

Financial Benefits For Adults with Disabilities & Seniors

Prepared by HeadWay Victoria Epilepsy & Parkinson's Centre

- Important Note: Updated January 2017. Information contained in this directory relates to ever-changing government and community financial services. We recommend that you contact the source directly to ensure you receive current information, eligibility criteria and application process.
- Special thanks to Terri Beaton for her tireless effort in completing this document as a volunteer.

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Consumer Services:

- It is always wise to ask businesses if they give: senior, student, or disability discounts.
- Access 2 entertainment offers a free or low cost card for a support person to accompany you to the movies. A 3 to 5 year pass costs \$20 to \$30. New applicants get two free movie tickets.
www.access2card.ca
- Camping Fees in BC Parks are free or discounted off season for:
 - For seniors 65 and over
 - For adults with disabilities if pre-approved by their PWD (person with disability) case worker.
 - A PWD with children on the “At Home Program” from the Ministry of Children and Families.
 - First nation PWD receiving income assistance if pre-approved by Aboriginal Affairs and Northern Development Canada. (AANDC). Apply via First Nation administration office.
 - Note: There are exclusions to camp discounts including reservations, group camping, electrical hook-ups, cabins, marine fees, etc.
 - For further information please see www.env.gov.bc.ca/bcparks/fees/disability.html
- Cash back credit cards offer 1 to 4% cash back on varied types of purchases. This is a money saver *if* you pay your full bill monthly. Some cards have annual fees. Google search “best cash back credit cards” for more information.
- Consumer card entitling a person with disabilities to retail services discounts is available from the Action Committee of People with Disabilities. 250-383-4105, 948 View Street. Doctor’s certification is required. There is a \$2 fee for this card. www.actioncommittee.ca
- Fishing Licences are free or discounted for those under 16, adults with disabilities & seniors. For more information call: 1-877-855-3000 www.env.gov.bc.ca/fw/fish/licences
- Heritage Sites and Museums offer up to 50% on the price of admission.
- Recreation Centre offers the Leisure for Everyone (LIFE) Program. Apply at your local recreation centre with ID and proof of previous year’s income. This is an income tested program.
- Recreation Integration Victoria offers a Leisure Assistant’s Pass. This pass offers either free or discounted rates for your leisure support person to go with you to recreation programs (eg, recreation centres). No fee for this card. Lost card has a \$10 replacement fee. Call 250-477-314. www.rivonline.org
- Reward programs such as airmiles, aeroplan and other retail programs can be a valuable source of consumer discounts even if you do not travel.
- YM/YWCA offers membership discounts and subsidies for children of parents with disabilities or low income to attend Camp Thunderbird 250-386-7511. www.vancouverislandy.com

Counselling:

- Bounce Back Program is free in BC. Overcome the early symptoms of depression and anxiety by using this depression coaching service accompanied by a DVD. Your physician must refer you. Call 1-866-639-0522 or check out www.cmha.bc.ca/programs-services/bounce-back
- Chronic Disease Self-Management Program: This University of Victoria program is available free throughout BC to help people manage their chronic conditions. The six week group program reviews simple, practical, and proven ways to help oneself. There is also a chronic pain management program through the same provider. Call 1-866-902-3767 or go to www.selfmanagementbc.ca
- Information and referral agencies as listed in this directory can link you with some support options.
- Mental health centres are government funded and available with a physician's referral.
- Vancouver Island Crisis Line is staffed by trained volunteers to offer counselling support 24/7. They will also refer you to appropriate community services. Call 1-888-494-3888 or visit www.vicrisis.ca

Education:

- Camosun College offers help to people with disabilities for:
 - Course registration, assessment and goal planning. The Camosun College Disability Support Services at 250-370-3312 is available to discuss your needs and the services available. www.camosun.ca/services/disability-resource-centre/contact-us.html
 - Financial Aid is also available at Camosun College to students with a disability. www.camosun.ca/services/financial-aid/other-funding/students-disabilities.html
- UVIC Services offers pre-registration information to students with disabilities. The phone number for the Resource Centre for People with Disabilities is 250-472-4947 or visit: www.rcsd.uvic.ca

Employment:

- For employment support for people with disabilities search online for: *Employment services for people with disabilities* then click on *Opportunities Fund for People with Disabilities*. This fund is to help people with disabilities get and keep a new job, or self-employment. The following link may or may not still be active: www.esdc.gc.ca/en/funding/disability_opportunity/eligibility.page
- Private Pension Plans generally entitle employees who become permanently disabled to a disability pension. Contact your last employer. If you are a government employee, you may have an internal department to address your questions. You may also have an employee union representative to explore your rights.

Financial Management Assistance:

- Banking and bill paying:
 - Organize direct bank or credit card payment with your creditors. Have all income set up for automatic deposit by your revenue sources. Consult with your bank or credit union for more specific guidance.

- Issue a *bank* Power of Attorney to someone you trust for bank bill payment, deposits & paperwork.
- Issue a *general legal* Enduring Power of Attorney with a notary or lawyer
- Engage a financial planner to help manage your money and maximize income.
- Consult The Public Trustee for guidance in managing financial affairs. The Public Trustee also protects the legal rights of those people who cannot manage their financial affairs and have no one else who can act for them. Victoria area clients are assisted through their office at 4th Floor, 1019 Wharf Street, Victoria. Phone: 250-356-8160
- Have a Trust Company manage your financial affairs on a percentage fee basis (average cost \$1,000 yearly.) They can also manage an investment portfolio to maximize investment earnings (minimum of \$100,000 in investments).
- First Nations individuals are eligible to receive income assistance and government disability pensions based on standard eligibility criteria. In addition, status members (ie: those registered with Indigenous and Northern Affairs) can receive extended health benefits through this Federal department if all other options have been tried first. www.aadnc-aandc.gc.ca
- Reverse Mortgages: Reverse Mortgages allow homeowners (generally 60 and over) to borrow money on your home and to repay the money only on the sale of your home or upon the homeowner's death. The money borrowed can be taken in cash or an annuity can be purchased which will generate additional monthly income. The interest on the Reverse Mortgage is relatively high and paid back at the end of the term. There are many requirements and legal considerations, but the benefit of readily available cash to fulfill current wishes or needs makes this attractive to those not overly concerned about the reduced equity in their home value of their estate. Call CHIP (Canadian Home Income Plan) for ore information, 1-866-522-24471-866-522-2447 in Toronto or consult any local mortgage broker. www.chip.ca
- Together against Poverty (TAPS) also helps with income tax and e-files your return. TAPS offers many other services for those with limited income and can help advocate for you. www.tapsbc.ca

Food/Meals/Nutrition:

- Most grocery stores now offer online shopping and delivery services for a small fee. They also carry a wide variety of pre-prepared foods and deli items to minimize meal prep needs.
- Better Meals is a Vancouver company that offers weekly delivery of quality frozen meals in the Greater Victoria area. 1-888-838-1888 www.bettermeals.ca
- Chef on the Run has take-out or home delivered entrees at: 2020 Oak Bay Ave. 250-595-3151 and at Sidney 9781B-2nd St in Sidney 250-655-3141. Visit: www.chefontherun.ca
- Gourmet meals are available from a growing number of businesses. Their freezers may offer you 50% price discounts. Examples include:
 - Cook's Day Off 250-598-3228 at www.cooksdayoff.ca
 - Cheryl's Gourmet Pantry 250-595-3212 www.cherylsgourmetpantry.com
 - Health Link BC offers dietician services by calling 811
 - M&M's – explore their discount rates.

Government Federal: The new website for all federal financial programs is www.canada.ca.

- Employment Insurance (EI) Benefits:
 - Adults of any age (including those over 65) are eligible to apply for benefits based on certain criteria. One can also draw up to 15 weeks of sickness benefits if you qualify.
 - Compassionate care benefits are Employment Insurance (EI) benefits paid to people who need to be away from work temporarily to provide care directly or indirectly or for emotional support to a family member (including spouse's family). The family member must be gravely ill and at significant risk of death. A maximum of 26 weeks of EI compassionate care benefits may be paid to those eligible. Compassionate care benefits are Employment Insurance (EI) benefits paid to people who have to be away from work temporarily to provide care or support to a family member who is gravely ill and who has a significant risk of death. A maximum of 26 weeks of compassionate care benefits may be paid to eligible people. Eligible DVA veterans may also access this benefit.
- Gas Tax Rebates - Federal & Provincial:
 - BC Gas Tax Rebate eligibility includes all the following:
 - a. You must have a qualifying disability
 - b. You must be at least 16 years of age
 - c. You are or were the registered owner or lessee of a motor vehicle for the time you are claiming. Shared ownership also qualifies.
 - d. For more information call 1-800-866-866-0800 or www2.bc.bc/gov/content/taxes/sales-taxes
 - e. Once eligibility is confirmed, please note there is a deadline for claim submissions.
 - You may also be eligible for a Federal Government refund on Excise Tax on Gasoline. For more information call 1-877-432-5472 www.cra-arc.gc.ca/E/pub/tg/rc4064/rc4064-e.html#extc
- Income Tax: For more information about all these Canada Revenue Agency tax programs call 1-800-0-Canada or visit www.cra.gc.ca. TTY 1-800-926-9105
 - Online services: Canada Revenue Agency can mail you a Canada Service Account entry code to access your tax information online. Register online at <http://www.cra-arc.gc.ca> under CRA login services. Future access to your records becomes much easier after you have completed this two week process.
 - Income tax forms need to be completed annually for every Canadian. There are many tax credits and rebates that can only be paid out if taxes are filed every year even if you do not owe any income tax.
 - Income tax preparation is available through The Volunteer Income Tax Program. It assists simple income tax preparation for seniors, adults with disabilities, those with low income and new immigrants. An appointment is needed. To find the volunteer agency nearest you consult their website at www.cra.gc.ca
 - Benefits for the Dependent Child of a Disabled Contributor: Benefits are payable to the child of a person receiving CPP Disability Pension if the child is under 18 or between 18 and 25 and in full time attendance at school or university.

- Canada Benefit Finder is an online service at <http://www.canadabenefits.gc.ca> You can input your information and get links to both federal and provincial benefits you may be entitled to.
- Caregiver Benefits & Tax Credits. You may be entitled to caregiver tax benefits described in the Tax Guide as Amounts for Spouse or Common-Law Partner and Dependants. Go to www.cra-arc.gc.ca/E/pub/tg/5000-g/5000g-16e.pdf and go to pages 45-47 of the guide. If your spouse is mentally or physically disabled and has a low net income level, you may qualify.
- Children's Camps for Parent with Disability: Generally, camp fees are deductible on parent's tax return with the lower net income. However, if one parent has a disability, the spouse with the higher income can claim the costs of sending the kids to camp. Retroactive claims are accepted by the tax department.
- CPP and OAS pension plans have agreements with many other countries in regards to meeting residency requirements for eligibility through time lived in Canada and other participating countries.
- CPP
 - Combined Benefits: A person receiving surviving spouse benefits may also be entitled to their own CPP retirement or disability pension.
 - Credit Splitting: Based on certain criteria, CPP credits earned by you or your spouse during a legal or common-law marriage may be divided equally between you.
 - Death Benefits: Death benefits are paid to the estate of a deceased contributor who had contributed for the minimum qualifying period. Payment is a lump sum.
 - Disability pensions are available to adults with severe and prolonged disability who have made CPP contributions for a specified amount of time, before the disability. There is also a minimum amount of money that must have been earned before the disability. Payable at flat rate plus an earnings-related amount until age 65 when the CPP disability pension automatically converts to a retirement pension. The application requires a physician's certification of the disability. It is important to brief your physician regarding the significant impact of your medical condition on your daily functional ability.
 - Retirement pensions are available to those 60 and over who have contributed to the plan through paid work in Canada. A reduced pension benefit is given to those who draw CPP retirement pension prior to age 65. Apply six months in advance.
 - Orphan's Benefits: Orphan's benefits are payable to the child of a deceased contributor who had contributed for the minimum qualifying. The child must be either 18 or 18 to 25 and in full time school or university.
 - Surviving Spouse Benefit: A spouse (including common law) may be eligible for a survivor's pension if the deceased made CPP contributions for a minimum qualifying period. The surviving spouse must be either over 65 or at least 35 years old or a surviving spouse with dependent children or disabled.

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- Disability Tax Credit: For those with severe disability that restricts daily activities for at least a year. To apply you and your physician must fill out a Disability Credit Certificate (form T2201) which can be mailed to you by the local Canada & Revenue Agency (CRA) or downloaded online.
- HST/GST: HST is paid quarterly to those on a low to modest income. You no longer need to fill in a separate application for GST/HST. The only way to get your rebate is to complete the tax form yearly. Call the CRA office at 1-800-959-8281
- Medical Expenses - Income Tax Deductions: It is wise to have a physician authorize medical expenses in writing to increase likelihood of CRA approval. Here are some of the many tax deductible medical expenses:
 - Attendant care full time in the home or nursing home care if the physician confirms severe disability.
 - Cost of devices for hearing impaired, artificial limbs, wheelchairs and repairs, walkers, crutches, prescription glasses, dentures, pacemakers, prescription drugs, home adaptive aids.
 - Employment related devices in regards to a disability.
 - Net out of pocket costs for health care services not covered by MSP or a private extended health insurance plan
 - Rehabilitation therapy for speech and hearing loss.
- Registered Disability Savings Plan (RDSP) highlights are:
 - Designed to assist families in saving for the future care of children with disabilities or for adults who qualify for the Disability Tax Credit (DTC).
 - Allow funds to be invested tax-free until withdrawal.
 - Can save up to \$200,000 in lifetime contributions.
 - Low income families who have an RDSP can access Canada Disability Savings Grants where the government matches contributions of up to 300%.
 - The Registered Disability Savings Bond provides up to \$1000 yearly for low income families who cannot afford to pay into their RDSP
 - Upon withdrawal of the RDSP, the income, the grant, and the bond are taxed in the hands of the beneficiary.
 - Specified Disability Savings Plan helps those with a shortened life expectancy to have more flexibility towards using their RDSP funds. You must have a letter from your physician stating that your life expectancy is five years or less.
- Volunteer income tax preparation is available through *The Volunteer Income Tax Program*. It assists simple income tax preparation for seniors, adults with disabilities and those with low income including new immigrants. An Appointment is needed. Go to www.cra.gc.ca for info on local volunteer availability or call your local volunteer service agency.
- Old Age Security Pension (OAS):
 - You no longer need to apply for OAS unless you don't receive a letter from the government with instructions. Otherwise you must apply for OAS benefits. Spouses may be treated as single or

married (whichever is to their advantage) if they are not living in the same accommodation. The “Separation Beyond Control” (in which one spouse is in a care facility and the other is at home) may entitle the couple to higher OAS rates.

- Widowed Spouse’s Allowance: If you are between 60 and 65, with limited income and have a spouse receiving OAS benefits, you may be entitled to a Spouse’s Allowance. If your spouse dies you may continue to receive this benefit until you reach 65. You must apply every year. An appeal process is available.
- Veterans Affairs Canada services (DVA):
 - Benefits are provided to Veterans on an individual basis. Application must be made giving full name, rank, and serial number to DVA.
 - Disability Pension is available for Veterans who became disabled as a result of military service.
 - Survivor’s Pension is available to spouse and children of a who died due to military service.
 - War Veterans Allowance is available for men 60 and over and women 55 and over who were engaged in specific types of active duty. Veterans’ dependents may also be entitled if the eligible Veteran is deceased.
 - Veterans Independence Program (VIP) provides subsidies for housekeeping and yard care
 - Compassionate care benefits are Employment Insurance (EI) benefits paid to people who have to be away from work temporarily to provide care or support to a family member who is gravely ill and who has a significant risk of death. A maximum of 26 weeks of compassionate care benefits may be paid to eligible people as a semi-annual benefit.
 - Veterans Health provides coverage for medical transportation needs, medical equipment and supplies (eg, incontinence products), home care, care facility costs for those deemed eligible by a DVA case manager.
 - General Inquiries call: 1-866-522-2122 www.veterans.gc.ca

Government Provincial:

- Income Assistance Program is administered by the BC Ministry of Human Resources and are managed through the BC Employment Assistance Acts. There is one for the general population and another for those who have met the government criteria for disability.
- Person with Disability (PWD) status requires one to be approved as having a severe physical or mental impairment expected to continue for at least two years and who is significantly restricted with and needs assistance with all basic daily living needs.
- Seniors Supplement is an income top up for qualifying individuals who are living on OAS and CPP.
- Some adults with disability may be entitled to a BC government income top up. This would also entitle the person to some provincial disability programs.
- For information contact your local Ministry of Human Resources Employment and Assistance Centre by calling 250-387-6121. (Outside the Lower Mainland and Victoria call 1-800-663-7867)
<http://www2.gov.bc.ca>.

Health:

- Ambulance services are available to all BC residents by land, sea, or air, by calling 911. The cost is subsidized, but a user fee is billed to you
- BC Health Link:
 - A nurse can be reached 24 hours a day by calling 811. This line is completely confidential and staffed by a qualified nurse. A good idea to call in the middle of the night, if you are wondering if you should go to hospital or not.
 - A pharmacist is available after hours.
 - A dietician is another service available by calling 811.
- Dental Services:
 - Camosun College offers a Dental Clinic to the public as a part of the training program for Certified Dental Assisting and Hygiene students. The clinic is open from September to May. For a nominal fee, individuals may receive oral hygiene assessments, professional cleaning, and if indicated, X-rays, sealants, polishing and other dental health procedures. They don't do extractions, fillings or repair of teeth. Care is provided by Certified Dental Assisting and Hygiene students, under the supervision of licensed Program Faculty. For appointments, call 250-370-3184 email: smile@camosun.ca For the website google Camosun College Dental Clinic .
 - Cool Aid Dental Clinic accepts low income patients with no dental plan. For more information call 250-383-5957.
 - Healthy Kids Program: This program pays up to \$1400 every 2 years for children's dental work. There are a limited number of dentists who participate. Note this program also offers a free eye exam and \$118 per year for eye glasses. For more info call the Ministry of Social Development Line at: 1-866-866-0800. www2.gov.bc.ca/gov/content/health/managing-your-health/healthy-women-children-/child-teen-health/dental-eyeglasses/
- Hospital Services are provided to those who have resided in BC for 3 months or more (generally reciprocal arrangements for other Canadians resident). Public ward accommodation is free. There are extra costs for private or semi-private rooms. MSP coverage is required for services of physicians, lab services, imaging, etc.
- Island Health provides Community Health Services (CHS): The following services are available for adult BC residents who have chronic health concerns:
 - Case management support for home care, adult day programs, respite and care in subsidized government assisted living or complex care facilities
 - Choice in Supports for Independent Living (CSIL), a family caregiver becomes an employer who hires, trains and administers payroll. A case manager determines eligibility and the amount of funds to pay for care. There are many specific criteria to be met.
 - Microboard describes a non-profit society set up by a person eligible for government subsidized home care. The case manager determines eligibility and the amount of funds authorized. The

eligible person needing care assumes all responsibilities of managing a non-profit society. Source is <http://www.bcli.org/elder-law-resources/execsum/chapter6>

- Community rehabilitation services for falls risk, equipment needs such as mobility aids.
- Liaison nurses in acute care for discharge planning assessments
- Home nursing care for treatment and support
- Phone information and referral to community resources
- Public health care nurses for immunizations, education and post natal care.
- For more information call their general inquires line at:
 - 250-388-2273 toll free 1-888-533-2273 South Island
 - 250-388-2274 250-739-5749 toll free 1-877-734-4101 Central Island
 - 250-331-8570 toll free 1-866-928-4988 North Island
- Medical Equipment:
 - Canadian Red Cross Equipment Loan Cupboard offers a wide variety of equipment such as wheelchairs, walkers, commodes and bath boards for up to three months. There is no fee, but donations are gratefully accepted. Referrals are often required for mobility aids by rehab therapist (such as via Island Health CHS). The Red Cross can advise you of other community loan cupboards in outlying communities such as Sooke and Saanich Peninsula. . Call 250-382-2043 or go to www.redcross.ca
 - Foundations in the CRD may provide small subsidies for equipment needs of those with limited income. Contact Island Health CHS for a rehab therapist consult and to inquire about foundation subsidies that they can seek on your behalf.
 - Medic Alert bracelets are available through the Kids Protect Program for those with limited income. They also have an adult program. Call them at 1-800-668-1507. www.medicalert.ca
- Medical Services Plan of BC covers basic medical care needs for BC residents. You must register.
 - Coverage is for physician and specialist services, anesthetics, X-Ray, Lab services, hospital, dental and oral surgery. Services of Optometrists and Podiatrists are subject to an annual limit. A user fee is applied.
 - Dental surgery that requires hospitalization
 - Premiums must be paid monthly. Low income subsidies are available to Canadian residents.
 - MSP Premium Assistance is available to those whose adjusted net income is \$24,000 or less. Premium Assistance is available to those whose adjusted net income is up to \$42,000. You can view the 2017 premium rates on the MSP Premiums page.
 - MSP Supplementary Benefits Program: This program provides benefits only to British Columbians who qualify for MSP Premium Assistance. This program is for families with incomes of \$24,000 or less. Patients on premium assistance are insured for a total of 10 visits per year to any of the combination of the following practitioners:
 - Medically required eye exams for everyone
 - Routine eye exams for those 18 and under and 65 and over
 - Diagnostic lab work related to podiatry services

- Some rehab therapy services (ask practitioner before booking appointments)
- For more info on MSP call 1-800-663-7100 or go to <http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp>
- Newcomers to BC should contact for MSP asap after arrival to start the application process.
- Medication discounts – private sources:
 - Innovicares.ca is a membership program funded by the pharmaceutical industry. You can become a member for free and access your covered medications at discounted prices. For example, you can get brand name Sinemet for the generic (levodopa/carbidopa) price. You can also get an Azilect (rasagiline) discount price. It is wise to check all of your medications against their list of covered products. Call 1-877-790-1991 or go to innovicares.ca. Email is: info@innovicares.ca
- Nursing home consultant services are becoming more readily available for private retirement, assisted living and complex care homes. A Place for Mom is an example of this service in BC. Based on your care needs and preferences, facility recommendations will be offered to you. Contact www.aplaceformom.com or call 1-844-234-2490 to be connected with your local area representative.
- PharmaCare.
 - BC Fair Pharmacare program focuses on drug cost subsidy based on income and BC approved drugs. Subsidy rates vary based on your age. If you are receiving MSP premium assistance, you are already registered for Fair PharmaCare. Everyone else is required to register as soon as possible. If you do not register PharmaCare will not provide you with any drug subsidy. To register for Fair Pharmacare call 1-800-663-7100 or register online via www.gov.bc.ca. To be eligible:
 - You need to provide your birthdates, social insurance numbers & BC Care Card numbers for you, your spouse, and dependent children
 - Your net Family income from two years ago, for you and your spouse. Your deductible will automatically be revised annually based on your tax return data.
 - Pharmacare Plan C gives full subsidy to those who receive BC income assistance. This is provided by the Ministry of Social Development and Innovation.
 - Pharmacare Plan G gives full subsidy to those needing medications for mental health issues. It is dependent on financial need and you must go through your physician and be approved by your local Mental Health Centre. Some Epilepsy and Parkinson’s medications are covered by Plan G for those who qualify. For more information go to www.health.gov.bc.ca/pharmacare/plans/#plang Once you are on this web page click on Plan G Formulary. This will bring you to a chart that tells you what drugs are covered and if they require special authorization or criteria.
 - Special Authority medication coverage: Some medications are not routinely covered by Pharmacare unless your physician submits a special authority application if you meet certain criteria. It’s wise to ask your physician if you are on any special authority medications to help minimize your costs.
- Rehabilitation Services:
 - Victoria General Hospital has a Neurological Outpatient Rehab Clinic staffed with physiotherapy, occupational therapy, nursing, speech therapy and dietician support for adults with neurological conditions. A physician referral is required.

- Royal Jubilee Hospital has a Seniors Outpatient Clinic (SOPC) staffed with geriatric specialist physicians, rehab therapists and continence nurses. Age criteria of 75 and over is flexible. A physician needs to refer and specify the nature of service needs.

Housing:

- BC Hydro gives rebates for home renovations and updates such as:
 - Insulation up to \$1200
 - Ductless Heat Pump \$800
 - Ventilation Fan up to \$50
 - Draft Proofing up to \$500
 - Natural Gas Hot Water Heaters
 - EnerChoice Fire Places
 - A \$750 bonus offer for making 3 or more eligible upgrades
 - You may also be eligible for additional Municipal rebates if you live in certain regions of BC. To explore your options go to BC Hydro website www.bchydro.com
- HAFI Program: Home Adaptations for Independence will provide assistance for low income seniors and for low income people with disabilities. The intent is to support accessibility modifications that will promote continued safe and independent living. Eligible homeowners and tenants can access up to \$20,000 in for-giveable loans and grants. In rare cases an additional \$20,000 may be available if the renovations cannot be started until other remediation is needed first. Best to apply early as this budget gets depleted each fiscal year. For more information call 1-800-257-7756 website: <https://www.bchousing.org/housing../rental../home-adaptations-for-independence>
- Property Taxes Discounts:
 - Disability Grant is issued for those with a disability. Certification is required.
 - Home Owner's Grant is for homeowners who live in their own home. This grant helps to pay property taxes by reducing the amount payable. The application form is on the back of your annual property tax notice. Call Victoria at 250-356-8904 or if outside Victoria call 1-888-355-2700 or google homeowner grant BC
 - Property Tax Deferment Program is for those in BC over 55 years of age, for widowed, and those with a disability. This allows you to postpone payment of property taxes on the home you live in as a BC resident. Repayment is required when the property is sold or ceases to be your principal residence. One must have a minimum 25% equity in their home. In Victoria call: 250-356-8121. Outside Victoria call: 1-888-355-2700. <http://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/pay/defer-taxes/regular-program>
 - Veteran's Discount and a low income Discount are other potential benefits. The low income grant can be retroactive for one year.
- Rental Assistance Program: This program helps those families who make less than \$35,000 per year. Families must have at least one dependant and have worked sometime over the last year. Do to www.bchousing.org and link to Rental Assistance.

- Shelter Aid for Elderly Renters (SAFER) is a cash subsidy to BC residents on limited income who spend over 30% of their gross monthly income on rent. They must be 60 or over and have lived in Canada for 10 years or be 65 and in receipt of OAS. You can download the form at www.bchousing.org/Options/Rental_market/SAFER
- Subsidized Housing: There is subsidized housing available for low to moderate income who are 55 years or older, and for those who are low income or disabled families. Rent will not exceed 30% of the household gross income. www.bchousing.org

Information support & referral services for seniors or people with disabilities:

- Seniors Serving Seniors 250-382-4331
- Disability Resource Centre 250-595-0044
- Vancouver Island 24 hour Crisis Line 1-888-494-3888
- Aboriginal Crisis Line KUU-US 1-800-588-8717
- Seniors Abuse and Information (SAIL) 1-866-437-1940
- Senior Living Magazine
- Your MLA's office (either via BC government blue pages of phone book) or search online.

Insurance:

- ICBC gives a discount on automobile Insurance if you qualify as a Person with Disabilities. You must be eligible for the BC Gas Tax Rebate. If so, bring your registration letter to your ICBC agent. For more information go to: www.icbc.com/autoplan/cost/save-money/disability-discount
- Life insurance policies offer:
 - a "Waiver of Premium" option in their policies which states that if you become disabled and unable to work, your life insurance premiums will be paid by the insurance company for life or to until a certain age. Generally there is a six month waiting period after you advise the insurance company of your disability before your entitlement to "Waiver of Premium" benefits is authorized.
 - "Living Benefits" is another option on some Life Insurance policies which may enable you to receive a percentage of your death benefits during your lifetime in the event of long term disability. Call your insurance agent for details.
 - "Guaranteed Issue": Some insurance companies will sell "Guaranteed Issue" policies which mean they offer life insurance with limited benefit packages to people with disabilities excluding Cancer and AIDS. Check with your broker.
- Mortgage Insurance is often encouraged when you apply for a mortgage. The "Mortgage Payment Protection Plans" offered by most mortgage brokers include disability insurance whereby the mortgage company would pay all mortgage payments during the course of your disability. Also, some mortgage insurance policies state that your mortgage will be paid in full in the event of your death.
- RRSP Disability Insurance contracts can be negotiated with investment brokers to include the purchase of disability insurance providing for the continued payment of RRSP premiums on your behalf in the event of disability. Check your contract or call your investment broker for information.

- Scrap It Program: BC has a vehicle Scrap It program. For more information www.scrapit.ca or phone 1-604-273-8552. The Scrap it program has several options including over \$3000.00 on the purchase of an Electric Vehicle, \$200.00, an ECO Pass a type of BC Transit Bus Pass.
- Travel Insurance is available for people with pre-existing health conditions from BCAA and other brokers. So, there are options out there that you can explore through your insurance provider. This insurance policy entitles people with pre-existing conditions to be able to be covered. For more information www.bcaa.com or inquire with your insurance provider.

Legal/Advocacy

- Action Committee of People with Disabilities is available at 250- 383-4105 www.actioncommittee.ca
- BC Seniors Advocate assist BC residents to access services needed at 1-877-952-3181
- Dial-A-Law: This is a free taped phone message offering information on a wide variety of legal topics. Call 1-800-565-5297 www.dialalaw.org
- Disability Alliance BC (DABC) is a provincial agency focused on education and advocacy. Phone 1-800-663-1278 or go to www.disabilityalliancebc.org to learn more.
- HeadWay Victoria Epilepsy and Parkinson Centre has a free Book called “Your Rights and Epilepsy”. Phone 250-475-6677 to receive your copy. Agency website is www.headwayvictoria.com
- Lawyer Referral Service: If you do not have a lawyer and need legal help, the BC Branch of the Canadian Law Association will recommend a Lawyer. The first half hour consultation costs a nominal fee. Call 1-800-663-1919 or www.cbabc.org
- Legal Services Society offers many affordable and practical services. If you need legal services and cannot afford a lawyer, you may apply for free legal services. They also have many info booklets on valuable topics. Call 250-388-4516 or visit www.lss.bc.ca
- MLA and MP offices provide info re: your rights. Check online or go to blue pages of your phone book.
- Ombudsman of BC provides advocacy support in dealing of BC government departments and appeal processes. Please call the Ombudsman at 250-387-5855 or 1-800-567-3247. www.bcombudsperson.ca
- Public Guardian and Trustee: This office protects the legal rights for those who cannot self advocate and has no one else to act for them. Call 250.387.6121 in Victoria www.trustee.bc.ca
- Together Against Poverty provides information and advocacy services for those with limited income. Location: #302-895 Fort Street, Victoria BC, V8W 1H7. Phone 250-361-3521 or via www.tapsbc.ca

Travel:

Airlines offer special services and discounts for those with disabilities. Most major airlines (eg, Air Canada) offer 50% off normal fares for attendants traveling with someone with a disability. A letter of certification from the physician outlining the need for an attendant is required by the airline. It is recommended to check out the lowest discount fares as they may be cheaper than the disability rate.

- BC Ferries discounts:

- A discount fare for you and a travel companion is available to those with a permanent disability. This pass entitles you to discount fares on Pacific Coach Lines as well. For eligibility requirements and instructions on how to apply please call: 250-381-1401 website: www.bcferrries.com
- BC Ferries is 50% off for seniors on Monday to Thursdays, except statutory holidays. This benefit is for passenger fares not vehicle fares. A government photo ID is required. If you need access to an elevator to get to the vehicle deck from the passenger deck ask for special boarding status.
- BC Parking Permit Program: Disabled parking placards are available based on a disability through: The Victoria Disability Resource Centre or the Shoal Centre in Sidney. The cost is \$25 or \$27 if processed by mail. Parking passes are also available through Sidney Beacon Community Services 250-656-5537 or in Langford by calling 250-478-5373. Visit www.drcvictoria.com/parking-permits.
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- BC Transit:
 - Bus Pass Program for the Greater Victoria and area enables all qualified low-income seniors and PWD to buy a bus pass at an affordable price. Passes cover conventional transit services but not HandyDART. For more information please call: 1-866-866-0800 or via www.bctransit.com and link to fares.
 - Bus fares as of April 2016: All cash fares are \$2.50. There are NO transfers. Instead they offer a day pass for \$5.00. This is the better way if you need more than one bus, because even if you need two busses to get to your destination this would be \$5.00 one way and \$5.00 to return for a total of \$10.00. If you purchase the day pass from the driver, you will get unlimited travel all day. You can also use two tickets to get a day pass.
 - Bus Tickets for BC Transit: Bus tickets for BC Transit are available from the HeadWay VEPC office for people who don't have a bus pass and are in financial need. To receive these at no charge please call the Epilepsy Coordinator at 250-475-6677
 - Family Bus Program: BC Transit offers a discount to all passengers with a bus pass. You can use a Day Pass, for the Family Program. This pass will let up to 4 people 12 & under on the bus with an adult. Your old bus pass is tax deductible. Your last month bus pass can give you one free admission at most recreation centres.
 - HandyDART is an accessible van transport service for persons with disabilities or seniors who cannot use regular bus services. You must pre-book with HandyDART ideally two weeks early and avoid rush hour time slots with the heaviest booking times. This door-to-door service is arranged through advance bookings by calling BC Transit HandyDart at 250-727-7811. Fares are \$2.50 each way.
 - Taxi saver Program: This program allows HandyDART passengers to use subsidized vouchers for taxi travel if you are approved and registered for HandyDART service. Taxi saver coupons are sold by BC

Transit. You must send two passport approved photos with the correct fee to bc transit to acquire your Taxisaver ID card. For more information please call: 250-995-5618 or visit: www.bctransit.com

- Rail passes are available free or at 50% discount from VIA Rail.
 - For attendants accompanying a person needing care.
 - A letter on your physician's letterhead (not on a prescription pad) is required.
 - Your attendant qualifies if you need to assist with medication, mobility, or personal care.
 - Call your travel agent for details or VIA Rail at 1-888-842-7245. www.viarail.ca
 - Seniors 60 and over, receive a discount on CANRAIL passes for destinations in Canada dependent on the season and length of stay.
 - Veteran's, serving Canadian Armed Forces Personnel, Nation Defence & Civilian Personnel, get a discount all year long. Conditions apply.
 - CAA members receive a 10% discount see website. www.viarail.ca
- Travel Assistance Program (TAP): Travel discounts are available to those with MSP needing medical travel for services unavailable in their community. This covers travel expenses not covered by third party insurance plans. Discounts are available for air, rail, and bus travel. If you choose to travel by BC Ferries, TAP provides free passes for the patient and for an escort (if pre-approved by your physician on the Tap application), and regular passenger car fare to Vancouver. In order to be eligible for TAP you must:
 - Ask your physician to complete a Travel Assistance form.
 - Fill in the Applicant Information section of the form and sign it.
 - Then, contact MSP at 250-952-2657 in Greater Victoria or 1-800-661-2668 elsewhere in BC. MSP will verify your eligibility for TAP, and they will provide you with a confirmation number.
 - Next, present the completed TAP form with the confirmation number, before you travel, to your chosen carrier. If you are using BC Ferries, you either present your form at the tollbooth at least one hour prior to departure, or obtain your passes in advance from BC Ferries Head Office.
 - If you travel by Wilson Coach Lines, you may use your TAP form to have the ferry portion deducted from your bus fare. For eligibility requirements and instructions please call the Wilson's Group. It is advised that you make a reservation on Wilson's bus, at www.bcfconnector.com
 - If you plan to use public transit from the Tsawwassen ferry terminal to UBC call Translink at 1-604-521-0400 for schedule information. www.translink.ca
- Washington State Ferries offer a 50% discount to seniors. Identification and proof of age is required.

Work Safe BC (WCB) offers services regarding injury or death in the workplace. It is important to notify them asap of an accident. Work Safe will assign an adjudicator for your case to claim benefits such as:

- Medical and dental expenses
- Home support
- Loss of earnings remuneration
- Funeral expenses
- For more information call their claim centre at 1-888-967-5377 or visit www.worksafebc.com