

# Don't forget to claim your age-related benefits

Will you be turning 60 soon? Do you receive Social Assistance? You may have thousands of dollars in benefits waiting for you to claim.

You are currently receiving:

Under 60		
Provincial Benefits	Single	If you have a spouse or common-law partner
Social Assistance	\$675 - \$939/ month	\$1,078 - \$1,292/ month

## Start applying now for the benefits that you are eligible for.

As with most things, there is some paperwork involved. Depending on the benefit, the application process could take several weeks to complete. It's a good idea to start applying early. Don't worry, if you have questions or need help, support is available (see bottom of page 3 for more information).

Age 60+   Apply Now!				
Federal Benefits	How much could I get?	How do I apply?		
Canada Pension Plan (CPP) (Age 60+)	Amount depends on how much money and for how long you paid into the CPP.	<ul> <li>Apply online using your My Service Canada Account (MSCA).</li> <li>To apply by paper, download the application.</li> </ul>		
Allowance Program (Age 60-64)  If your spouse or common-law partner is eligible to receive the Guaranteed Income supplement (GIS – for 65+), you may qualify.	Maximum payment amount \$1,395.73 / month  Your spouse or common-law partner must be receiving GIS for you to qualify for the Allowance Program.	<ul> <li>Apply online using your My         <u>Service Canada Account</u>         (MSCA).</li> <li>To apply by paper, <u>download the application</u> and the <u>Statement of Income form</u>.</li> </ul>		

## <u>Low Income Seniors benefit</u> (Age 60+)

To qualify, you must be receiving at least one of the following federal benefits:

- Guaranteed Income Supplement
- Allowance for Survivor Program
- Allowance Program (between 60 and 64 years old)

#### \$616.00 / year

If both spouses/common-law partners live in the same household, only **one \$616.00** benefit will be granted.

If spouses live separately (for example, one residing in a nursing home), both will be eligible for the benefit.

Applications for the benefit are available on April 1st of every year.

Apply online yearly. To apply by paper, download the application.

## **POTENTIAL AMOUNT**

**\$1,447 + \$CPP / Month** (amount varies depending on income + eligibility).

## If you have worked and have a disability, you may qualify for the following:

## Canada Pension Plan Disability Benefits (Age 60-64)

Minimum basic payment amount is \$598.49/ month plus additional money depending on how much and for how long you paid into the CPP. Maximum payment \$1,673.24/month.

When you turn 65 your CPP disability benefit is automatically changed to a <a href="CPP Retirement">CPP Retirement</a> Pension.

- Apply online using your <u>My Service Canada</u> Account (MSCA).
- To apply by paper, download the application.

#### **POTENTIAL AMOUNT**

\$598.49- \$1,673.24/ month (amount varies depending on CPP contribution).

### If your spouse or common-law partner has passed away, you may qualify for the following:

## Canada Pension Plan Survivor's Pension (Under the age of 65)

A monthly payment paid to the

A monthly payment paid to the legal spouse or common-law partner of the deceased contributor.

If you are not receiving other CPP benefits, you will receive a flat rate portion **and 37.5**% of the contributor's CPP.

If you already receive a Canada Pension Plan (CPP) retirement pension or disability pension, the survivor's pension will be combined into a single monthly payment.

- Apply online using your <u>My Service Canada</u> Account (MSCA).
- To apply by paper, download the application.

Allowance for the Survivor (Age 60-64)  If 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.	Maximum payment amount \$1,663.81/ month	<ul> <li>Apply online using your         <u>My Service Canada</u> <u>Account</u> (MSCA).</li> <li>To apply by paper,         <u>download the application</u>         and the <u>Statement of</u> <u>Income form</u>.</li> </ul>
POTENTIAL AMOUNT	\$1,663.81 / month + 37.5% of spouse/common law's CPP (amount varies depending on eligibility and CPP contribution).	

# **Next Steps**

Visit the Government of Canada's website at www.Canada.ca for information on:

- Each benefit and if you may qualify
- · How much you could receive
- When and how to apply

If you would like to apply for services online, you will need to sign in to or create a My Service Canada Account (MSCA). My Service Canada Account is a secure online portal that allows you to view your personal income tax and benefits, set up direct deposit, receive email notifications, apply for benefits, and more.

To access your My Service Canada Account, <u>sign in or create an account</u>. Visit Canada.ca and search 'MSCA' to get started. If you need help you can allow a trusted person to <u>access</u> <u>your account on your behalf</u>.

# Support 2

Do you need more information? Are you feeling unsure about the benefits above and whether you may qualify? Don't worry, help is available!

- Contact <u>Service Canada's Pension Plan Centre</u>. A pension specialist can help you explore/apply for the benefits you may be eligible for.
  - o **Telephone:** 1-800-277-9914 **TTY:** 1-800-255-4786
  - Monday to Friday, 8:30 am to 4:30 pm
- For general inquiries, contact <u>Service Canada</u>:
  - Telephone: 1-800-0-Canada (1-800-622-6232)
     TTY: 1-800-926-9105
  - Monday to Friday, 8 am to 5 pm

## Other Resources

## Aging in New Brunswick

## FREE GUIDE AVAILABLE NOW!

#### Get information on:

- Home Support Services
- Long-Term Care Homes
- Financial Matters
- Wills, Enduring Powers of Attorney & Advance Care Directives
- Health & Medical Care
- Tools to Help You Move
- Around Safely
- · Living with Dementia
- Driving Safety
- End of Life Planning





# There are programs & Services to help you stay as independent & healthy as possible.

Social Supports NB is a user-friendly website with information on government and community programs and services for New Brunswickers of all ages.



🙀 SocialSupportsNB.ca

# **Questions about seniors** programs & services?

To learn more about these benefits or other services that may be helpful:





or Visit NB.211.ca

## I need help finding...



I need help with income assistance I need help with putting food on the table I need help getting to medical appointments I need help finding mental health services

## WAS THIS INFORMATION **HELPFUL?**

Tell us about your experience.



SCAN HERE

or email

SSNB@GNB.CA

