

Applying for your Benefits Tip Sheet

Which benefits must I apply for?

Residents of long-term care (LTC) homes may be eligible for other federal and provincial benefits to supplement their income. If you wish to apply for a reduction of basic accommodation fees, you must apply for all applicable benefits.

Based on your age and available income you must apply for the following benefits:

Ontario Disability Support Program (ODSP)

- If you are under the age of 65 and have an income that is less than \$13,992 per year or \$1,166 per month you are required to apply for the Ontario Disability Support Program (ODSP).
- The Ontario Disability Support Program helps people with disabilities who are in financial need pay for living expenses, like food and housing.
- To apply, you should call the Ministry of Children, Community and Social Services Interactive Voice Response (IVR) system at 1-800-808-2268, and press “zero”. Ask the operator for the phone number of your local regional office. After you contact the local regional office, they will conduct a financial interview over the phone and then send you the application.

Old Age Security (OAS)

- If you are over the age of 65 you are required to apply for Old Age Security (OAS).
- The OAS pension is a monthly benefit available to most Canadians 65 years of age or older who have lived in Canada for at least 10 years.
- Please call Service Canada at 1-800-277-9914 or TTY: 1-800-255-4786 and follow the prompts to get application information.

Guaranteed Income Supplement (GIS)

- If you have an income less than \$19,409.88 per year or \$1,617.49 per month you are required to apply for the Guaranteed Income Supplement (GIS).
- The GIS provides additional money on top of the OAS pension to low-income seniors living in Canada. To be eligible for the GIS you must be receiving the OAS pension.
- The amount of GIS benefits that you will receive will depend on the amount of income already available to you.

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- Please call Service Canada at 1-800-277-9914 and follow the prompts to get application information.
- If you are receiving OAS and have a spouse, you can increase your OAS benefits by applying for what is called an “Involuntary Separation Agreement”.
 - “Involuntary separation” is a term used only to indicate that, as a result of circumstances beyond their control, married couples are required to live apart. This application does not change your marital status - it only separates your finances for purposes of calculating the OAS.
 - To ensure that you are receiving the maximum benefits available to you, you are required to apply in writing for “involuntary separation” if you are not living with your spouse. Call Service Canada at 1-800-277-9914 or TTY: 1-800-255-4786, press zero and ask for the number of your regional office. The regional office will give you the address to send in your written statement. You will send Service Canada a notification i.e. a written statement indicating that you are involuntarily separated (not living with your spouse in a shared room in a long-term care home).

Guaranteed Annual Income System (GAINS)

- Once you have applied for GIS, you will be automatically assessed for GAINS by the provincial government if your 2020 tax return has been completed.
- If you have not completed your 2020 tax return, please complete it as soon as possible.

Which benefits do I apply for first?

- If you meet the requirements as described above for any or all of the programs, then please make your applications as soon as possible to avoid delays in processing your rate reduction application.
- Although there is no particular order for filing these applications, you should be aware that you will not be eligible for the Guaranteed Income Supplement unless you are receiving the OAS pension.
- Therefore, it is recommended that you file your application for OAS before completing the GIS application.