



The  
**Dementia  
Society**  
Ottawa and Renfrew County

# MAXIMIZING INCOME AND BENEFITS



## MAXIMIZING INCOME

Why not maximize what is available to you and the person you are caring for? If necessary, help the person apply for income security programs and tax benefits, including:

### Old Age Security Pension (OAS)

This is a monthly payment to Canadian citizens or legal residents ages 65 or older. The amount you receive depends on how long you have lived in Canada after the age of 18. If you do not qualify for the full OAS pension and do not want to wait until you do, you may qualify for a partial OAS pension.

For more information, [Click Here](#)

### Guaranteed Income Supplement (GIS)

The amount depends on your marital status and previous year's income. You can receive this monthly non-taxable benefit if you:

- Live in Canada
- Have low income
- Are receiving an OAS pension

For more information, [Click Here](#)

You should receive a letter stating that you are automatically enrolled for OAS/GIS. This letter should come the month after you turn 64. If you do not receive this letter, you must apply in writing.

## Canada Pension Plan (CPP)

To qualify, you must be at least 60 years old and have made at least one contribution to the CPP. You can choose to:

- Receive the retirement pension (at a reduced amount) at age 60-64
- Receive the full retirement pension amount at age 65
- Receive the retirement pension at a higher level at age 65-70

You might qualify for extra CPP benefits such as:

- Post-retirement disability benefit
- Disability pensions (for people who have contributed to the CPP and are not able to work because of a disability)
- Survivor's pension
- Children's benefit
- Death benefit

You must apply before you want your pension to start.

For more information, [Click Here](#)

## Guaranteed Annual Income Supplement (GAINS)

This is a monthly benefit to low-income Ontario seniors. You must be 65 or older. You must have lived in Ontario for the past year, or for a total of 20 years since turning 18. The amount you receive depends on your marital status and income. You do not have to apply if you currently receive OAS pension and GIS.

For more information, [Click Here](#)

## MAXIMIZING BENEFITS

### Disability Tax Credit (DTC)

You can claim this tax credit if you have a severe and prolonged impairment. A medical doctor or other qualified person must complete the applicable section in Part B of T2201.

### Involuntary Separation

This tax benefit is for when a married or common-law couple is living apart for reasons beyond their control. These payments can be calculated based on individual income rather than combined income. Completion of ISP-3040 is required.

### Canada Caregiver Credit (CCC)

You may qualify for this tax credit if you support a partner or partner's child, or immediate family member who has a physical or mental disability, [Click Here](#)

### Other Tax Credits:

- Home Accessibility Expenses: For permanent renovations to the main home of a person 65 years or older, who is eligible for DTC
- Refundable Medication Expense Supplement: For working people with low income and high medical expenses
- Working Income Tax Benefit with Disability Supplement: For people with low income.

For more information, [Click Here](#)

# What Can You Claim As A Medical Expense?

## Medical Services

It is important to keep all receipts for prescriptions and health aides, such as bath railings.

Other medical services include:

- Payments to a medical doctor, dentist, or nurse
- Payments to a public or licensed private hospital for diagnostic services, treatments, or rehabilitation
- Travel to receive medical services: You are eligible to claim travel expenses if you must travel 40km, one-way, for services not provided near your home

## Specialized Care

You can claim Attendant care. This is when a professional provides care at your private home, retirement home, or group home. Attendant care is typically provided during tasks of daily living such as dressing or bathing.

Generally, you can claim the total amount you paid for care at a Long Term Care home. Regular fees at a Long Term Care home include:

- Food
- Accommodation
- Administrative and maintenance fees
- Nursing care
- Social programming and activities fees

For more information on expenses you can claim, [Click Here](#)

## References

- Ontario Taxes and Benefits: <https://www.ontario.ca/page/taxes-and-benefits>
- Canada Benefits and Pensions: <https://www.canada.ca/en/services/benefits.html>
- Other Financial Support for Caregivers: <https://ontariocaregiver.ca/resources-education/caregiver-resources/#financial-support>

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