



# Income Support

Employment Insurance includes:

- Regular benefits (temporary unemployed) # of hours based on unemployment rate where client resides (700)
- Special benefits
  - Sickness benefits (26 weeks)
  - Maternity and parental benefits (15 & 35/61)
  - Compassionate care benefits (26 weeks)
  - Family Caregiver Benefits (Adults & Children)  
(Adults 15 weeks/Children up to 35 weeks)



# Employment Insurance – Special Benefits

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- 600 insurable hours for special EI benefits; or
  - EI benefits are 55% of your average gross weekly earnings, up to a maximum of \$650 per week.
- + Family Supplement – calculated automatically  
(depends on # of children and ages)

# Medical Benefits

- If you cannot work because of sickness, injury or quarantine, but you would **otherwise be available to work**, you could be eligible to receive up to a maximum of **26 weeks** of EI sickness benefits
- Key date of start of claim – December 19 2022 or later.



# EI Caregiving Benefits -600 Insurable Hours

<b>Sickness</b>	<b>Up to 26 weeks</b>	<b>Illness or Quarantine</b>
<b>Family caregiver benefit for children</b>	<b>up to 35 weeks</b>	<b>A critically ill or injured person under 18</b>
<b>Family caregiver benefit for adults</b>	<b>up to 15 weeks</b>	<b>A critically ill or injured person 18 or over</b>
<b>Compassionate care benefits</b>	<b>up to 26 weeks</b>	<b>A person of any age who requires end-of-life care</b>



# DEFINITIONS:

## Caregiver

A caregiver is a family member or someone who is considered to be like family providing care or support to the person who is critically ill or injured or needing end-of-life care.

## Care or support

Care is defined as participating in the care of a critically ill or injured person or someone needing end-of-life care. Support is defined as providing psychological or emotional support to a critically ill or injured person or someone needing end-of-life care.

## Critically ill or injured person

A critically ill or injured person is someone whose baseline state of health has changed significantly because of illness or injury. As a result, their life is at risk and they need the care or support of at least one caregiver. Their condition must be certified by a medical doctor or nurse practitioner.

If the person is already living with a chronic medical condition, caregivers are not eligible for benefits unless the person's health changes significantly because of a new and acute life-threatening event.

## End-of-life care

End-of-life care is defined as providing care or support to a person who has a serious medical condition with a significant risk of death within 26 weeks (6 months).

The person also requires the care or support of at least 1 caregiver. Their condition must be certified by a medical doctor or nurse practitioner.



# Caregiver for Children – up to 35 weeks

- Up to 35 weeks of benefits will continue to be available while providing care or support to a child under 18 years of age who is **critically ill**
- (ie whose life is at risk as a result of illness or injury and who has experienced a significant change in their baseline state of health).
- Immediate and **extended family members** of children who are critically ill will, for the first time, have access to a new benefit that was previously available only to parents.

# FAMILY CAREGIVER BENEFIT FOR ADULTS

- Up to 15 weeks a critically ill or injured person 18 or over
- you can receive benefits in the 52 weeks following the date the person is certified by a medical doctor 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
- can be shared by eligible caregivers, either at the same time or one after another, each family member must apply and be eligible for these benefits.





# Compassionate Care

- 26 weeks of EI benefits to cover you if you need to be away from work to care for or support a family member who has a serious medical condition, with a significant risk of death in the next 26 weeks

If the health condition of the family member deteriorates, caregivers could combine the Family Caregiver benefit with the existing Compassionate Care benefit.



- Apply as soon as you stop working.
- You must provide medical proof showing that the ill family member needs care or support and is at risk of dying within 26 weeks (INS5216 A & B)
- you can receive benefits in the 52 weeks following the date the person is certified by a medical doctor 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
- can be shared by eligible caregivers, either at the same time or one after another, each family member must apply and be eligible for these benefits.



**While you are receiving caregiving benefits, you must continue to be eligible. Please contact Service Canada if:**

- the person you are providing care or support to no longer requires your care or support; or
- you start working or earn money

***If you do not inform Service Canada of these changes, you risk being overpaid and having to repay benefits.***

**If your situation changes:**

You may be eligible for other benefits. This could include a different caregiving benefit if the state of health of the person you are caring for changes or sickness benefits if you become ill yourself. You must meet the eligibility requirements for each benefit.



# EI CAREGIVING BENEFITS OUTSIDE OF CANADA

If the person you are caring for lives outside Canada.

If you leave Canada to provide care or support to a person who is critically ill or injured or needing end-of-life care, you may still be eligible to receive these benefits.

The medical certificate for the person who is critically ill or injured or needing end-of-life care should be completed by a medical doctor or nurse practitioner in the country where they are receiving care.





MENU ▾

# My Service Canada Account



## Sign in with your province:

Alberta residents can access My Service Canada Account using their provincial digital ID ([MyAlberta Digital ID](#))

## Ask our chatbot!

Our chatbot pilot can guide you with questions on how to register for MSCA

[Terms of use and information notice](#)

Launch chatbot

My Service Canada Account (MSCA) is a secure online portal that lets you apply, view and update your information for Employment Insurance (EI), Canada Pension Plan (CPP) and Old Age Security (OAS).

## Sign in

If you already have an access code or a provincial digital ID, choose an option to access MSCA:

 Sign in with GCKey

Use GCKey to access multiple Government of Canada online services.

 Sign in with your bank

Use your online banking sign in information (Sign-in Partner).

 Sign in with your province\*

Use your provincial digital ID.

**\*Alberta only**

## New user

If you do not have an account, choose an option to register:

 Register with GCKey

 Register with your bank

 Register with your province



## My Service Canada Account

[Account settings](#)

[Sign out](#)



### Welcome

Month day, Year [current date]

Your last visit was Month day, Year

#### Most requested

[View my EI status and correspondence](#)

[View my EI / CPP / OAS tax slip \(T4E, T4A, NR4\)](#)

[View my EI payment information](#)

[View my Records of Employment](#)

[Complete my EI report online](#)

### Service Canada account services

[View/Change](#)

[Apply for](#)

[Other links](#)



▼ [Canada Pension Plan \(CPP\) / Old Age Security \(OAS\)](#)

▼ [Employment Insurance \(EI\)](#)

- [View my status and correspondence \(Alert me\)](#)
- [Payment information](#)
- [Latest claim](#)
- [Past claims](#)
- [Records of Employment](#)
- [EI Publications](#)
- [Agreement status \(self-employed\)](#)
- [eForms \(Provide new information regarding my claim\)](#)
- [Direct deposit \(EI\)](#)
- [Mailing address and telephone number](#)
- [Province of residence](#)
- [Preferred language for written communications](#)
- [Tax slips \(T4E\)](#)
- [Tax slip mailing options](#)
- [Mistakes can happen](#)

## ➔ My Latest Claim

### Did you know...

- If you do not receive email alerts when new important Employment Insurance (EI) claim information is available in your My Service Canada Account, go to [View my status and correspondence](#) and select "Register for Alert Me" from the left-hand menu to register now!
- Additional information on your past claims may be available on the [View my status and correspondence](#) page.
- To prevent any delays, you must complete your report within three weeks of its due date.

<b>Start Date of Claim:</b>	April 28, 2019
<b>Waiting Period:</b>	April 28, 2019 to May 4, 2019
<b>Type of Benefit:</b>	Maternity benefits
<b>Total Insurable Earnings:</b>	\$12,078
<b>Benefit Rate:</b>	\$332
<b>Federal Tax:</b>	\$15
<b>Total Insurable Hours:</b>	1525
<b>Total Weeks of Maternity Entitlement</b>	15
<b>Weeks of Maternity Benefits Paid:</b>	10
<b>Total Weeks Paid:</b>	10
<b>End Date of Claim:</b>	April 25, 2020
<b>Last Report Processed:</b>	June 23, 2019 to July 6, 2019
<b>Last Report Processed on:</b>	July 8, 2019
<b>Upcoming Extended Parental Benefit Rate:</b>	\$199

## ➔ My Latest Claim

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**Effective April 2, 2022, additional documents will be added to the list of documents that can be uploaded through My Service Canada Account**

- INS5109 – Quit (Voluntary Leaving),
- INS5168 – Maternity and/or Parental benefits Annex 3
- INS5248 – Labour Dispute Questionnaire
- INS2987 – Application to Antedate Claim for Benefit

**Personal Information**

- INS3164 – Farm Questionnaire
- INS3307 – Notice to Report

**Benefits**

- INS3728 – Entitlement Questionnaire - Maternity/Paternal Parental to Regular Benefits
- INS3729 – Entitlement Questionnaire - Sickness to Regular Benefits
- INS3880 – Job Search Statement Follow-up
- INS3977 – Employment Questionnaire Benefits
- INS5098 – Request for Clarification of Employment Information
- INS5211 – Customs Letter
- INS5240 – Job Search Form

**Questionnaire**

- New or changed pension information government to quit my job
- Preventative withdrawal employer
- Separation payments (severance pay, vacation pay, etc.)
- Wage Earner Protection Program
- Job Search related documents (emails, online activity print outs, etc.)
- Paid Sick Leave
- Proof of identity
- Proof of Self Employment (contracts, receipts, etc.)
- Proof of the dates of incarceration
- Wage-loss Insurance
- Worker’s Compensation

- INS5110 – Fired (Dismissed)
  - INS5245 – Family Relationship with your Employer
  - INS2352 – Active Job Search Statement
  - INS3124 – Consent to Disclosure and/or Use of

- INS3280 – Appointment of Representative
- INS3727 – Entitlement Questionnaire for Regular

**Other medical notes (handwritten)**

- INS5108 – Availability for Work
- INS5234 – Teachers Questionnaire
- INS5247 – Interstate USA Employment Authorization
- Permission from a provincial or territorial
- Proof of your reason for separating from and
  - Supplementary Unemployment Benefit Plan
  - Additional documents related to teaching
  - Motor vehicle accident insurance
- Proof of found not guilty

Also required to complete an **electronic questionnaire** when adding a document in **the online portal**.

## Canada Pension Plan

Current max: \$1,306.57 Average: \$753

- **The Canada Pension Plan (CPP) is a contribution-based program, beginning at age 18.**
- There are three types of CPP benefits:
  - **Retirement** – Monthly pension paid as early as age 60
  - **Disability** – Disability/disabled contributor's child benefit
  - **Survivor** – Death benefit/survivor's pension/child benefit
- CPP pensions are based on how much and for how long you contributed to the CPP.

There are different eligibility criteria for the three types of benefits.  
**You must apply in order to receive any of the above benefits.**

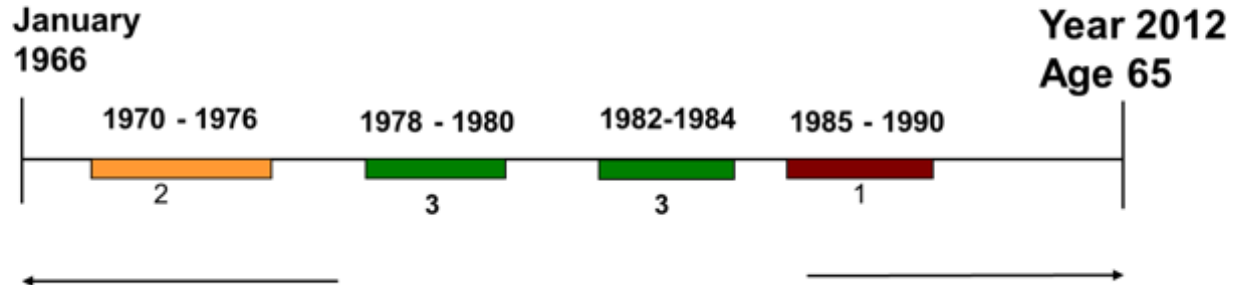


# Drop out provisions- definition

- Periods of time, that can be excluded from the contributory period when calculating the amount of pension.



## EXAMPLE: DROP OUT PROVISIONS



**Contributory Period 47 Years**  
28 years after drop-outs  
(approximate only as calculation actually uses months)

- |  |         |
|--|---------|
| 1. Periods of disability (1985 to 1990)      | 6 Years |
| 2. Raising children (1970 to 1976)           | 7 Years |
| 3. 17% ( $47 - 13 = 34$ years x 17%) approx. | 6 Years |

## 2. Child Rearing Provision

To qualify for the child rearing provision:

- If you **stopped working** or **your earnings became lower** while you are raising your children under the **age of seven**;
- either mother or father can have this provision applied to their calculation if they were the one (at home) caring for the children;
- If you or your spouse/common-law partner received **Family Allowance** payments or were eligible for the **Canada Child Tax Benefit**.
- Retroactive! No deadline to apply!

# Canada Pension Plan Disability Benefits Overview



## CPP Disability Eligibility Criteria:

- You must have sufficient contributions to the Canada Pension Plan (CPP)
- You must be under age 65
- You must have a “Severe and Prolonged” disability as defined by CPP legislation



# Adjudication Process

## Medical information required to make a decision:

- The physician's whole file is not required.
- All medical information relevant to the applicant's condition and ability to work is needed.
- It is requested that a Medical Report Form 2519 is submitted with each application. The form should be completed by the physician who is most familiar with the medical condition.





# Adjudication Process

## Step 1: Sufficient contributions

- The applicant is assessed to determine if they have made sufficient contributions (4 of the last 6 years or 3/6 if you have at least 25 years of valid contributions) \$6600 -2023

## Step 2: Medical adjudication

- The file is reviewed to determine if the applicant has a severe and prolonged disability as outlined in *Canada Pension Plan Act*.



# Adjudication Process

Service Canada makes eligibility decisions on at least 75 percent of applications within 120 calendar days (4 months).

## The decision to grant:

- It is determined that the applicant has a severe and prolonged disability.
- Payments begin the fourth month after the date of onset of the disability as determined by Service Canada.

## The decision to deny:

- It is determined that the applicant does not meet the criterion of severe and prolonged.
- This decision is in relation solely to the CPP legislation and the applicant's ability to work at any job.
- Applicants are informed how to request a reconsideration using the Request for Reconsideration of a Canada Pension Plan Disability Benefit Decision application form (ISP-1145) .



# CPP Disability

The new **CPP post-retirement disability benefit** is intended for people receiving the CPP retirement pension who are:

- under the age of 65; and
- became disabled after starting their retirement pension, or did not apply for CPP disability benefits within 15 months of starting their retirement pension
- You will be paid the additional flat-rate component of \$558.74 (2023) until you reach age 65
- If you have any dependent children, a [disabled contributor's child benefit](#) is payable.



Did you become disabled after you started your early CPP retirement pension, before age 65?

- You meet the conditions to qualify for CPP-Disability
- You are already receiving the CPP retirement pension for more than 15 months, or become disabled after starting to receive your early retirement pension
- You will be paid the additional flat-rate component of \$524.64 (2022) until you reach age 65
- If you have any dependent children, a [disabled contributor's child benefit](#) is payable.

Apply for a PRDB by submitting an application form (CPPD).

## POST-RETIREMENT DISABILITY BENEFIT



# Return to Work Incentives

In consultation with CPPD, clients can:

- volunteer or retrain – volunteer or attend school while remaining on benefits.
- work and earn a up to a [certain amount](#) per year without losing their disability benefits
- For 2023, this amount is **\$6,600 (before taxes)**

\*Please note that this amount is adjusted each year based on the Disability Exemption.



# Return to Work Incentives

On their own or in consultation with CPPD, clients can participate in:

- Vocational Rehabilitation Program
  - Voluntary program to assist CPPD recipients to prepare themselves to return to work.

Candidates may be eligible if they are:

- In receipt of CPP Disability benefits.
- Motivated to return to work.
- Have a physician who supports their work-related rehabilitation program.



# Return to Work Incentives

On their own or in consultation with CPPD, clients can:

- Participate in a three-month paid work trial to test work capacity

Which includes:

- Automatic Reinstatement of Benefits
- Fast Track Re-Application



# How to apply

To apply for CPP Disability Benefits, clients must:

- Apply online on My Service Canada Account (MSCA) or complete the application for a CPP Disability Benefits (ISP1151); and
  - ask their treating doctor or nurse practitioner to complete the Medical Report (ISP2519).
- For terminal illness application, clients must:
    - Complete the terminal illness application (ISP2530A); and
    - Ask their treating doctor or nurse practitioner to complete the terminal illness medical attestation (ISP2530B).

The [Application kit for Canada Pension Plan Disability benefits](#) and the [Terminal Illness Application Kit](#) can be found on Canada.ca.





# What is the Disability Tax Credit?

- The disability tax credit or DTC is a non-refundable tax credit to help people cope with their disability.
- It is also designed to help supporters, such as parents, reduce the amount of income tax they must pay. Apply if you have a child with a medical condition or disability.
- The whole point of these tax credits is to provide a more level playing field by allowing some tax relief for costs associated with disabilities.
- A bonus is that you may be entitled to retroactive tax credit refunds for up to **10 years** if the disability existed in the past but you failed to apply for it. We have examples of clients who have been able to file for prior years, resulting in up to \$25,000 in retroactive tax credit refunds.
- Apply to Canada Revenue Agency; Form T2201

# CANADA CAREGIVER CREDIT

You can claim the **Canada caregiver credit**, administered by the Canada Revenue Agency, if you provide support to one of the following individuals who is over the age of 18 and who, at any time in the year, is dependent on you for support because of a mental or physical infirmity:

- your or your spouse's or common-law partner's child or grandchild or;
- if they are resident in Canada at any time in the year, your or your spouse's or common-law partner's parent, grandparent, brother, sister, uncle, aunt, niece or nephew.

More detailed information is available on the Canada Revenue Agency website.



# Student Debt – Severe Permanent Disability

- You could be eligible if your disability limits your ability to work for the rest of your life.
- [Apply for the SPDB](#)
- If you have a severe permanent disability that prevents you from participating in post-secondary studies and the labour force for the rest of your life, you may be able to have your student loans cancelled.

[Home](#) > [British Columbians and our governments](#) > [Policies for Government](#) > [BCEA Policy & Procedure Manual](#) > [PWD Designation & Application](#) >

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- ▼ PWD Designation & Application
  - [Designation Application](#)**
  - Review
- ▶ Support & Shelter
- ▶ General Supplements & Programs
- ▶ Health Supplements & Programs

## Designation Application

### Overview

The BC Employment and Assistance Program for Persons with Disabilities provides disability assistance and supplements to provide greater independence for people with disabilities, including security of income, enhanced well-being, and participation in the community.

To be eligible for disability assistance, a person must meet the criteria for the Persons with Disabilities (PWD) designation and be designated as such by the ministry. PWD is not a permanent designation and the ministry has the authority to rescind an individual's designation in exceptional circumstances.

### Policy

[Expand All](#) | [Collapse All](#)

**Eligibility** ▼

### Related Information

[Expand All](#) | [Collapse All](#)

**Acts and Regulations** ▼

**Definitions** ▼

### Resources

#### Rate Tables

- [All Rate Tables](#)
- [Disability Assistance](#)

#### Forms and Letters

Persons who intend to apply for the Persons with Disabilities (PWD) designation and who are in need of financial support may receive income assistance until approval.

# COMMON BENEFITS FOR SENIORS:

- **CPP** – if you worked and paid into the plan; based on contributions.
- **OAS** – based on residency in Canada. Full Old Age Security is 40 years of residency. \$691.00



# FOR LOWER INCOME SENIORS:

- **GIS** – is added to the OAS cheque so will appear as an amount higher than the current OAS rate.
- **ALLOWANCE** – If you are between age 60 to 64 and your spouse or common-law partner receives an Old Age Security pension (OAS) and is eligible for the Guaranteed Income Supplement (GIS)
- If your Spouse is deceased and you are between age 60 to 64, you could be eligible for **Allowance for the Survivor**.
- **BC Seniors Supplement** – low income supplement from the province. Approved automatically when eligible for GIS.

Contact: Email: [FASBSENI@gov.bc.ca](mailto:FASBSENI@gov.bc.ca)

Phone: 1-866-866-0800

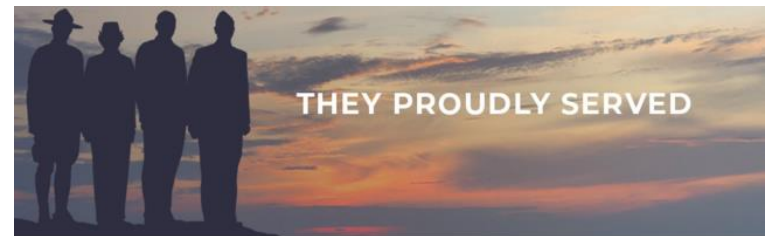
- **GST/HST rebate** – low income seniors filing taxes even if they have no or low income could be eligible for GST/HST rebate.



# Services for Veterans

**You may qualify for Veterans Affairs Canada benefits and services if you are a:**

- Veteran;
- Canadian Forces member (Regular and Reserve Force);
- Serving and discharged member of the Royal Canadian Mounted Police;
- Certain civilians because of their war time services; and
- Survivor, dependent or family member of all these groups.



# Services for Veterans

Get general information about Veterans Affairs Canada (VAC) benefits and services such as:

- Financial benefits and cash awards
- Group health insurance
- Help finding a job
- Rehabilitation for mental and physical injuries
- Help to stay in your home
- Help for your family
- Health benefits

Get help in applying for Disability Benefits and the Veteran Independence Program (VIP)

Get assistance with registering for My VAC Account



# Benefits Finder – COVID-19



Government  
of Canada

Gouvernement  
du Canada

[Français](#)

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## Find financial help during COVID-19

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Here, you'll be asked 6 to 8 questions, one at a time.

Then we'll show you a list of benefits that may help in your situation. It will also have links for more information.

Please answer the questions as an individual, not a household.

[Start now](#)

Own a business? [Find support for your business.](#)



### COVID-19 measure

Visit [Find financial help during COVID-19 \(canada.ca\)](#) to find information on available measures.

Please access our many online services at:

**[Canada.ca/service-canada-home](https://Canada.ca/service-canada-home)**

If you require assistance accessing services, or would like to make an appointment to go to an office, please complete an online request at:

**[Canada.ca/service-canada-e-service](https://Canada.ca/service-canada-e-service)**

A Service Canada officer will contact you within 2 business days.

If you do not have access to the internet and require Assistance accessing services, please contact the eCOLS Team at:

**1-877-631-2657**



# Questions?

# Contact us at Service Canada


People serving people

How may we help you?

**Click:** [Canada.ca](https://Canada.ca)

**Request:** If you require assistance or need an appointment, please complete an online request form at:  
[eservices.canada.ca/en/service/](https://eservices.canada.ca/en/service/)

**Call:** 1 800 O-Canada (1-800-622-6232)  
TTY: 1-800-926-9105

**Social Media:**  @ServiceCanadaE  
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