

# seniors first BC

## FEDERAL AND PROVINCIAL BENEFITS FOR SENIORS

*“There are a variety of programs and services to help you ensure your later years are safe and secure (Canada.ca, 2021).”*

There are many support options provided by different levels of government. This blog post will elaborate on some of the most common benefits, financial support resources, and services available to seniors. Also, this post will focus on the financial benefits available to those who meet the different eligibility requirements for them.

### Provincial Benefits

According to the Government of BC (n.d.), Senior’s Supplement is available to seniors with low income who are also eligible for and are receiving either the Government Income Supplement or the Old Age Security benefits. Seniors 65 years of age or older are eligible. Seniors living in BC may leave the province for up to 6 months and continue to receive the benefit (Government of BC, n.d.).

For seniors owning and driving a car, the following discounts may apply:

- Autoplan Insurance: Discounts and Savings (ICBC, n.d.)
- Discounted Driver’s License Renewal Fees (ICBC, n.d.)
- Parking Permits from SPARC BC (SPARC BC, n.d.)
- Veteran’s License Plates (ICBC, n.d.)

### Federal Benefits

There are different benefits that are available to every Canadian senior based on their individual situations. A benefit that is available to most Canadian seniors is the Old Age Security Pension Benefit (OAS) (Government of Canada, n.d.). Those who live in Canada and are 65+ years old are eligible to receive a monthly amount based on the duration of their residence in Canada after the



age of 18 (Government of Canada, n.d.). Those who apply after the age of 70 will receive an increased monthly amount received.

Federal benefits such as the Guaranteed Income Supplement (GIS), OAS, Allowance and Canadian Pension Plan (CPP) are not awarded automatically. So, seniors must apply for them through Service Canada. Please note the Senior's Supplement is also awarded to individuals who are receiving the GIS and/or OAS, but an application must be completed to receive this additional benefit. For information on GIS, OAS, CPP, and other benefits, please visit:

- [Federal Benefits and Programs for Seniors](#) (Seniors First BC, n.d.)
- [When I'm 64: Benefits for Older Adults](#) (People's Law School, n.d.)
- [The Benefits Finder](#) (Government of Canada, n.d.)

### Tax Credits

In addition to benefits provided by the federal government, there are also some tax deductions for seniors who meet the criteria. Depending on one's age, income, personal health and financial situation, a senior could receive up to thousands of dollars in tax credits (Government of Canada, 2016). Here are some examples of available tax credits:

- **Age amount credit:** If a senior is 65 or older on December 31, 2015, they can receive this credit (of up to \$7,033) if their net income is less than \$82,353 (Government of Canada, 2016).
- **Disability tax credit (DTC):** if a senior suffers from a substantial and prolonged impairment (either mental or physical) and meets additional eligibility criteria, they may apply for the DTC by filling out a T2201 form (Government of Canada, 2016). Additionally, a Disability Tax Credit Certificate must be completed and certified by a medical doctor. The DTC can be claimed either for oneself, for one's dependant, or one's spouse or common-law partner.
- **Medical Expenses:** Medical expenses can be claimed in full amount if paid for oneself, one's spouse or common-law partner, or either of the previously mentioned parties' children who were born before 1998 or later (Government of Canada, 2016). Expenses that occurred for any 12-month period before the end of 2015 and were not previously claimed are eligible (Government of Canada, 2016).



(LIFEmed, 2015)

### **Assistance in Finding Your Applicable Benefits**

There are professionals available to help seniors create a financial plan and find many of the benefits available to them. [Service BC](#) is a BC provincial government service reachable either at one of the open offices or by phone and email. This service will provide information about the services and programs available through the Government of British Columbia. For any questions regarding the federal benefits or the tax credits, please contact Service Canada either by phone or email. Alternatively, visit a Service Canada Centre that is convenient to your location.

**THANK YOU TO OUR VOLUNTEER EKATERINA GALYSHEVA FOR  
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