



## A Guide to *programs and services* for seniors *in Ontario*

[ontario.ca/seniors](https://ontario.ca/seniors)

# A GUIDE TO PROGRAMS AND SERVICES FOR SENIORS IN ONTARIO

Seniors' INFOLine

1-888-910-1999 – TTY: 1-800-387-5559

*A Guide to Programs and Services for Seniors in Ontario* is your resource for information about programs and services available to Ontario's seniors. It is produced by the Ministry of Seniors Affairs and distributed by ServiceOntario Publications.

Additional copies may be ordered through ServiceOntario Publications by calling 1-800-668-9938 or online at [www.ontario.ca/publications](http://www.ontario.ca/publications).

If you have suggestions about how to improve this publication, please fill out the enclosed postage-paid business reply card and drop it in a mail box.

Information is current as of March 2018.

Regular updates to this guide will be posted on the Ministry of Seniors Affairs website at [www.ontario.ca/seniors](http://www.ontario.ca/seniors).

Également disponible en français sous le titre *Guide des programmes et services pour les personnes âgées de l'Ontario*.

© Queen's Printer for Ontario, 2018  
ISBN 978-1-4868-1532-6 (Print)  
ISBN 978-1-4868-1548-7 (HTML)  
ISBN 978-1-4868-1564-7 (PDF)  
50M/17





Ontario

Premier of Ontario - Première ministre de l'Ontario

## A MESSAGE FROM PREMIER DOUG FORD



Simply put, seniors matter. They have given, and continue to give, so much to our province. They've raised families, helped build our economy and made their communities better places to live. They're our connection to the past, but they're also firmly fixed on the future and on all the possibilities it has to offer. We owe them a huge debt of gratitude, and want them to remain healthy, independent and actively engaged in life.

That's where A Guide to Programs and Services for Seniors in Ontario comes in, a free Ontario government publication containing information on programs and services aimed at giving seniors the best possible quality of life. Seniors, and their families and caregivers, will want to keep this information close at hand for answers to questions about a range of important issues, from accessing cultural, recreational and social activities to preventing identity theft.

Our province's seniors deserve our respect, and it's our job as a society to give them the opportunity to age with dignity, independence and choice. This guide plays a vital role in helping create that supportive environment.

I hope you find it useful.

A handwritten signature in black ink, appearing to read "Doug Ford".

Doug Ford  
Premier



Minister for Seniors and Accessibility - Ministre des Services aux aînés et de l'Accessibilité

## A MESSAGE FROM MINISTER RAYMOND CHO



As Ontario's Minister for Seniors and Accessibility, I look forward to supporting positive aging for Ontario's older adults by encouraging active engagement and healthy lifestyles in their communities. Our government respects the contributions of, and challenges facing, seniors and people with disabilities. That respect will be at the heart of everything we do.

We know that Ontario's seniors prefer to live independently, with dignity and respect, in communities—and that they may need timely access to services and supports. That is where this guide to Ontario's programs and services for seniors comes in.

As a senior citizen myself, I am pleased to tell you that it provides clear, accurate and up-to-date information on programs and services fundamental to seniors' well-being. This guide also makes it easy to find out about and access information on the wide range of government services available in Ontario—everything from active living activities to health and wellness, from caregiving to finances, from housing to transportation... and much, much more.

In addition to this guide, I encourage you to visit [ontario.ca](http://ontario.ca) and explore our online guide to programs and services available in Ontario to help you lead a safe, engaged, active and healthy life.

A handwritten signature in black ink that reads "Raymond Cho".

Raymond Cho  
Minister for Seniors and Accessibility



# Table of Contents

<b>1</b>	<b>ACTIVE LIVING</b>	<b>1</b>
	Community Activities	1
	Sport and Recreation	2
	Travel	3
	Employment	4
	Lifelong Learning	6
	Volunteering	7
	Recognizing Seniors' Contributions	8
	Services for Newcomers	10
	For Indigenous Seniors	11
	For Lesbian, Gay, Bisexual and Transgendered Seniors	12
	For Veterans	12
<b>2</b>	<b>CAREGIVING</b>	<b>14</b>
	Tax Credits for Caregivers	14
	Employment Benefits	15
<b>3</b>	<b>FINANCES</b>	<b>17</b>
	Taxes	17
	Pensions and Other Benefits	19
	Financial Planning	23
	Financial Assistance	24
	For Veterans	25
<b>4</b>	<b>HEALTH AND WELLNESS</b>	<b>27</b>
	General Information	27
	Public Health	29
	Ontario Health Insurance Plan (OHIP)	32
	Ontario Drug Benefit (ODB) Program	35
	Dental Care	37
	Assistive Devices Program	38
	Ambulance Services	38
	Regional Geriatric Programs (RGPs) of Ontario	39
	Mental Health and Addictions	39
	Fall Prevention	42
	Nutrition	43
	Hearing Care Counselling Program	44



	MedicAlert® Safely Home®	44
	Finding Your Way	44
	Community Support Services	45
	For Indigenous Seniors	48
	For Lesbian, Gay, Bisexual and Transgendered Seniors	50
	For Veterans	50
<b>5</b>	<b>HOUSING</b>	<b>51</b>
	Home Adaptations	51
	Financial Assistance Programs	51
	Housing Options	53
	Housing Options for Low-Income Seniors	55
	Emergency Rental Assistance	56
	Landlord and Tenant Relations	56
	For Indigenous Seniors	57
<b>6</b>	<b>LONG-TERM CARE HOMES</b>	<b>58</b>
	General Information	58
<b>7</b>	<b>SAFETY AND SECURITY</b>	<b>63</b>
	Consumer Protection	63
	Emergency Services and Public Safety	68
	Legal Matters	70
	End of Life	76
<b>8</b>	<b>TRANSPORTATION</b>	<b>82</b>
	Driving	82
	Alternatives to Driving	84
	Buying or Selling Vehicles	85
	Public Transportation	85
	For Veterans	86
<b>9</b>	<b>KEY CONTACTS</b>	<b>87</b>
	Government of Ontario	87
	Government of Canada	88
	Local Government	89
	Community Safety	89

<b>10</b>	<b>ONTARIO GOVERNMENT I.D.</b>	<b>90</b>
	Ontario Photo Card	90
	Driver's Licence	90
	Enhanced Driver's Licence	90
	Ontario Health Insurance Plan Health Card	90
	To Change Your Address	91
<b>11</b>	<b>INDEX</b>	<b>92</b>



# 1 ACTIVE LIVING

## Community Activities

There are many ways to learn about cultural, recreational and social activities in your community.

You can begin by contacting your local:

- community and seniors' centres
- service clubs (such as the YMCA, Rotary Club or Royal Canadian Legion)
- cultural centres
- places of worship
- Parks and Recreation Department

2-1-1

[www.211ontario.ca](http://www.211ontario.ca)

## *Public Libraries*

Ontario's extensive public and First Nations library services provide many services to seniors and their families in a welcoming, accessible and friendly environment. Along with lending books and other material, libraries provide Internet access and training, reference material and workshops.

Ontario Library Services – North  
1-800-461-6348  
[www.olsn.ca](http://www.olsn.ca)

Southern Ontario Library Service  
1-800-387-5765  
[www.sols.org](http://www.sols.org)

## *Seniors Active Living Centres*

Seniors Active Living Centres help local seniors stay active, become more involved in their community and meet new friends. These centres offer unique social activities, learning and educational opportunities and recreational programs.

Older Adult Centres' Association of Ontario  
1-866-835-7693  
[www.oacao.org](http://www.oacao.org)

To find a Seniors Active Living Centre, please contact your municipality or call 2-1-1.

## Sport and Recreation

There are many health benefits of being physically active, including improved fitness, strength and well-being. Regular exercise is an important part of healthy aging. For tips about how you can increase your physical activity, maintain good health and improve your quality of life visit:

Physical Activity Tips for Older Adults  
[www.publichealth.gc.ca/paguide](http://www.publichealth.gc.ca/paguide)

Canadian Physical Activity Guidelines  
[www.csep.ca](http://www.csep.ca)

### *Ontario Senior Games*

Also known as the Ontario 55+ Summer Games and the Ontario 55+ Winter Games, the Ontario Senior Games include multi-event provincial competitions for older adults. Held every two years in alternating years, these games allow adults 55 years and older to interact in an environment that celebrates a healthy and active lifestyle.

Ontario Seniors Games Association  
[www.osga55plus.ca](http://www.osga55plus.ca)

### *Ontario Parks*

Ontario's provincial parks offer reduced camping and day-use fees to seniors over the age of 65 and to persons with physical disabilities. Many Ontario parks offer barrier-free facilities, including showers, washrooms, campsites and visitor centres. The Park Locator at [OntarioParks.com](http://OntarioParks.com) allows visitors to search for parks with barrier-free facilities. Many campsites accommodate recreational vehicles and may also provide electrical hook-ups and trailer dumping stations.

1-800-ONTARIO (1-800-668-2746)  
[www.ontarioparks.com](http://www.ontarioparks.com)

## *Fishing and Hunting*

If you're over 65 years of age or a Canadian resident with a disability, you are not required to obtain an Outdoors Card with a fishing licence tag to fish in Ontario. However, you must still follow all regulations, including catch and possession limits. If you wish to hunt in Ontario, you are required to obtain an Outdoors Card and you must have a licence valid for the species or group of species you are hunting. You are required to carry the licence and any validation tags while you are hunting, and show the licence to a Conservation Officer if asked to do so.

Ministry of Natural Resources and Forestry  
Outdoors Card Centre  
1-800-387-7011  
[www.ontario.ca/outdoorscard](http://www.ontario.ca/outdoorscard)

## **Travel**

### *Travelling in Ontario*

Many of Ontario's tourist attractions offer discounted rates for seniors, while some offer programs with seniors in mind. Visit an Ontario Travel Information Centre to learn more about Ontario's attractions and to customize an itinerary based on your interests.

Ontario Travel  
1-800-ONTARIO (1-800-668-2746)  
[www.ontariotravel.net](http://www.ontariotravel.net)

### *Travelling Outside Ontario or Canada*

If you are temporarily away from Ontario or Canada, OHIP may cover all or a part of your health care costs. If you are travelling outside of Ontario but within Canada and pay for health services, submit an itemized bill and original receipts to your local OHIP office within a year for a refund.

If you are travelling outside of Canada, OHIP will pay a set rate for emergency hospital and physician services for an acute, unexpected condition, illness, disease or injury that requires immediate treatment. To cover medical charges not paid for by OHIP, you should purchase private health insurance for all trips outside of Ontario and Canada.

If you are enrolled in the Ontario Drug Benefit Program, you may receive up to a maximum 100-day supply of medications. If you require a second 100-day supply due to an upcoming extended absence from Ontario, provide your pharmacist with a letter (written by yourself) confirming your absence or provide a copy of your travel insurance showing that you are leaving Ontario for between 100 and 200 days. Your prescription must allow for the extra 100-day supply.

Ministry of Health and Long-Term Care  
Service Support Contact Centre  
1-866-532-3161  
TTY: 1-800-387-5559  
[www.ontario.ca/ruq](http://www.ontario.ca/ruq)

To learn more about OHIP or the Ontario Drug Benefit Program, please see the HEALTH AND WELLNESS section of this guide.

### *Retirement Abroad*

The federal Department of Foreign Affairs and International Trade publication *Retirement Abroad: Seeing the Sunsets* offers information and tips for people thinking about retiring in another country either on a seasonal or permanent basis.

Enquiries Service - Foreign Affairs Canada  
1-800-267-8376  
[www.travel.gc.ca/travelling/living-abroad/retiring](http://www.travel.gc.ca/travelling/living-abroad/retiring)

## **Employment**

In 2006, legislation ending mandatory retirement came into effect providing greater fairness and choice for workers aged 65 and older who can now decide for themselves when, and if, to retire.

### *Employment Ontario*

Employment Ontario is an integrated employment and training network that makes it easier for Ontarians to find the employment and training programs and services they need. Information and referral services are offered in 25 languages.

Employment Ontario Contact Centre  
1-800-387-5656  
TTY: 1-866-533-6339  
[www.ontario.ca/employment](http://www.ontario.ca/employment)

- **Employment Service**  
The goal of Employment Service is to provide Ontarians with improved access to all of the employment services they need in one location to help them find and keep a job, apply for training and plan a career.
- **Ontario Job Creation Partnerships**  
This program is designed to improve the long-term employment prospects of people eligible for or in receipt of Employment Insurance benefits by providing them with opportunities to gain work experience.
- **Second Career**  
The objective of Second Career is to support eligible laid-off workers to get the skills training they need to help them find work in occupations with demonstrated labour market prospects. The program offers up to \$28,000 for tuition, books, transportation and other training related expenses. This amount may be higher for persons with disabilities.

### *Job Bank*

The Job Bank is a web-based network of national job postings that are available to all Canadians.

[www.jobbank.gc.ca](http://www.jobbank.gc.ca)

### *Ontario WorkinfoNet (OnWIN)*

OnWIN is a free, bilingual online web directory that provides Ontarians with current and relevant career and volunteer opportunities and labour market information. Seniors can use OnWIN to make informed decisions about volunteer, employment and further training opportunities.

[www.onwin.ca](http://www.onwin.ca)

## *Ontario Skills Passport*

This free, bilingual website provides descriptions of essential skills and work habits, and current information about educational, training, volunteer and labour market opportunities at both local and provincial levels.

[www.ontario.ca/skillspassport](http://www.ontario.ca/skillspassport)

## *Employment Standards Act (ESA)*

All Ontarians have the right to be treated fairly in the workplace. The ESA sets out the minimum standards that employers and employees must follow. If you are employed in Ontario, you are probably protected by the ESA.

Employment Standards Information Centre

1-800-531-5551

TTY: 1-866-567-8893

[www.ontario.ca/employmentstandards](http://www.ontario.ca/employmentstandards)

## *Internationally Trained Professionals*

If you are an internationally trained professional, Ontario has a number of bridging programs that could help you.

[www.settlement.org](http://www.settlement.org)

## **Lifelong Learning**

### *Continuing and Distance Education*

Many Ontario school boards, colleges and universities offer opportunities for continuing and distance education. Some offer special discounts for seniors.

- School Boards: [www.ontario.ca/rus](http://www.ontario.ca/rus)
- Universities: [www.ontario.ca/page/ontario-universities](http://www.ontario.ca/page/ontario-universities)
- Colleges: [www.ontario.ca/page/ontario-colleges](http://www.ontario.ca/page/ontario-colleges)
- OntarioLearn: [www.ontariolearn.com](http://www.ontariolearn.com)

### *Third Age Network*

This network consists of self-managed groups of seniors who share learning experiences on a wide range of subjects.

[www.thirdagenetwork.ca](http://www.thirdagenetwork.ca)

## *Independent Learning Centre*

This centre provides distance education and General Educational Development (GED) testing. It offers people an alternative way to get their Ontario Secondary School Diploma.

1-800-387-5512

[www.ilc.org](http://www.ilc.org)

## *Computer Training*

Public libraries run courses for beginners and for more advanced users. Most courses are free.

2-1-1

[www.211ontario.ca](http://www.211ontario.ca)

Seniors Active Living Centres offer educational programming that may include computer training. To find a centre near you, call 1-866-835-7693 or visit [www.oacao.org](http://www.oacao.org).

The Lifelong Learning Plan allows you to withdraw money from your RRSPs to help pay for full-time education for you, your spouse or common-law partner. Please see the FINANCES section of this guide for more information.

## **Volunteering**

### *Ontario Volunteer Centre Network*

This organization helps to bring volunteers and agencies together and acts as the provincial voice for Volunteer Centres in Ontario.

[www.ovcn.ca](http://www.ovcn.ca)

### *Volunteer Canada*

This bilingual, non-profit organization promotes volunteerism across Canada by encouraging community participation and recognizing volunteer efforts.

1-800-670-0401

[www.volunteer.ca](http://www.volunteer.ca)



If you would like to volunteer to help others complete their tax returns, consider the Community Volunteer Income Tax Program run by the Canada Revenue Agency. Please see the FINANCES section for more information.

## Recognizing Seniors' Contributions

### *Congratulatory Messages*

You can mark a special occasion by requesting a congratulatory message from:

Her Majesty The Queen for Canadians celebrating birthdays of 100 years or more and for couples celebrating wedding anniversaries of 60 years or more (at five-year intervals).

Rideau Hall - Anniversary Section  
1-800-465-6890  
[www.gg.ca](http://www.gg.ca) (> FAQ)

The Governor General of Canada for Canadians celebrating birthdays of 90 years or more (at five-year intervals) and for couples celebrating wedding anniversaries of 50 years or more (at five-year intervals).

Rideau Hall - Anniversary Section  
1-800-465-6890  
[www.gg.ca](http://www.gg.ca) (> FAQ)

The Lieutenant Governor of Ontario for Ontarians celebrating birthdays of 90 years or more and for couples celebrating wedding anniversaries of 50 years or more.

[www.lgontario.ca](http://www.lgontario.ca) (> Contact & Info)

The Prime Minister of Canada for Canadians celebrating birthdays of 65 years or more (at five-year intervals) and for couples celebrating wedding anniversaries of 25 years or more (at five-year intervals).

Executive Correspondence Services  
Congratulatory Messages  
613-941-6901  
[www.pm.gc.ca/eng/connect](http://www.pm.gc.ca/eng/connect)

The Premier of Ontario for Ontarians celebrating birthdays of 80 years or more and for couples celebrating anniversaries of 40 years or more.

[www.ontario.ca/wp65](http://www.ontario.ca/wp65)

Your Member of Provincial Parliament and/or Member of Parliament for a variety of occasions. For more information, contact the constituency office of your local MPP or MP.

To find your MPP:

Elections Ontario

1-888-668-8683

[www.elections.on.ca](http://www.elections.on.ca) (> Find Your Electoral District)

To find your MP:

Elections Canada

1-800-463-6868

TTY: 1-800-361-8935

[www.elections.ca](http://www.elections.ca) (> Voter Information Service)

## *Awards Honouring Seniors*

The Honours and Awards Secretariat manages Ontario's medal and recognition programs, as well as special commemorations and celebrations.

Provincial awards honouring seniors include:

- **Senior Achievement Award** recognizing Ontarians over the age of 65 who have made outstanding contributions in any field.  
[www.ontario.ca/uj97](http://www.ontario.ca/uj97)
- **Senior of the Year Award** is presented by each municipality in Ontario to an individual over the age of 65 who has enriched the social, cultural or civic life of the community.  
[www.ontario.ca/ruw](http://www.ontario.ca/ruw)

## *Annual Events*

Don't forget to mark these special dates in your calendar.

Seniors' Month, celebrated every June in Ontario, is a time to recognize the many contributions seniors make to their families, community, province and country.

1-888-910-1999  
TTY: 1-800-387-5559  
[www.ontario.ca/seniorsmonth](http://www.ontario.ca/seniorsmonth)

National Seniors Day, celebrated on October 1st, honours seniors who have helped build our country and continue to make valuable contributions to society.

[www.seniors.gc.ca](http://www.seniors.gc.ca)

International Day of Older Persons, also celebrated on October 1st, is a United Nations designated day recognizing the significant contributions of seniors around the world.

[www.un.org/en/events/olderpersonsday](http://www.un.org/en/events/olderpersonsday)

## Services for Newcomers

Ontario is home to the largest percentage of immigrant seniors in Canada. If you are an immigrant senior, there are many programs and services that may be offered in your local community.

### *Newcomer Settlement Program*

Through this program, provincial funding is provided to community agencies that help newcomers settle and integrate in Ontario. These community agencies help newcomers connect with language, job training and community services, such as health care. Services are free and are often available in multiple languages.

[www.ontario.ca/p449](http://www.ontario.ca/p449)

### *Settlement.Org*

This website offers information and resources to help newcomers settle in Ontario. Topics include employment, education, housing, health care and recreation. Some of this information is available in multiple languages.

2-1-1  
[www.settlement.org](http://www.settlement.org)

## *Ontario Immigration Portal*

This portal provides information about what you need to know as an immigrant to Ontario from before you apply to after you've arrived.

[www.ontarioimmigration.ca](http://www.ontarioimmigration.ca)

## *Learning English or French*

Classes in English or French as a Second Language (ESL/FSL) are offered through local school boards. A wide range of training is available, from beginner to more advanced levels. Some school boards offer classes specifically for seniors. For more information, contact your local school boards or visit [www.ontarioimmigration.ca](http://www.ontarioimmigration.ca)

The Language Instruction for Newcomers to Canada (LINC) program is funded by the federal government. To find a free LINC class near you, contact a local immigrant-serving organization or Citizenship and Immigration Canada. You must be a permanent resident of Canada to be eligible for this program.

Citizenship and Immigration Canada  
1-888-242-2100  
TTY: 1-888-576-8502  
[www.servicesfornewcomers.cic.gc.ca](http://www.servicesfornewcomers.cic.gc.ca)

Some universities, community colleges, private language schools and community organizations offer language classes, as well. Contact these groups directly for more information.

## **For Indigenous Seniors**

### *Aboriginal Artists in Schools*

This program is part of the Ontario Arts Council's Artists in Education Program. It helps Aboriginal artists and Elders provide arts learning experiences in Ontario schools.

Ontario Arts Council  
1-800-387-0058  
[www.arts.on.ca](http://www.arts.on.ca)

## *Elder and Youth Legacy Program*

This program was created to offer program funding to Aboriginal organizations that wish to work with Aboriginal Elders and youth on a project basis on all forms of contemporary or traditional arts practices. Through this program, Aboriginal arts organizations help Elders pass on their legacy of artistic practice to the next generation.

Canada Council for the Arts  
1-800-263-5588  
TTY: 1-866-585-5559  
[www.canadacouncil.ca](http://www.canadacouncil.ca)

## **For Lesbian, Gay, Bisexual, Transgendered and Queer (LGBTQ) Seniors**

### *The 519*

This downtown Toronto community centre offers a wide range of programs and services, including the Older Lesbian, Gay, Bisexual, Transgender and Queer (LGBTQ) program, which offers a weekly drop-in program and a monthly book club for LGBTQ men and women over the age of 50.

416-392-6874  
[www.the519.org](http://www.the519.org)

### *Senior Pride Network*

This network is an association of individuals, organizations and community groups that are committed to expanding programs and services for LGBTQ individuals aged 50+ in Toronto and throughout Canada.

c/o The 519  
416-392-6874  
[www.seniorpridenetwork.com](http://www.seniorpridenetwork.com)

## **For Veterans**

### *Royal Canadian Legion (RCL) Ontario Provincial Command*

The Ontario Command of the RCL has over 400 branches throughout the province. Legions focus on remembering those who gave their lives for

freedom and look after the needs of veterans, their dependents and those still serving in the Canadian Forces.

1-888-207-0939  
[www.on.legion.ca](http://www.on.legion.ca)

### *Royal Canadian Legion (RCL) Manitoba and Northwestern Ontario Command*

The Manitoba and Northwestern Ontario Command of the RCL comprises over 150 branches, 30 of which are located in Northwestern Ontario.

204-233-3405  
[www.mbnwo.ca](http://www.mbnwo.ca)

### *The Memory Project*

An ongoing initiative from Historica Canada, The Memory Project chronicles Canada's military participation from the First World War to the modern era. This national bilingual archive houses an unprecedented collection of oral interviews, digitized artefacts and memorabilia that tell our stories of service and sacrifice. If you would like to join the Veterans' Speakers Bureau, the Institute will coordinate classroom visits for you to share your story with students at local schools.

The Historica-Dominion Institute  
1-866-701-1867  
[www.thememoryproject.com](http://www.thememoryproject.com)

## 2 CAREGIVING

Caregivers provide ongoing care to family members and friends who have a physical, cognitive or mental health condition. Caregiving is not new, but today's caregivers provide more complex care for a longer period of time than ever before.

If you are a caregiver, it's important to know what your needs are and if there are community supports available that can help you. It's also important to start talking early with your family members about what they want as they age and to stress the critical role of legal and financial planning.

In addition, you may want to learn more about home and community care services that serve the needs of seniors, the frail elderly and others.

Local Health Integration Networks (LHINs) manage and deliver home and community care. Your local LHIN can provide an assessment for an individual who requires home care and explain options for care in the community.

For more information about home, community and residential services available to seniors, please visit [www.ontario.ca/rux](http://www.ontario.ca/rux).

For information about community support services, please see the HEALTH AND WELLNESS section of this guide.

### Tax Credits for Caregivers

Tax credits may be available to the “supporting person” under the Disability Tax Credit and the Medical Expense Tax Credit. As non-refundable tax credits, these credits can reduce the amount of federal or provincial tax you owe, but are not a cash benefit.

In addition, you may be able to claim the Caregiver Amount if you are maintaining a home for an eligible dependent relative. Unlike the Disability and Medical Expense Tax Credits, this cannot be claimed if the person you're caring for is your spouse or common-law partner.



If you have a dependent with a physical or mental impairment, you may also be eligible to claim an additional \$2,000 for the Family Caregiver Amount in the calculation of certain non-refundable tax credits.

Canada Revenue Agency  
1-800-959-8281  
TTY: 1-800-665-0354  
[www.cra-arc.gc.ca/disability](http://www.cra-arc.gc.ca/disability)

For more information about tax credits, please see the FINANCES section of this guide.

## Employment Benefits

### *Compassionate Care Benefit Program*

Caring for a gravely ill family member is one of life's most difficult challenges. Caregivers face many emotional, physical and financial demands. During this stressful time you should not have to choose between keeping your job and caring for your family. Compassionate care benefits are federal Employment Insurance benefits paid to those who have to be away from work temporarily to provide care or support for a very sick family member who has a significant risk of death within 26 weeks. A maximum of six weeks of compassionate care benefits may be paid to eligible individuals.

Service Canada  
1-800-206-7218  
TTY: 1-800-926-9105  
[www.servicecanada.gc.ca/eng/sc/ei/benefits/compassionate.shtml](http://www.servicecanada.gc.ca/eng/sc/ei/benefits/compassionate.shtml)

### *Family Medical Leave*

Even if you qualify for compassionate care benefits, you want to be sure that your employer will keep your job for you while you are away. Ontario's family medical leave allows you to take up to eight weeks of leave in a 26-week period to care for certain family members who have a serious medical condition with a significant risk of death within 26 weeks. This leave is unpaid, so although your job is protected, you won't get paid while you are away from work. If you do not qualify for federal compassionate care benefits, you may still be able to take an unpaid family medical leave.

Employment Standards Information Centre  
1-800-531-5551  
TTY: 1-866-567-8893  
[www.ontario.ca/ruy](http://www.ontario.ca/ruy)

### *Personal Emergency Leave*

Most employees have the right to take up to 10 days of unpaid job-protected personal emergency leave every year. This leave can be taken in the case of personal illness, injury or medical emergency and in the case of death, illness, injury, medical emergency or urgent matter relating to certain family members, including dependent relatives.

Employment Standards Information Centre  
1-800-531-5551  
TTY: 1-866-567-8893  
[www.ontario.ca/ruz](http://www.ontario.ca/ruz)

# 3 FINANCES

## Taxes

If you are a senior, there are many reasons why you should file an annual personal tax return even if you have no income to report. For example:

- The Goods and Services Tax/Harmonized Sales Tax (GST/HST) credit, a tax-free quarterly payment that helps offset all or part of the GST or HST you pay
- refundable tax credits or grants that you may be eligible for even if you have no earnings or have paid no tax
- pension programs that automatically renew when you file your tax return, such as Old Age Security, Guaranteed Income Supplement, Allowance and Allowance for the Survivor.

There are additional government income programs for older Canadians, but you must apply for most of them. You won't receive benefits automatically. Many programs use your income tax return to determine if you are eligible. Filing your tax return by April 30<sup>th</sup> each year is the best way to ensure that you are getting the benefits you are eligible to receive.

Canada Revenue Agency (CRA)  
1-800-959-8281  
TTY: 1-800-665-0354  
[www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

### *Filing Your Tax Return*

You can prepare and file your tax return on paper or electronically. If you send a paper form, include all of your information slips that show your income and deductions, and keep a copy of your return for future reference. If you file electronically, there are programs that can help you, such as NETFILE. Tax packages are available at Canada Post outlets and Service Canada offices, or may be downloaded and printed from the CRA website at [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca).

If you are entitled to a tax refund, the CRA will issue one. If you owe money, there are a number of ways you can pay, including using the CRA's electronic payment service called My Payment. You can also pay through your bank or

by attaching a cheque or money order made out to the Receiver General to the front of your paper return when you file. If you choose this option, make sure to include your Social Insurance Number on the back of your cheque.

Canada Revenue Agency  
Telerefund: 1-800-959-1956  
Payment Arrangements: 1-888-863-8657  
TTY: 1-800-665-0354

If you are the executor of an estate, you are responsible for filing a tax return for the deceased. For more information, please see the SAFETY AND SECURITY (END OF LIFE) section.

### *“Learning About Taxes”*

This free online course can help teach you how to prepare and file a basic income tax and benefit return. To access the course, please visit [www.cra-arc.gc.ca/educators](http://www.cra-arc.gc.ca/educators)

### *Community Volunteer Income Tax Program*

Do you need help to complete your income tax and benefit return? The Canada Revenue Agency works with community organizations to connect volunteers with eligible low-income individuals with simple tax situations who need help preparing their tax returns. If you have a basic understanding of income tax and you would like to volunteer for this program, contact a participating organization in your community.

Canada Revenue Agency  
1-800-959-8281  
TTY: 1-800-665-0354  
[www.cra-arc.gc.ca/volunteer](http://www.cra-arc.gc.ca/volunteer)

### *Provincial Tax Credits and Benefits*

If you are a senior with a low-to moderate-income, you may be eligible to receive the following:

- Ontario Trillium Benefit (OTB) – The OTB combines the Ontario Sales Tax Credit, Ontario Energy and Property Tax Credit and Northern Ontario Energy Credit. Most recipients receive monthly OTB payments.

1-866-ONT-TAXS (1-866-668-8297)

TTY: 1-800-263-7776

[www.ontario.ca/trilliumbenefit](http://www.ontario.ca/trilliumbenefit)

- **Ontario Senior Homeowners' Property Tax Grant** – Up to \$500 for each eligible household to help offset property taxes if you own your own home.  
1-877-627-6645  
[www.ontario.ca/seniortaxgrant](http://www.ontario.ca/seniortaxgrant)
- **Low-Income Energy Assistance Program** – Low-income customers can get up to \$500 in emergency assistance for your electricity bills (\$600 if your home is heated electrically) and \$500 for gas bills.  
Contact a social service or government agency  
[www.ontarioenergyboard.ca/OEB/consumers](http://www.ontarioenergyboard.ca/OEB/consumers)
- **Ontario Electricity Support Program** – The program provides low-income consumers with a monthly on-bill credit to reduce their electricity bill. The amount of the monthly credit will depend on how many people live in your home and your combined household income.  
[www.OntarioElectricitySupport.ca](http://www.OntarioElectricitySupport.ca)

Caregivers may be eligible for the Tax Credit for Caregivers and other benefits. Please see the CAREGIVING section of this guide for more information.

For information about property tax relief for seniors or people with disabilities, please see the HOUSING section of this guide.

### *Your rights as a taxpayer*

As a taxpayer, you have rights including rights related to service, which are outlined in the Taxpayer Bill of Rights. These govern your interactions with the Canada Revenue Agency (CRA). For example, you have the right to be treated professionally, courteously, and fairly. As well, you have the right to complete, accurate, clear, and timely information from the CRA. If you feel your rights as a taxpayer are not respected, contact the Office of the Taxpayers' Ombudsman at 1-866-586-3839 or visit their website at <https://www.canada.ca/en/taxpayers-ombudsman.html>.

## **Pensions and Other Benefits**

Contact Service Canada for information about the Old Age Security (OAS) Pension program or the Canada Pension Plan (CPP). When you call, make sure you have the number that appears on your OAS or CPP payment, your

Social Insurance Number or the number on your Old Age Security card. If you'd like to have your benefits directly deposited into your bank account each month, be sure to have the full number of your bank account when you call. You can find this information at the bottom of one of your cheques. If you don't have a chequing account, ask your bank for this information.

Service Canada  
1-800-277-9914  
TTY: 1-800-255-4786  
[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

### *Old Age Security (OAS) Pension*

If you are 65 years of age or older and have lived in Canada for 10 years or more after turning 18, you can apply for the OAS pension which provides monthly benefits to eligible Canadians. You don't have to be retired to receive the basic OAS pension, but you must apply for it. If you are a low-income senior, you may be eligible for other benefits as early as age 60. If you lived or worked in another country that has a social security agreement with Canada, you may be eligible for benefits from Canada or from the other country. For more information, see the section on International Benefits in this chapter.

### *Guaranteed Income Supplement (GIS)*

If you are a low-income senior living in Canada who receives OAS pension benefits, you may qualify for the GIS as well. The amount you receive is based on your annual income or the combined annual income of you and your spouse or common-law partner. You must apply for this benefit and renew it every year, either automatically by filing an income tax return by April 30<sup>th</sup> or by filling out a renewal form.

### *Allowance and Allowance for the Survivor*

If you are receiving the GIS and your spouse or common-law partner (same sex or opposite sex) is between 60 and 64 years of age, he or she can apply for the Allowance. The Allowance for the Survivor can be claimed by a widow or widower between the ages of 60 and 64.

## *Other Benefits*

You may also be eligible for other programs, some of which are intended for low-income seniors or for particular groups, such as veterans. Contact Service Canada to find out if you are eligible for a particular program.

Service Canada  
1-800-277-9914  
TTY: 1-800-255-4786  
[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

## *Guaranteed Annual Income System (GAINS)*

GAINS is a provincial program that ensures a guaranteed minimum income for qualifying Ontario senior citizens. To be eligible, you must be an Ontario resident, 65 years of age or older who is receiving OAS and GIS benefits, and who has a total income below the level guaranteed by the province.

Ministry of Finance  
1-866-ONT-TAXS (1-866-668-8297)  
TTY: 1-800-263-7776  
[www.ontario.ca/gains](http://www.ontario.ca/gains)

## *Canada Pension Plan (CPP) Retirement Pension*

Most people over the age of 18 who work in Canada pay money into the CPP. You and your employer each pay half of the contributions. If you are self-employed, you pay both portions. It's important to remember that you must apply for CPP benefits. You won't automatically be enrolled when you turn 65.

Some people may qualify to receive CPP benefits as early as age 60, while the latest you can choose to begin receiving the pension is at age 70. The amount you receive is based on how much you contributed and for how long, as well as the age at which you start to receive benefits. Income from CPP benefits must be declared on your annual tax return.

Service Canada  
1-800-277-9914  
TTY: 1-800-255-4786  
[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)



## *Disability Benefits*

If you are a CPP contributor under the age of 65 and cannot work because of a disability, you may be eligible for monthly benefits provided by the Canada Pension Plan Disability Benefits program.

## *Survivor Benefits*

CPP survivor benefits are paid to a deceased contributor's estate, surviving spouse or common-law partner (same sex or opposite sex) and dependent children. The death benefit is a one-time payment to, or on behalf of, the estate of a deceased CPP contributor. The survivor's pension is a monthly pension paid to the surviving spouse or common-law partner of a deceased contributor. The children's benefit is a monthly benefit for dependent children of a deceased contributor.

## *Pension Sharing*

Spouses or common-law partners (same sex or opposite sex) who are together, who are both at least 60 years old and who are both receiving CPP pension benefits can share their CPP retirement benefits. This may reduce the amount of personal income tax that older couples pay.

## *International Benefits*

This program may provide retirement, disability or survivor benefits to eligible individuals who have lived or worked in another country, or to the surviving spouse, common-law partner or children of eligible individuals.

1-800-454-8731

## *Employment Insurance (EI) Benefits*

If you wish to continue working after age 65 you are eligible for the same EI benefits as other workers in Canada. You must meet the qualifying and entitlement conditions. The receipt of pension income does not prevent you from receiving EI benefits. If you return to work, accumulate enough insurable hours and meet the entitlement conditions to set up a claim, your pension income will not be deducted from your EI benefits.

Service Canada

1-800-206-7218

TTY: 1-800-529-3742

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

# Financial Planning

Everyone should have a financial plan. It's never too late to get started. A good plan will include your current and future living expenses, sources of income, assets, tax planning, insurance needs and investments. You can find free guides on the Internet to help you get started or you can contact a certified financial planner. Elder planning counsellors specialize in working with people 50 years of age and older.

## *Registered Retirement Savings Plan (RRSP) and Registered Retirement Income Fund (RRIF)*

Many people choose to privately save for retirement by putting money into RRSPs. RRSP contributions are tax deductible and interest you earn in the plan is tax free. Payments made out of an RRSP, however, are taxable. By law, you cannot hold an RRSP beyond the last day of the year in which you turn 71. A RRIF is a fund that provides income during your retirement. As with an RRSP, a RRIF is an arrangement between you and a carrier, such as an insurance company, a trust company or a bank.

## *Tax-Free Savings Account (TFSA)*

This unique bank account allows you to set money aside tax-free throughout your lifetime. Each calendar year, you can contribute up to the TFSA dollar limit for the year, plus any unused TFSA contribution room from the previous year. Your federal income-tested benefits and credits such as OAS, GIS or EI benefits will not be reduced as a result of the income you earn in your TFSA or the amount you withdraw from your TFSA. Contact your financial institution to learn more or visit [www.cra.gc.ca/tfsa](http://www.cra.gc.ca/tfsa).

## *Lifelong Learning Plan*

This plan allows you to take money out of your RRSPs to pay for training or education for you or your spouse/common-law partner. When you withdraw funds for this purpose, you have up to 10 years to repay the amount back into your RRSP. Students must have completed an educational program before the end of the year in which they turn 71.

[www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

## *Other Types of Investments*

Understanding different types of investment options will help you to meet your goals in retirement. GetSmarterAboutMoney.ca is a website founded by the Ontario Securities Commission (OSC) that provides unbiased and independent financial tools to help you make better financial decisions. The website is run by the OSC's Investor Office and is a great resource to learn more about GICs, mutual funds, as well as more complex investments.

[www.GetSmarterAboutMoney.ca](http://www.GetSmarterAboutMoney.ca)

## **Financial Assistance**

### *Ontario Works*

If you qualify, Ontario Works provides money to help cover the costs of basic needs, such as food and rent. How much you receive depends on your family size, income, assets and housing costs. Your local Employment and Social Services office can provide more information.

[www.ontario.ca/ru1](http://www.ontario.ca/ru1)

### *Home and Vehicle Modification Program*

Run by the Ontario March of Dimes, this program provides funding for basic home and/or vehicle modifications so that people with mobility restrictions can continue to live safely in their homes and participate in their communities.

Ontario March of Dimes

1-877-369-4867 (press "2" to speak with an Intake Counsellor)

[www.marchofdimes.ca](http://www.marchofdimes.ca)

Ontario provides other programs to help seniors with mobility-related disabilities or impairments live safely in their homes, including:

- Many qualifying expenses for the HHRTC are also eligible for provincial and federal Medical Expense Tax Credits (METC).
  - o The provincial METC is calculated at 5.05 per cent of eligible expenses in excess of the lesser of 3 per cent of net income and \$2,266 in 2016.
  - o The federal METC is calculated at 15 per cent of eligible expenses in excess of the lesser of 3 per cent of net income and \$2,237 in 2016.

- o Examples of eligible renovation expenses include: the purchase and installation of ramps, widening halls and doorways, and lowering of kitchen or bathroom cabinets.
- o For more information about qualifying expenses under the METC, see the CRA's Income Tax Folio S1-F1-C1, Medical Expense Tax Credit at: <https://www.canada.ca/en/revenue-agency/services/tax/technical-information/income-tax/income-tax-folios-index/series-1-individuals/folio-1-health-medical/income-tax-folio-s1-f1-c1-medical-expense-tax-credit.html>.

## For Veterans

### *Disability Pensions and Awards*

Veterans Affairs Canada offers a wide range of services and benefits to eligible veterans and others. Disability pensions and awards are available for conditions related to service in the Merchant Navy, Canadian Forces, Royal Canadian Mounted Police or to those serving in support of the Canadian Forces in wartime or in Special Duty/Operational Areas.

Veterans Affairs Canada  
1-866-522-2122  
[www.veterans.gc.ca](http://www.veterans.gc.ca)

### *Bureau of Pensions Advocates*

This nationwide organization of lawyers within Veterans Affairs Canada provides free legal help for veterans who are not satisfied with decisions about their claims for disability benefits.

1-877-228-2250  
[www.veterans.gc.ca/eng/department/organization/bpa1](http://www.veterans.gc.ca/eng/department/organization/bpa1)

### *War Veterans Allowance*

This allowance is available to eligible low-income veterans of the Second World War or Korean War. Surviving spouses, common-law partners and orphans may qualify for this allowance if the deceased veteran or civilian had the required war service.

Veterans Affairs Canada  
1-866-522-2122  
[www.veterans.gc.ca](http://www.veterans.gc.ca)

## *Soldiers' Aid Commission of Ontario*

The Commission provides financial assistance to Canadian and Allied Veterans living in Ontario who enlisted and served in Canada and/or overseas in the Second World War or the Korean War and to their spouses or surviving dependants. One-time assistance is provided every 12 months to resolve a specific problem. Funds can assist with the purchase of health-related items (hearing aids, dentures, eyeglasses, etc.), home repairs, moving costs or furniture, and assistive devices (wheelchairs, chairlifts, etc.).

Royal Canadian Legion - Ontario Provincial Command  
1-888-207-0939  
[www.on.legion.ca](http://www.on.legion.ca)

Veterans Affairs Canada  
1-866-522-2122  
[www.veterans.gc.ca](http://www.veterans.gc.ca)

## *Benevolent Funds*

Benevolent Funds assist veterans, ex-service personnel and their dependants. Applications can be made through a Veterans Affairs Canada counsellor or your Royal Canadian Legion Provincial Service Officer. Requests for assistance usually relate to basic needs (food, shelter and medical care) on a one-time only basis.

Royal Canadian Legion - Ontario Provincial Command  
1-888-207-0939  
[www.on.legion.ca](http://www.on.legion.ca)

Veterans Affairs Canada  
1-866-522-2122  
[www.veterans.gc.ca](http://www.veterans.gc.ca)

# 4 HEALTH AND WELLNESS

## General Information

Call 9-1-1 if you find yourself in any situation where people are at risk and immediate action is needed.

### *Telehealth Ontario*

Available 24 hours a day, seven days a week this free service connects you to a registered nurse who can provide confidential health advice and general health information. You will be asked to describe your symptoms and answer questions. The registered nurse may then advise self-care, recommend a visit to a health practitioner or refer you to community resources nearest you. This service is available in English or French, with translation support for other languages and a direct TTY number for those with hearing and speech difficulties.

1-866-797-0000

TTY: 1-866-797-0007

[www.ontario.ca/ru2](http://www.ontario.ca/ru2)

### *Local Health Integration Networks (LHINs)*

In December 2016, the government passed the Patient First Act, 2016. This Act expands the mandate of Local Health Integration Networks (LHINs) to include the service management and delivery of home and community care. The 14 Community Care Access Centers transferred their staff, resources and responsibilities to the LHINs in May and June 2017.

LHINs can help you to live independently in your own home for as long as possible. For example, your LHIN care coordinator can help coordinate in-home services, including nursing, personal support (help with bathing, dressing, etc.), physiotherapy, occupational therapy, social work, nutritional counselling, medical supplies and equipment.

In addition, there are other community services that assist seniors and persons with disabilities to live independently in their homes. Your LHIN care coordinator can tell you about other local community services that could help you, your caregiver or the person you are caring for. You can also directly access these services.

Your LHIN care coordinator can also provide information about LTC homes, other housing alternatives, such as supportive/assistive housing, retirement homes and seniors' apartments, and financial options. Your LHIN care coordinator will assess your eligibility for admission to a LTC home and will help you with the application process.

LHINs can provide a break to caregivers of LHIN clients from their caregiving duties (i.e. respite services) in the form of adult day programs, personal support worker hours/visits, or a short-stay in a long-term care home.

Local Health Integration Network contact #310-2222

For more information about housing options for seniors, please see the HOUSING section of this guide.

### *Finding a Health Care Provider*

The College of Physicians and Surgeons of Ontario's Doctor Search is a free service that provides information about Ontario physicians.

[www.cpsso.on.ca/docsearch](http://www.cpsso.on.ca/docsearch)

Health Care Connect is a program that refers people without a regular primary family health care provider to physicians and nurse practitioners who are accepting new patients in their community.

1-866-532-3161

TTY: 1-800-387-5559

[www.ontario.ca/healthcareconnect](http://www.ontario.ca/healthcareconnect)

Health Care Options is a one-stop source of information that can tell you where to seek immediate health care in your community. Health Care Options provides a list of primary care resources, including urgent care centres, walk-in/after-hours clinics, Nurse Practitioner-Led Clinics, Family Health Teams and Community Health Centres.

1-866-532-3161

TTY:1-800-387-5559

[www.ontario.ca/healthcareoptions](http://www.ontario.ca/healthcareoptions)

# Public Health

## *Public Health Units*

Public Health Units offer healthy living programs and disease prevention information to all members of the community about healthy lifestyles including sexual health, vaccinations, addictions, and healthy growth and development.

Find a Public Health Unit near you:

ServiceOntario

1-866-532-3161

TTY: 1-800-387-5559

[www.ontario.ca/page/public-health-units](http://www.ontario.ca/page/public-health-units) or search by postal code:

[www.phdapps.health.gov.on.ca/PHULocator](http://www.phdapps.health.gov.on.ca/PHULocator)

## *ColonCancerCheck*

This program is the first province-wide, organized screening program designed to increase screening rates and reduce deaths from colorectal cancer, which is highly curable if detected early. Ontario has one of the highest rates of colorectal cancer in the world. Make sure you know the risk factors:

- Are you between the ages of 50 and 74?
- Do you eat a healthy diet? Consider eating more fiber and avoid red and processed meats.
- Are you a smoker? If you smoke, seriously consider quitting. There is no safe tobacco product and no safe level of smoking.
- Do you consume alcohol excessively? Abstain from drinking alcohol. If you do drink, follow the low-risk alcohol drinking guidelines for cancer prevention; less than 1 a day for women and less than 2 drinks a day for men.
- Are you physically inactive? Get active! Those who are more active have lower risk of colorectal cancer.
- Are you obese? Reach and stay at a healthy weight. Having more body fat may increase the risk of colorectal cancer.



- Do you have a family history of colorectal cancer, particularly a parent, child or sibling?
- Do you suffer from inflammatory bowel disease (ulcerative colitis or Crohn's disease)?

If you answered 'yes' to any of these questions, your doctor or nurse practitioner can help you reduce your risk of colorectal cancer and recommend the appropriate screening methods to catch this disease early.

1-866-532-3161

TTY: 1-800-387-5559

[www.ontario.ca/coloncancercheck](http://www.ontario.ca/coloncancercheck)

## *Diabetes*

Diabetes is a serious disease that, if neglected, can lead to serious, long-term health complications, including heart and kidney disease, stroke, blindness and amputation. While type 1 diabetes cannot be prevented, type 2 diabetes can be prevented with healthy eating, weight management and exercise. By making the right lifestyle choices, both types of diabetes can be managed. Early signs of diabetes should be taken seriously. See a doctor to have your blood glucose (sugar) checked.

Early signs include:

- feeling more thirsty
- frequent urination
- a sudden weight change, either a gain or a loss
- a lack of energy or feeling more tired than usual
- blurred vision
- infections that are more frequent or recurring
- injuries, such as cuts and bruises, that are slow to heal
- tingling or no feeling in your hands or feet
- trouble getting or maintaining an erection.

Contact the organizations below to learn more about diabetes tests, prevention tips and how you can more effectively manage diabetes.

Ontario Diabetes Strategy

[www.ontario.ca/diabetes](http://www.ontario.ca/diabetes)

ServiceOntario  
1-866-532-3161  
TTY: 1-800-387-5559  
[www.ontario.ca/ru4](http://www.ontario.ca/ru4)

Canadian Diabetes Association  
1-800-BANTING (1-800-226-8464)  
[www.diabetes.ca](http://www.diabetes.ca)

## *Bone Mineral Density Testing*

Osteoporosis is a disease that can cause fragile bones and an increased risk of fractures. Bone mineral density testing measures bone loss due to osteoporosis. The results can help you and your doctor evaluate your risk of future fractures, determine the need for medical treatment and monitor the success of existing treatment. OHIP covers annual bone mineral density tests for individuals at high risk for osteoporosis and future fractures, and less frequent testing for lower-risk individuals.

ServiceOntario  
1-866-532-3161  
TTY: 1-800-387-5559  
[www.ontario.ca/ru5](http://www.ontario.ca/ru5)

Osteoporosis Society of Canada  
1-800-463-6842  
[www.osteoporosis.ca](http://www.osteoporosis.ca)

## *Immunizations*

Immunizations help save lives and prevent serious illnesses. Ensuring that you are up to date with your immunizations can help protect you and your loved ones against certain diseases. Those over the age of 65 are at higher risk for complications from influenza and pneumonia. As a result, it's important for seniors to get a free flu shot each year before influenza season begins, typically in October. Most seniors need to get the pneumonia vaccine only once to be protected and it can be given at any time of year. Speak with your health care provider to ensure that your immunizations are up to date.

Any questions regarding immunizations can be sent to [vaccine.program@ontario.ca](mailto:vaccine.program@ontario.ca).

## *HIV Treatment*

The AIDS and Sexual Health InfoLine is a source of information about sexual health, HIV, Hep C and/or needle exchange services. They will give you information on Ontario specific HIV related services.

AIDS and Sexual Health InfoLine  
1-800-668-2437

The Ontario AIDS Network (OAN) is a network of community-based organizations that provide HIV/AIDS education, outreach, prevention, and support/care programming and services for people with living with and affected by HIV/AIDS. For a list of members throughout Ontario contact the OAN directly.

Ontario AIDS Network:  
1-800-839-0369  
[www.oan.red](http://www.oan.red)

The Canadian AIDS Treatment Information Exchange (CATIE) is Canada's source for current, unbiased information about HIV and hepatitis C. This organization provides people living with HIV or hepatitis C, at-risk communities, healthcare providers and community organizations with knowledge, resources and expertise to reduce transmission and improve quality of life.

1-800-263-1638  
[www.catie.ca](http://www.catie.ca)

The Ontario HIV Treatment Network (OHTN) is a non-profit organization that funds and conducts HIV research and provides education, capacity building, evaluation services, data collection and monitoring for HIV services in Ontario.

The Ontario HIV Treatment Network  
1-877-743 6486  
[www.ohtn.on.ca](http://www.ohtn.on.ca)

## **Ontario Health Insurance Plan (OHIP)**

OHIP covers a wide range of health services that are medically necessary. As a resident of Ontario, you must have a valid Ontario health card to show that you are entitled to health care services paid for by OHIP.

## *Eligibility*

Generally, as an Ontario resident you are eligible for provincially funded health coverage under OHIP if you:

- are a Canadian citizen, permanent resident or among one of the newcomer to Canada groups eligible for OHIP as set out in Ontario's Health Insurance Act
- are physically present in Ontario for 153 days in any 12-month period
- are physically present in Ontario for at least 153 days of the first 183 days immediately after establishing residency in the province
- make your primary place of residence in Ontario.

OHIP coverage normally begins three months after the date you establish residency in Ontario. If you are a new or returning resident, you are strongly encouraged to purchase private health insurance in case you become ill during the OHIP waiting period.

## *Ontario Health Card*

Residents of Ontario must have a valid health card to show that they are entitled to health care services paid for by the Ontario Health Insurance Plan (OHIP). Either a photo health card or a red and white health card is acceptable to access insured health services provided the card is valid and belongs to you. Your health card is to be used only to access health care services. Do not show your card or give your health card number to anyone except a health care provider when you receive services or to the Ministry of Health and Long-Term Care.

In most cases, your photo health card will have an expiry date that matches your birthday. When your health card expires, you may need to visit a ServiceOntario Centre to renew your card and have another photo taken. Renewal notices for photo health cards are mailed approximately two months prior to the expiry date shown on the front of your card, but you can renew up to six months prior to this expiry date. Red and white health cards do not have an expiry date. If you are 80 years of age or older, you may have the option of renewing by mail, but your new health card won't include your photo or signature. If you are eligible for the mail-in renewal process, your renewal notice will provide this information.

ServiceOntario  
1-866-532-3161  
TTY: 1-800-387-5559  
[www.ontario.ca/exi2](http://www.ontario.ca/exi2)

## *What's Covered*

- **Physician services:** The ministry covers all insured medically necessary services provided by your physicians. Physicians may bill you for uninsured services (such as requiring a sick note) if you miss an appointment or if your health card is not valid.
- **Dental services in hospital:** OHIP pays for some dental surgery when it's medically necessary to be performed. You must pay the cost of regular dental services in a dentist's office. (See additional Dental Care information below)
- **Eye care:** A yearly routine eye examination is covered for people under 20 and over 64 years of age. Patients aged 20-64 with certain conditions may also be eligible for insured eye examinations by an optometrist or physician. Speak to your primary health care provider to learn more. If you are receiving assistance under the Ontario Disability Support Program, Ontario Works or the Family Benefits Program, you are covered for routine eye examinations once every two years.
- **Services from other health care providers:** You may need to pay the full or partial cost of services provided by other health care providers, such as podiatrists, chiropractors and physiotherapists. Contact the Ministry of Health and Long-Term Care if you have questions about services provided by other health care providers.
- **Northern Health Travel Grant:** If you live in northern Ontario and have to travel long distances for specialty medical care, you may be eligible for this grant.  
1-800-461-4006
- **Services in other Canadian provinces and territories:** Many of your Ontario health insurance coverage benefits can be used across Canada. The province or territory you are visiting will usually bill Ontario directly for insured physician or insured hospital services. If you have to pay for insured health services you receive in another part of Canada, check the ministry's website ([www.ontario.ca/outofprovince](http://www.ontario.ca/outofprovince)) for instructions on submitting your receipts for consideration of reimbursement. Only insured

physician and insured hospital services are covered when you are in another province or territory; therefore items such as prescription drugs from pharmacies or services such as home care, ambulance and long-term care provided in other provinces and territories are not covered.

- **Services outside Canada:** For people travelling outside Canada, OHIP covers only emergency health services and even then at very limited rates. Ambulance services are not covered. If you are planning to travel outside Canada, you are strongly advised to purchase supplementary insurance as emergency health services provided abroad generally cost much more than OHIP may pay.

## *MedsCheck*

This free program allows you to schedule an annual 20 to 30-minute one-on-one discussion with your pharmacist to make sure you're using all your medications in a safe and proper way.

Any Ontario resident taking three or more medications for a chronic illness; living in a licensed long-term care home; or living with diabetes can use this program. If you take three or more prescriptions for a chronic illness but can't get to a pharmacy, you might also be eligible for an at-home visit with your pharmacist.

Ministry of Health and Long-Term Care  
1-866-255-6701  
TTY: 1-800-387-5599  
[www.ontario.ca/medscheck](http://www.ontario.ca/medscheck)

## Ontario Drug Benefit (ODB) Program

If you're 65 or older and have a valid health card, you are eligible for the ODB program. You don't have to apply for coverage. If the Ministry of Health and Long-Term Care has your correct mailing address, you will receive a letter notifying you of your ODB eligibility about two months before you turn 65.

Your benefits will begin on the first day of the month after you turn 65. At that point, you simply take your prescription and your health card to the pharmacy and tell the pharmacist that you are eligible for the ODB program. Your pharmacist will check your eligibility on the government's Health

Network System. If you change your address, you must inform the ministry. You can update your address online at [www.ontario.ca/addresschange](http://www.ontario.ca/addresschange) or at a ServiceOntario centre.

### *Co-payments and Deductibles*

The ODB benefit year starts on August 1<sup>st</sup>. Most seniors will pay the first \$100 of their prescription drug costs (the deductible) at their pharmacy every year. You pay your deductible when purchasing approved prescription products. Once the deductible is paid, most seniors will then be asked to pay up to \$6.11 for each approved prescription filled (the co-payment) until the beginning of the next benefit year.

Under the Seniors Co-Payment Program, lower-income seniors can apply to have their \$100 deductible waived and their co-payment reduced to \$2.00 to fill a prescription for an approved product. To qualify you must be either a single senior with a net annual income of \$19,300 or less, or a senior couple with an income of \$32,300 or less. You need to apply for this program. For an application, ask your local pharmacy, call 1-888-405-0405 or visit [www.ontario.ca/ru6](http://www.ontario.ca/ru6).

### *What's Covered*

The ODB program covers most of the cost of over 4,400 drug products, some nutrition products and some diabetic testing agents listed in the Ontario Drug Benefit Formulary/Comparative Drug Index. To qualify, an Ontario doctor or other authorized prescriber must prescribe the drugs and you must buy them from an accredited Ontario pharmacy or from an Ontario doctor who is licensed to sell prescription drug products and who is linked to the ministry's Health Network System.

The following products are not covered by the ODB program:

- prescription drugs that you buy outside Ontario
- prescription drugs that you buy at your doctor's office if the doctor is not linked to the ministry's Health Network System
- syringes and other diabetic supplies such as lancets and glucometers, eyeglasses, dentures, hearing aids or compression stockings.

The Exceptional Access Program may in some cases cover prescription drugs that are not on the approved ODB list. A doctor must apply for this program on your behalf.

### *Diabetic Testing Agents*

These are products that diabetics use to test their blood sugar levels and ketone levels in their urine. If you are eligible for coverage through the ODB program, have diabetes and have a prescription for the approved diabetic testing agent from an Ontario doctor, the program will cover the costs of diabetic testing agents on the ministry's approved list. The number of blood glucose test strips that you are eligible to receive in a 365-day period is based on how you manage your diabetes.

It is understood that there may be exceptional clinical circumstances where you require more frequent testing. Your physician may prescribe you an additional 100 test strips at a time if it has been determined that you need more test strips for exceptional circumstances.

Ontario Drug Benefit Program  
1-866-532-3161  
TTY: 1-800-387-5559  
[www.ontario.ca/h8h](http://www.ontario.ca/h8h)

### **Dental Care**

While you must pay for the cost of regular dental services provided in a dentist's office, OHIP will cover some dental surgery that by medical necessity must be provided in a hospital. If you are a resident of a long-term care home, you will be given a dental assessment upon admission and will receive ongoing oral care by qualified dental professionals on a fee-for-service basis. If you need treatment or services not provided by your facility, you will be referred to a dentist or other professional of your choice. You or your representative must authorize and pay for those services.

Some municipalities provide financial assistance for low-income seniors for dental care. You can learn more by calling 2-1-1 or your municipal, regional or district government offices.

In addition, the dental faculties at the University of Toronto, George Brown and Western University provide dental services at a fee generally lower than



what private dentists charge. Visit [www.dentistry.utoronto.ca/patient-clinics](http://www.dentistry.utoronto.ca/patient-clinics), [www.georgebrown.ca/wave/dentalclinic](http://www.georgebrown.ca/wave/dentalclinic) or [www.schulich.uwo.ca/dentistry/dental\\_clinics/docs](http://www.schulich.uwo.ca/dentistry/dental_clinics/docs) for more information.

The Ontario Dental Association provides tips about oral health for seniors and can help you find a dentist in your area. Visit [www.youroralhealth.ca/seniors97](http://www.youroralhealth.ca/seniors97) and [www.youroralhealth.ca/find-a-dentist24](http://www.youroralhealth.ca/find-a-dentist24) to learn more.

## Assistive Devices Program

If you are an Ontario resident with a long-term physical disability, you may be eligible to receive funding assistance from this program towards personalized assistive devices to help you live more independently. Any Ontario resident with a valid Ontario Health card who has a long-term physical disability and requires the use of a device for six months or longer can apply for funding assistance. Each device category has specific eligibility requirements that must be met.

The Assistive Devices Program pays up to 75 per cent of the cost of equipment, such as wheelchairs, respiratory devices, visual aids and custom fabricated orthotic devices. For other equipment, such as hearing aids, the program contributes a fixed amount. For items such as ostomy supplies, breast prostheses and needles and syringes for seniors, the program will pay a grant directly to the person.

The Assistive Devices Program pays for 100 per cent of the monthly reimbursement rate for home oxygen therapy equipment and related services for seniors 65 years of age or older and for individuals 64 years of age or younger who are on social assistance, residing in a long-term care home or who are receiving professional services through a Local Health Integration Network.

Ministry of Health and Long-Term Care  
1-800-268-6021  
TTY: 1-800-387-5559  
[adp@ontario.ca](mailto:adp@ontario.ca)  
[www.health.gov.on.ca/adp](http://www.health.gov.on.ca/adp)

## Ambulance Services

If you have a valid health card and your use of an ambulance is deemed medically essential by an attending doctor, you won't be billed for ambulance

trips between Ontario medical facilities (for example, between two hospitals), but you will be billed a co-payment fee of \$45 for an ambulance trip to a hospital from any other location. You don't have to pay this fee if you are receiving social assistance or certain home care services or are living in a provincially funded health care home, such as a long-term care home.

If your ambulance trip is deemed not medically essential by an attending doctor or you do not have a valid Ontario health card, you will be billed an ambulance service co-payment charge of \$240 for each land ambulance trip or the actual cost of an air ambulance trip.

## Regional Geriatric Programs (RGPs) of Ontario

RGPs provide specialized geriatric services to help treat illness and disability in older adults who have multiple and complex needs. Working in collaboration with primary care physicians, community health professionals and others, these programs seek to meet the needs of the most frail and vulnerable seniors. For information about services, see the contact information below.

- Regional Geriatric Programs of Ontario: [www.rgps.on.ca](http://www.rgps.on.ca)
- RGP of Toronto: 416-480-6026, [www.rgp.toronto.on.ca](http://www.rgp.toronto.on.ca)
- Specialized Geriatrics Services (South East Ontario): [www.sagelink.ca](http://www.sagelink.ca)
- RGP of Eastern Ontario (Ottawa): 613-761-4458, [www.rgpeo.com](http://www.rgpeo.com)
- RGP Central (Hamilton): 905-777-3837 (ext. 12436), [www.rgpc.ca](http://www.rgpc.ca)
- Specialized Geriatrics Services (South West Ontario): 519-685-4000 (extension 44028), [www.sjhc.london.on.ca/specializedgeriatrics](http://www.sjhc.london.on.ca/specializedgeriatrics)

## Mental Health and Addictions

### *Specialized Geriatric Mental Health Outreach Programs*

These programs provide assessment, consultation, treatment and education to seniors with serious mental illness, as well as to their families and service providers. In most cases, seniors with mental illness or their families can directly access these programs or they can be referred through a family doctor. To find out about a program in your area, contact your family doctor.

### *Inpatient and Outpatient Services at Hospitals*

Approximately 70 hospitals across the province have inpatient psychiatry beds that provide acute, short-term treatment for people with mental illness. A number of the province's specialty psychiatric hospitals have inpatient beds that provide treatment for seniors with serious mental illness who have longer-term hospitalization needs. Many of these facilities also have outpatient mental health programs for seniors with mental illness, including day treatment programs and outpatient clinics.

In the case of a psychiatric emergency, contact or go to the hospital emergency department nearest you.

To access hospital-based psychiatric services for seniors, contact your family doctor.

Some Local Health Integration Networks (LHINs) may also offer mental health services for seniors.

Local Health Integration Network contact # 310-2222

### *Centre for Addiction and Mental Health (CAMH)*

CAMH is Canada's leading addiction and mental health organization providing comprehensive, accessible care for people suffering from addiction or mental illness. CAMH's Geriatric Mental Health Program is dedicated to the provision of specialized, inter-professional assessment, treatment, consultation and follow-up services to older persons with mental health concerns, with or without addiction issues. The service has both outpatient and inpatient departments and it also provides information about affiliated agencies, programs and services.

Geriatric Mental Health Program Central Intake Office  
416-535-8501 (ext. 31942)  
[www.camh.net](http://www.camh.net)

### *Canadian Mental Health Association (CMHA), Ontario*

CMHA, Ontario is a non-profit, charitable organization committed to improving services and support for people living with mental illness and their families. The association provides community mental health services in 32 branches located across Ontario and develops public policy advice that promotes mental health for all Ontarians.

1-800-875-6213  
[www.ontario.cmha.ca](http://www.ontario.cmha.ca)

## *ConnexOntario*

ConnexOntario operates three helplines that provide free, confidential health services information for people experiencing problems with alcohol and drugs, mental illness or gambling. Helplines are available 24 hours a day, seven days a week.

Drug and Alcohol Helpline  
1-800-565-8603  
[www.drugandalcoholhelpline.ca](http://www.drugandalcoholhelpline.ca)

Mental Health Helpline  
1-866-531-2600  
[www.mentalhealthhelpline.ca](http://www.mentalhealthhelpline.ca)

Ontario Problem Gambling Helpline  
1-888-230-3505  
[www.opgh.on.ca](http://www.opgh.on.ca)

## *Smoking Cessation*

Tobacco use and exposure to second-hand smoke is associated with the development and progression of chronic disease, mobility restrictions and a decline in physical function. Quitting smoking can enhance your quality of life and reduce your risk of illness and death. Counselling is a proven intervention strategy that greatly increases the chance that a smoker will quit.

Smokers' Helpline  
1-877-513-5333  
[www.smokershelpline.ca](http://www.smokershelpline.ca)

The Ontario Drug Benefit program also provides smoking cessation supports to Ontarians aged 65 years and older, including coverage for prescription cessation medications and access to free cessation counselling by community pharmacists.

ServiceOntario  
1-866-532-3161  
TTY: 1-800-387-5559

# Fall Prevention

Falls are the leading cause of injury among seniors and roughly half of these falls occur at home. Every year, one-third of seniors fall and often experience serious consequences to their health, independence and quality of life. Fortunately, many falls are preventable.

Reduce your risk by following these tips:

- Exercise regularly. Adults aged 65 years and older should complete at least 150 minutes of moderate to vigorous aerobic physical activity per week, in bouts of 10 minutes or more. If you have poor mobility, physical activity can help you enhance your balance and prevent falls. Make sure you have proper footwear that includes rubber soles, low heels and laces or Velcro that securely fasten.
- Take a bone density test. Osteoporosis is a disease that makes bones brittle and more likely to break during a fall. At least 80 per cent of broken bones in older adults are related to osteoporosis, with older women at greatest risk of developing the disease. Ask your doctor for a bone mineral density test to determine your risk.
- Know your medications. Taking four or more medications increases your chance of falling. Speak to your doctor about all the medications you are taking to learn why you are taking them, what side effects they have (such as drowsiness or dizziness) and if there are alternatives.
- Reduce home hazards. These include loose carpets and cords on the floor, items blocking the stairs and poor lighting. Also consider installing assistive devices, such as grab bars or raised toilet seats.

Osteoporosis Canada  
1-800-463-6842  
[www.osteoporosis.ca](http://www.osteoporosis.ca)

To order related publications from the Ministry of Seniors Affairs, including *What To Do If You Fall*:

ServiceOntario Publications  
1-800-668-9938  
TTY: 1-800-268-7095  
[www.ontario.ca/publications](http://www.ontario.ca/publications)

To order related publications from the Public Health Agency of Canada, including the *Safe Living Guide—A Guide to Home Safety for Seniors, You CAN Prevent Falls!, 12 Steps to Stair Safety at Home* and *If You Fall or Witness a Fall, Do You Know What To Do?:*

Division of Aging and Seniors  
1 800 O-Canada (1-800-622-6232)  
[www.phac-aspc.gc.ca/seniors-aines](http://www.phac-aspc.gc.ca/seniors-aines)

## Nutrition

### *EatRight Ontario*

This program connects you to a Registered Dietitian who can provide free advice that can improve your quality of life. Visit the EatRight Ontario website to access additional resources that support the development of healthy eating habits, including ‘Nutri-eScreen’, an interactive web-based nutrition support tool targeted at older adults.

1-877-510-510-2  
[www.eatrightontario.ca](http://www.eatrightontario.ca)

### *Eating Well with Canada’s Food Guide*

For years, this guide has helped Canadians find the right balance of nutrition and activity to stay fit and healthy. You don’t have to give up foods you love for the sake of your health, but you do need to aim for variety and moderation. Eating Well with Canada’s Food Guide can help you make good choices.

Publications Health Canada  
1-866-225-0709  
TTY: 1-800-465-7735  
[www.healthcanada.gc.ca/foodguide](http://www.healthcanada.gc.ca/foodguide)

### *Dietitians of Canada*

This association of food and nutrition professionals is committed to the health and well-being of Canadians. It produces a variety of resources that can help you make healthy food choices, learn more about the role of nutrition in health and find a dietitian in your area.

416-596-0857  
[www.dietitians.ca](http://www.dietitians.ca)

## Hearing Care Counselling Program

This program is designed to help seniors (55+) stay connected, independent and confident, offering information on communication devices and other available services in the comfort of their own home. Counsellors provide home visits, education, demonstrations and recommendations of communication devices.

Canadian Hearing Society  
1-877-347-3427  
TTY: 1 877 216 7310  
[www.chs.ca](http://www.chs.ca)

## MedicAlert® Safely Home®

A person suffering from Alzheimer's disease or a related dementia may have a tendency to wander and become lost, often without warning. To help these individuals and their families, the Alzheimer Society and the Canadian MedicAlert Foundation have partnered and improved the Safely Home program, incorporating the best features of both Safely Home and MedicAlert services. For a fee, members receive an engraved identification bracelet that allows police and emergency responders to quickly identify the person who has wandered.

1-855-581-3794  
[www.alzheimer.ca](http://www.alzheimer.ca) (>Living with dementia > Safety > MedicAlert® Safely Home®)

## Finding Your Way®

To enhance the safety of people with dementia who may wander or become lost, and support their caregivers and communities, the Alzheimer Society of Ontario delivers this program in collaboration with local societies across the province. This program raises awareness about the risks for people with dementia who may wander and go missing, and offers practical advice for these individuals, their families and caregivers, and communities about how to respond most effectively should such an incident occur.

Finding Your Way®  
[www.findingyourwayontario.ca](http://www.findingyourwayontario.ca)

Alzheimer Society of Ontario  
1-800-879-4226  
www.alzheimerontario.org

2-1-1  
www.211ontario.ca

## Community Support Services

Community support services are accessed directly by the consumer and help the frail elderly and persons with disabilities to live in the community in independence and safety. The LHIN can provide further information and referral to appropriate community services within your region.

Organizations funded by the government to provide these services are not-for-profit corporations. Some private for-profit agencies may provide similar services for a fee.

For information about the following community support services, contact your Local Health Integration Network

Local Health Integration Network contact # 310-2222

### *Adult Day Programs*

These programs provide structured and supervised activities in a group setting for adults who need care or support. Programs usually include planned recreational and physical activities, meals, transportation to and from the program and some personal care. There may be a consumer fee to cover meal and transportation costs. Subsidies may be available.

### *Caregiver Support Services*

There are various ways to help the regular caregiver, who is often a family member, to have a break or do some things for themselves. These services are called respite care services and can be provided in two ways: In-Home Respite and Short-Stay Respite.



## *Client Intervention and Assistance Services*

This service provides support to individuals who need help coping with activities associated with daily life, such as maintaining good nutrition, household management, locating services, filling out forms, etc.

## *Emergency Response Service*

This service requires the installation of an electronic device in your home so that you are connected to an emergency response centre at all times. Often this device is worn around a person's neck so it is within easy reach at all times.

## *Foot Care Services*

These services are provided by trained staff who assist by trimming toenails, monitoring the condition of your feet and/or providing bathing and massage treatments. Availability may depend on your needs and the extent of foot care services in the community. A consumer fee may also apply.

## *Friendly Visiting Services*

This service provides regular volunteer visits to an isolated senior. Visits are generally made to your home, but the volunteer can also help run errands or accompany you while you do your shopping, banking or other activities.

## *Home Help Referral Services*

These services refer a person who requires home help to an individual who provides specific services. A consumer fee may apply.

## *Home Maintenance and Repair Services*

Some agencies can help you arrange heavy home maintenance tasks, such as yard maintenance, snow shovelling, window washing or one-time repair jobs. If you are frail or physically disabled, an agency may make the service arrangements for you, but usually the consumer pays the worker(s) or company directly.

## *Meal Services*

Depending on your needs and service availability, nutritious meals can be delivered to your home or arrangements can be made for you to enjoy a

meal with others in the community. A consumer fee to cover the cost of food or transportation may apply.

### *Social or Recreational Services*

Available in seniors' centres, these services consist of learning and recreational activities that encourage community involvement and intergenerational contact. Often referred to as Seniors Active Living Centres, these centres serve a wide range of individuals, ranging from those who are very healthy to those who require support in order to continue living independently in the community. Seniors are directly involved in operating Older Adult Centres in roles that may include serving on the board of directors, advising on program planning and acting as volunteers.

### *Transportation Services*

These services can help if you are unable to use existing transportation options available to you or require some assistance. Transportation can be provided in a volunteer's car, a community vehicle or a taxi depending on your needs and service availability in your area. There is a consumer fee for this service to cover the cost of transportation, although subsidies may be available.

### *Security Checks or Reassurance Services*

This service ensures that a volunteer telephones you regularly to check that you are not in crisis or at risk of physical harm.

### *Palliative Care*

Hospice palliative care is a philosophy of care that aims to relieve suffering and improve the quality of living and dying. It strives to help individuals and families address physical, psychological, social, spiritual and practical issues related to the process of dying.

### *Complex Continuing Care*

Also known as chronic care, complex continuing care provides ongoing, medically complex and specialized services to people of all ages, sometimes over extended periods of time. This care is provided in hospitals for people with long-term illnesses or disabilities who typically require skilled,

technology-based care that is not available at home or in long-term care homes. Residents are charged a co-payment that provides room, board and other necessities, in addition to medical care.

For information about organ and tissue donation, please see the SAFETY AND SECURITY (Legal Matters) section of this guide.

## For Indigenous Seniors

### *Non-Insured Health Benefits (NIHB) for First Nations and Inuit*

NIHB is a national program that provides coverage to registered First Nations and recognized Inuit for a specified range of medically necessary items and services that are not covered by other plans and programs. Coverage for benefit claims for a specified range of drugs, dental care, vision care, medical supplies and equipment, short-term crisis intervention, mental health counselling and medical transportation are available.

Health Canada  
1-800-640-0642  
TTY: 1-800-267-1245  
[www.hc-sc.gc.ca/fniah-spnia/nihb-ssna/index-eng.php](http://www.hc-sc.gc.ca/fniah-spnia/nihb-ssna/index-eng.php)

### *Culturally Appropriate Primary Care Services for Indigenous Seniors*

#### *Aboriginal Health Access Centres (AHACs)*

AHACs are Indigenous, community-led primary health care organizations. They provide a combination of traditional healing, primary care, cultural programs, health promotion programs, community development initiatives, and social support services to First Nations, Métis and Inuit communities. There are currently ten AHACs in Ontario, providing services both on and off-reserve, in urban, rural and northern locations. The Association of Ontario Health Centres can provide you with contact information for the AHAC closest to you.

Association of Ontario Health Centres  
416-236-2539  
[www.aohc.org/aboriginal-health-access-centres](http://www.aohc.org/aboriginal-health-access-centres)

## *Aboriginal Community Health Centres (ACHCs)*

Aboriginal Community Health Centres (ACHCs) offer a blend of traditional Aboriginal approaches to health and wellness with primary health care in culturally appropriate settings. There are currently two ACHCs in Ontario.

Anishnawbe Health Toronto (Three locations)

225 Queen Street E.: 416-360-0486

179 Gerrard Street E.: 416-920-2605

22 Vaughan Road : 416-657-0379

[www.aht.ca](http://www.aht.ca)

Misiway Milopemahtesewin (Timmins)

705-264-2200

[www.misiway.ca](http://www.misiway.ca)

## *National Aboriginal Diabetes Program*

This program raises awareness about diabetes and offers culturally appropriate programs and services for those affected by the disease.

1-877-232-NADA (232-6232)

[www.nada.ca](http://www.nada.ca)

## *Addictions Treatment for First Nations and Inuit*

Health Canada provides funding to First Nations and Inuit communities to set up and run substance abuse treatment programs. These programs offer many services to help individuals and families who are affected by substance abuse.

Health Canada

Treatment Centre Directory

1-800-640-0642

TTY: 1-800-267-1245

[www.hc-sc.gc.ca](http://www.hc-sc.gc.ca)

# For Lesbian, Gay, Bisexual, Transgendered and Queer (LGBTQ) Seniors

## *Rainbow Health Ontario*

This organization works to improve the health and well-being of the LGBT community through education, research, outreach and public policy advocacy. It also provides training on a range of health and wellness issues, including those that focus on LGBT seniors.

416-324-4100

[www.rainbowhealthontario.ca](http://www.rainbowhealthontario.ca)

## For Veterans

### *Veterans Independence Program*

Eligible veterans can access various health benefits, including medical, surgical and dental care, prescription drugs and hearing/vision aids through Veterans Affairs Canada. In addition, programs such as the Veterans Independence Program help qualified veterans and others remain healthy and independent in their own homes and communities.

Veterans Affairs Canada

1-866-522-2122

[www.veterans.gc.ca](http://www.veterans.gc.ca)

# 5 HOUSING

## Home Adaptations

Most of us want to continue living in our own home for as long as possible, but housing needs can change over the course of a lifetime. Sometimes even small and inexpensive modifications can help make your home safer and allow you to remain independent as you get older. If you're thinking of modifying your home, these Canada Mortgage and Housing Corporation online publications may be able to help:

- *Maintaining Seniors' Independence Through Home Adaptations: A Self-Assessment Guide* can help you learn about the types of home adaptations that are best for you.
- *Accessible Housing By Design* highlights the range of renovations that can make your home more accessible.
- *Preventing Falls on Stairs* can help you reduce the risk of falls and injuries on stairs.

Canada Mortgage and Housing Corporation

1-800-668-2642

TTY: 1-800-309-3388

[www.cmhc.gc.ca](http://www.cmhc.gc.ca) (> Consumers > Publications and Reports > Accessible & Adaptable Housing)

## Financial Assistance Programs

If you are thinking of modifying your home to make it more accessible, there are a number of government programs that may be able to help you.

### *Ontario Renovates*

The Ontario Renovates component of the Investment in Affordable Housing for Ontario (IAH) program provides forgivable loans to eligible low-income homeowners and landlords to make necessary repairs to homes or units - including upgrades to increase accessibility - and for the creation of secondary suites in existing single family homes. Funding for accessibility repairs made to a home or unit, up to a maximum of \$5,000 is in the form of a grant. Affordable housing programs like this are administered by local municipalities and District Social Services Administration Boards,

also known as Service Managers. Service Managers decide whether to participate in Ontario Renovates based on local housing needs.

Ministry of Municipal Affairs and Housing  
Service Managers and Their Service Areas  
[www.ontario.ca/kq46](http://www.ontario.ca/kq46)

### *Senior and/or Disabled Property Tax Relief*

Property owners who build or modify a residence for a senior or a person with a disability may be eligible for property tax relief. Examples of alterations and additions include building a ramp or an additional room. If you believe your home is eligible, contact your local office of the Municipal Property Assessment Corporation.

Municipal Property Assessment Corporation  
1-866-296-MPAC (1-866-296-6722)  
TTY: 1-877-TTY-MPAC (6722)  
[www.mpac.ca](http://www.mpac.ca) (> Property Owners > Property Assessment Procedures > Tax Incentive Programs > Senior and Disabled Property Tax Relief)

### *Property Tax Relief for Low-Income Seniors and Low-Income Persons with Disabilities*

Low-income seniors and low-income persons with disabilities who own residential property may be eligible to receive relief from property tax increases that result from assessment reform. For more information or to determine your eligibility, please contact your local municipality.

### *Provincial Land Tax Deferral Program for Low-Income Seniors and Low-Income Persons with Disabilities*

Under this program, low-income seniors and low-income persons with disabilities may apply for an annual deferral of part of the Provincial Land Tax and Education Tax increases. All deferred taxes must be repaid in full upon the sale or transfer of title to the property. This program is for those who pay their property taxes directly to the Province of Ontario.

Ministry of Finance  
1-866-400-2122  
TTY: 1-888-321-6774  
[www.ontario.ca/rva](http://www.ontario.ca/rva)

If you would like to learn more about the Home and Vehicle Modification Program, please see the FINANCES, Financial Assistance section of this guide.

## Housing Options

If you need help to decide what housing option might be best for you or for your family member, one of these professionals can help:

- Local Health Integration Network (LHIN) care coordinator
- social worker in a geriatric center or in a family counselling agency
- community health nurse

### *Adult Lifestyle Communities*

Adult Lifestyle Communities provide independent living residences for retirees or semi-retirees. Residences may include bungalows, townhomes, small homes or condominiums that provide the benefits of home ownership with on-site recreational and community activities. Amenities may include 24-hour security, social interaction with peers along with leisure and recreational activities. Contact your local real estate agent to find an Adult Lifestyle Community near you.

### *Life Lease Housing*

With life lease housing, you hold an “interest” in a property, but do not own it. This type of arrangement can have many advantages. For example, units are often less expensive than similarly sized condominiums in the area. In addition, life lease communities are restricted to people of a certain age, so residents are more likely to share common interests and needs.

### *Retirement Homes*

Retirement homes are private businesses that sell various combinations of accommodations (from shared rooms to large apartments), support services and personal care. Anyone can apply to live in a retirement home.

You are responsible for the entire cost of both your accommodation and care services. Accommodation rates are subject to rent control. Residences and rates can vary widely in terms of care, services and amenities provided. While you do not need to provide medical evidence that you need care, the



home will assess your needs to make sure you do not need more support than it can provide.

Retirement homes are regulated under the Retirement Homes Act, 2010. This legislation:

- mandates care and safety standards for retirement homes, including emergency plans, infection control and prevention programs, assessment of care needs and care planning, police background checks and training for staff
- created a Residents' Bill of Rights that includes the right to know the true cost of care and accommodation and the right to live in an environment that promotes zero tolerance of abuse or neglect
- established the Retirement Homes Regulatory Authority, an arm's-length organization that educates, licences and inspects retirement homes to ensure they meet prescribed standards.

For information about retirement homes in your community, contact the Retirement Homes Regulatory Authority.

Ontario's Retirement Homes Regulatory Authority licences and inspects the province's retirement homes, maintains a Public Register of all homes that have been granted or have applied for a licence ([www.rhra.ca/en/register](http://www.rhra.ca/en/register)), handles complaints and educates retirement home staff and owners, consumers and the public about the Act.

Anyone in Ontario can call the Authority, free of charge, to get help resolving retirement home complaints.

If you see or suspect harm or risk of harm to a resident resulting from poor care, abuse or neglect or unlawful conduct, or if you suspect misuse of a resident's money, you **must report** this to the Registrar of the Retirement Homes Regulatory Authority. You may report anonymously.

Retirement Homes Regulatory Authority  
1-855-ASK-RHRA (1-855-275-7472)  
[www.rhra.ca](http://www.rhra.ca)

## *Supportive Housing*

Supportive housing programs provide on-site personal support services for seniors living as tenants in designated residential buildings. These

programs are designed to help people live independently in their own apartments. Services include personal support/attendant services, essential homemaking services and staff available 24 hours a day to handle regularly scheduled care and emergency needs.

Local Health Integration Network contact # 310-2222

## Housing Options for Low-Income Seniors

### *Investment in Affordable Housing for Ontario (2014-2020)*

This program provides funding to build and repair affordable housing, and for rental and down payment assistance to households in need. Affordable housing programs like this one are administered by local municipalities and District Social Service Administration Boards, also known as Service Managers. Service Managers decide which parts of the program to participate in based on local housing needs.

Ministry of Municipal Affairs and Housing  
Service Managers and Their Service Areas  
[www.ontario.ca/kq46](http://www.ontario.ca/kq46)

### *Rent-Geared-To-Income Housing*

Social housing is developed with government assistance for low-to moderate-income Ontarians. The length of time before a unit becomes available will vary depending on your location. An application for rent-geared-to-income assistance can be made through your municipal Service Manager.

Ministry of Municipal Affairs and Housing  
Service Managers  
[www.ontario.ca/kq46](http://www.ontario.ca/kq46)

### *Co-operative Housing*

Co-operative housing residents do not own equity in their homes, but they have an equal say in how their community is run. A co-operative is non-profit. When you leave a housing co-operative, your home is returned to the co-operative to be offered to someone else in need of affordable housing.

Ontario Regional Office of the Co-operative Housing Federation of Canada  
1-800-268-2537  
[www.chfcanada.coop](http://www.chfcanada.coop)

# Emergency Rental Assistance

## *Community Homelessness Prevention Initiative*

This initiative supports services and activities that prevent, reduce and address homelessness. It combines funding from the following five former homelessness-related programs into a single program administered by the Ministry of Municipal Affairs and Housing:

- Consolidated Homelessness Prevention Program
- Emergency Energy Fund
- Emergency Hostel Services
- Domiciliary Hostel Program
- Provincial Rent Bank

Services are delivered by local municipalities and District Social Services Administration Boards, also known as Service Managers.

Ministry of Municipal Affairs and Housing  
Service Managers and Their Service Areas  
[www.ontario.ca/kq46](http://www.ontario.ca/kq46)

# Landlord and Tenant Relations

## *Residential Tenancies Act, 2006*

This legislation governs most landlord and tenant relationships across Ontario, sets out the rights and responsibilities of landlords and tenants who rent residential properties, and regulates most rent increases. The Act does not cover commercial tenancies.

## *Landlord and Tenant Board*

The Landlord and Tenant Board resolves disputes between landlords and tenants and educates people about their rights and responsibilities. Both landlords and tenants can file an application, after which a hearing is scheduled. At the hearing, a member of the board will make a decision or, if both sides agree, a mediator will try to help both parties reach an agreement.

1-888-332-3234  
[www.ontario.ca/rvb](http://www.ontario.ca/rvb)

# For Indigenous Seniors

## *Residential Rehabilitation Assistance Program On-Reserve*

The Canada Mortgage and Housing Corporation offers financial assistance to First Nations and First Nation members to repair substandard homes to a minimum level of health and safety through the Residential Rehabilitation Assistance Program On-Reserve. First Nations or individual First Nation members that require major repairs to their homes may be eligible to apply. The total household income must be at or below the established income threshold for their area.

1-800-668-2642

TTY: 1-800-309-3388

[www.cmhc-schl.gc.ca/en/first-nation/index.cfm](http://www.cmhc-schl.gc.ca/en/first-nation/index.cfm)

## *Assisted Living Program*

Indigenous and Northern Affairs Canada's Assisted Living Program is a residency-based program that provides funding for non-medical, social support services for seniors, adults with chronic illness, and children and adults with disabilities. The program helps individuals remain independent for as long as possible, while maximizing their quality of life at home and in the community.

Indigenous and Northern Affairs Canada

1-800-567-9604

TTY: 1-866-553-0554

[www.canada.ca/indigenous-services-canada.html](http://www.canada.ca/indigenous-services-canada.html)

# 6 LONG-TERM CARE HOMES

## General Information

If you are looking for information about retirement homes, please see the HOUSING section of this guide.

Long-term care homes are designed for people who need help with daily activities, supervision in a secure setting and/or access to 24-hour nursing care. They are also known as nursing homes, municipal homes for the aged or charitable homes for the aged. They are licensed or approved and funded by the Ministry of Health and Long-Term Care and must meet provincial standards when it comes to care, services and resident fees.

Ontario Long-Term Care Association  
647-256-3490  
[www.oltca.com](http://www.oltca.com)

AdvantAge Ontario  
905-851-8821  
[www.advantageontario.ca](http://www.advantageontario.ca)

### *How to apply*

If you are considering a long-term care (LTC) home, you must contact your local Local Health Integration Network (LHIN) determines eligibility for placement into LTC homes and manages wait lists. The LHIN will assign you a care coordinator who can assist you in completing your application for placement into a LTC home. You can identify up to five LTC homes on your application.

Local Health Integration Network  
# 310-2222

### *Choosing a Long-Term Care Home*

Your LHIN care coordinator can help you learn more about your options. Here are a few things to consider when selecting a long-term care home:

- Is the staff friendly and concerned?

- Do residents look content and well cared for?
- Is the home conveniently located and is public transportation available?
- Are visiting hours flexible?
- Is the home able to meet your religious, spiritual, cultural, language and dietary needs?
- Can you keep your personal belongings secure?
- Can you bring your own furniture or food?

It is very important that you and your family visit each of the homes you are considering.

### *Short-Stay Accommodation*

Seniors who are recovering from illness or injury sometimes require short-stay services offered by long-term care homes without needing to be admitted permanently. Short-stay residents need temporary

accommodations for a maximum of 90 days in one year. Some long-term care homes in Ontario currently offer “assess and restore” services through the Convalescent Care Program. Some people also opt for a short stay to give respite to their caregivers or to gain strength following a stay in hospital.

### *Accommodation Rates*

While all nursing and personal care services are paid by the provincial government, residents of long-term care homes must pay for their accommodation costs (which are standard across Ontario.) This amount is called a co-payment. The amount of your co-payment depends on the length of your stay and the type of room you choose (private, semi-private and basic).

Long-stay residents need permanent accommodations for an indefinite period of time. Short-stay residents need temporary accommodations for a maximum of 90 days in one year. Accommodation rates are generally set by the Ministry of Health and Long-Term Care on July 1 each year.

[www.ontario.ca/page/find-long-term-care-home#section-3](http://www.ontario.ca/page/find-long-term-care-home#section-3)

If you cannot pay the monthly co-payment for basic accommodations, you may be eligible for a rate reduction. Speak with your LHIN care coordinator for more information.

## *Services*

Long-term care homes are meant to feel like home – a place where every resident feels safe and comfortable. Homes have dining rooms and common areas, and may also have other amenities like shops, salons, worship facilities or gardens. All long-term care homes offer 24-hour supervision and nursing care.

The basic accommodation package includes the following:

- furnishings, meals, bed linens and laundry, personal hygiene supplies, medical/clinical supplies and devices, housekeeping, social and recreational programs, medication administration and assistance with daily activities
- 24-hour nursing and personal care and access to a physician/other health care professionals
- a unique “plan of care” that outlines your care requirements and which is reviewed/updated at least every three months.

For a fee, you could also add other services, including cable TV, private telephone, hairdressing services, etc. Remember that you cannot be charged for any of these services unless you first agree in writing.

## *Residents' Rights*

Residents of long-term care homes deserve to live in a respectful and compassionate environment, free from abuse and neglect. Homes are required to post a large-print version of the Residents' Bill of Rights in both English and French in locations that are easily accessible. When you are admitted, you or your substitute decision-maker should receive a copy of the Residents' Bill of Rights and be told how to raise concerns, lodge complaints or recommend changes to the home without fear of recrimination. Residents can also contact Family Council and the Ontario Association of Residents' Council for assistance.

[www.ontario.ca/laws/statute/07I08#BK5](http://www.ontario.ca/laws/statute/07I08#BK5)

## *Inspections*

All long-term care home licensees in Ontario must comply with legislation that sets clear and detailed standards for residents' care, quality of life and rights and the operation of long-term care homes. All homes receive an inspection at least once per year. The Ministry of Health and Long-Term Care performs unannounced inspections and applies enforcement measures.

## *Complaints*

Anyone who is concerned about a long-term care home resident's situation can report it or make a complaint. This includes a resident, a family member, someone employed by the home, anyone providing services to the resident or any member of the public. Each home is required to post its procedure for managing complaints. Individuals are encouraged to work with the home to resolve concerns directly.

Long-Term Care ACTION Line  
1-866-434-0144

Director, Performance Improvement and Compliance Branch  
Ministry of Health and Long-Term Care  
11<sup>th</sup> Floor, 1075 Bay St.  
Toronto ON M5S 2B1

[www.ontario.ca/page/long-term-care-home-complaint-process](http://www.ontario.ca/page/long-term-care-home-complaint-process)

## *Ontario Association of Residents' Councils*

Every long-term care home resident has the opportunity to participate on a residents' council. The purpose of these councils is to encourage an exchange of ideas, suggestions and concerns. This provincial association supports residents' councils, represents residents and promotes a standard of care.

1-800-532-0201  
[www.ontarc.com](http://www.ontarc.com)



## *Family Councils Ontario*

Many long-term care homes have an active family council that consists of family and friends of residents who meet to provide each other with support, share information and advocate on behalf of residents.

Family Councils Ontario  
1-877-622-9968  
[www.fco.ngo](http://www.fco.ngo)

# 7 SAFETY AND SECURITY

## Consumer Protection

Consumer Protection Ontario helps you make smart choices in the marketplace, spend wisely, and protect your hard-earned money.

From door-to-door sales to home renovations, scams and frauds to identity theft, it's important to ask the right questions and understand the dos and don'ts to avoid being taken advantage of or ripped off.

Visit [www.ontario.ca/ConsumerProtection](http://www.ontario.ca/ConsumerProtection) to learn the right questions to ask and for more detailed information about how to protect yourself and your money. Below you'll find just a few examples of topics that may interest you.

Consumer Protection Ontario  
1-800-889-9768  
TTY: 1-877-666-6545  
[www.ontario.ca/ConsumerProtection](http://www.ontario.ca/ConsumerProtection)

### *Door-to Door Salespeople*

Companies that sell or rent hot water heaters, air conditioners, furnaces, air purifiers, vacuums, and water filtration systems often send door-to-door salespeople to your home. Dealing with a salesperson at the door can be stressful. Always get a written contract and ask the right questions to avoid feeling pressured.

Ask:

- Can you leave me a copy of the contract to review before signing?
- If you are upgrading my water heater, can you supply me with my current contract?
- What are my options for cancelling this contract?

### *Home Renovations/Condos/Moving*

Before you hire a contractor to make home improvements, ask for three references and be sure to check them. If you are thinking of downsizing to a condo, make sure you understand the by-laws, rules and restrictions specific to the condo before signing on the dotted line. And in planning your move, ask the right questions of a potential moving company.

Ask:

- Can you provide references and a written estimate before I sign a contract?
- Who is responsible for loss or damage?
- Are you covered by the Workplace Safety and Insurance Board in case of injury?

## *Scams and Frauds*

### *Don't Get "Phished" In by an Email*

Sending an email to someone falsely claiming to be a legitimate company or organization in an attempt to scam that person is known as "phishing". It is an attempt to persuade consumers to disclose personal information, like usernames, passwords or credit card details.

"Phishers" often send messages with exciting or upsetting news and tell you to act immediately.

These scammer emails often direct people to fraudulent websites that appear to represent trusted organizations, such as banks. The websites ask visitors to provide personal information, such as credit card or social insurance numbers, bank account information or passwords. Criminals then use this information to commit fraud.

Protect Yourself:

- Never give out banking information, passwords or other personal information in response to this type of email.
- When in doubt, don't click on any links in the email — instead directly contact the company or organization with whom you do business to ask if they sent you the email.

### *Telemarketing*

Phony telemarketers have many different scams. One of the most common is the bogus vacation offer.

Someone calls and says you have won a vacation. However, to claim your prize, you are told you have to pay a processing fee. Or you may be told you have to enter into a timeshare agreement.

If you have not requested information or entered a contest, be very careful. The caller may be asking for a processing fee in order to get your personal banking information or may simply want the processing fee and have no intention of providing you with the vacation.

### *Grandparent or Emergency Scams*

In this scam, a con-artist phones a person claiming to be his or her grandchild, old neighbour or friend. The caller claims to be in some kind of trouble and needs money to be wired to them right away. The scammers may say they are in hospital, stuck in a foreign airport or have somehow landed in jail.

The caller often asks victims to not tell anyone in the family about the call. They may claim that other family members will blame or punish them for the accident or emergency.

Protect Yourself:

- Don't ever wire money without verifying there is an emergency and the whereabouts of a grandchild.
- Be aware that scammers may try to disguise their voices by faking a bad phone connection.
- Be cautious; ask callers about personal details your grandchild would know – like his or her middle name.
- Do not disclose any personal information before you verify that you are indeed speaking with your grandchild.
- When in doubt, contact your local police department or the Canadian Anti-Fraud Centre before sending any money.

### *Identity Theft*

Identity theft occurs when someone uses your personal information without your knowledge or consent to commit a crime, such as fraud or theft.

Identity thieves steal key pieces of personal information – either physically or in other ways, without your knowledge – and use it to impersonate you and commit crimes in your name.

In addition to names, addresses and phone numbers, thieves look for:

- Social insurance numbers
- Driver's licence numbers
- Credit card and banking information
- Bank cards
- Calling cards
- Birth certificates
- Passports

Identity thieves can manipulate your information and invade your personal and financial life. They can use stolen identities to conduct spending sprees, open new bank accounts, divert mail, apply for loans, credit cards and social benefits, rent apartments and even commit more serious crimes.

Protect Yourself:

Never give personal information like your credit card or social insurance number to anyone who contacts you by phone. When making financial transactions online, look for two things on the payment page of the website:

1. The “s” – secure web addresses start with “https://” not “http://”
2. The lock icon – secure websites show a closed lock.

### *Consumer Protection Ontario – your go-to source for information*

Consumer Protection Ontario can help seniors ask the right questions before they make important decisions. They can help you check if a business has had serious complaints or charges filed against them, teach you how to protect yourself against scams, phishing and identity theft, and learn what to do if you're a victim. They can also help you to understand your rights under the Consumer Protection Act.

For more information about Consumer Protection Ontario, visit:  
[www.ontario.ca/ConsumerProtection](http://www.ontario.ca/ConsumerProtection).

Get helpful tips on the latest consumer protection alerts through social media:

Like us: [www.facebook.com/ONconsumer](http://www.facebook.com/ONconsumer)  
Follow us: [www.twitter.com/ONconsumer](http://www.twitter.com/ONconsumer)  
Watch us: [www.youtube.com/ONconsumer](http://www.youtube.com/ONconsumer)

## *Investment Fraud*

Fraud comes in many forms, including Investment Fraud. Always take steps to better protect yourself by checking the registration of any person or business trying to sell you an investment or give you investment advice before you invest. You should also know the common warning signs of investment fraud.

Four signs of investment fraud to look for are:

1. You can make a lot of money with little or no risk  
In general, higher-risk investments offer higher potential returns, and lower-risk investments offer lower returns. This is known as the risk-return relationship. When you buy investments like stocks, there's no guarantee you'll make money. And the risk of losing money increases with the potential return. Investments that are considered low risk typically have returns similar to GIC rates. If your expected return is higher than this, you're taking more risk with your money. Learn more about the risks of investing.
2. You get a hot tip or insider information  
The sources of "hot tips" or "insider information" don't have your best interests in mind. Think about why they're offering you tips, and how they benefit by telling you about them. If the hot tip is false, you will lose your money if you act on it. If it is really inside information about a public company, it would be illegal to act on it under insider trading laws.
3. You feel pressured to buy  
Scammers frequently use high-pressure sales tactics – because they want to get your money and then move on to other victims. If you're asked to make a decision right away, or are presented with a limited time offer, it's likely not in your best interests. Scammers know that if you have time to check things out, you may not fall for their scam.

4. They're not registered to sell investments  
Before you invest, check the registration and background of the person offering you the investment. In general, anyone selling securities or offering investment advice must be registered with their provincial securities regulator.  
To check registration, visit [www.CheckBeforeYouInvest.ca](http://www.CheckBeforeYouInvest.ca)

For additional investment fraud information, visit  
[www.GetSmarterAboutMoney.ca](http://www.GetSmarterAboutMoney.ca)

Ontario Securities Commission  
1-877-785-1555  
TTY: 1-866-827-1295  
[www.osc.gov.on.ca](http://www.osc.gov.on.ca)

### *Canadian Anti-Fraud Centre*

This centre collects information from consumers about various types of fraud and plays a crucial role in educating the public about specific mass marketing fraud pitches. SeniorBusters is a group of older adult volunteers who work to combat mass marketing fraud practices against seniors. The SeniorBusters program offers education, counselling and referrals for senior victims of illegal mass marketing fraud and identity theft or fraud.

Canadian Anti-Fraud Centre  
1-888-495-8501  
[www.antifraudcentre.ca](http://www.antifraudcentre.ca)

## **Emergency Services and Public Safety**

### **9-1-1**

In any emergency situation whenever police, fire or ambulance assistance is required immediately, CALL 9-1-1 where available.

### *Emergency Preparedness*

Emergency Management Ontario offers information in the form of online emergency preparedness videos, resource links, fact sheets and a downloadable guide for people with disabilities or special needs. Learn how to build an Emergency Survival Kit, create a family emergency plan and stay safe in an emergency. You can also sign up for emergency alerts.

Emergency Management Ontario  
1-800-565-1842  
[www.ontario.ca/beprepared](http://www.ontario.ca/beprepared)

Public Safety Canada also offers a wide variety of print and online safety tips and information, including publications such as *Your Emergency Preparedness Guide* to help you and your family prepare for an emergency.

Public Safety Canada  
1-800-O-CANADA (1-800-622-6232)  
[www.getprepared.gc.ca](http://www.getprepared.gc.ca)

## **Elder Abuse**

*“A single or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress to an older person.”*

*(World Health Organization, 2002)*

Elder abuse can take many forms, including financial, emotional, physical or sexual abuse or neglect. It is never acceptable. If you or someone you know is in immediate danger or if help is needed in an emergency, call 9-1-1. If you or a senior you know has been a victim of a theft, fraud or physical assault, contact your local police department. For information and referral to community supports that may be of assistance, call 2-1-1 or visit [www.211ontario.ca](http://www.211ontario.ca).

## **Elder Abuse Ontario (EAO)**

EAO's Regional Elder Abuse Consultants work with community agencies and local elder abuse networks to:

- coordinate community resources to improve access to services by abused or at-risk seniors
- train front-line staff to identify and respond to elder abuse
- raise awareness of elder abuse and where to find help.

Consultants act as a key resource to justice and community service providers and local elder abuse networks.

416-916-6728  
[www.elderabuseontario.com](http://www.elderabuseontario.com)



## *Fire Safety*

When it comes to fire safety, seniors are particularly vulnerable. Decreasing mobility and cognitive challenges can make it harder to respond to a fire and reach safety. To stay safe, remember the following:

- Make sure you have working smoke alarms. By law, smoke alarms are required to be on every storey of your home and outside all sleeping areas. Test your smoke alarms monthly and change the battery once a year or when the low battery warning sounds. If you suffer hearing loss or sleep with the bedroom door closed, install a smoke alarm inside your bedroom or install a flashing or vibrating smoke alarm.
- Have at least two ways out of every room if possible. Develop a home fire escape plan that considers your mobility challenges. Practice your escape plan often. For seniors with memory concerns, record escape plans and place copies in an easily accessible location.
- Stay in the kitchen when cooking. Cooking fires are one of the leading causes of fire injuries among older adults. Turn off the stove/oven if you leave the room while cooking. Wear tight fitting or rolled up sleeves when cooking. Loose or dangling clothing can easily catch fire if it comes in contact with the burners or open flame.
- Encourage smokers to smoke outside or use large deep ashtrays that can't be easily knocked over to collect ashes from cigarettes. Do not extinguish cigarettes in plant pots, which often contain peat moss, shredded wood and bark that can easily ignite.
- Empty ashtrays properly by dousing ashes with water, emptying them into a metal container and placing outside. Make sure they are completely out. Never empty ashtrays directly into the garbage.
- Never smoke in bed.

For more information on fire safety contact your local fire department or visit the Office of the Fire Marshal website at:

[www.ontario.ca/firemarshal](http://www.ontario.ca/firemarshal)

## **Legal Matters**

### *Meeting Your Legal Needs*

All lawyers and paralegals providing legal services in Ontario must be licensed by the Law Society of Upper Canada. Lawyers can help you with all types of legal issues: family or criminal matters, civil litigation, wills, powers

of attorney and estate matters, real estate transactions and administrative law matters. Licensed paralegals can represent you in Small Claims Court, at hearings before tribunals (such as the Landlord and Tenant Board) and for minor criminal charges where the maximum term of imprisonment is six months. The Law Society has a number of services to help you find a lawyer or paralegal.

The Law Society of Upper Canada  
1-800-668-7380  
TTY: 416-644-4886  
[www.lsuc.on.ca](http://www.lsuc.on.ca)

### *Law Society Referral Service*

If you have a legal problem, this service will connect you to a lawyer or licensed paralegal who will provide a free 30-minute consultation to help you determine your rights and options.

1-855-947-5255  
<http://lsrs.lsuc.on.ca/lsrs/>

### *Legal Aid Ontario*

Legal Aid Ontario provides legal assistance to low-income individuals and disadvantaged communities through a broad range of services. This service also includes information and referrals to duty counsel, community legal clinics or other agencies. Legal aid staff will ask you questions to help you find the service that best fits your legal issue. Legal Aid Ontario also funds numerous independent, community-based legal aid clinics.

1-800-668-8258  
TTY: 1-866-641-8867  
[www.legalaid.on.ca](http://www.legalaid.on.ca)

### *Advocacy Centre for the Elderly (ACE)*

ACE is a specialty community legal clinic that provides low-income seniors with legal services, including advice and representation to individual and group clients, public legal education, law reform and community development activities. ACE serves clients 60 years of age and over who live in the Greater Toronto Area, and may also provide services to seniors outside of Toronto if a case is of significance to the seniors' community.

416-598-2656  
www.ancelaw.ca

### *Community Legal Education Ontario (CLEO)*

CLEO is a community legal information clinic that produces free public legal education materials about a variety of issues, including Power of Attorney, elder abuse, etc. These publications describe the laws as simply and clearly as possible to help people understand and exercise their legal rights. CLEO does not give legal advice.

416-408-4420  
www.cleo.on.ca

### *ARCH Disability Law Centre*

This specialty legal aid clinic is dedicated to defending and advancing the equality rights of people with disabilities in Ontario. ARCH legal services are provided by lawyers and articling students who report to a volunteer elected Board of Directors, at least half of whom are people with disabilities.

1-866-482-2724  
TTY: 1-866-482-2728  
www.archdisabilitylaw.ca

### *HALCO – HIV & AIDS Legal Clinic (Ontario)*

HALCO is a community-based legal clinic that provides free legal assistance to people living with or affected by HIV/AIDS. Along with providing summary legal services, HALCO provides public legal education and works on law reform and community development initiatives.

1-888-705-8889  
www.halco.org

### *Ontario Human Rights Code*

The Human Rights Code guarantees Ontarians equal rights and opportunities without discrimination in areas such as employment, housing and services. It prohibits discrimination on the basis of age in areas of employment, services, goods, facilities, housing accommodation, contacts and membership in trade and vocational associations. The Ontario Human

Rights Code's protection against age discrimination extends to all persons over the age of 18.

[www.ontario.ca/humanrights](http://www.ontario.ca/humanrights)

### *Office of the French Language Services Commissioner*

This office ensures compliance with the French Language Services Act in the delivery of French services. Through its power to make recommendations, the Commissioner strongly encourages government ministries and agencies to proactively design policies and programs that are adapted to the Francophone population. The office's mission is to ensure that the public receives high-quality French language services from the Government of Ontario.

1-866-246-5262

TTY: 416-640-0093

[www.csfontario.ca/en](http://www.csfontario.ca/en)

### *Office of the Public Guardian and Trustee*

This office delivers services that safeguard the legal, personal and financial interests of certain private individuals and estates. It plays a role in:

- protecting mentally incapable people
- protecting the public's interest in charities
- searching for heirs to estates that the OPGT administers
- investing perpetual care funds
- dealing with dissolved corporations.

The Office of the Public Guardian and Trustee will conduct an investigation when it receives information that an individual may be incapable and at risk of suffering serious financial or personal harm and no alternative solution is available. An investigation may result in the Office of the Public Guardian and Trustee asking the court for permission to make decisions on the person's behalf on a temporary or long-term basis.

1-800-366-0335

[www.ontario.ca/rvm](http://www.ontario.ca/rvm)

## *Power of Attorney*

A Power of Attorney is a legal document that gives someone else the right to make decisions on your behalf.

A Continuing Power of Attorney for Property is a legal document that allows the person you name to make financial decisions for you. This authority can be used by that person while you are still mentally capable of making decisions yourself or even in the event that you become mentally incapable of making your own decisions about your property. In some cases, this Power of Attorney can direct that the named person only act if you are mentally incapable.

A General or non-continuing Power of Attorney for Property is a legal document that only grants authority to another person while you are mentally capable. If you become mentally incapable, the authority ends.

A Limited Power of Attorney for Property is a legal document that allows the person you name to make decisions that are restricted in some way. This might include a “bank Power of Attorney”, which only affects assets that are in a named financial institution. This Power of Attorney may be limited to a specific period of time (for example, while you are out of the country) or for a specific asset (for example, a house that is to be sold).

A Power of Attorney for Personal Care allows the person you name to make personal care decisions for you if you become mentally incapable. These decisions may involve shelter, safety, hygiene, nutrition, clothing and/or health care. If you don't have a Power of Attorney for personal care in place and become incapable of making decisions about medical care or admission to a long-term care home, a family member would still have the right to make most decisions for you under the Health Care Consent Act. However, if no one is willing or able to make decisions for you, the Office of the Public Guardian and Trustee is required to make decisions on your behalf. This Power of Attorney can also provide directions to your decision maker about what kind of treatment you may want (or not want) in the event that you are incapable of telling anyone yourself. This Power of Attorney only takes effect if and when you are incapable.

The term “living will” refers to written directions or wishes about what medical care you may or may not want to have in the event you become incapable of making decisions about your care. Also known as an “Advance

Medical Directive”, a living will must be taken into consideration by your substitute decision makers, but it may not be binding, depending on the circumstances at the time. Unlike a Power of Attorney for personal care, it does not appoint a decision maker.

The Office of the Public Guardian and Trustee has developed a Power of Attorney Kit that can help you appoint the person you want to make decisions for you when you are no longer able to do so for yourself.

Ministry of the Attorney General  
1-800-366-0335  
[www.ontario.ca/rvn](http://www.ontario.ca/rvn)

### *Advance Care Planning*

Advance Care Planning is about making choices while you are competent about how you wish to be cared for in the future if you become incapable of making decisions. You can take steps now to ensure that your wishes are followed by providing someone you trust with the authority to act on your behalf.

### *Organ and Tissue Donation*

It's important that you talk to your family and friends about your decision to donate organs and tissue so they can understand, support and respect your wishes in the future. Even if you have signed a donor card, you still need to register your consent. By registering your consent to donate, you ensure that your donation decision is recorded and made available to the right people at the right time.

If you'd like to register as a donor, you can:

- fill out the Gift of Life consent form at [www.beadonor.ca](http://www.beadonor.ca)
- visit a ServiceOntario Centre
- register at [www.ontario.ca/page/organ-and-tissue-donor-registration](http://www.ontario.ca/page/organ-and-tissue-donor-registration).

ServiceOntario  
1-866-532-3161  
TTY: 1-800-387-5559

Trillium Gift of Life Network  
1-800-263-2833  
[www.giftoflife.on.ca](http://www.giftoflife.on.ca)

## End of Life

When someone close to you dies, you could be faced with making difficult decisions with little preparation. Knowing your rights ahead of time could make this stressful time a little easier. Ontario law protects consumers who are making final arrangements. For example, a funeral, transfer service, cemetery or crematorium operator must give you a current price list of all the supplies and services they offer before you enter into a contract, so you can compare rates. They also need to tell you if they will receive a commission by recommending certain services or suppliers.

By law you have 30 days to cancel a contract for funeral, burial or cremation services and get a full refund for any part of the contract not yet provided. In addition, all prepaid contracts written as of July 1, 2012 must be guaranteed. This means that if you have paid your contract in full, your service provider must supply everything specified in your contract when you need it and without any additional charges, even if prices have gone up.

Ministry of Government and Consumer Services  
1-800-889-9768  
[www.ontario.ca/ConsumerProtection](http://www.ontario.ca/ConsumerProtection)

Bereavement Authority of Ontario  
1-844-493-6356  
[www.bao.ca](http://www.bao.ca)

## *Wills and Estates*

A will is a written document in which you indicate how your assets should be distributed upon your death. A will may also help you to take advantage of tax-savings opportunities and tax deferrals that may arise as a result of your death. It's a good idea to have a lawyer who knows estate law prepare your will. Be careful when using a "Will Kit" as some of these kits may not comply with Ontario law. If you do not sign and witness your will in accordance with the rules of the Succession Law Reform Act, it may not be valid.

When a person dies, it's important to know if he or she has a will and where it is kept. Some people file their will with local courts or with a lawyer, or keep it in a safety deposit box or a drawer at home. The executor of an estate carries out the wishes contained in a will.

If a person dies without a will (intestate), then the estate is distributed according to Ontario's Succession Law Reform Act. The estate may also end up being administered by the Public Guardian and Trustee in certain circumstances if an Ontario resident dies without a will, or with a will but with no one to act as estate trustee. If you have questions about your own will or about being a beneficiary, you should consult a lawyer.

Ministry of the Attorney General  
1-800-518-7901  
TTY: 416-326-4012  
[www.ontario.ca/rvo](http://www.ontario.ca/rvo)

### *Death Out of Country*

If a person dies in another country, contact the nearest Canadian government office in that country for instructions on how to proceed.

Emergency Watch and Response Centre  
Toll-free in Canada: 1-800-267-6788  
Outside Canada: 613-996-8885 (collect calls accepted)  
TTY: 1-800-394-3472  
Email: [sos@international.gc.ca](mailto:sos@international.gc.ca)  
[www.travel.gc.ca/assistance/emergency-assistance](http://www.travel.gc.ca/assistance/emergency-assistance)

### *Death Registration and Certificate*

After a death, the attending physician or coroner completes the Medical Certificate of Death and gives it to the funeral director with the body of the deceased. To register a death, a family member and the funeral director must complete the Statement of Death with information about the deceased. Once completed, both documents are submitted to the local municipal clerk's office by the funeral director. Cause of death information gathered from death registrations is used for medical and health research and for statistical purposes.

A funeral director will issue copies of a proof of death that can be used in certain situations, but some organizations may require an official death certificate. You might need a death certificate for:

- settling an estate
- insurance purposes



- access to/termination of government services
- genealogy searches.
- ServiceOntario  
1-800-267-8097  
TTY: 1-800-268-7095  
[www.ontario.ca/page/how-get-copy-ontario-death-certificate-online](http://www.ontario.ca/page/how-get-copy-ontario-death-certificate-online)

## *Pensions and Benefits*

If you are the executor to an estate, you should contact the following (as they relate to the deceased person) to find out about eligibility or to cancel benefits, services or appointments.

The executor should also contact former employers of the deceased for information about company pensions and benefits.

Old Age Security Program  
Guaranteed Income Supplement  
Canada Pension Plan  
1-800-277-9914  
TTY: 1-800-255-4786  
[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

Harmonized Sales Tax Credit  
1-800-387-1193  
TTY: 1-800-665-0354  
[www.cra-arc.gc.ca/bnfts/gsthst](http://www.cra-arc.gc.ca/bnfts/gsthst)

Guaranteed Annual Income System  
1-866-ONT-TAXS (1-866-668-8297)  
TTY: 1-800-263-7776  
[www.ontario.ca/gains](http://www.ontario.ca/gains)

Veterans Affairs Canada  
1-866-522-2122  
[www.veterans.gc.ca](http://www.veterans.gc.ca)

Workplace Safety and Insurance Board  
1-800-387-0750  
TTY: 1-800-387-0050  
[www.wsib.on.ca](http://www.wsib.on.ca)

Ontario Works  
[www.ontario.ca/rvp](http://www.ontario.ca/rvp)

National Defence Disability and Death Benefits  
1-866-522-2122  
[www.forces.gc.ca](http://www.forces.gc.ca)

For more information about survivor benefits, please see the FINANCES section of this guide.

### ***Income Taxes***

As an executor, you must complete an income tax form for the deceased. You can contact your local tax services office for more information and assistance.

Canada Revenue Agency  
1-800-959-8281  
TTY: 1-800-665-0354  
[www.cra.gc.ca/cntct/prv/on-eng.html](http://www.cra.gc.ca/cntct/prv/on-eng.html)  
[www.cra-arc.gc.ca/tx/ndvdl/lf-vnts/dth/menu-eng.html](http://www.cra-arc.gc.ca/tx/ndvdl/lf-vnts/dth/menu-eng.html)

### ***Banks and Credit Cards***

The executor should contact the deceased person's banks and other financial institutions, and credit card companies to cancel any cards.

### ***Government Cards and Registries***

The executor should contact any government agencies that apply to the deceased person:

Driver's Licence and Accessible Parking Permit  
Ontario Health Card  
Outdoors Card  
ServiceOntario  
1-800-267-8097  
TTY: 1-800-268-7095  
[www.serviceontario.ca](http://www.serviceontario.ca)

Social Insurance Number  
Service Canada  
1-800-206-7218  
[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

Canadian and Foreign Passports  
Passport Canada  
1-888-242-2100  
TTY: 1-888-576-8502  
[www.cic.gc.ca/english/passport](http://www.cic.gc.ca/english/passport)

Citizenship and Permanent Resident Cards  
Citizenship and Immigration Canada  
1-888-242-2100  
TTY: 1-888-576-8502  
[www.cic.gc.ca](http://www.cic.gc.ca)

Indian Status  
Crown Indigenous Relations and Northern Affairs Canada  
1-800-567-9604  
TTY: 1-866-553-0554  
[www.canada.ca/en/indigenous-northern-affairs](http://www.canada.ca/en/indigenous-northern-affairs)

Firearms Licences  
Canadian Firearms Program  
1-800-731-4000  
[www.rcmp-grc.gc.ca/cfp-pcaf/index-eng.htm](http://www.rcmp-grc.gc.ca/cfp-pcaf/index-eng.htm)

## *Vehicles*

The executor may need to look into selling or transferring ownership of any vehicles, boats, snow machines, ATV's or trailers, etc. and cancelling or transferring insurance policies.

[www.ontario.ca/faq/how-do-i-cancel-auto-insurance-or-transfer-ownership-car-when-relative-dies](http://www.ontario.ca/faq/how-do-i-cancel-auto-insurance-or-transfer-ownership-car-when-relative-dies)

## *Property*

The executor may need to:

- determine real estate and property title deeds and property taxes for primary and secondary residences

- ask that mail be redirected or held by the local Canada Post Office
- contact a utility company, cable company, telephone company, electric company within the deceased's municipality for name changes or cancellations
- arrange newspaper and magazine delivery name changes or cancellations.

### *Clubs, Organizations, Services and Professional Associations*

In addition, the following individuals and organizations may need to be contacted:

- health care practitioners, caregivers or health service organizations
- frequent travellers/buyers cards
- places where the deceased volunteered
- professional organizations where the deceased was a member
- post-secondary institutions where the deceased was an alumna/alumnus.

### *For Veterans*

#### *Last Post Fund*

Funeral and burial services, including a military-style grave marker, are available for eligible veterans. These benefits are provided by the Last Post Fund on behalf of Veterans Affairs Canada.

Last Post Fund - Ontario Branch  
1-800-465-7113  
[www.lastpostfund.ca](http://www.lastpostfund.ca)

# 8 TRANSPORTATION

## Driving

Staying mobile is important to seniors. Growing older doesn't mean you have to give up driving. However, many older drivers voluntarily change their driving habits to accommodate changes associated with aging.

### *Courses for Mature Drivers*

If you are an older driver, consider a driving course or workshop that can help you learn new ways to address age-related driving challenges. Along with learning new strategies, you can review driving rules and regulations, common causes of collisions and avoidance techniques.

55 Alive Driver Refresher Course  
Canada Safety Council  
613-739-1535 ext. 233  
[www.canadasafetycouncil.org](http://www.canadasafetycouncil.org)

### *CAA's Senior Driving*

The Canadian Automobile Association (CAA) used decades of experience in road safety, along with expert assistance from the Canadian Medical Association and the Canadian Association of Occupational Therapists, to design a toolkit for seniors and their loved ones.

Use the toolkit to:

- Assess fitness to drive under different conditions
- Maintain driving confidence as you age
- Take concrete steps to modify driving habits if needed

1-800-222-4357  
<https://www.caa.ca/seniors/>

### *Driver's Licence Renewal*

You can renew your driver's licence at ServiceOntario Centres.

ServiceOntario  
1-800-267-8097  
TTY: 1-800-268-7095  
[www.serviceontario.ca](http://www.serviceontario.ca)

## *Senior Driver Renewal Program*

If you are age 80 or over:

- You will have to renew your licence every 2 years.
- You need to undergo a driving record review, complete a vision test and participate in a Group Education Session followed by an in-class cognitive screening exercise to renew your licence. The in-class cognitive screening exercise will help better assess your fitness to drive.
- You may be required to pass a road test before being able to renew your licence, or you may have to follow up and submit medical information. The Driver Improvement Counsellor at the Group Education Session will discuss this with you.

Seniors should allow at least 90 minutes to complete the new renewal requirements.

Ministry of Transportation

1-800-267-8097

TTY: 1-800-268-7095

[www.ontario.ca/page/renew-g-drivers-licence-80-years-and-over](http://www.ontario.ca/page/renew-g-drivers-licence-80-years-and-over)

## *Driver Examination Centres*

DriveTest Centres provide all driver examination services such as vision, written and road tests for all licence classes.

DriveTest

1-888-570-6110 (automated phone booking line)

[www.drivetest.ca](http://www.drivetest.ca)

If you don't have a driver's licence, you can apply for an Ontario Photo Card to use as government-issued identification. Please see the ONTARIO GOVERNMENT IDENTIFICATION page at the end of this guide to learn more.

## *Accessible Parking Permit*

If you qualify for an accessible parking permit, it will be issued to you at no cost. You can use it in any vehicle in which you are travelling. Make sure that the permit is visibly displayed when the vehicle you are in is parked in a designated accessible parking space. To qualify for an Accessible Parking Permit, you must be medically certified by your health practitioner as having

limited mobility and/or requiring mobility assistance, suffering from severe lung or cardiovascular disease, requiring portable oxygen or having poor vision. You can apply for a permanent permit that is good for up to five years or a temporary permit that is good for up to one year.

ServiceOntario  
1-800-267-8097  
TTY: 1-800-268-7095  
[www.ontario.ca/accessibleparking](http://www.ontario.ca/accessibleparking)

If you would like to learn more about the Home and Vehicle Modification Program, please see the FINANCES section of this guide.

## Alternatives to Driving

If you are a mature driver, there may come a time when you will have to think about limiting your driving or perhaps stop driving altogether. This could be a difficult decision to make as you may fear losing your independence and becoming a burden to others. Don't be afraid to talk about your concerns with family, friends and your doctor. Make sure that you are well informed about available alternatives to driving in your community. Plan ahead for the time when you may need to cut back and eventually stop driving.

### *Warning Signs*

It's important to recognize the signs that you may no longer be a safe driver. Here are a few things to watch out for:

- Are you nervous behind the wheel?
- Do other drivers frequently honk at you?
- Have you had a number of fender benders and near misses?
- Do family or friends worry about your driving?
- Do your children trust you to drive the car?
- Do your children let you drive with your grandchildren in the car?
- Have you ever become lost when driving or forgotten where you were going?

## *Alternatives*

There are many alternatives to driving. Here are a few options to consider:

- buses, taxis and other forms of public transit
- having friends and family members drive you
- keeping a vehicle that others drive for you
- van/bus pick-up scheduled and on demand from senior residences and other groups
- pre-paid taxi vouchers
- walking
- volunteer driver services that may be available in your area.

Call 2-1-1 to find organizations in your community that provide transportation services for seniors or visit [www.211ontario.ca](http://www.211ontario.ca).

## **Buying or Selling Vehicles**

### *Used Vehicle Information Package (UVIP)*

Over one million used vehicles change ownership in Ontario every year. To help consumers make better informed decisions, the seller must provide a UVIP. The UVIP is available from all ServiceOntario Driver and Vehicle Licence Issuing Offices.

ServiceOntario  
1-800-267-8097  
TTY: 1-800-268-7095  
[www.ontario.ca/UsedVehicle](http://www.ontario.ca/UsedVehicle)

## **Public Transportation**

Many communities offer bus service and specialized transit services. Specialized services such as Wheel-Trans in Toronto, Para Transpo in Ottawa and Windsor Handi-Transit use smaller vehicles equipped with a lift or ramp for persons using mobility devices, such as wheelchairs and scooters. Some communities may use fully accessible buses on both fixed and flexible routes.

To learn more about public transportation services in your community, call 2-1-1 or visit [www.211ontario.ca](http://www.211ontario.ca).



## *Volunteer Drivers*

Volunteer driver services may be available in your area through the Red Cross, your Royal Canadian Legion branch or a Seniors Active Living Centres.

## *GO Transit*

GO Transit is a regional public transit service that serves the Greater Toronto Area and Hamilton, with routes extending to communities across the Greater Golden Horseshoe. GO Transit fares vary by distance travelled. Seniors 65 years or older can travel for half the regular adult fare. Single-ride tickets and day passes are available for seniors. The majority of GO stations are accessible to passengers who use mobility devices or prefer step-free access.

1-888-GETONGO (438-6646)

TTY: 1-800-387-3652

[www.gotransit.com](http://www.gotransit.com)

## **For Veterans**

### *Veteran Graphic Licence Plate*

This licence plate is available to eligible veterans whose service has been certified by the Royal Canadian Legion. Visit any ServiceOntario centre to get a Veteran Plate Eligibility Certification or visit [www.ontario.ca/customplates](http://www.ontario.ca/customplates).

Royal Canadian Legion - Ontario Provincial Command

905-841-7999

[www.on.legion.ca](http://www.on.legion.ca)

# 9 KEY CONTACTS

## Government of Ontario

Seniors' INFOline  
1-888-910-1999  
TTY: 1-800-387-5559

Contact Seniors' INFOline to learn more about Government of Ontario programs and services for seniors or to request publications.

ServiceOntario  
1-800-267-8097  
TTY: 1-800-268-7095  
[www.serviceontario.ca](http://www.serviceontario.ca)

ServiceOntario provides a wide range of Government of Ontario information in one location. You can access information online, by telephone or in person at a ServiceOntario centre.

ServiceOntario Publications  
1-800-668-9938  
TTY: 1-800-268-7095  
[www.ontario.ca/publications](http://www.ontario.ca/publications)

Contact ServiceOntario Publications to order Government of Ontario publications.

Local Health Integration  
Network contact  
# 310-2222

Contact the LHIN to learn more about home and community care options available in your community.

Telehealth Ontario  
1-866-797-0000  
TTY: 1-866-797-0007

Call Telehealth Ontario for confidential health advice and general health information. This service is available 24 hours a day, seven days a week in multiple languages.

Victim Support Line  
1-888-579-2888  
[www.ontario.ca/bfbj](http://www.ontario.ca/bfbj)

The Victim Support Line is a province-wide, multilingual, toll-free information line providing a range of services to victims of crime.

Emergency Management Ontario  
1-800-366-0335  
[www.ontario.ca/beprepared](http://www.ontario.ca/beprepared)

Contact Emergency Management Ontario to learn more about emergency planning.

Office of the Public Guardian and Trustee  
1-800-366-0335  
[www.ontario.ca/rvm](http://www.ontario.ca/rvm)

The Office of the Public Guardian and Trustee safeguards the legal, personal and financial interests of certain private individuals and estates.

Ombudsman Ontario  
1-800-263-1830  
TTY: 1-866-411-4211  
[www.ombudsman.on.ca](http://www.ombudsman.on.ca)

Ontario's Ombudsman takes complaints from the public about provincial government services and resolves them wherever possible.

## Government of Canada

Service Canada  
1-800-0-Canada  
(1-800-622-6232)  
TTY: 1-800-926-9105  
[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

Pension Programs – Service Canada  
1-800-277-9914  
TTY: 1-800-255-4786

Contact Service Canada to learn more about programs and services offered by the federal government.

## Local Government

211 Ontario  
[www.211ontario.ca](http://www.211ontario.ca)

Call 2-1-1 to learn more about community and social services in your area. Services are free, confidential and available 24 hours a day, seven days a week in more than 150 languages.

Association of Municipalities of Ontario (AMO)  
[www.amo.on.ca](http://www.amo.on.ca)

Visit Association of Municipalities of Ontario's website to learn more about municipal services and programs available in your area, including seniors' services, health and wellness programs, housing services, recreation, public health and social assistance.

## Community Safety

Call 9-1-1 in any emergency situation whenever police, fire or ambulance assistance is required.

Crime Stoppers  
1-800-222-TIPS (8477)  
[www.canadiancrimestoppers.org](http://www.canadiancrimestoppers.org)

Call Crime Stoppers to anonymously report information about a crime or potential crime.

Ontario Securities Commission  
1-877-785-1555  
TTY: 1-866-827-1295  
[www.osc.gov.on.ca](http://www.osc.gov.on.ca)

If you suspect investment fraud, report it immediately.

The Canadian Anti-Fraud Call Centre  
1-888-495-8501  
[www.antifraudcentre.ca](http://www.antifraudcentre.ca)

Contact the Canadian Anti-Fraud Call Centre to report a fraud or to learn more about fraud prevention.

# 10 ONTARIO GOVERNMENT I.D.

For general information about Ontario government identification:

ServiceOntario  
1-800-267-8097  
TTY: 1-800-268-7095  
[www.serviceontario.ca](http://www.serviceontario.ca)

## Ontario Photo Card

This wallet-sized card provides government-issued identification to Ontarians who do not have a driver's licence, making it easier for them to do things such as travel, open a bank account and take part in other activities that require official identification. To apply for an Ontario Photo Card, you must be a non-driving resident of Ontario, 16 years of age and over. The card is valid for five years. For more information, please visit [www.ontario.ca/photocard](http://www.ontario.ca/photocard).

## Driver's Licence

An Ontario driver's licence is your proof that you are authorized to drive a motor vehicle. You must carry it with you whenever you drive. This wallet-sized card bears your digitized photograph and signature. To learn more, please visit [www.ontario.ca/page/renew-drivers-licence](http://www.ontario.ca/page/renew-drivers-licence).

## Enhanced Driver's Licence

An enhanced driver's licence acts as a travel document between Canada and the United States when you are travelling by road or water. It cannot be used to enter the United States by air. To learn more, please visit [www.ontario.ca/driving-and-roads/enhanced-drivers-licence](http://www.ontario.ca/driving-and-roads/enhanced-drivers-licence).

## Ontario Health Insurance Plan (OHIP) Health Card

Residents of Ontario must have a valid Ontario health card to show that they are entitled to health care services paid for by OHIP. Either a photo health card or a red and white health card is acceptable to access insured health services provided the card is valid and belongs to you. Your health card is to be used only to access health care services. Do not show your card or give

your health card number to anyone other than a health care provider when you receive services or to the Ministry of Health and Long-Term Care. For more information, please visit [www.ontario.ca/healthcard](http://www.ontario.ca/healthcard).

## To Change Your Address

Ontario's online integrated address change is a fast and easy way to notify the government of your change of address. Information can be entered only once and you can choose which ministries to notify of your change. This includes your Driver's Licence or Vehicle Registration, Health Card or Outdoors Card. Please do not change your address before you move.

To access this online service, please visit [www.ontario.ca/addresschange](http://www.ontario.ca/addresschange).

# 11 INDEX

9-1-1 68

## A

Aboriginal Artists in Schools	11
Accessible Parking Permit	83
Addictions Treatment for First Nations and Inuit	49
Adult Day Programs	45
Adult Lifestyle Communities	53
Advance Care Planning	75
Advocacy Centre for the Elderly	71
Alternatives to Driving	84
Annual Events	9
ARCH Disability Law Centre	72
Assisted Living Program for First Nation Communities	57
Awards Honouring Seniors	9

## B

Benevolent Funds	26
Bone Mineral Density Testing	31
Bureau of Pensions Advocates	25

## C

Canada Pension Plan Retirement Pension	21
Disability Benefits	22
International Benefits	22
Pension Sharing	22
Survivor Benefits	22
Canadian Anti-Fraud Centre	68
Canadian Mental Health Association Ontario	40
Caregiver Support Services	45
Centre for Addiction and Mental Health	40
Client Intervention and Assistance Services	46
ColonCancerCheck	29
Community Homelessness Prevention Initiative	56

Community Homelessness Prevention Initiative	56
Community Volunteer Income Tax Program	18
Compassionate Care Benefit Program	15
Complex Continuing Care	47
Computer Training	7
Congratulatory Messages	8
ConnexOntario	41
Consumer Protection Ontario	66
Continuing and Distance Education	6
Co-operative Housing	55
Courses for Mature Drivers	82
Culturally Appropriate Primary Care Services for Indigenous Seniors	48

## D

Death Out of Country	77
Death Registration and Certificate	77
Diabetes	30
Diabetic Testing Agents	37
Dietitians of Canada	43
Disability Pensions and Awards for Veterans	25
Door-to Door Salespeople	63
Driver Examination Centres	83
Driver's Licence Renewal	82

## E

Eating Well with Canada's Food Guide	43
EatRight Ontario	43
Elder Abuse	69
Elder Abuse Ontario	69
Elder and Youth Legacy Program	12
Emergency Preparedness	68
Emergency Response Service	46
Employment Insurance Benefits	22
Employment Ontario	4
Employment Standards Act	6



## F

Family Councils	62
Family Medical Leave	15
Filing Your Tax Return	17
Finding a Health Care Provider	28
Fire Safety	70
Fishing and Hunting	3
Foot Care Services	46
Foreign Trained Professionals	6
Friendly Visiting Services	46

## G

GO Transit	86
Guaranteed Annual Income System	21

## H

HALCO – HIV & AIDS Legal Clinic	72
HIV Treatment	32
Home and Vehicle Modification Program	24
Home Help Referral Services	46
Home Maintenance and Repair Services	46
Home Renovations/Condos/Moving	63

## I

Identity Theft	65
Immunizations	31
Independent Learning Centre	7
Inpatient and Outpatient Services at Hospitals	40
Inspections of Long-Term Care Homes	61
Investment in Affordable Housing for Ontario	55
Investment Fraud	67

## L

Landlord and Tenant Board	56
Last Post Fund	81
Law Society Referral Service	71

Learning About Taxes Course	18
Learning English or French	11
Legal Aid Ontario	71
Local Health Integration Network	27
Life Lease Housing	53
Lifelong Learning Plan	23
Long-Term Care Home Reports	61

## M

Meal Services	46
MedsCheck	35
Meeting Your Legal Needs	70
Military-Style Grave Markers	81

## N

National Aboriginal Diabetes Program	49
Newcomer Settlement Program	10
Non-Insured Health Benefits for First Nations and Inuit	48

## O

Office of the French Language Services Commissioner	73
Office of the Public Guardian and Trustee	73
Office of the Taxpayers' Ombudsman	19
Old Age Security Pension	20
Allowance and Allowance for the Survivor	20
Guaranteed Income Supplement	20
Ontario Association of Residents' Councils	61
Ontario Health Card	33
Ontario Human Rights Code	72
Ontario Immigration Portal	11
Ontario Job Bank	5
Ontario Parks	2
Ontario Renovates	51
Ontario Senior Games	2
Ontario Skills Passport	6
Ontario Volunteer Centre Network	8
Ontario WorkinfoNet (OnWIN)	6

Ontario Works	24
Other Types of Investments	24
Organ and Tissue Donation	75

## P

Palliative Care	47
Personal Emergency Leave	16
Power of Attorney	74
Property Tax Relief for Low-Income Seniors and Low-Income Persons with Disabilities	52
Provincial Land Tax Deferral Program for Low-Income Seniors and Low-Income Persons with Disabilities	52
Provincial Tax Credits and Benefits	18
Public Health Units	29
Public Libraries	1

## R

Rainbow Health Ontario	50
Registered Retirement Savings Plan and Registered Retirement Income Fund	23
Rent-Geared-To-Income Housing	55
Residential Rehabilitation Assistance Program On-Reserve	57
Residential Tenancies Act, 2006	56
Residents' Rights	60
Retirement Abroad	4
Retirement Homes	53
Royal Canadian Legion	12

## S

Scams and Frauds	64
Security Checks or Reassurance Services	47
Senior and/or Disabled Property Tax Relief	52
Seniors Active Living Centre	1
Senior Driver Renewal Program	83
Senior Pride Network	12
Settlement.Org	10
Short-Stay Accommodation	59

Smoking Cessation	41
Social or Recreational Services	47
Soldiers' Aid Commission of Ontario	26
Specialized Geriatric Mental Health Outreach Programs	39
Supportive Housing	54

## T

Tax-Free Savings Account	23
Telehealth Ontario	27
The 519	12
The Memory Project	13
Third Age Network	7
Transportation Services	47
Travelling in Ontario	3
Travelling Outside Ontario or Canada	3

## U

Used Vehicle Information Package	85
----------------------------------	----

## V

Veteran Graphic Licence Plate	86
Veterans Independence Program	50
Volunteer Canada	8
Volunteer Drivers	86

## W

War Veterans Allowance	25
Wills and Estates	76