

LEN
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CALGARY CONFEDERATION



A SPECIAL GUIDE FOR
SENIORS



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It is my pleasure to provide you with this booklet containing information on a variety of programs and benefits for Seniors.

Canada is the best country in the world in which to live and we owe much of that to our nation's Seniors. They are largely responsible for fighting the wars that gave us our freedom, paying the taxes that built our cities and having the foresight to create the infrastructure and programs many of us take for granted.

In the riding of Calgary Confederation, more than one in four residents is over the age of 55. As Canada's population ages, it is important we support their needs.

You may be a Senior, or be caring for a Senior, or have a friend or relative who may find this useful. Please consider sharing the information with those who you feel could find this booklet useful.

As your Member of Parliament, I will continue to stand up for all constituents, but it is my privilege to show my respect and gratitude to our Seniors by devoting this entire issue to them.

Sincerely,

Len Webber, MP
Alberta Caucus Chair

The number of Seniors in Canada is projected to grow from 6.3 million today to 10.4 million in 2036.

Women account for 52% of those aged 65-69 and comprise 75% of those aged 90 or older



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CANADA PENSION PLAN (CPP)

The Canada Pension Plan, established in 1966, provides basic benefits when a contributor to the Plan becomes disabled or retires. At the contributor's death, the Plan provides monthly benefits to his or her survivors.

You qualify for the CPP if you have made at least one valid contribution to the Plan and if: you are at least 65; **or** you are between 60 and 64, and meet the earning requirements set out in the legislation.

Your retirement pension does not start automatically. You must apply for it (unless you already receive a CPP disability benefit and turn 65).

You can contact Service Canada for an application form by visiting www.canada.ca/CPP or calling 1-800-277-9914.

CANADA PENSION PLAN DISABILITY (CPPD)

The Canada Pension Plan Disability (CPPD) benefit provides financial assistance to CPP contributors who are unable to work because of a severe and prolonged disability, and whose disability prevents them from working at any job on a regular basis. The disability must be long-lasting or likely to result in death.

People who qualify for other disability benefits may not qualify for the CPPD benefit. **You must apply for this disability benefit.** Additionally, children of CPPD beneficiaries are also eligible for a flat-rate monthly benefit up to the age of 18, or up to age 25 if attending school full-time .

You can contact Service Canada for an application form by visiting www.canada.ca/seniors or calling 1-800-277-9914.

OLD AGE SECURITY (OAS)

The Old Age Security program, the cornerstone of Canada's retirement income system, provides you with a modest pension 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.

You need to apply for the Old Age Security pension, and:

- you must be a person 65 years of age or over,
- must be a Canadian citizen or a legal resident of Canada on the day preceding the application's approval; **or** if no longer living in Canada, must have been a Canadian citizen or a legal resident of Canada on the day before you left Canada
- have a minimum of 10 years residence in Canada after age 18.

Contact Service Canada for an application form at 1-800-277-9914.



ALLOWANCE FOR THE SURVIVOR PROGRAM

The Allowance for the Survivor benefit provides money for low-income seniors who meet the requirements below:

- you are age 60 to 64;
- you live in Canada;
- your spouse or common-law partner has died and since their death you have not remarried or become a common-law partner to another person; and
- your annual income is less than \$26,256 (indexed).

If you meet these conditions, please contact Service Canada to apply at **1-800-277-9914**. Please complete the form and return it quickly to avoid losing out on some benefits. The maximum payment is \$1,453.93 per month (indexed).

GUARANTEED INCOME SUPPLEMENT (GIS)

The Guaranteed Income Supplement provides additional money, on top of the OAS, to low-income seniors living in Canada.

To be eligible for the GIS benefit, you must be receiving the Old Age Security (OAS) pension and meet income requirements.

You must apply for the Guaranteed Income Supplement. You can get an application from Service Canada at **1-800-277-9914** or online at www.canada.ca/GIS.

You can also re-apply for GIS automatically by filing your income tax return. If you need help doing this, the Canada Revenue Agency (CRA) has 25,000 volunteers to help. Just call CRA for details on a free tax clinic near you.

If you did not qualify for the GIS benefit in the past, but you think you might be eligible now, you should apply again as soon as possible.

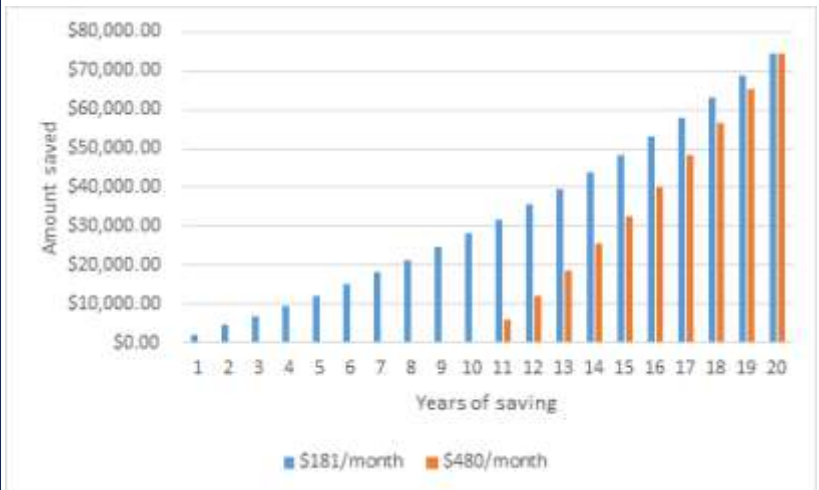
START EARLY ... IT MAKES A DIFFERENCE

It's never too early to start saving for retirement.

Saving early means: you have to save less each month and your money will have more time to benefit from compound interest.

Suppose you plan to retire in 20 years with \$75,000 saved. You're earning an annual interest rate of 5% compounded on your savings. Compare how much you'd have to save each month if you start to save now or in 10 years.

When you have 20 years to save instead of 10 years, you have to put \$14,160 less into the bank to reach your goal. This is because you earn more money in interest the longer you save. In this example, you earn \$14,020 more in interest when you have 20 years to save than when you have 10 years to save.



Learn more at www.canada.ca/en/financial-consumer-agency.html

VETERANS AFFAIRS

Veterans Affairs Canada is responsible for administering programs, services and benefits for Canada's Veterans and their families. These include programs for disability pensions, veterans allowances, pension advocacy, health care and commemoration. They provide compensation for hardships arising from disabilities and lost economic opportunities, innovative health and social services, professional legal assistance and recognition of the achievements and sacrifices of Canadians during periods of war and conflict. Veterans Affairs serves a remarkable spectrum of Veterans who vary in their ages and needs. Their clients include:

Veterans:

- Armed Forces and Merchant Navy veterans who served during the First World War, Second World War or Korean War;
- Former and, in certain cases, current members of the Canadian Forces, including those who served in Special Duty Areas and in peacekeeping; and
- Allied veterans who lived in Canada prior to periods of war.

Other Clients:

- Certain civilians who are entitled to benefits because of their war time services;
- Former and, in certain cases, serving members of the Royal Canadian Mounted Police; and
- Survivors and dependents of the foregoing groups.

In addition to serving these clients, VAC receives many inquiries from public and are proud to assist with requests for information.

To find out more or apply for Veterans Affairs programs and benefits, please visit www.vac.gc.ca or call toll-free 1-866-522-2122.

CANADIAN VIRTUAL WAR MEMORIAL

The purpose of the **Canadian Virtual War Memorial** is to recognize and keep alive the memory of the achievements and sacrifices made by those who served Canada in the defense of freedom and so have contributed to the development of Canada as a nation.

This website contains a registry of information about the graves and memorials of more than 116,000 Canadians and Newfoundlanders who served valiantly and gave their lives for their country. Included on this site are the memorials of more than 1,500 soldiers who died in service to Canada since the Korean War, including peace-keeping and other operations.

The Canadian Virtual War Memorial can be accessed through the Veterans Affairs website at www.vac.gc.ca or directly at www.veterans.gc.ca/eng/remembrance/memorials/canadian-virtual-war-memorial.

You are invited to send in digital images of photographs and memorabilia relevant to our war dead. Upon approval, images will be added to the collection and linked to the deceased's name. Each new picture will help bring a face to another name and honour their memory.

Lest we forget.



MEDAL REPLACEMENTS

For many reasons, medals awarded to those in the past have gone missing. The solution may be to get a set of replacement medals.

For a minor administrative cost, you may be able to get replacements. For information, please visit www.veterans.gc.ca/eng/help/faq/medals-decorations.

If you are a Veteran looking for your own medals call toll-free 1-877-995-5003 instead of writing for a form. Your information will be taken over the phone to expedite the process.

When a Veteran is deceased, relatives may request an application form for the medals on behalf of the estate of that Veteran.

Veterans Affairs is responsible for first issue or replacement medals for those who served in the Second World War, Merchant Navy and the Korean War only.

If you served after the Korea War, call National Defence toll-free at 1-877-741-8332 for medals such as: Canadian Forces Decorations, United Nations Medal for Emergency Force, Egypt, Peace Keeping Medal, or the Special Service Medal.

If you are looking for copies of service records or any information about the service of an individual, call Library & Archives Canada toll-free at 1-866-578-7777.

The Peacekeeping Medal is issued by National Defence and applications are available by calling toll-free 1-877-741-8332.

The Canadian honour system has orders, decorations and medals. **The Victoria Cross** is the highest honour that can be given to a Canadian. It is a Military Valour decoration. It is given for a brave action or self-sacrifice or extremely loyal service to Canada during war. Only ninety-nine Canadians have received the Victoria Cross since 1854. Learn more at www.veterans.gc.ca/eng/remembrance/medals-decorations/orders-decorations/vc



ACCESSING ALL YOUR GOVERNMENT BENEFITS

Are you looking for federal, provincial and territorial programs and services in one convenient location? If you are, then visit the Canada Benefits website at www.canadabenefits.gc.ca.

Canada Benefits is a unique service that helps ensure you are getting all the benefits and support you may be entitled to.

For example, whether you need help getting back to work, temporary income support or skills training, Canada Benefits can help connect you with appropriate programs and services – truly a one-stop shop. Similarly, you will find information to help you with your housing and health needs whether you are a newcomer to Canada, a person with a disability or an Aboriginal person. And there's much, much more.

While there are several ways to navigate the site we would encourage you to try the innovative Benefits Finder.

Through a very limited number of questions, the Benefits Finder will customize your search results to match your particular situation.

Search results will be customized to your situation and will also include provincial programs that may help.

Try it out. You may be surprised to find out what you qualify for.

The screenshot displays the CanadaBenefits.gc.ca website. At the top, it features the Government of Canada logo and the text "CanadaBenefits.gc.ca connecting you to government benefits". Below this is a navigation bar with links for "Home", "Contact Us", "Help", and "Search". The main content area is titled "Benefits FINDER" and includes a "Start Now!" button. A map of Canada is shown with location pins. The page also lists "Life Events" such as pregnancy, retirement, learning, housing, divorce/separation, health concerns, tax concerns, starting a business, dealing with death, and victim and legal concerns. On the left side, there are sections for "Related links" (Service Canada, Find a Service Canada Centre, Publications and Reports, Provincial and Territorial Governments, Your Comments Matter) and "Transparency" (Completed Access to Information Requests, Request Disclosure).

ENABLING ACCESSIBILITIES FUND

The Government of Canada recognizes the abilities of all Canadians and celebrates the progress we have made as a society toward the full inclusion of people with disabilities.

The Enabling Accessibility Fund (EAF) was introduced by the Conservatives in 2007 as a three-year program to support community-based accessibility projects across Canada. Since that time and because of the program's success, thousands of projects have been funded and the program was extended.

The Fund provides support for projects that make Canadian communities and workplaces more accessible for persons with disabilities and helps Canadians participate fully in their communities by improving access to facilities, activities, and services.

The three project streams are: Youth Innovation (up to \$10,000), Small Projects (up to \$100,000) and Mid-Sized Projects (up to \$3 million).

Not-for-profit organizations, small municipalities, small businesses, private-sector organizations, colleges and universities, and territorial and Aboriginal governments can apply for funding in support of accessibility improvement projects.

A flat-rate funding formula is used to provide grants for ramps, accessible doors, accessible washrooms, elevators, and pool lifts.

For more information about the Enabling Accessibility Fund, please visit www.canada.ca/en/employment-social-development/programs/enabling-accessibility-fund.html or call 1-800-622-6232.





PREVENTING FRAUD



Every day Canadians are targeted by a variety of scams and frauds. Some are simple and others are complex, and very often Seniors are targeted.

The Canadian Anti-Fraud Centre has a special program to deal with these type of crimes. At www.phonebusters.com you will find the latest information on how to identify recent scams and steps you can take to protect yourself and your family from fraud. The key to combating these types of crimes following three steps: **Recognize It, Report It, Stop It.** Visit www.phonebusters.com or call 1-888-495-8501.

RESEARCH YOUR PAST

Library and Archives Canada has an online resource that may be able to help you research your family history in Canada.

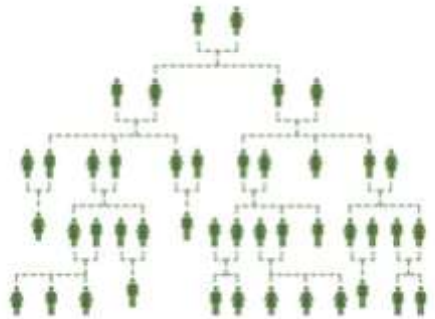
It provides access to birth, marriage, death and census documents.

It has information about immigration, citizenship and military service.

It also has a handy guide to help you through the process.

If you are interested in learning more about your family, or Canadians of the past, please visit www.bac-lac.gc.ca/eng/discover/genealogy/Pages/introduction.aspx or call 1-866-578-7777 (select 1+6).

Please be aware that genealogy can be highly addictive.



ELDER ABUSE

Elder Abuse is any action by someone in a relationship of trust that results in harm or distress to an older person. Neglect is a lack of action by that person in a relationship of trust with the same result. Commonly recognized types of elder abuse include physical, psychological and financial. Often, more than one type of abuse occurs. Abuse can be a single incident or a repeated pattern of behaviour.

Elder abuse is a serious issue that affects a growing population. It is estimated between 4% and 10% of Canadian Seniors experience some kind of abuse—abuse that often remains hidden .

- Seniors from all walks of life are vulnerable to Elder Abuse.
- 20% of Canadians say they know a Senior who may be experiencing some form of abuse.
- 96% of Canadians think most abuse experienced by older adults is hidden or goes undetected.

We are committed to addressing Elder Abuse in all its forms, including physical, financial, psychological, sexual and neglect.

The Federal Elder Abuse Initiative was started by the Conservative government and it raised awareness of Elder Abuse and assist Seniors in dealing with this difficult issue. It has helped Seniors and others recognize the signs and symptoms of Elder Abuse.

Protect yourself; Learn The Signs; Reach Out. (www.canada.ca/en/employment-social-development/campaigns/elder-abuse.html)

The federal government is also working with the provinces, police, professional associations and others to take active measures to detect and prevent the exploitation of Seniors, particularly from financial abuse. To get information, advice and referrals in over 170 languages, please **call toll-free 310-1818.**

NEW HORIZONS FOR SENIORS PROGRAM

The **New Horizons for Seniors Program (NHSP)** is a federal grants and contributions program that provides funding for projects that make a difference in the lives of seniors and in their communities.

Through the NHSP, the Government of Canada encourages Seniors to share their knowledge, skills and experiences to the benefit of others.

The goal of the program is to:

- Promote volunteerism among Seniors and other generations
- Engage Seniors in the community through mentoring of others
- Expand awareness of elder abuse, including financial abuse
- Support the social participation and inclusion of Seniors
- Provide capital assistance for new and existing community projects and programs for seniors

The NHSP regularly issues calls for proposals, inviting a wide variety of interested organizations to submit project ideas. Community-based projects that meet one or more of the program objectives are eligible to receive up to \$25,000 in grant funding per year. Pan-Canadian projects that help reduce social isolation are eligible to receive funding for up to a maximum of five years.

For more information on the NHSP, please visit: www.canada.ca/en/employment-social-development/programs/new-horizons-seniors.html or call toll-free 1-800-277-9914, or TTY, call 1-800-255-4786.

Now and Tomorrow
Excellence in Everything We Do



New Horizons
for Seniors Program

Engaging Seniors, Strengthening Communities

CAREGIVING BENEFITS

Employment Insurance (EI) caregiving benefits provide financial assistance while you're away from work to care for or support a critically ill or injured person or someone needing end-of-life care. You could receive 55% of your earnings, up to a maximum of \$638 a week.

As a caregiver, you don't have to be related to or live with the person you care for or support, but they must consider you to be like a family member.

| Benefit Name | Maximum Weeks Payable | Who you are providing care for. |
|---------------------------------------|-----------------------|--|
| Family caregiver benefit for children | Up to 35 weeks | A critically ill or injured person under 18 |
| Family caregiver benefit for adults | Up to 15 weeks | A critically ill or injured person under 18+ |
| Compassionate Care Benefits | Up to 26 weeks | Any person who requires end-of-life care |

You can receive benefits during the 52 weeks following the date the person is certified by a medical doctor or nurse practitioner to be critically ill, or injured, or in need of end-of-life care. You can take the weeks of benefits within this timeframe either all at once or in separate periods.

The weeks of benefits can be shared by eligible caregivers, either at the same time or one after another.

For more information, please visit www.canada.ca/EI.



www.canada.ca/seniors

is a special website dedicated to serving the information needs of Seniors. It has information on the following topics and much more...

Community & Care Services
Computers & Learning
Elder Abuse
End of Life
Finances & Pension
Health & Wellness
Housing
Pension Programs

Retirement Planning
Safety & Security
Seniors Networks
Statistics & Research
Transportation
Legal Matters
Veterans Services
Work & Volunteering

Important Contact Information:

| | | |
|--------------------------------|--|---------------------------------------|
| Service Canada | www.canada.ca | 1-800-622-6232 TTY: 1-800-926-9105 |
| Department of Veterans Affairs | www.vac.gc.ca | 1-866-522-2122 TTY 1-833-921-0071 |
| Canada Revenue Agency | www.canada.ca/taxes | 1-800-959-8281 TTY 1-800-665-0354 |
| Employment Insurance | www.canada.ca/EI | 1-800-206-7218 TTY: 1-800-529-3742 |