

2019 SENIORS BENEFITS:

OLD AGE SECURITY: Is the client 65 and older? Does the client meet the basic residency requirements: Canadian Citizen or legal resident who has lived in Canada for at least 10 years since age 18? Should be applied for at least 6 months prior to 65th birthday. Max \$613.58*

GUARANTEED INCOME SUPPLEMENT (GIS) - a non-taxable supplement to top up the OAS benefits of low income seniors. Monthly amount depends on income from previous tax year. Reviewed annually based on tax information. Benefit year runs from July to June.

Household Situation:	Maximum Benefits:*	Partial Benefits to Income Threshold:*
Single	\$913.38	\$18,600 Individual Income
Couple—both OAS recipients	\$551.63	\$24,576 Combined Income
Couple—both 65+ but spouse does NOT get OAS	\$913.38	\$44,592 Combined Income
Couple—spouse gets the Allowance	\$551.63	\$44,592 Combined Income

ALLOWANCE—Extra benefits paid to a **60-64 year old spouse or common-law partner** of an OAS recipient who is eligible for GIS.

ALLOWANCE FOR THE SURVIVOR—paid to a widow(er) aged 60-64 who has not remarried or become part of a new common-law relationship. Monthly amount depends on the yearly household income reported on tax returns.

Household Situation:	Maximum Benefits:*	Partial Benefits to Income Threshold:*
Allowance (spouse age 60-64)		
Spouse receives full OAS & GIS	\$1165.16	\$34,416 Combined Income
Allowance for the Survivor		
Surviving spouse age 60-64	\$1388.92	\$25,056 Individual Income

*Benefit amounts and income thresholds for the period Oct to Dec 2019—changes quarterly if there are changes to the Consumer Price Index

For more information on the above programs visit a Service Canada location, contact them at 1-800-O-CANADA (1-800-622-6232) or go online at www.canada.ca/en.html to obtain the application forms.

55 PLUS—A Manitoba Program that provides a financial supplement to low-income Manitobans 55 years or older. Must live in Manitoba and have a valid Manitoba health card. SENIORS RECEIVING MONTHLY BENEFITS FROM EMPLOYMENT AND INCOME ASSISTANCE ARE NOT ELIGIBLE. Seniors over 65 receiving OAS benefits do not need to apply as eligibility is automatically determined based on the level of any GIS/Allowance benefits received. Maximum quarterly amount is **\$161.80** for a single person and **\$173.90** to each eligible person in a couple relationship. Partial benefits are available to single people with an annual income up to **\$9,746.40** and couples with an annual family income up to **\$16,255.20**. Benefits are paid quarterly in late April, July, October, January based on the income shown on the last tax return.

For more information call 1-877-587-6224 or online at www.gov.mb.ca/fs/eia/55plus.html

SCHOOL TAX ASSISTANCE FOR TENANTS 55+ (STAT 55+) - annual rebate of **up to \$175** to offset the school tax portion of rent costs.

Tenant must be over 55, have an income of less than **\$23800**, have claimed rent on the previous year's tax return (on form MB 479) and **must not** live in a non-profit seniors housing facility (as these facilities do not pay school taxes). Can apply retroactively for the past 4 years as long as all of the above conditions have been met for each tax year. NOT FOR RESIDENTS OF MANITOBA HOUSING FACILITIES

For more information call 1-877-587-6224 or online at www.gov.mb.ca/housing/stat55.html

2019 HOUSING BENEFIT:

RENT ASSIST (NON-EIA) PROGRAM — A monthly shelter-related financial benefit to help low income Manitobans who pay rent or room and board in the private market and do not live in student housing, on a reserve or a care facility. **Only one Rent Assist benefit per address.** The monthly benefit will vary depending on combined annual incomes from tax returns of each adult living in the home.

INCOME THRESHOLDS FOR ADULT HOUSEHOLDS:	INCOME THRESHOLDS FOR HOUSEHOLDS WITH DEPENDENTS:
Single person—Income less than \$23040 (\$24120 if 55+, gets CPP D or has a DTC)	Two to four persons—income less than \$34480
Two persons—income less than \$27360	Five or more persons—income less than \$42000
Three or Four persons—income less than \$34480	NOTES: 1. Must claim rent on tax returns annually to be eligible
Five or more persons income less than \$42000	2. No other subsidies can be received to qualify for benefit

Must be Cdn Citizen or permanent resident. For more information or to get an application by mail call Provincial Services at 204-945-2197 in Winnipeg or 1-877-587-6224 or go online to download the application at www.gov.mb.ca/fs/eia/rent_assist.html

2019 FAMILY BENEFITS:

CANADA CHILD BENEFIT—Monthly payments to help support your children. Must complete an application **RC66-Canada Child Benefits**. **Temporary residents only eligible after living 18 mos in Canada and still have a valid permit in the 19th month.** Benefits based on family income with maximum of \$6639/yr (\$553.25/mo) per child for children under 6 and \$5602/yr (\$466.83/mo) per child for children 6-17. Benefits decrease as family income exceeds \$31120. Additional benefits of up to \$2832/yr (\$236/mo) for any disabled children. **For more information contact Child Tax Benefits at 1-800-387-1193 or online at www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html**

MANITOBA PRENATAL BENEFIT—A financial benefit that helps women buy healthy food in the **2nd and 3rd trimester of pregnancy**. To qualify, must be pregnant (confirmation by health care practitioner required), live in Manitoba and have a family income under \$32000.00. Monthly benefit is based on income and ranges between \$10.00 to \$81.41 a month. Maximum benefits paid for incomes below \$21000. If approved, the monthly benefit cheques can start from week 14 of pregnancy and continue until the month the baby is due. **Contact Healthy Child Manitoba at 204-945-1301 or 1-888-848-0140 or online at www.gov.mb.ca/healthychild/healthybaby**

MANITOBA CHILD BENEFIT PROGRAM—A monthly supplement to help low income families **who DO NOT receive any EIA benefits**. Treaty Indians not living on a reserve or receiving benefits from the Government of Canada or a First Nations Band may be eligible. **Maximum annual benefit of \$420 per child under age 18 for families with less than \$15000 income.** Partial benefits paid to families with income over \$15000 to a maximum of \$20435 (1 to 3 kids), \$22242 (4 kids), \$24052 (5 kids) and \$25864 (6 kids). Additional Opti-Care program can provide about \$84 per child for prescriptions glasses not covered under any other program (claims normally made every 3 years). **For more information contact 1-877-587-6224 or download an application at www.gov.mb.ca/fs/eia/mcb.html**

CANADA LEARNING BOND (CLB) - Low income families can get help from the Government to save for the education of a **child born 2004 or later** when they open a **NO COST Registered Education Savings Plan (RESP) account with a major financial institution** & apply for the **Canada Learning Bond (CLB)**. Each eligible child will get a FREE \$500 CLB deposit by opening an account and \$100 per year to a maximum of \$2000 per child (benefits are paid retroactively for eligible children). To qualify, families must have incomes below the following levels: 1-3 children \$47630 or less; 4 children—less than \$53740; 5 children—less than \$59876, 6 children—less than \$66011. **For more information call 1-800-622-6232 OR visit www.canada.ca/en/employment-social-development/services/learning-bond.html**

2019 DISABILITY AND HEALTH ISSUES:

DISABILITY TAX CREDIT—A non-refundable tax credit that can reduce taxes payable or be transferred to a spouse/partner to reduce theirs. Canada Revenue must approve this credit before you can make a claim. Medical details about your disability must be provided by your health care provider on the CRA form T2201. **For more information contact Canada Revenue Agency at 1-800-959-8281 or go to www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities.html**

REGISTERED DISABILITY SAVINGS PLAN (RDSP) This program allows you to save for the future without losing any of your EIA-D benefits. The government will match your savings up to 300%. Even if you have low income and cannot put money in your plan, the government may give you \$1000 each year for your RDSP. **For more information on this and other disability benefits go to www.canada.ca/disability**

PRIMARY CAREGIVER TAX CREDIT—A refundable credit for people who provide ongoing voluntary care and support to family members, friends or neighbours who require help in their home. Form must be completed by the health care provider or Home Care Coordinator and confirmation of registration sent from the Manitoba Tax Assistance Office prior to claiming on a return. No retroactive benefits **For more information contact the Manitoba Tax Assistance office at 204-948-2115 or outside Winnipeg at 1-800-782-0771 or obtain forms and information online at www.gov.mb.ca/finance/tao/caregiver.html**

MANITOBA PHARMACARE—a drug program for all Manitobans regardless of age whose income is affected by high drug costs. Pharmacare coverage is based on total family income and the amount you pay for prescription drugs. Annual deductible is based on income from two tax years prior. If there has been a significant change in your income, the deductible can be recalculated based on current income by completing a *'projected income worksheet'* and submitting to the Pharmacare program for review. **For more information contact 204-786-7141 or 1-800-297-8099 or obtain forms online at www.gov.mb.ca/health/pharmacare/**

PRIOR YEAR POST SECONDARY STUDENTS:

MANITOBA TUITION FEE INCOME TAX REBATE ADVANCE—Manitoba residents attending post-secondary institution from Jan to Apr 2017 were eligible to receive a 5% tax credit **advance rebate** on your tuition fees. This credit is cancelled for semesters after April 2017 and forward, but if it WAS NOT claimed in 2017 an adjustment can be made to that tax year to claim 5% of tuition paid (shown on a T2202A) up to a maximum of \$500 per year. The tax credit is claimable by a student even if the federal and provincial tuition and education amounts are transferred to a parent or spouse. The rebate advance is claimed on the form *'MB479 - Manitoba Credits'*