

## ■ CPP-DISABILITY SELF-HELP GUIDES

# Benefits Checklist

### Prepared by

Disability Alliance BC

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The full CPP Disability series and all DABC publications are available free at:  
[www.disabilityalliancebc.org/publications/](http://www.disabilityalliancebc.org/publications/).

- Information in this Guide is based on the legislation that was current at the time of writing. The legislation and policy may be subject to change. Please check the date on this Guide.



These are some of the programs and benefits you may be eligible for if you receive Canada Pension Plan Disability Benefits (CPP-D). These programs are of particular relevance for BC residents.

## Income/Disability Assistance

If the monthly amount of your CPP disability benefits is relatively low and you have limited savings, you may be eligible for provincial income assistance or disability assistance. For example, if you are a single person with employment income that is below \$12,000 annually and your savings are below \$100,000, you should look into applying for British Columbia's Persons with Disabilities (PWD) benefit. People who qualify for PWD will be topped up to a minimal monthly income level (\$1,133 in the case of a single person) and are eligible for medical coverage and health and transportation supplements.

The Ministry has what they call "Prescribed Classes" and, if your situation fits with their requirements, it is possible to obtain PWD benefits without having to do the disability application form. Collecting CPP-D benefits is one of the prescribed classes. It is important to make sure the Ministry is aware you receive CPP-D benefits. This will save you time and you will not have to complete the 28-page PWD designation application form most people are required to fill in with a doctor and other health professionals.

To apply for or find out if you qualify for provincial income:

- contact the Ministry of Social Development and Poverty Reduction (MSDPR) at 1-866-866-0800;
- submit an application at <https://myselfserve.gov.bc.ca/>;
- explore their website at: <https://www2.gov.bc.ca/gov/content/governments/organizational-structure/ministries-organizations/ministries/social-development-poverty-reduction>; or
- see our Help Sheets on the DABC website at: <http://disabilityalliancebc.org/category/publications/help-sheets/>



## The Disability Tax Credit and Income Tax programs

Canada Pension Plan benefits are taxable income. However, you do not have to pay income tax if your annual taxable income is below the personal exemption amounts set by the Canada Revenue Agency (CRA). If you are in a taxable bracket, you can apply for the Disability Tax Credit (DTC) which may allow you to reduce the amount of income tax you pay and may qualify you for other programs, such as the Registered Disability Savings Plan (RDSP).

### DTC/RDSP Assistance: Access RDSP

Access RDSP is a partnership between DABC, Plan Institute and BC Aboriginal Network on Disability Society (BCANDS). If you would like assistance applying for the DTC or opening an RDSP, please contact an Access RDSP partner. For more information on how each organization can help, please visit this link: <http://www.rdsp.com/supports-and-services/>.

To apply for the DTC, contact CRA and ask for the application form called the Disability Tax Credit Certificate (T2201). You can get the application by phoning 1-800-959-8281 or online at <http://www.cra-arc.gc.ca/E/pbg/tf/t2201/t2201-16e.pdf>.

## Health Coverage Programs

### Fair Pharmacare

This program helps pay the cost of prescription medication. For more information, contact Pharmacare at Health Insurance BC: Vancouver: 604-683-7151 or, from the rest of BC, call toll free 1-800-663-7100. Website: <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan>.

### MSP Premium Assistance

Based on annual income, this assistance reduces or eliminates the monthly premiums for the Medical Services Plan. For information, contact the Medical Services Plan at Health Insurance BC: Vancouver: 604-683-7151 or, from the rest of BC, call toll free 1-800-663-7100. Website: <http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp>.

## Housing

### Accessible/Affordable Housing

Phone the Housing Registry (BC Housing) at 604-433-2218 or 1-800-257-7756. Website: [www.bchousing.org](http://www.bchousing.org).



### Additional Home Owner Grant for People with Disabilities

For home owners with disabilities. Contact your municipal property tax department.

### Property Tax Deferment

Contact your municipal property tax department.

## Transportation

To qualify for many of these programs, you must have limited mobility.

### Autoplan Disability Discount (ICBC)

Call 604-661-2800 or 1-800-663-3051, if you are outside the Lower Mainland. You can also contact your local ICBC agent. You must be in receipt of the Provincial Motor Vehicle Fuel Tax Refund for Persons with Disabilities. Website: [www.icbc.com](http://www.icbc.com).

### BC Ferries pass

Apply directly to the BC Ferry Corporation. You will need a Release of Information from your MSDPR office. Phone 1-888-223-3779 for an application form or go to the website at <http://www.bcferries.com/>.

### Federal Excise Gasoline Tax Refund

Contact the Canada Revenue Agency at 1-877-432-5472. The phone lines are open from 12 p.m. to 9 p.m. (BC time).

Website: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/excise-gasoline-tax-refund.html>.

### Provincial Motor Vehicle Fuel Tax Rebate

Contact the Ministry of Finance at 1-877 388-4440

Website: <http://www2.gov.bc.ca/gov/content/taxes/sales-taxes/motor-fuel-carbon-tax/fuel-tax-refund>.

### Flight Discount

Your attendant may accompany you free of charge. Ask the airline for details.

### Parking Permits for People with Disabilities

To apply for a permit call:

- Beacon Community Services (Sidney): 250-656-5537
- City of Kelowna: 250-469-8757
- Cowichan Valley Independent Living Resource Centre: 250-746-3930
- Kamloops People in Motion: 250-376-7878



- Nanaimo Disability Resource Centre: 250-758-5547
- Richmond Centre for Disability: 604-232-2404
- Vernon Independent Living Resource Centre: 1-877-288-1088
- Victoria Disability Resource Centre: 250-595-0044
- Wescom Medi-Lend (Langford): 250-478-5373

For all other areas phone: Social Planning and Research Council of BC at 604-718-7744.

### HandyDART

Look for the HandyDART listing in your phone book.

### HandyPass and Taxi Saver

In the Lower Mainland, contact your local TransLink office or go to <http://www.translink.ca/>. People in other areas should contact their local transit office.

### Greyhound (and bus lines other than transit) and Via Rail

Attendants travel free with a Disability Travel Card from the Lions Society of BC and Easter Seals Canada. Phone 604-873-1865 or 1-800-818-4483, if you are outside the Lower Mainland. Blind or sight impaired individuals can present their CNIB Card.

## Leisure

### Fishing License Fee Reduction

Look under Service BC Government Agents in the blue pages of your local phone book. They will be able to provide you with the information you need and an application form.

### Access to Recreation/Community Centres and Programs

Most municipalities provide some assistance for people with disabilities who want to access their recreational programs. Call your local recreation/community centre for information.

### Camping is free in BC Provincial Parks

Obtain a Release of Information form from an MSDPR office to give to campsite operators. Full or partial funding is available for camping at certain recognized campsites.



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## Other Programs You May Find Helpful

### Registered Disability Savings Plan (RDSP)

This is a federal government initiative that is available to people with disabilities and their families.

There are four steps you must follow to be eligible for the RDSP:

1. Make sure you are eligible to apply for the Disability Tax Credit.
2. Have a valid Social Insurance Number.
3. Be up-to-date in filing your tax returns.
4. Be under the age of 60.

For more information on RDSPs, see our Help Sheet 14: The Disability Tax Credit and Help Sheet 15: The Registered Disability Savings Plan. You can find many free RDSP resources on our website at: <http://disabilityalliancebc.org/category/publications/rdspdtc/>.

For further assistance accessing the RDSP, please contact an Access RDSP partner: <http://www.rdsp.com/supports-and-services/>.

### BC Hydro Energy Savings Kits

BC Hydro provides free energy saving kits for low income people and families. The kit includes items such as low-flow shower heads, weather stripping and compact fluorescent light bulbs. To qualify, you must have a BC Hydro account in your name. Call BC Hydro at 1-877-431-9463 or contact the DABC office. Website: [www.bchousing.org](http://www.bchousing.org).

