

## SYSTEM NAVIGATION

# Financial Support in Ontario

## ■ Employment Insurance Sickness Benefits

Employment Insurance (EI) Sickness Benefits offer temporary financial aid to people who are unable to work because of illness, injury, or quarantine, but who would otherwise be able to.

### WHO IS ELIGIBLE?

#### You may be eligible for Sickness Benefits if:

- You have a job in insurable employment
- You meet specific criteria for receiving EI Sickness Benefits
- Your normal weekly earnings have been reduced by more than 40%
- You have accumulated a minimum of 600 hours of insurable employment during the qualifying period\* OR, if you are a self-employed fisher, you have sufficient insurable earnings from self-employment in fishing during the qualifying period\*

\* The shorter of a) the 52-week period immediately before the start date of the EI claim, OR b) the period since the start of a previous EI benefit period, if it started during the last 52 weeks.

### HOW TO APPLY

You can apply by submitting an application online:

#### → To apply you will need:

- Your Social Insurance Number (SIN)
- Your mother's maiden name
- Your mailing and residential addresses, including postal codes

- Your complete banking information (financial institution name and number, branch number, account number) if you want to sign up for direct deposit
- A medical certificate signed by your doctor which indicates the period in which you cannot work
- The names and addresses of all your employers in the last 52 weeks, and the dates of employment and reasons for separations from them
- Your detailed version of the facts (if you quit or were dismissed from any job in the last 52 weeks)
- The dates (Sunday to Saturday) and earnings for each of your highest paid weeks of insurable earnings in the last 52 weeks or since the start of your last EI claim (whichever is shorter)

### WHAT ELSE?

The EI Sickness Benefits is a program provided by the Government of Canada. If eligible, the basic rate for calculating benefits is 55% of your average insurable weekly earnings, up to a maximum. As of January 1, 2014, the yearly maximum you can get is \$48,600, which translates to a maximum of \$514 per week.

If you qualify, your first payment should come within 28 days of the date they receive your application and all required documents, and you may be able to receive a maximum of 15 weeks of the benefits. If your net family income is less than \$25,921 per year, you have children, and you/your spouse receives the Canada Child Tax Benefit, you could also be eligible to receive the EI Family Supplement.

For further details, you can refer to the Employment Insurance Sickness Benefits webpage.

## Financial Support in Ontario *continued*

### ■ Ontario Works

If you are in temporary financial need, Ontario Works (OW) can provide you with money for necessities like food, and it can help you prepare for and find a job.

#### WHO IS ELIGIBLE?

##### To obtain help from Ontario Works, you must:

- Live in Ontario
- Need money immediately to help pay for food and housing, and
- Be willing to take part in activities that will help you find a job

Overall, a person’s financial situation and their willingness to participate in job-finding activities are the most important part of being eligible for OW.

#### HOW TO APPLY

You can apply to Ontario Works online, in person at your local Ontario Works office, or on the phone with your local Ontario Works office.

#### WHAT ELSE?

For further information you can refer to the Ontario Works website. The Community Legal Education Ontario (CLEO) website also has very helpful information.

If you’re interested in moving off of Ontario Works, you can ask your community epilepsy agency for further information.

### ■ Ontario Disability Support Program

The Ontario Disability Support Program (ODSP) assists people with disabilities who are in financial need to pay for expenses such as food and housing through Income Support. The program can also help people who are able and wanting to work via Employment Support, which gets them ready for the workforce, helps them find jobs, and can even help them start up their own business.

#### WHO IS ELIGIBLE?

##### Income Support

You may be eligible if:

- You are 18 or older
- You live in Ontario
- You are in financial need
- You have a physical or mental disability that is expected to last a year or more and makes it hard for you to care for yourself, take part in community life, or work

Your financial situation (income, assets, housing costs, family size) will be examined and you must also meet the definition of a “person with a disability” as defined under the Ontario Disability Support Program Act. This describes a substantial mental or physical disability as one that:

- Is continuous or recurrent
- Is expected to last a year or more
- Significantly limits the person’s ability to work, look after themselves, or get out in the community,
- And has been verified by an approved health professional

## Financial Support in Ontario *continued*

### Employment Supports

You may be eligible if:

- You are 16 years or older
- You are a resident of Ontario
- You are able to work in Canada
- You have a disability expected to last a year or more
- You have a disability that makes it hard for you to find or keep a job

You are NOT eligible for Employment Supports if:

- You are eligible for, or are receiving disability or rehabilitation benefits from other public or private sources OR receiving financial assistance from Ontario Works.

### HOW TO APPLY

#### Income Supports

To complete the first part of the application for income supports, you can:

- Do it online OR
- Contact a local ODSP office for an appointment OR
- Call your local office and complete the application by phone

These steps will assess your financial situation; if you qualify, you can continue to the second part of the application which assesses your disability eligibility. In this part, you will be sent forms to complete and submit.

### Employment Supports

- Obtain the Employment Supports Application Package, found on the website or by visiting or calling your local ODSP office
  - In some cases you may need to verify your disability and include it in the package
- Complete and return the package to your local ODSP office

### WHAT ELSE?

If you qualify for income support, you might also be eligible for other benefits, such as drug coverage, dental coverage, vision care, assistance with transportation costs to medical appointments, wheelchair/mobility device repairs and batteries, help to support your guide dog, and work related expenses.

If the ODSP determines that you are ineligible for benefits (e.g., if they decide that you don't meet the definition of a person with a disability), you can ask to have the decision reviewed. Additionally, if your Employment Supports have been cancelled or suspended, you can request a review for that decision as well. For more detailed information on how to apply and what to do if you are refused, you can refer to Epilepsy Ontario's booklet *Epilepsy & The Law*.

For further details about ODSP you can refer to the ODSP website. The Community Legal Education Ontario (CLEO) website also has helpful information – you can read more about disability benefits and how your health care professional can help fill out your application.

If you're interested in moving off of ODSP, you can ask your Community Liaison for further information.

## Financial Support in Ontario *continued*

### ■ **Canada Pension Plan Disability Benefits:**

The Canada Pension Plan (CPP) Disability Benefits is a taxable monthly payment. It's available to people who have contributed to the CPP and who are not able to work regularly at any job because of a disability.

#### WHO IS ELIGIBLE?

##### **To qualify for a CPP Disability Benefit, you must:**

- Have a severe (meaning it regularly stops you from doing any type of substantially gainful work) and prolonged (meaning long-term and indefinite) disability
- Be under the age of 65
- Have contributed to the CPP in 4 of the last 6 years OR 3 of the last 6 years if you have contributed for at least 25 years

#### HOW TO APPLY

- You must apply in writing by printing out the main application form (ISP 1151), the consent forms, and any other necessary forms from the application kit for CPP disability benefits, which you can find on the Service Canada website
- Once all forms are completed, mail them to Service Canada

#### WHAT ELSE?

The CPP Disability Benefits is not designed to pay for medications and assistive devices.

If you qualify, you will receive the basic monthly amount fixed for all recipients (\$453.52), plus an additional amount based on how much you contributed to the CPP during your entire working career. In 2013, the average monthly amount was \$841.95 and the maximum was \$1,212.90.

When applying, it takes approximately four months for a decision to be made from the date Service Canada

receives your application and all required documents. If you need money immediately, consider looking into Ontario Works.

For further information and details, you can refer to the CPP Disability Benefits webpage. You can find more helpful information on the Community Legal Education Ontario (CLEO) webpage – you can read their information about CPP Disability Pensions.

### ■ **Registered Disability Saving Plan:**

The Registered Disability Savings Plan (RDSP) is a Canada-wide savings plan program catered to people with disabilities that anyone can contribute to.

#### WHO IS ELIGIBLE?

In order to be eligible for the RDSP, you must:

- Have a Social Insurance Number (SIN)
- Be eligible for the Disability Tax Credit and Canada Child Tax benefit if you have a child under 19 years of age
- File your income tax returns
- Choose a Holder – the person who makes financial decisions
- Be younger than 60 years of age

#### HOW TO APPLY

There are several steps involved in opening an RDSP. For a comprehensive guide on how to do so, you can consult the RDSP's guidebook.

## Financial Support in Ontario *continued*

### WHAT ELSE?

Here's how the numbers work:

- For every \$1 put into RDSP account, federal government can match with up to \$3 (if your family income is below \$87,123)
- For people living on low-income (less than \$25,356), the federal government will put in \$1,000 each year for 20 years
- For people living on an income between \$25,356 and \$43,561, you can still receive partial bonds

Many major financial organizations offer the RDSP, such as: the Bank of Montreal, RBC Royal Bank, TD Waterhouse Canada Inc., CIBC, Bank of Nova Scotia, Central 1 Credit Union, and Desjardins, and several others. Existing RDSPs can also be transferred to a different participating financial institution.

For further details, please refer to the RDSP website and The Government of Canada webpage.

### ■ Canada Revenue Agency - Tax credits

You may be able to receive tax credits from medical expenses that can be claimed on behalf of yourself, your children, your spouse, and/or another applicable family member. There are also tax credits that people with disabilities can claim.

### WHO IS ELIGIBLE?

Anyone can claim eligible medical expenses. You can do this for yourself and for certain dependents when you file your income tax return; simply be sure to keep all of your receipts for medical expenses, including travel for medical visits or procedures.

For people with disabilities, there are different criteria for the different credits you can apply for. Various topics, further information, and guidance in completing these tax returns can be found on the Canada Revenue Agency's (CRA) web page for people with disabilities.

### HOW TO APPLY

#### Claiming a medical expense tax credit

Throughout the year, keep all your receipts and any other related documents to support your claim. Expenses that can be claimed include:

- Expenses from medical practitioners (e.g., physicians, psychologists, speech language pathologists)
- Prescription medications
- Respite or attendant care services
- Dental services
- Travel expenses (under certain conditions)

The Canada Revenue Agency's website has a full list of eligible medical expenses and a list of what is NOT eligible.

## Financial Support in Ontario *continued*

You can find more information on how to claim medical expenses on the Canada Revenue Agency's website.

### **Claiming other tax credits**

Other credits may be completed in similar but different ways, and could also require the involvement of a qualified health practitioner. Consult the Canada Revenue Agency's site and directions for the specific tax credit that interests you.

### **WHAT ELSE?**

If you aren't sure how to prepare your income tax and benefit returns, or you need help with your income taxes for any other reason, consider using a Volunteer Tax Preparation Clinic. The CRA website will help you find out if you are eligible for this kind of help, and you can search for the closest Volunteer Tax Preparation Clinic near you.

A Salvation Army location near you might also run a volunteer tax clinic. You can locate your nearest location and ask if there is this service close to you.

For more information, you can visit the CRA website.

Version Date: July 2015