N4

Telephone: 1-866-578-7777

Medals (WW1, WW2, Korea)

Army, Navy, RCAF, Merchant Navy

Veterans Affairs Canada

Honours & Awards Section

Room 1711, 66 Slater Street

Ottawa, ON K1A 0P4

Telephone: 1-877-995-5003

Other Medals

For one of the following medal categories:

- United Nation medals
- Special Service Medal
- Somalia Medal
- Gulf Kuwait Medal
- International Commission medals
- OP Wings
- NATO Service medals
- Canadian Forces' Decoration and all long service and good conduct decorations and medals
- Canadian Peacekeeping Service Medal
- Chief of Defence Staff Commendation

Directorate of History and Heritage 4-3

Building 347, Uplands Site

National Defence Headquarters

101 Colonel By Drive

Ottawa, ON K1A 0K2

Telephone: 1-877-741-8332

For one of the following medal categories

- Canadian Volunteer Service Medal for Korea
- 125th Anniversary Medal
- Jubilee Medals
- Civilian Bravery Awards
- Protocols for Wearing Foreign Awards

Government House Chancellery of Orders & Decorations

1 Sussex Drive

Ottawa, ON K1A 0A1

Telephone: 1-800-465-6890

British Forces

Ministry of Defence

Medal Office

Service Personnel
and Veterans Agency

Building 250 RAF

Innsworth

Gloucester, UK

GL3 1HW

Murmansk Run Medal

Embassy of Russian

Federation

285 Charlotte Street

Ottawa, ON K1N 8L5

Telephone: 1-613-

235-4341

Canadian Veterans of the Persian Gulf War

(2 Aug 1990 - 27 June
1991)

Embassy of Kuwait

333 Sussex Dr

Ottawa ON K1N 1J9

Tel: 613-780-9999

Fax: 613-780-9905

Email: [info@embassy
ofkuwait.ca](mailto:info@embassyofkuwait.ca)

Last Post Fund

Year 2009 marked the 100th anniversary of the Last Post Fund, an organization that has played an important role in Canada since 1909. Operating in cooperation with Veterans Affairs Canada, the Last Post Fund ensures that all eligible war veterans can receive a dignified funeral, burial and headstone. It also supports commemorative projects across the country. The work of the Last Post Fund reflects a remarkable drive by dedicated men and women to ensure that veterans receive the respectful recognition at the end of their lives that they have earned with their service and sacrifice.

To learn more about funeral and burial benefits available for eligible veterans and peacetime disabled pensioners who qualify:

Contact

Phone: 1 (800)465-7113

Website: <http://www.lastpostfund.ca/EN/home.php>

The Royal Canadian Legion

Branches of the Royal Canadian Legion are active in many areas of Vegreville - Wainwright, serving veterans, service men and women, seniors and the general public. To find a legion near you or if you have any questions, please contact:

The Royal Canadian Legion

Alberta - N.W.T. Command

2020 15th Street NW

Calgary AB T2M 3N8

Phone: 403-284-1161

Fax: 403-284-9899

Website: www.abnwtleion.com

Email: office@abnwtleion.com

LIFE EVENTS

BEING A CAREGIVER

As a caregiver, you may be eligible for various forms of assistance from the Government of Canada. Service Canada has established a list to help you prepare for this role.

Apply for EI Compassionate Care Benefits

Employment Insurance (EI) provides Compassionate Care Benefits to persons who have to be away from work temporarily to provide care or support to a family member who is gravely ill with a significant risk of death. You can apply for EI benefits online or in person at a Service Canada Centre. You should apply as soon as you stop working, even if you receive or will receive money when you become unemployed. Self-employed people who register for the EI program may also be eligible to receive compassionate care benefits.

Claim the Caregiver Amount on Your Tax Return

You can claim the Caregiver amount tax credit if you lived with a dependent who was one of the following individuals:

- you or your spouse or common-law partner's child or grandchild; or
- you or your spouse or common-law partner's brother, sister, niece, nephew, aunt, uncle, parent, or grandparent who resided in Canada
- other criteria may apply

Contact the Canada Revenue Agency to find out if you can claim the caregiver amount on your tax return.

Take Care of Yourself While Taking Care of Others

The Self-Care for Caregivers guide from the Public Health Agency of Canada provides you with information about taking care of yourself in a demanding time.

Explore Live-in Caregiver Options

The Live-in Caregiver Program for employers and foreign caregivers allows professional caregivers to work in Canada. Caregivers are individuals who are qualified to work without supervision in a private household providing care for children, elderly persons or people who have disabilities. Application information for the program is available on the Citizenship and Immigration Web site www.cic.gc.ca or by calling 1(888)242-2100.

WHAT TO DO FOLLOWING A DEATH

Dealing with the death of a loved one is difficult. This list helps you identify some of the steps to take when someone passes away.

Contact a Funeral Home or Transfer Service

Funeral directors and funeral boards can help you make all the arrangements for funerals. Consult your local yellow pages, or contact your provincial or territorial funeral board:

Alberta

Funeral Services Regulatory Board
Edmonton Office
11810 Kingsway Avenue
Edmonton, Alberta T5G 0X5

Telephone: 780-452-6130

Toll Free: 1-800-563-4652

Fax: 780-452-6085

Email: office@afsrab.ab.ca

Website: www.afsrab.ab.ca

Obtain a Death Certificate

In some cases, you can obtain death certificate forms online from your province or territory's Web site.

Alberta

Phone: 310-0000

Website: <http://www.servicealberta.gov.ab.ca/1147.cfm>

Vital Statistics email: vs@gov.ab.ca

Changes, Transfers and Cancellations

OLD AGE SECURITY AND CANADA PENSION PLAN BENEFITS

Please contact Service Canada as soon as possible to notify us of the date of death of the OAS/CPP pensioner/beneficiary.

- If you contact Service Canada by telephone, have the person's social insurance number (SIN) on hand when you call.
- If you notify Service Canada by mail, please ensure the following information is included in your letter:

The deceased pensioner/beneficiary's:

- full name
- date of birth
- date of death
- social insurance number (if known)
- previous address
- name and address of the estate or the person responsible for handling the deceased's affairs (if known).

Mailing address

ALBERTA / NORTHWEST TERRITORIES AND NUNAVUT

Service Canada
PO Box 2710 Main Station,
Edmonton AB T5J 2G4

Note: If the deceased was receiving a benefit from the Quebec Pension Plan (QPP), contact the Régie des rentes du Québec. Toll-free 1 800 463-5185

PASSPORT

The passport should be returned to Passport Canada with a copy of the death certificate and a letter indicating if the cancelled passport should be destroyed or returned to you.

By mail

Passport Canada
Foreign Affairs and International
Trade Canada
Gatineau QC K1A 0G3

By courier

Passport Canada
22 de Varennes Street
Gatineau QC J8T 8R1

CANADA REVENUE AGENCY (CRA)

The Canada Revenue Agency Web site provides information about how to notify the Canada Revenue Agency of a death. The Web site also provides information on cancelling benefit payments in the name of the deceased. It will also help you determine if you are the legal representative of the deceased.

You should provide the CRA with the deceased's date of death as soon as possible. You can call us at **1-800-959-8281**, or complete the form (available online) and send it to your tax services office or tax centre. Arrangements must be made to stop payments and, if applicable, transfer them to a survivor, if **any** of the following situations apply:

- The deceased was receiving the goods and services tax/harmonized sales tax (GST/HST) credit.
- The deceased was receiving the working income tax benefit (WITB) advance payments.
- The deceased was receiving Canada Child Tax Benefit (CCTB) payments and/or Universal Child Care Benefit (UCCB) payments for a child.
- The deceased was a child for whom CCTB and/or UCCB and/or GST/HST credit payments are paid.

Website: <http://www.cra-arc.gc.ca/tx/ndvdl/lf-vnts/dth/menu-eng.html>

Phone number: 1(800)959-8281

Mailing address:

Edmonton Tax Services Office

Suite 10
9700 Jasper Avenue
Edmonton AB T5J 4C8
Fax: 780-495-3533

Benefits, Pensions and Other Survivors' Benefits

OLD AGE SECURITY (OAS), CANADA PENSION PLAN (CPP)

It is important to have your benefits reviewed following the death of your spouse or common-law partner. You or your children may be eligible for OAS Allowance for the Survivor or CPP Children's/Death/Survivor Benefits.

Documents you will need to complete these steps include the deceased person's:

- Social Insurance Number (SIN)
- Date of birth
- Tax and Benefit Information
- Name of surviving spouse or common law partner
- Surviving spouse's or common-law partner's Social Insurance Number (SIN)

VETERANS AFFAIRS CANADA

Death Benefit

The Death Benefit is a tax-free, lump sum payment paid to a spouse or common-law partner and dependent children of a Canadian Forces member who is killed while in service or injured while in service and dies within 30 days of the injury.

General Inquiries: 1-866-522-2122

Funeral, Burial and Grave-marking Assistance

Provides and maintains grave markers and offers financial assistance to Veterans' estates where the Veteran died as a result of a service-related disability or where there are insufficient funds to provide the Veteran a dignified funeral and burial.

An application for funeral and burial assistance can be made through the nearest Last Post Fund Branch in your area within one year following the death of the Veteran. Applications that are received after the one-year time limit will not be considered.

Phone: 1 (800)465-7113

Website: <http://www.lastpostfund.ca/EN/home.php>

Veterans Affairs Disability Pension - Surviving Dependant Benefits

- **Surviving Spouse/Surviving Common-law Partner**

When a disability pensioner dies, the survivor may receive, for a period of one year, the same pension and/or POW compensation amount (including Attendance Allowance and Exceptional Incapacity Allowance, if applicable) being paid to the pensioner at the time of death. After one year, a survivor's pension will automatically be paid.

If a pensioner was receiving a pension paid at a rate of 48% or greater, the survivor is entitled to a full survivor's pension (which is equal to three-quarters of the basic pension paid to a single pensioner at the 100% rate). If a pensioner was receiving a pension paid between the 5% and 47% rate, the survivor is entitled to a proportionate survivor's pension (which is equal to one-half the disability pension in payment at the time of the pensioner's death).

Surviving spouses/surviving common-law partners who remarry will continue to receive survivor benefits.

- **Children**

Surviving children may be eligible to receive orphan benefits following a pensioner's death.

- **Education Assistance Program**

The Education Assistance Program provides post-secondary education assistance to those children of deceased Veterans or Canadian Forces members who have died as a result of military service or who were pensioned at 48% or greater at the time of death. Assistance may be provided for four years or 36 academic months, whichever is less. Qualified clients must enter the program before they are 25 and assistance cannot be extended beyond the year in which they turn 30.

- **Parents and Siblings**

If the deceased pensioner had been supporting parents, brothers or sisters who are now without adequate means of support, these dependants may be awarded a pension. Awards of this nature are discretionary and are based on the circumstances of each case.

Website: <http://www.veterans.gc.ca/eng/dispen>

CALL SERVICE CANADA FOR INFORMATION ON THE FOLLOWING

- Aboriginal Affairs and Northern Development Canada – Decedent Estates Program
- Employment Insurance Compassionate Care Benefits
- International Benefits

HEALTHY LIVING

PUBLIC HEALTH AGENCY OF CANADA

The Mandate of the Public Health Agency

- Promote health;
- Prevent and control chronic diseases and injuries;
- Prevent and control infectious diseases;
- Prepare for and respond to public health emergencies;
- Serve as a central point for sharing Canada's expertise with the rest of the world;
- Apply international research and development to Canada's public health programs; and
- Strengthen intergovernmental collaboration on public health and facilitate national approaches to public health policy and planning.

Publications

Examples of available publications:

- 12 Steps to Stair Safety at Home
- Age-Friendly Communication: Facts, Tips and Ideas
- Age-Friendly Rural and Remote Communities: A Guide
- Bruno and Alice—A Love Story in Twelve Parts About Seniors and Safety
- Elder Abuse and Alcohol
- Elder Abuse: It's Time to Face the Reality
- If You Fall or Witness a Fall, Do You Know What to Do?
- It's Your Health - Diseases (information available for over 150 diseases)
- Self-care for Caregivers
- The Safe Living Guide—A Guide to Home Safety for Seniors
- What to Do After a Fall... (Poster)
- You CAN Prevent Falls!

PHAC website: www.publichealth.gc.ca/seniors use link on the left-hand side of the page called: Reports and Publications.

To order *printed* copies of Public Health Agency of Canada or Health Canada publications, please send your requests to publications@hc-sc.gc.ca.

For a complete list or the above listed publications

call our toll free number 1-866-225-0709 (TTY: 1 800 267-1245) and ask for Publications.

PHYSICAL ACTIVITY FOR OLDER ADULTS

Why should I be active?

To maintain your health and independence as you age.

Physical activity is one of the most important things you can do to maintain your physical and mental health and quality of life as you get older. Walking, stretching, and keeping your muscles in good condition will help you to maintain your independence. Physical inactivity makes your body age faster. Independent living depends on being able to do the things you want to do when you want to do them. To stay independent you need to be able to reach, bend, lift, carry, and move around easily. Staying physically active will help you keep moving and stay strong.

Think about these facts

- 60% of older adults are inactive.
- Sitting or lying for long periods is a serious health risk. (World Health Organization)
- Inactivity leads to declines in:
 - Bone strength;
 - Muscle strength;
 - Heart and lung fitness; and
 - Flexibility.
- Inactivity is as harmful to your health as smoking.

Get active your way: at home, in your community, with friends, or on the way to and from activities.

BENEFITS INCREASE AS PHYSICAL ACTIVITY INCREASES

If you are not very active and you start increasing your physical activity, you will start to see benefits in 4 -12 weeks.

- **Always consult your physician before starting any new activity.**
- Start slowly and gradually build up.
- Physical activity does not have to be hard to improve your health.

BENEFITS WHEN STARTING OUT.

- Meet new people
- Feel more relaxed
- Sleep better
- Have more fun

CHECK OFF THE ONES THAT APPEAL TO YOU:

- | | |
|--|--|
| <input type="checkbox"/> Continued independent living | <input type="checkbox"/> Better posture and balance |
| <input type="checkbox"/> Better physical and mental health | <input type="checkbox"/> Improved self-esteem |
| <input type="checkbox"/> Improved quality of life | <input type="checkbox"/> Weight maintenance |
| <input type="checkbox"/> More energy | <input type="checkbox"/> Stronger muscles and bones |
| <input type="checkbox"/> Move with fewer aches and pains | <input type="checkbox"/> Relaxation and reduced stress |

RESEARCH TELLS US THAT BEING ACTIVE REDUCES THE RISK OF:

- | | |
|------------------------|-------------------|
| • Heart disease | • Osteoporosis |
| • Falls and injuries | • Stroke |
| • Obesity | • Depression |
| • High blood pressure | • Colon cancer |
| • Adult-onset diabetes | • Premature death |

For more information about physical activity, please consult *Canada's Physical Activity Guide to Healthy Active Living for Older Adults* on-line handbook, at:

<http://dsp-psd.communication.gc.ca/Collection/H39-429-1999-2E.pdf>

THE SAFE LIVING GUIDE

The following is a guide to home safety for seniors. Please use these checklists to review your level of home safety.

Kitchen

	YES	NO
Are your pots and pans, canned goods and staple foods stored in an easy to reach location—between knee and shoulder heights?	<input type="checkbox"/>	<input type="checkbox"/>
Are heavy items stored in the lower cupboards and light items in the higher cupboards?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a stable step stool (with a safety rail) for reaching high places?	<input type="checkbox"/>	<input type="checkbox"/>
Are the "off" and "on" positions on the stove dials clearly marked?	<input type="checkbox"/>	<input type="checkbox"/>
Are your oven mitts within easy reach when cooking?	<input type="checkbox"/>	<input type="checkbox"/>
Do you make sure never to cook while wearing loose-fitting clothing or sleepwear?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a fire extinguisher in the kitchen, mounted on the wall away from the stove?	<input type="checkbox"/>	<input type="checkbox"/>
Do you regularly check that your fire extinguisher is in good operating order?	<input type="checkbox"/>	<input type="checkbox"/>

HINT

Use heat-resistant oven mitts rather than potholders; they provide a better grip on hot containers and give you better protection against splatters and steam. If you do experience a burn, immerse in cool water (not ice or butter!).

Bedroom

	YES	NO
Is there a light switch near the entrance to your bedroom?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a lamp or a light switch near your bed?	<input type="checkbox"/>	<input type="checkbox"/>
Do you keep night lights or other sources of light on in case you get up in the middle of the night?	<input type="checkbox"/>	<input type="checkbox"/>
Is there a clear path from your bed to the bathroom?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a phone and a list of emergency phone numbers near your bed?	<input type="checkbox"/>	<input type="checkbox"/>
Have you checked to make sure your bed is not too high or low, so that it is easy to get in and out of?	<input type="checkbox"/>	<input type="checkbox"/>
Have you purchased short bed rails to steady yourself when getting out of bed?	<input type="checkbox"/>	<input type="checkbox"/>

Garage/Basement/Workroom

	YES	NO
Are your workroom and laundry room well lit?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a telephone in the basement and a list of emergency phone numbers?	<input type="checkbox"/>	<input type="checkbox"/>
Do you keep floors and benches clean to reduce fire and tripping hazards?	<input type="checkbox"/>	<input type="checkbox"/>
Are all your tools and service equipment in good condition? Are the safety locks on?	<input type="checkbox"/>	<input type="checkbox"/>
Is your work area well ventilated, summer and winter?	<input type="checkbox"/>	<input type="checkbox"/>
Are heavy items on lower shelves or in bottom cupboards?	<input type="checkbox"/>	<input type="checkbox"/>
Do you use a ladder or a stable step stool (with a safety rail) for reaching high places?	<input type="checkbox"/>	<input type="checkbox"/>

Are all chemicals, such as bleach, cleaners and paint thinners clearly identified?

Are flammable materials stored as indicated by the directions on the label and away from sources of heat and flame?

If you have a gas barbecue, is your propane tank stored outside of the house?

HINT

When you use a ladder, never stand or sit on the top three rungs. Maintain your balance by keeping your body centered between the rails, not reaching to the sides and not pushing or pulling on anything.

Childproofing

(a must, for doting grandparents) YES NO

Have you removed items from your lower surfaces to prevent breakage, injury and spills?

Are all medications and pill boxes stored out of reach?

Are your cleaning products and paints out of reach?

Have you installed safety catches on your cupboards and medicine cabinet doors?

Have you purchased safety gates for stairs or unsafe rooms?

Is there a safety latch on your stove and dishwasher?

Are extension, telephone and venetian blind cords out of children's way?

HINT

If you have a pool, or if there's one in the building where you live, exercise extreme vigilance. Make sure the pool is absolutely off-limits to children by installing safety devices on house doors leading to the pool and a very high latch on the pool fence gates. Never leave any child without supervision.

Final Thoughts

This **2nd Edition Handbook for Seniors** is meant to provide an overview of local and national topics relevant to seniors and retirees in the constituency of Vegreville - Wainwright.

If you are unclear about any information in this handbook, or if you would like help to interpret what you find here, please don't hesitate to contact my office for assistance:

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