



Resources for Caregivers and Caregiver-Employees

Know Your Rights:

Caregiving is protected under The Canadian Human Rights Act (1985, Section 2) that states:

All individuals should have an opportunity equal with other individuals to make for themselves the lives that they are able and wish to have and to have their needs accommodated, consistent with their duties and obligations as members of society, without being hindered in or prevented from doing so by discriminatory practices based on race, national or ethnic origin, colour, religion, age, sex, sexual orientation, marital status, family status, disability or conviction for an offence for which a pardon has been granted or in respect of which a record suspension has been ordered.

All employers have a legal obligation to provide fair accommodation and protected leaves for family carers. Beyond fulfilling a legal obligation, it is a matter of respect, integrity, and good work relations towards our employees and their families.

Resources at [NAME of Workplace]:

Talk to your supervisor, manager or team leader. Your supervisors are trained in the policies and programs to help ensure that you can balance your personal and work life in a way that is beneficial to you. They may be able to direct you to appropriate resources or suggest either informal or formal accommodations on a short-term or long-term basis as needed. As well, your supervisors are human too, and can lend a supportive ear to any concerns you may have.

Contact HR. Your HR representatives will be able to direct you to appropriate resources if you do not feel comfortable reaching out to your direct supervisor or if your supervisor is unable to assist.

Look into EAPs. Employment assistance programs often offer several carer specific resources, including counselling, referral to eldercare services, coaching, and many more online tools that are confidential.

Consider flexible working accommodations (i.e. flextime, compressed work week, reduced working hours). If you are feeling overwhelmed, you might consider changing your work arrangements. This will help prevent carer- and work-related burnout and give you greater flexibility with your time. This may also help with work performance, productivity, and care provision if you have been struggling with your work-life balance for a while.

Consider short-term or long-term leaves. If your situation requires, you may wish to consider a leave. All employees are entitled to unpaid, job protected leaves specifically for caregiving, such as family medical leave, compassionate care leave and/or bereavement leave. Specific types of leaves may vary provincially. If your circumstances do not fall under the ones listed for these federally mandated leaves, you may be able to negotiate with your employer for a general unpaid leave.



Provincial Resources (Created in 2022)

In Canada, eldercare assistance and services often fall under the jurisdiction of provincial governments. As such, many resources, tax credits, and policies will vary province to province. In the following section, some of the most used resources are listed for each province. This list is intended to be a starting point for carers to explore some options. This list is not comprehensive, with many resources being added or removed annually.

Alberta

Caregiver Amount – Up to \$11,212 can be claimed on the provincial tax form for caregivers to dependents 18 years of age or older. Dependents must also have made a net income of less than \$29,038 in the same tax year and be related to the claimant or the claimants' spouse. This claim can be split with another person who is also supporting the dependent.

Allowable amount of medical expenses for other dependents – medical expenses for dependents can be claimed on the Alberta provincial tax form. Total expenses for each dependent need to be more than 3% of the dependent's net income or \$2,503; whichever is less.

The Alberta Seniors' benefit - provides financial support to single seniors with an annual income of \$28,785 or less or senior couples with a combined annual income of \$46,745 or less. Benefit amounts vary from \$2,390 to \$15,202 based on need. For more information, visit <https://www.alberta.ca/alberta-seniors-benefit.aspx>

Senior Health benefits - include premium free drug coverage for prescription drugs and health related services for residents of Alberta that are not covered under AHCIP. Services offer under this benefit include: diabetic supplies, ambulatory services, home nursing care, clinical psychological services, chiropractor services and more. For more information, visit: <https://www.alberta.ca/seniors-health-benefits.aspx>

The Seniors Home Adaptation and Repair Program (SHARP) - allows seniors to remain in their homes and maintain their independence. Eligible seniors can apply for a low-interest home equity loan with the Government of Alberta to cover repairs, adaptations, and/or renovations to their primary residence.

Affordable housing (Also known as the Seniors Self-contained Housing Program) - provides apartment-style housing to seniors who are able to live independently with or without assistance of community-based services. Applicants must be over 65 years of age. Exceptions may be made for applicants with special circumstances. Rent, which includes heat, water and sewer expenses, is based on 30% of a household's adjusted income. Rent does not include electricity, phone, TV and any additional services such as parking.

Special Needs Assistance of Seniors – A benefit of up to \$5,105 is available to Alberta residents 65+ years old. Total benefit amount is determined by net annual household income, marital status, cohabitation status, and accommodation needed. The benefit is intended to cover costs associated with appliances, and health and personal supports.



Personal and Family Responsibility Leave - Eligible employees can take up to 5 days of job-protected leave for health issues or family responsibilities. Employees must have been employed at their workplace for 90 days with their employers. Contact your workplace for further information.

Critical Illness Leave (adult) – 16-week job protected unpaid leave for family members to provide care and support for a critically ill adult who is 18 years of age or older. If the family member is still ill at the end of the 16-week leave, another leave can be requested, but a new medical certificate must be obtained.

Critical Illness Leave (child) – 36-week job protected leave unpaid leave for family members to provide care and support for a critically ill child. If the family member is still ill at the end of the 36-week leave, another leave can be requested, but a new medical certificate must be obtained.

British Columbia

BC Caregiver Amount - Up to \$4,791 can be claimed on the provincial tax form for caregivers to dependents 18 years of age or older. Dependents must also have made a net income of less than \$20,494 in the same tax year and be related to the claimant or the claimants' spouse.

Family Responsibility Leave - An employee can take up to five days of unpaid leave in each employment year (an employment year begins on the date the employee started work) to help with the care, health or education of a child under the age of 19 in their care. An employee can also ask for this type of leave to care for the health of any other member of their immediate family.

Critical Illness Leave (adult) – 16-week job protected leave unpaid leave for family members to provide care and support for a critically ill adult who is 18 years of age or older. If the family member is still ill at the end of the 16-week leave, another leave can be requested, but a new medical certificate must be obtained.

Critical Illness Leave (child) – 36-week job protected leave unpaid leave for family members to provide care and support for a critically ill child. If the family member is still ill at the end of the 36-week leave, another leave can be requested, but a new medical certificate must be obtained.

Senior home renovation tax credit – For residents of BC or New Brunswick who are 65 years or older. Up to \$10,000 can be claimed for renovations made to a residential dwelling for the purposes of making homes more accessible for a senior living in the dwelling.

BC Income Assistance for Seniors not receiving Old Age Security (BCEA) – For residents of BC 65 years old or over and in need of financial assistance, but not eligible for OAS, the BCEA program may be able to help. Your eligibility for BCEA benefits depends on your income, assets, and other factors. For more information, visit: <https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/apply-for-assistance>

BC Housing – The organization manages and offers several subsidized housing options, with several housing opens for seniors. Programs include: Home adaptations for Independence, Shelter Aid for Elderly Renters, Assisted Living, Seniors Supportive Housing, Seniors Rental Housing, Seniors Subsidized Housing etc. For more information, visit <https://www.bchousing.org/home>



Seniors Service Society of BC – organization that connects seniors (60+) to individual and group support services as well as housing navigation services. Services offered include: community workshops, housing assistance/advice, seniors loan program, tax clinics, and social supports. For more information, please visit: <https://www.seniorsservicessociety.ca/>

Family Caregivers of BC - Non-profit organization for supporting informal/family caregivers and their needs. Contains educational newsletters and documents as well as virtual support groups, a caregiver support line, podcasts, and other social supports designed specifically for caregivers. Visit <https://www.familycaregiversbc.ca/> for more information.

New Brunswick

Caregiver Amount - Up to \$4,848 can be claimed on the provincial tax form for caregivers to dependents 18 years of age or older. Dependents must also have made a net income of less than \$21,402 in the same tax year and be related to the claimant or the claimants' spouse.

Senior home renovation tax credit – For residents of BC or New Brunswick who are 65 years or older. Up to \$10,000 can be claimed for renovations made to a residential dwelling for the purposes of making homes more accessible for a senior living in the dwelling.

Family Responsibility Leave - Family responsibility leave gives employees time off to deal with the health, care or education needs of a person in a close family relationship. Employers are required to give employees, upon request, leaves of absence without pay for up to three days per year.

Critical Illness Leave (adult) - 16 weeks of job-protected unpaid leave are provided for family members to provide care and support for a critically ill adult who is 18 years of age or older. This leave can be shared by one other family members working under the same employer, provided that the total amount of leave taken by two employees does not exceed 16 weeks.

Critical Illness Leave (child) - Up to 37 weeks of job-protected unpaid leave are provided for parents to provide care and support for a critically ill child who is under 18 years old. If both parents are employees of the same employer, the leave of absence may be shared by the employees, provided that the total amount of leave that may be taken by the two employees does not exceed to 37 weeks. Employees must give their employers written notice of their intention to take a leave as soon as possible. The leave ends the last day of the week in which either the child dies or at the expiration of the 37 weeks.

Low-income Senior's Benefit – The government of New Brunswick offers an annual \$400 benefit to low income senior residents of New Brunswick that are recipients of the Old Age Security (OAS) Pension. For more information, please visit:

<https://www2.gnb.ca/content/gnb/en/departments/finance/promo/seniors.html>

Standard Family Contribution Policy – Offered through the Department of Social Development, the government of New Brunswick offers long-term care assistance and services for families of low-income by assessing the need and access such services. For more information, visit <https://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/LTC/StandardFamilyContribution-e.pdf>

Long-term Care Program – Offered through the Department of Social Development, this is a range of services offered including: day activity centers, home support services, respite care and relief. A fee



may be applied to the use of this program based on the type of service used and the annual income of the senior. For more information, please visit

<https://www2.gnb.ca/content/dam/gnb/Departments/sdds/pdf/Seniors/CaregiversGuide.pdf>

Seniors information line - a toll-free number for seniors, their families and caregivers who are seeking information about government programs and services **at 1-855-550-0552 (toll-free)**. Hours of operation are 8:30 a.m. to 4:30 p.m., Monday to Friday.

Nova Scotia

Caregiver Benefit - for caregivers of low-income adults who have a high level of disability or impairment, as determined by a Home Care assessment. If the caregiver and the care recipient both qualify for the program, the caregiver will receive \$400 per month. The care recipient must be a resident of Nova Scotia, over 19 years old and have a net annual income of less than \$22,125. The caregiver must be a resident of Nova Scotia, over 19 years old and be in a care relationship with the person receiving care, providing 20 or more hours of assistance per week.

Sick/Family Responsibility Leave – 3 days of unpaid leave is given in a year to care for an ill parent, child, or family member. It can also be used for medical, dental, or other similar appointments.

Critically ill child care leave - unpaid leave of up to 37 weeks for employees to provide care and support to a critically ill or injured child (under the age of 18 years old) who is a family member (or person like family). To qualify for this leave, the employee must have worked with the employer for at least three months. A qualified medical practitioner must issue a medical certificate stating that the child has a critical illness and the period of time for which the child needs care.

Critically ill adult care leave - an unpaid leave of up to 16 weeks for employees to provide care and support to a critically ill or injured adult (18 years old or older) who is a family member (or a person like family). To qualify for this leave, the employee must have worked with the employer for at least three months. A qualified medical practitioner must issue a medical certificate stating that the adult has a critical illness and the period for which the adult needs care.

Age Tax Credit - reduces eligible applicants' personal income taxes by \$1000 for eligible recipients. Recipients must be: a resident of Nova Scotia, attain the age of 65 years old by December 31st of the tax year, and your taxable income must be less than \$24,000.

Seniors Provincial Income Tax Refund – A provincial refund of between \$50- \$10,000 on income tax paid by seniors receiving GIS.

Supportive Care program – supports eligible Nova Scotians with cognitive impairments (difficulty thinking, concentrating, remembering, etc.) by providing them with up to \$1,000/month for Home Support Services (personal care, respite, meal preparation and household chores). Under this program, people may also be eligible to receive reimbursement for snow removal services up to \$495/year. Eligibility includes: being a Nova Scotia resident, a valid health card, significant memory loss and memory problems that affect daily functions, deemed by Continuing Care as needing a minimum of 25 hours/month of care support, and have a Substitute Decision Maker (someone who will act on your behalf and has signed an agreement that defines terms and conditions for this program).



Self-managed Care program - allows people with physical disabilities to hire their own care providers and develop their own care plans, giving them control over the services they need and the providers they choose. Self-Managed Care funding goes toward the hiring, training, managing, supervising and payment of a care provider. The Department of Health and Wellness does not state required qualifications for care providers, but you cannot hire family members as your care providers. Anyone aged 19 years or older, with a physical disability and in stable health, who requires assistance with the routine activities of daily living, is eligible to apply for the Self-Managed Care Program. To apply for this program, visit <https://novascotia.ca/dhw/CCS/policies/Self-Managed-Care-Guide-Clients-Receiving-Services.pdf>

Home Care - This service is offered through local Continuing Care offices in each health authority. Home Care Services supplement the help people already receive from their family, friends or community to remain as independent as possible by staying in their home and community. Home Care Services include: home support, nursing, housekeeping, and more.

Palliative Home Care - the fee for home support services are based on your income; you may or may not be required to pay a fee for service. Nursing services are free. A Care Coordinator will advise you about any fees you may have to pay. Call **1-800-225-7225** a Care Coordinator will set up an in-home visit to complete a care assessment. If you already have a Care Coordinator, speak with him/her about this service.

Personal Alert Service Program - provides financial assistance to eligible, low-income seniors over the age of 65, and to Nova Scotians age 19 years or older living with an acquired brain injury. The program provides up to \$480/year to reimburse for the purchase of a personal alert assistance service. To receive funding for personal alert services, you must: be a Nova Scotia resident with valid Health Card, live alone and have an annual net income of less than \$22,125, have a history of recent falls or mobility issues, have a requirement for Home Care Service that will extend beyond 90 days.

Facility Based Respite Care - A respite bed of up to 60 days can be given a person who needs personal care, a place to stay for a scheduled amount of time where he/she can continue to receive care and support from longterm care facility staff when his/her regular caregiver is unavailable. During his/her stay, the person gets the necessary care and support, including meals, from the facility staff, and returns home at the end of the scheduled time in the facility. However, to ensure fair access to the beds during the high demand periods (July 1 to October 1), no more than 30 days can be scheduled. You can apply for a respite bed by calling **1-800- 2257225 (toll free)**. A Care Coordinator will assess the applicant's care needs and eligibility. Once the applicant is confirmed eligible for the service, the Care Coordinator will arrange for a respite bed for the applicant on a first come, first served basis. People in need of a respite bed or family member can apply to receive a reduced rate by completing an application form and undergoing an income assessment.

Efficiency Nova Scotia - has a range of programs to help Nova Scotia residents make their homes more energy efficient, and save money at the same time. Programs include Home Warming (for low-income residents), Instant Savings, Appliance Retirement, and Product Installation. To find out more information, call **Toll-free: 1.877.999.6035**

Housing Nova Scotia - offers several programs to help seniors with lower incomes maintain and modify their homes to ensure they are safe and affordable. Offered programs include: Home



Adaptations for Seniors' Independence, The Senior Citizens Assistance Program, and public housing for seniors. Financial assistance is available for those in need.

Saskatchewan

Caregiver Amount - Up to \$9,464 can be claimed by caregivers for each dependent. Also, each dependent must meet **all** of the following conditions: 18 years of age or older, their net income was less than \$25,628, they are dependent on you because of an impairment in physical or mental functions or they are your parent or grandparent born in 1954 or older

Sick/Family Responsibility leave - Employees may access up to 3-5 days of leave for pressing necessity and/or personal/family responsibility each fiscal year, depending on accumulated sick leave credits. Employees with less than 75 days sick leave credit at the end of the fiscal year (March 31) are entitled to 3 days of leave.

Critically ill adult leave - an unpaid, job protected leave of up to 17 weeks to care for an adult family member who is critically ill or injured. An employee must have worked with the employer for at least 13 weeks to be eligible for this leave. The employer can request a medical certificate from a qualified medical practitioner.

Upon returning, an employee is entitled to return to the same job if the employment leave is for 60 days or less. If the leave is longer than 60 days, the employee can be reinstated to a comparable job. The employee must receive at least the same wage and benefits as before the leave.

Critically Ill Child Care Leave - an unpaid, job-protected leave of up to 37 weeks to provide care or support to a critically ill or injured child. This leave can be taken in one block of time or in multiple blocks of time within a 52-week period providing no block is shorter than one week in duration. An employee must have worked with the employer for more than 13 consecutive weeks to be eligible for this leave. Upon returning, an employee is entitled to return to the same job if the employment leave is for 60 days or less. If the leave is longer than 60 days, the employee can be reinstated to a comparable job. The employee must receive at least the same wage and benefits as before the leave.

Home accessibility expenses - You can claim up to \$10,000 in eligible expenses for a qualifying renovation of an eligible dwelling, if you are a qualifying individual or an eligible individual making a claim for a qualifying individual. A qualifying individual is: an individual 65 years of age or older OR is eligible for the disability tax credit for the year. And eligible individual is: a spouse or common-law partner of a qualifying individual, OR an individual who has previously claimed the eligible dependent or caregiver amount for a dependent, OR an individual who has previously claimed the disability amount for the qualifying individual.

Senior Housing Program - available for seniors with moderate incomes. Rent is set at an affordable rate, comparable or below market rents with a security deposit is required. Contact your local housing authority: call toll free 1-800-667-7567; or visit www.saskatchewan.ca/SHC for more information.

Amount for infirm dependents age 18 or older - up to \$9,464 can be claimed for each of your or your spouse's or common-law partner's dependent children or grandchildren who had an impairment in physical or mental functions and was born in 2001 or earlier. You can claim an amount only if the



dependent's net income from line 23600 of their return (or the amount it would be if they filed a return) is **less than \$16,179**.

Drug Cost Assistance - an income-tested program that helps residents with high drug costs in relation to their income. Eligible applicants will receive a deductible and/or a co-payment on their prescription drugs for each calendar year.

Seniors' Drug Plan - eligible seniors 65 years and older pay \$25 per prescription for drugs listed on the Saskatchewan Formulary and those approved under Exception Drug Status. Program eligibility is determined by age and the income reported on your income tax return filed with the Canada Revenue Agency. Eligible seniors must: be a Saskatchewan resident 65 years of age or older with a valid Saskatchewan Health card; and be eligible for the provincial age credit, which is based on the annual net income reported on Line 236 of your income tax form in the previous year.

Personal Homecare Benefit - The Personal Care Home Benefit (PCHB) provides seniors with monthly financial assistance to help them with the cost of living in a licensed personal care home. The amount of the benefit received depends on your income and marital status. The amount of the supplement will be the difference between a monthly income threshold of \$2,000 and your monthly income.

Individualized Funding for Home Care - You or your guardian may be eligible to receive funding based on assessed need – called individualized funding – to arrange and manage your own supportive services for home care. Individualized funding gives you increased choice and flexibility in home care. You, or your guardian, receive funding to arrange and manage your own support services. Funding is based on assessed need and is used for supportive home care services, such as personal care or home management. If you are eligible and choose the individualized funding option, you accept the responsibility of arranging, managing, and accounting for your support services. Contact the Saskatchewan Health Authority Home Care Program.

Special care homes – also called nursing homes – provide care when your needs can no longer be met in the community. Special care homes are run by the Saskatchewan Health Authority or operated by a provider that has a contract with the health authority.

Day Programs – allows people to live at home while attending a program offered in the community. The program, which usually takes place in a nursing home, rehabilitation centre or other location in the community, may provide personal care, physiotherapy, socialization, or a meal. For information about local programs and to register, contact your local Regional Health Authority or SK Health.

Saskatchewan Aids to Independent Living (SAIL) - Seniors with physical disabilities or certain chronic health conditions may be eligible to receive supplies and equipment from the SAIL program. Examples include wheelchairs, walkers, home oxygen, prosthetics and assistance with the cost of ostomy supplies. For more details, **call toll free at 1-888-787-8996 or 306-787-7121** in Regina.

Quality of Care Coordinators (also referred to as Patient Advocates or Client Representatives) - are located in communities across the province. Their role is to: assist individuals and families with questions or concerns about health services; ensure individuals are informed about their rights and options; and recommend changes and improvements to enhance the quality of health services delivered based on their findings and common concerns raised. To find a Quality of Care Coordinator,



Client Representative or Patient Advocate near you, search for “Quality of Care Coordinator” on www.saskatchewan.ca.

Saskatchewan Pension Plan (SPP) - The SPP is designed to assist people with saving for retirement. SPP members are business owners, farmers, professional people and part-time and full-time employees. The plan provides an opportunity for people with little or no access to private pensions or other retirement savings arrangements to contribute towards their own post-retirement income. Participation in SPP is open to anyone between 18 and 71 years of age. There are no other restrictions to plan membership. Contributors must have available RRSP room. Spousal deduction of contributions is also permitted. Participants can transfer funds from other RRSPs into SPP within annual maximums. The plan is totally funded by member contributions and investment earnings. A board of trustees, some of whom are also plan members, administer SPP. Funds in the plan are professionally managed and earn a competitive rate of return each year. 31 For more information: • **Call toll free at 1-800-667-7153 (TTY: 1-888-213-1311) • E-mail info@saskpension.com**

ParaTransit – Public transportation services that offers transportation from door-to-door for people with disabilities. Eligibility for this service is determined by a committee based on the following factors: inability to walk 400 m on even ground, inability to climb steps up to 35 cm high with support or descend without support, inability to make an entire trip using regular transit, inability to keep track of time or find one’s bearings, inability to master potentially dangerous situations, inability to communicate orally or through sign language.

To apply, contact your municipality’s transportation department/website to see if this service is offered and to register.

HealthLine 811 - a free, confidential, 24-hour telephone advice line staffed by registered nurses, registered psychiatric nurses and registered social workers. Staff are experienced and specially trained to help you find the right services and supports.

Prince Edward Island

Caregiver amount – you may be able to claim a maximum \$7,412 per dependent, depending on your depends’ income on PEI’s Tax and Credit Form.

Age Amount – A maximum amount of \$3764 may be claimed by PEI residence born in 1954 for earlier.

Family Leave - An employee with six months of continuous service with the same employer, can take unpaid leaves of absence up to 3 days during a twelve-month period to meet immediate and extended family responsibilities.

Amount for infirm dependents age 18 or older - You can claim up to \$2,446 for each of your (or your spouse’s or common-law partner’s) dependent children or grandchildren who had an impairment in physical or mental functions and were born in 2001 or earlier. You can also claim an amount for each person who meets **all** of the following conditions: they are your (or your partner’s) parents/grandparents or extended family, 18 years of age or older, dependent on you (or on you and others) because of an impairment in physical or mental functions, and a resident of Canada at any time in the year.



Leave for Care of a Critically Ill Child - unpaid leave of absence of up to 37 weeks within a 52-week period to provide care and support to a critically ill child. A critically ill child is someone under 18 years of age whose life is at risk as a result of an illness or an injury. To be eligible for the leave, an employee must be: employed for a continuous period of at least three months by the same employer; and is a parent of the child. A parent includes someone who is an adoptive / foster parent; a guardian or a spouse of a parent of the child.

Seniors Safe @ Home Program - If you need to make changes to your home in order to improve its accessibility to continue living there, you can apply to the Seniors Safe @ Home Program for between \$1,000 and \$5,000 in assistance to help with the cost. This funding is based on your annual income. The modifications must be necessary for your accessibility, health, and safety. Modifications must relate to the senior applicant's loss of ability and must provide improved access or increased physical safety to the home. Portable devices are not eligible. Send your completed application to PEI Home Renovation Programs (PEI HRP).

Seniors Home Repair Program – designed to help with the cost of repairs to your home. You could receive up to a maximum of \$2,000 in assistance for eligible repairs like a roof, windows and doors, or a furnace. You are eligible to apply if: you are over 60 years old and a PEI resident, your combined income is \$50,000 or less, your property is your principal residence and you reside in the home, you are an owner of the property, your property value is \$200,000 or less, you have not met the maximum grant through previous applications to PEI Home Renovation Programs

Caring for Older Adults in the Community and at Home (COACH) - provides frail seniors with in-home support for their complex health needs. The program is led by a specialized team of health care professionals who support frail seniors to live at home longer and return home from hospital sooner. All seniors must be referred to the COACH Program by their primary care provider (physician or nurse practitioner), Geriatrician, Geriatric Program Nurse Practitioner or a Home Care Coordinator.

Seniors Property Tax Deferral Program - The purpose of the Seniors Property Tax Deferral Program is to lower the cost of living for qualifying seniors by offering to defer payment of property taxes on their principal residence. You may qualify for the program if you: are 65 years of age or older; have occupied your principal residence for at least six months in the year preceding the date of application; and have an annual household income of less than \$35,000.

The 55 Alive/Mature Driver Refresher Course - a classroom course designed for mature drivers. It is offered by the PEI Senior Citizens' Federation in partnership with provincial government. This is a six-hour course taught in a classroom. There is no testing at the end of the course. Drivers learn how to compensate for the physical changes of aging. The course provides opportunities for participants to identify individual problem areas and improve their behavior as drivers.

Seniors' Drug Program - If you are age 65 or older, you are eligible for coverage of the cost of approved medications through the Seniors' Drug Program. You must be a permanent PEI resident with a valid PEI health card. There is no application process. You are automatically enrolled when you turn 65 years old. For each eligible prescription you fill, you will pay \$8.25 plus \$7.69 of the pharmacy professional fee. Any remaining cost will be covered by the program.

Quebec



Tax Credit for Caregivers - a refundable tax credit ranging from \$542-\$1,205 for each eligible relative requiring care and in need of assistance in carrying out a basic activity of daily living. Total credit amounts will depend on relationship to the care recipient, cohabitation status, and type of care required.

Family Obligation Leave – 10 days of unpaid leave provided per year for obligations related to the employee's child or dependent's health, study, or education needs. This leave can be divided into individual days, with the possibility of 2 of these days as paid days.

Leave (Critical Illness) - Up to 16 weeks of unpaid leave over a 12-month period to provide care to an adult close relative for serious illness. Up to 36 weeks is provided for the care of a minor child. A medical certificate must certify the potentially fatal serious illness.

Under the Income Tax assistance – Volunteer Program, free assistance is offered to people who have difficulty completing their income tax returns and do not have the means to pay a tax professional to do so. To benefit from the service, you must apply to Revenu Québec.

The Senior Assistance Tax Credit - refundable tax credit paid automatically to eligible people 70 years of age or over who filed an income tax return.

The Tax Credit for Home - Support Services for Senior s- A refundable tax credit for people 70 years of age or over, based on eligible home support expenses or services. Eligible expenses include: nursing care, housekeeping, maintenance work outside the dwelling etc.

Center de support entr'Aidants – Non-profit that provides supports for caregivers, including social support, training, free respite care etc. Targeted towards the French speaking community. For more information, please see: <https://www.centredesoutienentraidants.com/>

Financial Assistance Program for Domestic Help Services - eligible individuals may receive a reduction in the hourly cost of domestic help services such as meal preparation or house cleaning. Reduction applies only to domestic service companies recognized by the Ministère de la Santé et des Services sociaux.

Local Community Service Center (CLSC) – provides home care support services for the long-term, short-term and occasional basis, thereby providing respite for caregivers. Fees are charged for certain services. Services can include: nursing care, psychosocial support, occupational therapy, physiotherapy, specialized rehabilitation services, nutritional services, medical services, hygiene, dressing, food services, supervision and respite for caregivers, equipment loans etc. To apply for this program, contact your closest CLSC or call the following numbers: Québec region: **418-644-4545**, Montréal region: **514-644-4545**, Elsewhere in Québec: **1-877-6444545 (toll free)**.

Montréal West Island Integrated University Health and Social Services Centre – A center that offers assistive services for individuals, families, and caregivers struggling with aging, physical disabilities, and autonomy loss. Individuals are assessed to identify needs and resources. Services include: assessment of the overall state of health, referrals by a professional healthcare provider, referrals to home care services, nursing services, rehabilitation services, nutrition advice etc.

ParaTransit – Public transportation services that offers transportation from door-to-door for people with disabilities. Eligibility for this service is determined by a committee based on the following factors:



inability to walk 400 m on even ground, inability to climb steps up to 35 cm high with support or descend without support, inability to make an entire trip using regular transit, inability to keep track of time or find one's bearings, inability to master potentially dangerous situations, inability to communicate orally or through sign language.

To apply, contact the Ministère des Transports or submit the ParaTransit form to your municipality.

Newfoundland and Labrador

Caregiver Amount - Up to \$2,990 can be claimed on the provincial tax form for caregivers to dependents 18 years of age or older. Dependents must also have made a net income of less than \$17,599 in the same tax year and be related to the claimant or the claimants' spouse.

Sick/Family Responsibility Leave - An employee who has been employed with the same employer for a continuous period of 30 days is entitled to 7 days unpaid sick or family responsibility leave in a year.

Critical Illness Leave (adult) - 17 weeks of job-protected unpaid leave are provided for family members or close friends to provide care and support for a critically ill adult who is 18 years of age or older.

Critical Illness Leave (child) - Up to 37 weeks of job-protected unpaid leave are provided for parents to provide care and support for a critically ill child who is under 18 years old. Employees must give their employers written notice of their intention to take a leave as soon as possible. The leave ends the last day of the week in which either the child dies or at the expiration of the 37 weeks.

Day Programs – allows people to live at home while attending a program offered in the community. The program, which usually takes place in a nursing home, rehabilitation centre or other location in the community, may provide personal care, physiotherapy, socialization, or a meal. Individuals are assessed through their local Regional Health Authority (Health and Community Services) office and may be waitlisted for this service, as space is limited. Some people may have home support services in addition to attending a day program. For information about local programs, contact your local Regional Health Authority (Health and Community Services) office.

Home Support Services – Seniors in need of support services such as: personal care (bathing, dressing, toileting), home making (light housekeeping, meal preparation), and respite care (at home and in facilities) can contact their Region Health Authority for a needs assessment. required. If a subsidy is needed to pay for services, a financial assessment must also be completed to determine eligibility. If the person does not qualify for the subsidy, private agencies and individuals can be hired.

Respite Services - Respite care can provide temporary relief for caregivers so that they have time for themselves, for rest and relaxation, or to spend time with other family members. Respite care may be provided at the person's home for a few hours a week, or it may be a planned short-term stay in a facility, such as a nursing home or Personal Care Home, to allow the caregiver to have a break. Respite care may be provided alone or in conjunction with other home support services. For more information, contact your Regional Health Authority.

Special Assistance Program - Eligible low-income seniors may be able to access financial assistance under the Special Assistance Program of Health and Community Services to pay for equipment and medical supplies.



This program provides financial assistance for: medical supplies (such as dressings, catheters and incontinence supplies), oxygen and related equipment and supplies, orthotics such as braces and burn garments, and equipment such as wheel chairs, commodes, or walkers. For more information, contact your Regional Health Authority.

Paid Family Caregiver Option - available to **new and current** home support clients and will assist clients to remain in their homes and communities. This option provides up to 250 subsidies for seniors and adults with disabilities to pay a family member for approved home support. The subsidies may be provided through a direct individualized funding model which provides more flexibility for clients and reduces the administrative burden. For information and eligibility, contact your local or Regional Health Authority (Health and Community Services) office. Website:

http://www.health.gov.nl.ca/health/long_term_care/family_caregiving.html

Provincial Hearing Aid Program – for people who need financial assistance to buy hearing aids may receive assistance from the through the Department of Advanced Education, Skills and Labour (AESL). This involves filling in an application form or completing the financial assessment over the telephone to see if you are eligible for the program. If you qualify, an authorization form will be sent to the Regional Health Authority's nearest audiology department. (The hearing test cannot be done at a private practice.) The audiology department will then contact you about an appointment. It is important to know that you must be approved for the program before you purchase the hearing aid. You cannot purchase the hearing aid first and then apply to be reimbursed for the cost.

The Newfoundland and Labrador Seniors' Benefit - a refundable tax credit for low income seniors. A refundable tax credit is an amount paid to an individual even if they have no tax payable. To qualify for the Seniors Benefit, the person must be 65 years of age by December 31st of the taxation year.

Manitoba

Primary Caregiver Tax Credit - financial support of \$1,400 per year to residents of Manitoba who acted as primary caregivers for more than 90 days in a year. Carers can include relatives, friends or neighbours who provide unpaid care. The care recipient must be assessed by an RHA to be a level 2, 3 or 4 in terms of care needs and living at home.

Family Leave - For an employee to deal with family responsibilities or personal illness, up to 3 days is provided if the employee has been employed for at least 30 days within the organization.

Leave Related to Critical Illness – Up to 37 weeks of unpaid leave is available within a 52-week period to provide care to a child under 18 years of age. Up to 17 weeks of leave is available within a 52-week period for critically ill adults. Employees must provide to their employer a doctor's note indicated that the family member is critically ill and requires the support of the employee for the specified amount of time.

Manitoba Home Care Services - operated via regional health authorities (RHA) that provide community-based care. Services offered include: adult day programs, home support, personal care assistance, healthcare, respite care and more. To be eligible, your care recipient must be a resident of Manitoba and receive an assessment of status from an RHA. For more information or to contact a RHA to receive and assessment for eligibility, please go here:

<https://www.gov.mb.ca/health/homecare/index.html>



Seniors Information Line – Informational and referral line for seniors, their families, caregivers and professionals working with seniors. **Contact 204-945-6565 or 1-800-665-6565.**

Ontario

Caregiver Amount – Up to \$5,082 can be claimed by a caregiver to an eligible dependent or relative aged 18 or older. Eligible dependents include close relatives with an impairment, you can no longer claim this amount for parents or grandparents without an impairment. The eligible dependent's net income must be less than \$21, 577; cohabitation is not required.

Family medical leave - unpaid, job-protected leave of up to eight weeks in a 26-week period. Family medical leave may be taken to provide care or support to certain family members and people who consider the employee to be like a family member in respect of whom a qualified health practitioner has issued a certificate indicating that he or she has a serious medical condition with a significant risk of death occurring within a period of 26 weeks.

Family caregiver leave - another job-protected leave available under the Employment Standards Act, 2000 (ESA) for employees with certain relatives who have a serious medical condition. The main differences between these two leaves is that an employee may be eligible for the former even if the family member who has a serious medical condition does not have a significant risk of death occurring within a period of 26 weeks.

Critical Illness Leave – an unpaid job-protected leave of up to 37 weeks in relation to a critically ill child or 17 weeks in relation to a critically ill adult within a 52-week period. The leave is applicable to close relatives of the employee or, for a person who considers the employee to be like a family member. The specified care recipient does not need to live in Ontario.

Family Responsibility Leave - three days of unpaid job-protected leave each calendar year because of an illness, injury, medical emergency or urgent matter relating to certain relatives.

Seniors' Public Transit Tax Credit – A refundable tax credit of up to \$3,000 can be claimed in public transit expenses by eligible seniors over 65 years of age. Public transit services that qualify include: conventional public transit services (municipally operated transit and Metrolinx) as well as specialized public transit services. Private sectors services such as Via Rail or Greyhound are not eligible.

Senior Homeowners' Property Tax Grant – Up to \$500 is available for low-moderate income seniors to assist with cost of property taxes. To be eligible, seniors own and occupy their principal residence, are 64 years of age or older and a resident of Ontario. Household income cut offs are: \$50,000 for single, divorced or widowed seniors or \$60,000 for married/common-law seniors. Eligible applicants can apply on their tax return.

Home and Vehicle Modification Program - a grant designed to assist in covering costs associated with modifying houses and vehicles for accessibility (due to disability, illness, or injuries). Eligibility requires recipients to have reduction of their activities of daily living or impediments in mobility. In addition, recipients must have demonstrated financial need. Grants are given up to \$15,000 lifetime for home modifications or \$15,000 every 10 years for vehicle modifications. For more information, please refer to <https://www.marchofdimes.ca/en-ca/programs/am/hvmp/Pages/HVMP-How-to-Apply.aspx>



Ontario Guaranteed Annual Income System Payments for Seniors – Monthly guaranteed income payments for low-income seniors. Depending on income, payments range from \$2.50-\$83 per month and are provided on time of Old Age Security (OAS) pension.

Local Health Integration Network – publicly funded home care and community services provided by the Ministry of Health & Long-Term Care. LHINs coordinate access to health services such as nursing, physiotherapy, occupation therapy, social work, personal support and homemaker services from local agencies.

Federal

Age Amount – A tax credit for seniors 65 or older at the end of the tax years with a net annual income of \$89,421 or less. Credit amounts will vary based in annual income; the full amount of the credit is \$7,637 for claimants with an annual income of less than \$38,508.

Old age Security Pension – a monthly taxable payment for Canadian residents 65 years or older. Up to \$613.53 is payable per month for eligible seniors, with the total amount dependent on the number of years you have resided in Canada. Supplemental payments are available as well for your spouse/partner, or based on your income. For more information, or to enroll in this program, contact Service Canada.

Family Caregiver Benefit for Adults - financial assistance to caregivers providing care or support to a critically ill or injured adult 18 years of age or older. Caregivers can receive up to 15 weeks of this benefit based on 55% of average weekly earnings or a maximum of \$573 weekly.

Family Caregiver Benefit for Children - financial assistance to caregivers providing care or support to a critically ill or injured child under the age of 18. Caregivers can receive up to 35 weeks of this benefit. Caregivers can receive up to 35 weeks of this benefit based on 55% of average weekly earnings or a maximum of \$573 weekly.

Compassionate Care Benefit – financial assistance to caregivers where up to 26 weeks where employees are paid 55% of their weekly salary to a maximum of \$573/week. These benefits will help you take time away from work to provide care or support to a critically ill or injured person or someone needing end-of-life care. As a caregiver, you do not have to be related to or live with the person you care for or support, but they must consider you to be like family.

Bereavement Leave – Under the Canada Labour Code, all employees are entitled to three days of paid bereavement leave if you have been employed at your company or for 3 consecutive months. Employees that have been employed less than 3 months, are entitled to three unpaid days of leave. The leave can be taken on any three consecutive working days following your relative's death.

Personal Leave - 5 days of personal days are allowed per calendar year for employees for the following reasons: illness, injury, health-related family responsibilities, education-related responsibilities for family members under 18, urgent matters, citizenship conferral, or other prescribed reasons.

Compassionate Care Leave - Under the Canada Labour Code, 28 weeks of unpaid, job-protected leave is provided to employees of federally regulated industries, for the purposes of providing care for



a relative with a significant risk of death. Two employees can share the leave period if caring for the same family member, provided that the total leave time for all does not exceed 28 weeks.

Canada Caregiver Credit – Eligible income tax credit for related care recipients (spouses, children, parents/inlaws, uncles, aunts, nieces or nephews) with physical or mental impairment needing care. Claimable amounts will vary based on recipient relationship to you, their net income and your personal circumstances; amounts vary from \$2,182-\$6,986.

Home Accessibility Tax Credit – For expenses relating to work performed or goods obtained pertaining to a renovation of a dwelling of a qualifying individual. The maximum in claimable expenses is \$10,000 per year for a qualifying individual.

Disability Supports Deduction – Only individuals with a disability may claim this deduction on their income tax. This deduction provides tax relief for individual's own medical expenses, needed in order to perform work, carry on a business, or to attend and school or education program. Individuals can claim the total cost of their eligible disability support expenses, although it is capped depending on total income and/or school attended. Expenses cannot be claimed if there are already claimed on another Medical Expense Tax Credit.

Medical Expense Tax Credit – A non-refundable tax credit for eligible healthcare expenses including medical supplies, dental care, and travel. It can be claimed on your tax return for yourself, your spouse, children or relatives. Amounts are equal to the total eligible expenses minus the lesser of the following: \$2,352 or 3% of either yours, or your care recipients net income.

Federal Excise Gasoline Tax Refund – a partial refund on gasoline expenses is available for those with a permanent mobility impairment and cannot safely use public transportation. A qualified medical practitioner must certify the impairment. For more information, visit <https://www.canada.ca/en/revenueagency/services/forms-publications/forms/xe8.html>

First Nations and Inuit Home and Community Care (FNIHCC) - provides funding and advice on developing home and community care services to Indigenous people living in First Nations and Inuit communities.

Organizations

Alzheimer's Society of Canada – information and tips about Alzheimer and resources for carers for Alzheimer's patients.

Bayshore Health – Private healthcare company that provides services including personal care, companionship, meal preparation, medication reminder, housekeeping, dementia care, fall prevention and more.

Mental Health Commission of Canada – informational support for Canadians who are currently, or in the past, struggled with mental health.

Carers Canada – organization formed around support of carers; information, tips and resources specific to carers needs.

Canadian Hearing Society – Non-profit organization provided services to enhance dependence of the deaf, deafened, and hard of hearing.



Good Shepherd – Catholic organization that provides healthcare, housing, human services, meals, emergency shelters, education, and hospice palliative care for all community members and those in need. Operates in the GTA and Hamilton region.

Meals on Wheels – meal delivery service, bringing hot meals to homes. The service is intended for seniors, people with disabilities, pregnant women and informal caregivers. Each region has Meals on Wheels

administered through a different authority, as it is volunteer run, accordingly you may need to research the closest Meals on Wheels organization to your community.

Pallium Canada – non-profit organization with webinars, courses, resources and information related to palliative care and grief.

St. Elizabeth Healthcare – Private healthcare company that offers nursing, recovery care, physical therapy and laboratory services.

Victorian Order of Nurses – non-profit charitable organization providing healthcare services and community support such as adult day programs, bereavement services, caregiver support, hospital liaison, nursing, homemaking, personal care, in-home respite care and many more services.

Other Supports

The [CSA B701:17 Carer-inclusive and accommodating organizations Standard and B701HB-18 Helping worker-carers in your organization Handbook](#) are formalized tools to help employers create, implement and maintain carer-friendly workplace practices, irrespective of size or sector. Carer-employees can refer to these tools for strategies of how to approach their employer in determining ways to support and accommodate them.

<https://www.huddol.com/> A web-based support network funded by the Government of Canada for various social issues, including caregiver support <https://sherpa.tax/tax> service to help find all eligible tax credits/refunds available to you.

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