

Accessing and Optimizing Pensions and Public Benefits

QUÉBEC EDITION

**NICE**

National Initiative for the Care of the Elderly
Initiative nationale pour le soin des personnes âgées

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Ensemble pour le bien-être des aînés

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Both Canada and Québec have several programs in place to assist low-income seniors. Each program has specific eligibility and application requirements.

Old Age Security (OAS)

- A taxable monthly payment available to Canadians aged 65 or over who have lived in Canada for a certain period of time after age 18.
 - Residence in a number of other countries can count as residency for OAS (Contact [Service Canada](#) for more information: 1-800-454-8731).

Who is Eligible for OAS?

You are eligible for OAS if you are 65 years old or over and:

1. Living in Canada:
 - a. You are a Canadian Citizen or legal resident of Canada on the day before your application is approved **and**
 - b. You lived in Canada for a minimum of 10 years after age 18.
2. Living outside of Canada:
 - a. You are a Canadian Citizen or legal resident of Canada on the day before you stopped living in Canada **and**
 - b. You lived in Canada for a minimum of 20 years after age 18.

OLD AGE SECURITY

Who is Eligible for OAS? (continued)

If none of the above applies to you, you may be eligible for **International Benefits**. Contact **Service Canada** for more information. If you live in Canada or the United States call: **1-800-454-8731** (TTY: **1-800-255-4786**). If you live outside of Canada or the United States call: **1-613-957-1954** (collect calls accepted).

How Do I Apply for OAS?

You must complete an application form. Contact **Service Canada** at: **1-800-277-9914** (toll-free) or **1-800-255-4786** (TTY).

GUARANTEED INCOME SUPPLEMENT

Guaranteed Income Supplement (GIS): Do I Qualify?

These payments are made to low-income seniors in addition to OAS. Eligibility depends on:

- You must qualify for the OAS.
- Your income or the combined income of you and your spouse/common-law partner must fall below a specific amount specified by the government.

How Do I Apply for GIS?

- You must complete an application form.
Contact **Service Canada** at: **1-800-277-9914** (toll-free) or **1-800-255-4786** (TTY).
- If you did not qualify for the GIS benefit in the past, but you think you might be eligible now, you should apply as soon as possible.

Tips:

- You do not pay income tax on the GIS payments you receive.
- You must renew your GIS each year when you file your taxes.
- If your wages are greater than \$3,500/year, the government will deduct 50 cents of every additional dollar you earn excluding self-employed earnings.

What Happens If I Marry, Separate or My Partner Dies?

- Let Service Canada know because it may affect your benefits.
- If you are separated for reasons beyond your control (for example, if one of you has to live in a hospital or nursing home), you might be considered a single person and receive a higher monthly payment.

The Allowance

This provides money to a low-income senior who has a spouse that qualifies for OAS and GIS. You are eligible if:

- You are 60 to 64 years of age.
- You are a Canadian Citizen or legal resident of Canada at the time your application for the Allowance is approved.
- You have lived in Canada for a minimum of 10 years after age 18
 - If you have not lived in Canada for a minimum of 10 years, you may still be eligible for the Allowance in the form of International Benefits.

How Do I Apply for The Allowance?

- Contact **Service Canada** at: **1-800-277-9914** (toll-free) or **1-800-255-4786** (TTY) to request an application kit.

The Allowance for the Survivor

Money given to a low-income senior who is a widow or widower. You may be eligible for the Allowance for the Survivor if:

- You are a widow or widower. Single, separated or divorced individuals are not eligible.
- You are 60 to 64 years of age.
- You are a Canadian Citizen or legal resident of Canada at the time your application for the Allowance for the Survivor is approved.
- You have lived in Canada for a minimum of 10 years after age 18
 - If you have not lived in Canada for a minimum of 10 years, you may still be eligible for the Allowance for the Survivor in the form of International Benefits.

How Do I Apply for the Allowance for the Survivor?

- You must apply. If your spouse or common-law partner has died, contact **Service Canada** at: **1-800-277-9914** (toll-free) or **1-800-255-4786** (TTY) to request an application kit.

GST Credit

A tax-free payment for people with low or modest incomes. To be eligible for the credit, you must be:

- A resident of Canada, and
- Age 19 or older, unless you are a parent or married or living common-law

How Do I Apply?

- You must file an income tax return every year, even if you have no income.
- On page 1 of your return, check “Yes” when it asks you whether you are applying for the GST Credit.
- If you have a spouse or common-law partner, only one of you can apply for the credit.
- For detailed instructions contact the [Canada Revenue Agency](#) at 1-800-959-1953.

Two Federal Programs that Assist Low-Income Homeowners and Landlords Include:

1. **Homeowner Residential Rehabilitation Assistance Program**

- A program to help low-income homeowners pay for necessary home repairs.

2. **Home Adaptations for Seniors' Independence**

- A program to help low-income homeowners and landlords pay for small changes (handrails, grab bars in the bathroom, etc) to assist seniors aged 65 or over with the activities of daily living.

For more information about these two programs, and for applications, please call the [Canada Mortgage and Housing Corporation](#) toll-free at: 1-800-668-2642.

What is the Québec Pension Plan (QPP)?

- A retirement pension that accepts contributions from individuals 18 and over, who are legally working in Québec
- The QPP pays a monthly amount based on the length of time and the amount you contributed to QPP

Who is Eligible?

- You contributed to QPP for at least one year and your earnings were at least \$3,500/year
- You are at least 60 years old
- If you no longer live in Québec you are still eligible for QPP, however, your eligibility will depend on your contributions to both the Canada Pension Plan and QPP

When Should I Take QPP?

The choice is yours. You may want to consider:

- If you retire at 65, your pension benefits are given to you in full.
- If you retire between age 60 and 64, you will receive a lower amount, and if you retire after 65 you will receive a greater amount.

When Should I Take QPP? (continued)

- If you are receiving QPP you may continue working, but you must contribute to a retirement pension called *The Retirement Pension Supplement*. This will increase the pension amount you receive.

How Do I Apply for QPP?

You must complete an application form either using the on-line Application for a Retirement Pension or you can request the form by calling the **Régie des rentes du Québec** toll-free at 1-800-463-5185.

QPP Disability Pension

Monthly payments to individuals with severe and permanent disabilities that prevent them from working.

Who Is Eligible?

There are two types of disability pension payments:

1. Disability Pension

- You have a severe and permanent disability
- You contributed to QPP
- You are under age 65
- You are not receiving the Commission de la santé et de la sécurité du travail

Who Is Eligible? (continued)**2. Pension For A Disabled Person's Child**

- The child is a dependent and lives with the disabled person
- The child is under the age of 18

If you are eligible for both pensions, you will receive combined monthly payments.

How Do I Apply?

You must fill out an Application for Disability Benefits. For more information contact the **Québec Pension Plan and General Information** at: **418-643-5185** (Québec Region), **514-873-2433** (Montréal Region), **1-800-463-5185** (toll-free), or **1-800-603-3540** (TTY).

Québec Pension Plan Sharing

1. If married or common-law, your QPP can be split between you and your spouse. This may reduce the amount you or your spouse pays in taxes.
2. The pensions shared are based on the QPP contributions made by you and your spouse during the marriage/common-law relationship.
3. Other pension plans such as Supplemental Pension Plan (SPP), Locked-in Retirement Account (LIRA) and Lifetime Income Fund (LIF) may also be divided, but it depends on the contracts or applicable laws.

Who Is Eligible For Pension Sharing?

1. You must be married/common-law for at least 3 years and not legally separated.
2. Both must be 60 or older.
3. You must be eligible for the QPP pension. To pension share:
 - a. Both of you must be receiving your QPP, or one spouse must be receiving QPP and the other CPP, or in the event one spouse never contributed, the other spouse must be receiving QPP.

How Do I Apply?

You must file an application with the **Régie des rentes du Québec**. For more information contact the **Québec Pension Plan and General Information** at: 418-643-5185 (Québec Region), 514-873-2433 (Montréal Region), 1-800-463-5185 (toll-free), or 1-800-603-3540 (Hearing Impaired).

Pension Splitting Upon Divorce or Separation

- QPP contributions made by you and your former spouse during the marriage will be automatically divided equally upon divorce, legal separation, or civil annulment unless:
 - You both agree not to share your QPP in your divorce judgment
 - Another arrangement is ordered by the courts
- QPP contributions made by you and your former spouse during a common-law relationship will **not** be automatically shared. You and your former spouse must apply together.

How Do I Apply?

- If your divorce judgment took place in Québec, you do not have to apply. The Régie automatically divides your QPP.
- If you were in a common-law relationship, you and your spouse must file an Application for Partition of Employment Earnings Between Former Spouses (available online) within 4 years after your separation. For more information contact the **Québec Pension Plan and General Information** at: 1-800-463-5185 (toll-free) or 1-800-603-3540 (Hearing Impaired).

Survivors' Benefits (RRQ)

Payments to the family members of a deceased person who contributed to QPP:

- **Death Benefit**
 - One-time payment of \$2,500 to the person who paid the funeral expenses for the deceased.
- **Surviving Spouse's Pension**
 - Monthly payments to the surviving spouse (married or common-law) who was not legally separated at the time of death.

OTHER PROGRAMS TO ASSIST LOW-INCOME SENIORS

➤ Orphan's Pension

- Monthly payments to the person who supports the child of the deceased until age 18.

How Do I Apply for Survivors' Benefits?

You must complete an application form by calling the **Régie des rentes du Québec** toll-free at **1-800-463-5185**.

Note:

- You can receive both the surviving spouse's pension and a pension benefit of your own.
- If you receive a surviving spouse's pension and you remarry, you will not lose your surviving spouse's pension.

Income Support Program for Older Workers

Monthly payments for older workers who are laid off. You may be eligible if you:

- Are a Québec resident between 55 and 59
- Worked in a Québec business for three months
- Are let go or laid-off between April 1, 2009 and March 31, 2011
- Contributed to the QPP for 20 years or the Canada Pension Plan for 30 years

OTHER PROGRAMS TO ASSIST LOW-INCOME SENIORS (CONTINUED)

How Do I Apply?

You must fill out a form available at your local employment centre. For more information contact **le Bureau des renseignements et plaintes** at: **418-643-4721** (Québec area) or **1-888-643-4721** (toll-free elsewhere in Québec).

Shelter Allowance Program

Financial assistance to low-income households who have to spend most of their earnings on rent.

Who Is Eligible?

- You or your partner must be 55 or older, **or**
- Low-income families with at least one dependent child (including a child 18 or older in full-time education)

How Do I Apply?

You must file your Québec Income Tax Return and complete a Shelter Allowance Application Form. For more information contact **Revenu Québec** at: **418-659-6299** (Québec City), **514-864-6299** (Montréal), or **1-800-267-6299** (toll-free elsewhere in Québec). Hearing impaired call: **514-873-4455** (Montréal) or **1-800-361-3795** (toll-free elsewhere in Québec).

Tax Credit for Home Support Services for Seniors

A refundable tax credit for expenses such as nursing, meal preparation, and home maintenance to help seniors to continue to live on their own.

Who Is Eligible?

- Residents of Québec
- You are 70 or older by December 31st of the year in which the services were provided
- You must provide all receipts for expenses you claim

How Do I Apply?

You must fill out form J of the Québec Income Tax Return. For more information contact **Revenu Québec** at: **514-864-6299** (Montréal) or **1-800-267-6299** (toll-free elsewhere in Québec). Hearing impaired call: **514-873-4455** (Montréal) or **1-800-361-3795** (toll-free elsewhere in Québec).

Québec Solidarity Tax Credit

Starting in July 2011, the QST credit and the Property Tax Refund will be combined into a monthly payment for low- and middle-income households. You may be eligible if:

1. You are 18 or older and a resident of Québec
2. You are a Canadian Citizen, permanent resident, refugee, etc.
3. Not in prison

How Do I Apply?

You must complete your income tax return and be registered for direct deposit. For more information contact **Revenu Québec** at: **514-864-6299** (Montréal) or **1-800-267-6299** (toll-free elsewhere in Québec). Hearing impaired call: **514-873-4455** (Montréal) or **1-800-361-3795** (toll-free elsewhere in Québec).

Québec Last Resort Financial Assistance

Two types of financial assistance available:

1. Social Solidarity Program

Provides financial assistance to people with disabilities who are unable to work. You may be eligible if:

- a. You are 18 or older, you live in Québec, and
- b. Your income must be below a specific amount and a health professional must confirm your disability.

2. Social Assistance Program

An employment and financial assistance program for people who need help with living expenses. To qualify you must:

- a. Be 18 or older (under 18 must be or have been married and the parent of a dependent child),
- b. Live in Québec, and
- c. Prove that your income is below a specific amount.

How Do I Apply?

You must fill out an application form at your local employment centre. For more information contact **le Bureau des renseignements et plaintes** at: **418-643-4721** (Québec) or **1-888-643-4721** (toll-free elsewhere in Québec).

This is one of the series of Financial Literacy for Older Adults pocket tools. For more information about NICE tools or related training events, please visit

www.nicenet.ca

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**Status of Women
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