



# Guide to Programs and Services for Seniors in Ontario

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

Fall 2024

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Learn more about how the ministry is helping seniors and people with disabilities stay independent, active, and socially connected through our [website](https://www.ontario.ca/page/ministry-seniors-accessibility) (<https://www.ontario.ca/page/ministry-seniors-accessibility>). For more information, contact us:

- Email [infoseniors@ontario.ca](mailto:infoseniors@ontario.ca)
- [Contact form](https://www.ontario.ca/feedback/contact-us?id=25516&nid=155884) (<https://www.ontario.ca/feedback/contact-us?id=25516&nid=155884>)
- Toll-free: 1-888-910-1999
- Toll-free TTY: 1-800-387-5559
- [Facebook](https://www.facebook.com/SeniorsOntario) (<https://www.facebook.com/SeniorsOntario>)
- [X](https://x.com/ONAccessibility) (<https://x.com/ONAccessibility>)
- [LinkedIn](https://www.linkedin.com/company/ontario-ministry-for-seniors-and-accessibility/). (<https://www.linkedin.com/company/ontario-ministry-for-seniors-and-accessibility/>)

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# Table of Contents

<b>A guide to programs and services for seniors.....</b>	<b>7</b>
Who will find it helpful.....	7
What's in the guide.....	7
<b>Key contacts .....</b>	<b>10</b>
Government of Ontario.....	10
Seniors' INFOline.....	11
Government of Canada.....	12
Other programs and services.....	12
Local government.....	12
Community safety .....	13
<b>Ontario government ID .....</b>	<b>14</b>
Ontario Photo Card.....	14
Driver's licence.....	14
Health card .....	15
Change your address on government ID.....	15
<b>Active living.....</b>	<b>16</b>
Community activities.....	16
Sports and recreation.....	18
Travel.....	22
Services for newcomers in Ontario.....	23
Services for Francophone seniors.....	24
Services for Indigenous seniors.....	25
Services for two-spirit, lesbian, gay, bisexual, transgender, queer, intersex, asexual + (2SLGBTQIA+) seniors.....	26
The 519.....	26
Services for veterans .....	27
<b>Volunteering .....</b>	<b>29</b>
Volunteer in your community .....	29

Help others in an emergency or natural disaster .....	29
Ontario Corps .....	29
Share your expertise as a volunteer .....	31
<b>Awards, events and milestones .....</b>	<b>32</b>
Greetings and certificates .....	32
Awards for seniors .....	34
Annual events to celebrate seniors.....	35
<b>Employment and learning .....</b>	<b>36</b>
Working in Ontario .....	36
Job banks and postings .....	37
Your rights at work.....	38
Occupational Health and Safety Act .....	38
Education and training.....	39
<b>Driving and transportation.....</b>	<b>42</b>
Driving.....	42
Special licence plate for veterans .....	45
Other ways to get around .....	45
<b>Money and finances .....</b>	<b>49</b>
Taxes .....	49
Get help with your taxes .....	51
Your rights as a taxpayer .....	51
Pensions and other benefits.....	52
Saving for retirement .....	57
Tax credits and financial help .....	60
Benefits and services for veterans.....	64
<b>Health and well-being .....</b>	<b>67</b>
Get medical help .....	67
Public health and immunizations .....	69
Screening and testing programs to stay healthy.....	72
Ontario Health Insurance Plan (OHIP) .....	77



Ontario Drug Benefit program .....	82
Dental care.....	87
Assistive Devices Program .....	89
Ambulance services .....	90
Mental health and addictions.....	91
Quit smoking.....	95
Prevent falls .....	95
Healthy eating and nutrition .....	97
Hearing care .....	98
Supports for people with dementia .....	99
Health services for Indigenous seniors.....	100
Health services for two-spirit, lesbian, gay, bisexual, transgender, queer, intersex, asexual+ (2SLGBTQIA+) seniors .....	102
Health services for veterans .....	102
<b>Support services at home and in the community .....</b>	<b>103</b>
Care in your home and community .....	103
Visits, calls and meal delivery .....	108
Community programs to stay active .....	109
<b>Home and housing.....</b>	<b>111</b>
Making changes to your home for senior living.....	111
Housing options for seniors.....	114
Other housing options for low-income seniors.....	118
Long-term care homes .....	119
Renting in Ontario: Knowing your rights.....	126
Rent increases in Ontario .....	127
Financial help to pay your rent.....	127
Housing services for Indigenous seniors .....	129
<b>Safety and security.....</b>	<b>131</b>
Protect yourself and your money .....	131
Scams, fraud and identity theft.....	133

Emergencies and elder abuse .....	139
<b>Law and legal matters .....</b>	<b>144</b>
Get legal help .....	144
Prepare your will .....	147
Get a Power of Attorney .....	148
Plan for your care in advance.....	150
Donate your organs and tissues.....	151
Know your rights and protect your interests.....	152
<b>End of life .....</b>	<b>154</b>
Wills and estates.....	154
Dying without a will.....	154
Death out of country .....	155
Death registration and certificate.....	156
Funerals, burials and cremations .....	157
Support when someone you love dies.....	158
Your role as estate trustee .....	159
<b>For family and caregivers.....</b>	<b>164</b>
Home and community support services .....	164
Tax credits .....	164
Caregiver work benefits .....	166
<b>For organizations that serve seniors.....</b>	<b>170</b>
Grants and funding opportunities .....	170
Lifelong learning opportunities.....	171
Ontario network of specialized geriatric services .....	172
Seniors Liaison Committee .....	173
Support for Francophone women living with violence.....	173

# A guide to programs and services for seniors

Find information on resources available for seniors in Ontario, including tax credits, health, caregiving, housing, transportation and staying safe.

## Who will find it helpful

This guide is your resource for programs and services for **Ontario seniors aged 55 and up**. In it, you will find:

- information to stay safe, healthy, active and engaged
- resources and services for jobs and education
- information on staying safe and managing your money
- advice and options for housing

This guide is also a helpful resource for caregivers and for organizations that serve seniors.

## What's in the guide

**[Helpful contacts](https://www.ontario.ca/document/guide-programs-and-services-seniors/key-contacts)** (https://www.ontario.ca/document/guide-programs-and-services-seniors/key-contacts)

Find contacts for federal, provincial and local governments.

**[Ontario government ID](https://www.ontario.ca/document/guide-programs-and-services-seniors/ontario-government-id)** (https://www.ontario.ca/document/guide-programs-and-services-seniors/ontario-government-id)

Learn how to get and renew your ID, such as an Ontario Photo Card, driver's licence, health card and more.

**[Active living](https://www.ontario.ca/document/guide-programs-and-services-seniors/active-living)** (https://www.ontario.ca/document/guide-programs-and-services-seniors/active-living)

Find activities and resources to keep your mind and body strong as you age.

**Volunteering** (<https://www.ontario.ca/document/guide-programs-and-services-seniors/volunteering>)

Make a difference and stay involved in your community. Find out how to volunteer your time.

**Awards, events and milestones** (<https://www.ontario.ca/document/guide-programs-and-services-seniors/awards-events-and-milestones>)

Send a special message to an older adult or couple in your life and learn about awards for seniors.

**Employment and learning** (<https://www.ontario.ca/document/guide-programs-and-services-seniors/employment-and-learning>)

Find programs and services for job seekers, training and education.

**Driving and transportation** (<https://www.ontario.ca/document/guide-programs-and-services-seniors/driving-and-transportation>)

Get information on transportation services, accessible parking permits and driver's licences.

**Money and finances** (<https://www.ontario.ca/document/guide-programs-and-services-seniors/money-and-finances>)

Manage your finances as you age. Learn about taxes, pensions and benefits, financial planning and financial support.

**Health and well-being** (<https://www.ontario.ca/document/guide-programs-and-services-seniors/health-and-well-being>)

Learn about staying healthy. Find coverage for prescription drugs, assistive devices, dental care and more.

**Support services at home and in the community**  
(<https://www.ontario.ca/document/guide-programs-and-services-seniors/support-services-home-and-community>)

Find services to support you as you age. Learn about housing support, care, community support services, meal delivery and more.



**Home and housing** (<https://www.ontario.ca/document/guide-programs-and-services-seniors/home-and-housing>)

Find programs that help you stay in your home. Discover housing and care home options in your community.

**Safety and security** (<https://www.ontario.ca/document/guide-programs-and-services-seniors/safety-and-security>)

Learn about scams and how to protect yourself as a consumer. Find information about elder abuse and preparing for emergencies.

**Law and legal matters** (<https://www.ontario.ca/document/guide-programs-and-services-seniors/law-and-legal-matters>)

Find legal services. Learn about wills, powers of attorney, advance care planning, and organ and tissue donation.

**End of life** (<https://www.ontario.ca/document/guide-programs-and-services-seniors/end-life>)

Learn about funerals, wills, estate planning, death registration and certificates.

**For family and caregivers** (<https://www.ontario.ca/document/guide-programs-and-services-seniors/family-and-caregivers>)

Find information on services and supports for caregivers and family members.

**For organizations that serve seniors**

(<https://www.ontario.ca/document/guide-programs-and-services-seniors/organizations-serve-seniors>)

Learn about grants, seminars and committees to help your organization support older adults in Ontario.

# Key contacts

Find contact information for government programs and services for seniors.

## Government of Ontario

### [Emergency Management Ontario](https://www.ontario.ca/beprepared/)

(<https://www.ontario.ca/beprepared/>)

Be prepared for an emergency. Toll-free: 1-800-366-0335

### [Health811](https://health811.ontario.ca/static/guest/home)

(<https://health811.ontario.ca/static/guest/home>)

Get confidential health advice and general health information. This service is available 24 hours a day, 7 days a week in multiple languages.

### [Chat online](https://health811.ontario.ca/static/guest/chat-online)

(<https://health811.ontario.ca/static/guest/chat-online>)

Tel: 8-1-1

Toll-free TTY: 1-866-797-0007

### [Ontario Health atHome](https://www.ontario.ca/page/homecare-seniors)

(<https://www.ontario.ca/page/homecare-seniors>)

Learn more about home and community care options in your community.

Tel: 310-2222 (no area code needed)

### [Programs map](https://healthcareathome.ca/find-my-hccss/%20)

(<https://healthcareathome.ca/find-my-hccss/%20>)

### [Office of the Public Guardian and Trustee](https://www.ontario.ca/opgt/)

(<https://www.ontario.ca/opgt/>)

This office safeguards the legal, personal and financial interests of specific Ontarians and estates.

Toll-free: 1-800-366-0335

## **Ombudsman Ontario**

(<https://www.ombudsman.on.ca/home>)

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

Toll-free: 1-800-263-1830

Toll-free TTY: 1-866-411-4211

## **Seniors' INFOnline**

Get information about programs and services for seniors from the Government of Ontario.

Email: [infoseniors@ontario.ca](mailto:infoseniors@ontario.ca)

Toll-free: 1-888-910-1999

Toll-free TTY: 1-800-387-5559

## **ServiceOntario**

(<https://www.ontario.ca/page/serviceontario>)

Get information about Government of Ontario services online, by telephone or in person at a ServiceOntario centre.

Toll-free: 1-800-267-8097

Toll-free TTY: 1-800-268-7095

## **Publications Ontario**

(<https://www.publications.gov.on.ca/>)

Order Government of Ontario publications.

Toll-free: 1-800-668-9938

Toll-free TTY: 1-800-268-7095

## **Victim Support Line**

(<https://www.ontario.ca/page/victim-services-ontario#section-5>)

This support line provides services to victims of crime. It's available across Ontario in many languages. Their services are free.

**Chat online** (<https://211ontario.ca/chat/>)

Toll-free: 1-888-579-2888

Toll-free TTY: 1-855-710-8497

## Government of Canada

### **Pension programs**

(<https://www.canada.ca/en/services/benefits/publicpensions.html>)

Contact Service Canada about the Canada Pension Plan, Old Age Security, retirement and survivor allowances.

Toll-free: 1-800-277-9914

Toll-free TTY: 1-800-255-4786

## Other programs and services

Find information about Employment Insurance, benefits, finding a job, passports and more.

### **Service Canada**

(<https://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada/programs.html>)

Toll-free: 1-800-OCa-nada (622-6232)

Toll-free TTY: 1-800-926-9105

## Local government

### **211 Ontario**

(<https://211ontario.ca/>)

Get information about community supports and social services in your area. Services are free, confidential and available 24 hours a day, 7 days a week in more than 150 languages.

Tel: 2-1-1

### **Association of Municipalities of Ontario**

(<https://www.amo.on.ca/>)

Learn about municipal services and programs for seniors in your area. These include health and wellness programs, housing support, recreation, public health and social assistance.

## **Community safety**

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

Call 9-1-1 in any emergency situation where you need help from police, fire or ambulance.

Tel: 9-1-1

### **Canadian Anti-Fraud Centre**

(<https://antifraudcentre-centreantifraude.ca/>)

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

Toll-free: 1-888-495-8501

### **Crime Stoppers**

(<https://www.canadiancrimestoppers.org/home>)

Call Crime Stoppers to report information about a crime or potential crime. Your call is anonymous.

Toll-free: 1-800-222-TIPS (8477)

### **Ontario Securities Commission**

(<https://www.osc.ca/en>)

The Ontario Securities Commission regulates Ontario's capital markets. They help protect investors.

Toll-free: 1-877-785-1555

Toll-free TTY: 1-866-827-1295

# Ontario government ID

Get information about Ontario government identification (ID).

- renew your ID in person
- renew your ID online (with some exceptions)
- sign up for renewal reminders

[ServiceOntario](https://www.ontario.ca/page/serviceontario) (https://www.ontario.ca/page/serviceontario)

Toll-free: 1-800-267-8097

Toll-free TTY: 1-800-268-7095

## Ontario Photo Card

The Ontario Photo Card is a wallet-sized card. It serves as government-issued identification for people who don't have a driver's licence. Here's what you should know:

- the card makes it easier for you to do things like travel, open a bank account and do activities that need official ID
- the card is valid for 5 years

To apply for an Ontario Photo Card, you must be:

- a non-driving resident of Ontario
- aged 16 years and up

[Get an Ontario Photo Card](https://www.ontario.ca/page/ontario-photo-card) (https://www.ontario.ca/page/ontario-photo-card)

## Driver's licence

An Ontario driver's licence is proof that you are authorized to drive a motor vehicle. You must carry it with you when you drive. This wallet-sized card has your digitized photo and signature.

[Get or renew your Ontario driver's licence](https://www.ontario.ca/page/drivers-licence) (https://www.ontario.ca/page/drivers-licence).



## Health card

You must have a valid Ontario health card to show that you are entitled to health care services paid for by Ontario Health Insurance Plan (OHIP).

You can only use your health card to access health care services. Do not show your card or give your OHIP number to anyone else.

Apply, renew and find out more about the [Ontario health card](https://www.ontario.ca/page/health-cards) (https://www.ontario.ca/page/health-cards).

## Change your address on government ID

It's fast and easy to change your address on your:

- driver's licence
- health card
- vehicle registration

You can do it online. You choose who you will notify of your change. Do not change your address before you move.

[Change your address on your Ontario ID](https://www.ontario.ca/page/change-address-drivers-licence-vehicle-permit-and-health-card)

(https://www.ontario.ca/page/change-address-drivers-licence-vehicle-permit-and-health-card).

[Change your address for other Ontario services](https://www.ontario.ca/page/change-my-address-ontario-services)

(https://www.ontario.ca/page/change-my-address-ontario-services).

# Active living

Live an active life. Find programs, services, activities and resources to keep your mind and body strong as you age.

## Community activities

This section offers information on how to locate resources, services, activities and libraries in your community.

There are many ways to get involved and take part in cultural, recreational and social activities. Start by contacting your local:

- [community and recreation centres](https://211ontario.ca/211-topics/community-programs/community-recreation-centres/) (https://211ontario.ca/211-topics/community-programs/community-recreation-centres/)
- [community museums](https://www.museumsontario.ca/) (https://www.museumsontario.ca/)
- [Seniors Active Living Centre program](https://www.ontario.ca/page/find-seniors-active-living-centre-near-you) (https://www.ontario.ca/page/find-seniors-active-living-centre-near-you)
- [Ontario parks](https://www.ontarioparks.com/en) (https://www.ontarioparks.com/en)
- service clubs, such as [Lions Club](https://www.lionsclubs.org/en) (https://www.lionsclubs.org/en), [Rotary Club](https://my.rotary.org/en/club-search) (https://my.rotary.org/en/club-search), [Royal Canadian Legion](https://www.on.legion.ca/find-branch) (https://www.on.legion.ca/find-branch) or [YMCA](https://www.ymca.ca/locations?type=ymca,camps&amenities) (https://www.ymca.ca/locations?type=ymca,camps&amenities)
- cultural centres
- municipal recreation department
- places of worship

## Find programs and activities in your area with 211

Use [211 Ontario](https://211ontario.ca/) (https://211ontario.ca/) to find the social services, programs and community supports you need. The phone line operates 24 hours a day, 7 days a week. You will talk to a real person. The service is offered in more than 150 languages.

Get information and referrals to [mental health and addiction support](https://211ontario.ca/211-topics/mental-health-addictions/) (https://211ontario.ca/211-topics/mental-health-addictions/).

[211 Ontario](https://211ontario.ca/) (https://211ontario.ca/)

Tel: 2-1-1

Toll-free: 1-877-330-3213

Toll-free TTY: 1-844-483-9835

Use the [site's search function](https://211ontario.ca/search/) (https://211ontario.ca/search/) to find cultural centres, places of worship and other organizations near you.

## Visit your public library

Libraries are welcoming, accessible and friendly places for seniors and families. Find your [local public library or First Nations Public library](https://www.ontario.ca/page/ontario-public-libraries#section-7) (https://www.ontario.ca/page/ontario-public-libraries#section-7).

Libraries:

- lend books and materials
- provide internet access and training
- offer workshops and activities

## Discover Seniors Active Living Centre programs

Seniors Active Living Centre programs offer in-person, online and telephone programs that promote health, well-being and connection for older adults. They're a great way to reduce loneliness and stay active, independent and engaged.

Ontario has over 300 programs across the province. Each provides activities and services to meet your community's unique needs, including:

- arts and culture programs
- book clubs
- fitness centres and classes
- health and wellness services
- lifelong learning classes

- multicultural social groups
- recreation and leisure activities
- special events
- travel

Find your local [Seniors Active Living Centre program](https://www.ontario.ca/page/find-seniors-active-living-centre-near-you)  
(<https://www.ontario.ca/page/find-seniors-active-living-centre-near-you>).

Many programs run activities online and over the phone. Some offer Seniors' Centre Without Walls. The program helps isolated older adults join group activities and connect with others by phone.

Find your nearest [Seniors' Centre Without Walls](https://www.oacao.org/programs/seniors-centre-without-walls/)  
(<https://www.oacao.org/programs/seniors-centre-without-walls/>).

## Sports and recreation

This section provides tips about how to increase your physical activity, stay healthy and improve your quality of life.

Regular exercise is an important part of healthy aging. The benefits of staying active include:

- better fitness
- greater strength and flexibility
- sense of wellbeing

## Stay active and eat healthy

If you're an adult aged 65 and up, it's important for you to get the nutrition you need and be physically active for at least 2.5 hours each week. Learn how to get active and eat well with:

- information and programs from [ParticipACTION](https://www.participaction.com/the-science/explore-benefits/aging/)  
(<https://www.participaction.com/the-science/explore-benefits/aging/>)
- [guidelines for staying strong and fit](https://www.participaction.com/the-science/benefits-and-guidelines/adults-65-plus/)  
(<https://www.participaction.com/the-science/benefits-and-guidelines/adults-65-plus/>)

- 8-week walking program in the [physical activity toolkit](https://prismic-io.s3.amazonaws.com/participation%2F84f1e964-a43c-419e-994b-57a63c3bf822_pa-seniors-toolkit-design-v03-eng-pa.pdf) (https://prismic-io.s3.amazonaws.com/participation%2F84f1e964-a43c-419e-994b-57a63c3bf822\_pa-seniors-toolkit-design-v03-eng-pa.pdf)
- sport clubs (find a club that is a part of a [provincial sport organization](https://www.ontario.ca/page/provincial-sport-organizations-and-multi-sport-organizations)) (https://www.ontario.ca/page/provincial-sport-organizations-and-multi-sport-organizations)
- [healthy eating for seniors](https://food-guide.canada.ca/en/tips-for-healthy-eating/seniors/) (https://food-guide.canada.ca/en/tips-for-healthy-eating/seniors/) from Canada's Food Guide

## Take care of your mental health

Staying mentally and socially active is important to your health. You also need to sleep well. Learn more:

- [brain health tips](https://alzheimer.ca/en/about-dementia/how-can-i-reduce-risk-dementia/brain-healthy-tips-reduce-your-risk-dementia) (https://alzheimer.ca/en/about-dementia/how-can-i-reduce-risk-dementia/brain-healthy-tips-reduce-your-risk-dementia) to reduce your risk of dementia
- [McMaster Optimal Aging Portal](https://www.mcmasteroptimalaging.org/) (https://www.mcmasteroptimalaging.org/)
- [healthy sleep advice for seniors](https://sleeponitcanada.ca/all-about-sleep/age-specific-dos-and-donts) (https://sleeponitcanada.ca/all-about-sleep/age-specific-dos-and-donts) and the [importance of sleep](https://sleeponitcanada.ca/all-about-sleep) (https://sleeponitcanada.ca/all-about-sleep)
- programs and services in your area from [211 Ontario](http://211ontario.ca/) (http://211ontario.ca/), including [mental health support and treatment for older adults](https://211ontario.ca/211-topics/older-adults/geriatric-psychiatry/) (https://211ontario.ca/211-topics/older-adults/geriatric-psychiatry/)
- [Seniors Active Living Centre program](https://www.ontario.ca/page/find-seniors-active-living-centre-near-you) (https://www.ontario.ca/page/find-seniors-active-living-centre-near-you) closest to you
- [social connections and why they matter](https://kmb.camh.ca/eenet/resources/connection-matters-in-later-life) (https://kmb.camh.ca/eenet/resources/connection-matters-in-later-life)

If you need a friendly person to chat with, contact [A Friendly Voice](https://afriendlyvoice.ca/) (https://afriendlyvoice.ca/). This free, confidential phone line is for Ontarians aged 55 and up. Call 1-855-892-9992 between 8 a.m. and 10 p.m.

## Participate in the Ontario 55+ Games or join the Ontario Senior Games Association

The [Ontario 55+ Games](https://www.ontario.ca/page/games-ontario) (https://www.ontario.ca/page/games-ontario) are provincial competitions for older adults delivered by [Games Ontario](https://www.ontario.ca/page/games-ontario) (https://www.ontario.ca/page/games-ontario). The Games are a celebration of healthy, active living. They offer a fun, friendly opportunity to mix with others and stay active.

The Games host many sports and activities, including badminton, curling, darts, hockey, pickleball, swimming, walking and more. Each Ontario 55+ Games is hosted biennially:

- Ontario 55+ Summer Games, hosted in odd years
- Ontario 55+ Winter Games, hosted in even years

Participation in the Ontario 55+ Games begins with competitions at a local district of the [Ontario Senior Games Association](https://osga55plus.ca/) (https://osga55plus.ca/). The Ontario Senior Games Association hosts additional opportunities to participate in local district and regional Games.

[Ontario Senior Games Association](https://osga55plus.ca/) (https://osga55plus.ca/)

Tel: 905-232-8581

## Enjoy Ontario Parks

You can get discounted camping and day-use fees at Ontario's provincial parks if you are:

- aged 65 and up
- person with a physical disability

Veterans and active members of the Canadian Armed Forces who live in Ontario can access provincial parks for free during the day from Monday to Friday (excluding holidays).

Many Ontario parks offer barrier-free facilities, including:

- campsites
- showers



- visitor centres
- washrooms

Use the [park locator](https://www.ontarioparks.com/park-locator) (https://www.ontarioparks.com/park-locator) to search for parks with these facilities.

Many campsites take recreational vehicles (RVs) and offer:

- electrical hook-ups
- dumping stations

[Ontario Parks](https://www.ontarioparks.com/) (https://www.ontarioparks.com/)

Toll-free: 1-888-668-7275

## Go fishing and hunting

You don't need an [Outdoors Card](https://www.ontario.ca/page/get-outdoors-card-and-licence-summary) (https://www.ontario.ca/page/get-outdoors-card-and-licence-summary) with a fishing licence tag to fish in Ontario if you're either:

- aged 65 and up
- a Canadian resident with a disability

You must still follow all regulations, including limits on the size and number of fish you can catch and keep.

If you want to hunt in Ontario, you must:

- [get an Outdoors Card](https://www.ontario.ca/page/get-outdoors-card-and-licence-summary) (https://www.ontario.ca/page/get-outdoors-card-and-licence-summary)
- have a valid licence for the species (or group) you are hunting
- carry the licence and any validation tags while you are hunting
- show your licence to a conservation officer, if asked

[Ministry of Natural Resources](https://www.ontario.ca/page/ministry-natural-resources) (https://www.ontario.ca/page/ministry-natural-resources)

Outdoors Card Centre

Toll-free: 1-800-387-7011

# Travel

Find information on travel for older adults.

## Travel in Ontario

Seniors get discounted rates and special programs at many Ontario tourist attractions. Connect with an Ontario Travel Information Counsellor to learn about places to visit and plan your trip.

[Destination Ontario](https://www.destinationontario.com/en-ca) (<https://www.destinationontario.com/en-ca>)

Toll-free: 1-800-ONT-ARIO (668-2746)

## Protect your health while travelling

If you have plans to travel to other parts of Canada or internationally, it's important to plan for the unexpected. Learn about what the Ontario Health Insurance Plan (OHIP) covers and why it's important to get private health coverage for your travels in the "[Health and well-being](https://www.ontario.ca/document/guide-programs-and-services-seniors/health-and-well-being#section-3)"

(<https://www.ontario.ca/document/guide-programs-and-services-seniors/health-and-well-being#section-3>) chapter of this guide.

## Retire abroad

Are you thinking about [retiring in another country](https://travel.gc.ca/travelling/living-abroad/retiring) (<https://travel.gc.ca/travelling/living-abroad/retiring>)? The Government of Canada offers information for people thinking about retiring on a seasonal or permanent basis. This includes information about tax laws, medical care and security.

[Global Affairs Canada](https://www.international.gc.ca/global-affairs-affaires-mondiales/corporate-ministere/contact-contactez/index.aspx?lang=eng) (<https://www.international.gc.ca/global-affairs-affaires-mondiales/corporate-ministere/contact-contactez/index.aspx?lang=eng>)

[Contact form](https://www.international.gc.ca/global-affairs-affaires-mondiales/corporate-ministere/contact-contactez/form-formulaire.aspx?lang=eng) (<https://www.international.gc.ca/global-affairs-affaires-mondiales/corporate-ministere/contact-contactez/form-formulaire.aspx?lang=eng>)

Email: [info@international.gc.ca](mailto:info@international.gc.ca)

Toll-free: 1-800-267-8376

## Services for newcomers in Ontario

More than half of all immigrant seniors live here in Ontario. There are many programs and services in your local community to support you or your friends.

### Help to get settled

Settlement agencies help newcomers and refugees find the services they need to settle and integrate in Ontario. These agencies help newcomers:

- get settled in their community
- find housing
- access English or French classes
- find a job or skills training
- connect to community services like health care and social services
- find an interpreter or translator

Services are free and available in many languages.

Learn more about [how to get settled in Ontario](https://www.ontario.ca/page/getting-settled-ontario) (<https://www.ontario.ca/page/getting-settled-ontario>) and find a settlement agency near you.

### Mouvement Ontarien des Femmes Immigrantes Francophones (MOFIF)

This group works to improve life for Francophone immigrant girls and women. They promote the integration and active participation of French-speaking immigrant girls and women in all areas of society.

[MOFIF](http://mofif.ca/) (<http://mofif.ca/>) (French only)

Email: [reception@arts.on.ca](mailto:reception@arts.on.ca)

Tel: 647-390-4194

## Learn English or French

You can take classes in English or French as a second language (ESL or FSL) in many communities across Ontario:

- If you are a resident of Ontario, you might be eligible for free English or French classes at school boards or other organizations. Classes can help you improve your English or French for everyday life or work. Get [information about classes](https://www.ontario.ca/page/adult-learning-english-second-language) (https://www.ontario.ca/page/adult-learning-english-second-language), including eligibility and how to register.
- If you are a permanent resident or protected person, you may be eligible to take the Government of Canada's free language training program. Learn about and register for the [Language Instruction for Newcomers to Canada \(LINC\) program](https://www.canada.ca/en/immigration-refugees-citizenship/services/new-immigrants/new-life-canada/improve-english-french/classes.html) (https://www.canada.ca/en/immigration-refugees-citizenship/services/new-immigrants/new-life-canada/improve-english-french/classes.html).
- Reach out to your local university, community college, private language school or community group to find out about their language classes and how much they cost.
- Learn French and English for free using the [Mauril](https://mauril.ca/en/) (https://mauril.ca/en/) app from CBC/Radio-Canada.

## Services for Francophone seniors

If French is your first language, there are services to support you.

### Fédération des aînés et des retraités francophones de l'Ontario (FARFO)

This group is the voice for Ontario Francophones aged 50 and up. It aims to:

- develop and coordinate supports for seniors and retirees
- focus on health and long-term care
- prevent elder abuse
- advocate for social housing and French-language services issues

FARFO provides online workshops and activities for older adults.

[FARFO](https://farfo.ca/) (<https://farfo.ca/>) (French only)

[Contact form](https://farfo.ca/contact) (<https://farfo.ca/contact>)

Toll-free: 1-800-819-3236

## Services for Indigenous seniors

There are many programs and resources to support Indigenous seniors living in Ontario.

## Indigenous artists in communities and schools

This grant program is part of the [Ontario Arts Council's Engaging Communities and Schools funding stream Artists in Education Program](https://www.arts.on.ca/grants/indigenous-artists-in-communities-and-schools-proj) (<https://www.arts.on.ca/grants/indigenous-artists-in-communities-and-schools-proj>). It helps Indigenous artists and Elders work with people or community groups on collaborative activities to:

- create meaningful art experiences
- share artistic skills and knowledge

[Ontario Arts Council](https://www.arts.on.ca/) (<https://www.arts.on.ca/>)

Email: [reception@arts.on.ca](mailto:reception@arts.on.ca)

Toll-free: 1-800-387-0058

## Creating, knowing and sharing

This [Canada Council program](https://canadacouncil.ca/funding/grants/creating-knowing-sharing) (<https://canadacouncil.ca/funding/grants/creating-knowing-sharing>) supports Indigenous:

- people
- groups
- arts organizations
- arts and cultural sector development organizations

Each of these plays a role in promoting a resilient Indigenous arts ecosystem in Ontario. Creating, knowing and sharing acknowledges and respects the:

- cultural sovereignty of Indigenous peoples
- concepts of First Nations, Inuit and Métis self-determination

[Canada Council for the Arts](https://canadacouncil.ca/) (https://canadacouncil.ca/)

Email: [info@canadacouncil.ca](mailto:info@canadacouncil.ca)

Toll-free: 1-800-263-5588

## **Services for two-spirit, lesbian, gay, bisexual, transgender, queer, intersex, asexual + (2SLGBTQIA+) seniors**

There are programs and resources to support 2SLGBTQIA+ seniors across Ontario.

### **Egale**

Egale works to improve the lives of 2SLGBTQIA+ people in Canada and enhance the global response to 2SLGBTQIA+ issues. Egale does this through research, education, awareness and legal advocacy to:

- inform public policy
- inspire cultural change
- promote human rights and inclusion

[Egale](https://egale.ca/) (https://egale.ca/)

[Contact form](https://egale.ca/contact-us) (https://egale.ca/contact-us)

Toll-free: 1-888-204-7777

### **The 519**

This downtown Toronto community centre offers programs and services, including the 519 Older 2SLGBTQIA+ Adults program. There's a weekly drop-in and a monthly book club for men and women over age 50.

[The 519](https://www.the519.org/) (https://www.the519.org/)

Email: [info@the519.org](mailto:info@the519.org)

Tel: 416-392-6874



## Senior Pride Network Toronto

The Senior Pride Network Toronto is an association of individuals, organizations and community groups committed to expanding programs and services for 2SLGBTQIA+ people aged 50 and up in Toronto.

[Find resources for older 2SLGBTQIA+ communities](https://www.seniorpridenetwork.ca/resources)

(<https://www.seniorpridenetwork.ca/resources>).

[Senior Pride Network Toronto](https://www.seniorpridenetwork.ca/) (<https://www.seniorpridenetwork.ca/>)

Email: [spntoronto@gmail.com](mailto:spntoronto@gmail.com)

## Services for veterans

The following programs and resources support [veterans in Ontario](https://www.ontario.ca/page/veterans) (<https://www.ontario.ca/page/veterans>).

## Royal Canadian Legion Ontario Provincial Command

The Ontario Command of the Royal Canadian Legion has over 400 branches throughout the province. Legions:

- remember those who gave their lives for freedom
- look after the needs of veterans, their dependents and people serving in the Canadian Forces

[Royal Canadian Legion Ontario Command](https://www.on.legion.ca/) (<https://www.on.legion.ca/>)

Email: [info@on.legion.ca](mailto:info@on.legion.ca)

Toll-free: 1-888-207-0939

## Royal Canadian Legion in Northwestern Ontario

The Manitoba and Northwestern Ontario Command of the Royal Canadian Legion includes about 130 branches. Many are in Northwestern Ontario.

[Royal Canadian Legion Manitoba and Northwestern Ontario Command](http://www.mbnwo.ca/)

(<http://www.mbnwo.ca/>)

Email: [mblegion@mbnwo.ca](mailto:mblegion@mbnwo.ca)

Tel: 204-233-3405

## The Memory Project

This project tells the stories of Canada's military participation from the First World War to today. This national bilingual archive houses an excellent collection of:

- oral interviews
- digitized artefacts
- memorabilia

Each tells stories of service and sacrifice. You can join the [Memory Project Speakers Bureau](https://www.thememoryproject.com/become-a-speaker/) (<https://www.thememoryproject.com/become-a-speaker/>) to do classroom visits to share your story with students at local schools.

The project is an initiative of [Historica Canada](https://www.historicacanada.ca/) (<https://www.historicacanada.ca/>).

[The Memory Project](https://www.thememoryproject.com/) (<https://www.thememoryproject.com/>)

Toll-free: 1-866-701-1867

# Volunteering

Make a difference and stay involved in your community. Start here to find out how to volunteer your time.

## Volunteer in your community

### United Way

Give your time, expertise and talent to help improve your community. Contact your local United Way to find an opportunity that is right for you.

[United Way](https://www.unitedway.ca/get-involved/) (<https://www.unitedway.ca/get-involved/>)

Email: [info@unitedway.ca](mailto:info@unitedway.ca)

Toll-free: 1-800-267-8221

### Volunteer Canada

Volunteer Canada is a bilingual, non-profit organization that:

- promotes volunteer work across Canada
- encourages people to get involved in their community
- recognizes volunteer efforts

Find a volunteer centre through [Volunteer Canada](https://volunteer.ca/volunteer-centre-directory/) (<https://volunteer.ca/volunteer-centre-directory/>).

[Volunteer Canada](https://www.volunteer.ca/) (<https://www.volunteer.ca/>)

Email: [info@volunteer.ca](mailto:info@volunteer.ca)

Toll-free: 1-800-670-0401

## Help others in an emergency or natural disaster

### Ontario Corps

Help your community during an emergency like a natural disaster or pandemic by volunteering with [Ontario Corps](https://www.ontario.ca/page/ontario-corps-volunteer-registration) (<https://www.ontario.ca/page/ontario-corps-volunteer-registration>).

Ontario Corps supports emergency volunteer response efforts by partnering with:

- provincial ministries
- municipalities
- First Nations
- non-governmental organizations
- community groups

If you want to join the program, you need to:

- live in Ontario
- be 16 years or older
- register and create an account:
  - complete your profile
  - complete the criminal record check
  - complete free, foundational online training

[Register to be an Ontario Corps volunteer](https://www.volunteercorps.gov.on.ca/)

(<https://www.volunteercorps.gov.on.ca/>).

## Red Cross

The Canadian Red Cross offers many volunteer opportunities. You can:

- help during emergencies and disasters
- provide customer service and office support
- work on a committee

[Become a volunteer](https://www.redcross.ca/volunteer/discover-volunteer-opportunities-for-you) (<https://www.redcross.ca/volunteer/discover-volunteer-opportunities-for-you>).

[Canadian Red Cross](https://www.redcross.ca/) (<https://www.redcross.ca/>)

[Contact form](https://www.redcross.ca/volunteer/contact-us) (<https://www.redcross.ca/volunteer/contact-us>)

Toll-free: 1-844-818-2155

# Share your expertise as a volunteer

## Community Volunteer Income Tax Program

[The Community Volunteer Income Tax Program](https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html) (<https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html>) helps low-income people who need help preparing their tax returns. Their tax needs must be simple. This is a great opportunity to volunteer if you know the basics about income tax. The Canada Revenue Agency runs the program.

## Ontario Trillium Foundation

The Ontario Trillium Foundation invests in projects to make a positive impact in communities across the province. You can volunteer as part of a Grant Review Team to:

- assess grant applications
- recommend projects for funding

Volunteers need to have local knowledge and expertise.

[Ontario Trillium Foundation](https://www.otf.ca/who-we-are/volunteering) (<https://www.otf.ca/who-we-are/volunteering>)  
Email: [volunteersupport@otf.ca](mailto:volunteersupport@otf.ca)

## The Life Institute

The Life Institute (through Toronto Metropolitan University) in Toronto helps adults aged 50 and up pursue their passion for lifelong learning. They offer courses, activities and volunteer opportunities such as:

- administrative work
- committee work
- event planning
- teaching or becoming a class host

[Become a volunteer](https://thelifeinstitute.ca/page/volunteer) (<https://thelifeinstitute.ca/page/volunteer>).

[The Life Institute](https://thelifeinstitute.ca/page/aboutus) (<https://thelifeinstitute.ca/page/aboutus>)

Email: [info@international.gc.ca](mailto:info@international.gc.ca)

Tel: 647-370-6572 ext. 556989

# Awards, events and milestones

Find out how to get a special message for an older adult or couple in your life and learn about awards for seniors.

## Greetings and certificates

### Message from his Majesty the King or Governor General

You can mark a special occasion by requesting a [congratulatory message](https://www.gg.ca/en/contact-us/birthday-anniversary-greetings) (<https://www.gg.ca/en/contact-us/birthday-anniversary-greetings>) from his Majesty the King for:

- birthday greetings to Canadians who are aged 100 years or up
- couples who are celebrating an anniversary of 60 years or more

The Governor General sends birthday greetings to:

- Canadians who are aged 90 years or up
- couples celebrating an anniversary of 50 years or more

[Request a greeting](https://www.gg.ca/en/contact-us/birthday-anniversary-greetings) (<https://www.gg.ca/en/contact-us/birthday-anniversary-greetings>).

Email: [anniversaries.anniversaires@gg.ca](mailto:anniversaries.anniversaires@gg.ca)

Tel: 613-993-8164

### Greetings from the Lieutenant Governor of Ontario

The Lieutenant Governor of Ontario sends [greetings](https://www.lgontario.ca/en/birthday-anniversary-greetings/) (<https://www.lgontario.ca/en/birthday-anniversary-greetings/>) to:

- people celebrating birthdays of 90 years or older
- couples celebrating anniversaries of 50 years or more

[Request a greeting](https://greetings.lgontario.ca/GreetingRequest.aspx) (<https://greetings.lgontario.ca/GreetingRequest.aspx>).

Tel: 416-325-7780

Tel TTY: 416-325-5003



## Certificate from the Prime Minister of Canada

The Prime Minister of Canada sends [congratulatory certificates](https://pm.gc.ca/en/connect/greetings) (<https://pm.gc.ca/en/connect/greetings>) to:

- Canadians celebrating birthdays of 65 years or more
- couples celebrating anniversaries of 25 years or more

You can request a certificate every 5 years.

[Request a certificate](https://pm.gc.ca/en/connect/greetings) (<https://pm.gc.ca/en/connect/greetings>).

Tel: 613-941-6901

## Certificate from the Premier of Ontario

The Premier of Ontario provides [congratulatory certificates](https://correspondence.premier.gov.on.ca/en/certificates/default.aspx) (<https://correspondence.premier.gov.on.ca/en/certificates/default.aspx>) to:

- Ontarians celebrating birthdays of 80 years or more
- couples celebrating anniversaries of 40 years or more

[Request a certificate](https://correspondence.premier.gov.on.ca/en/certificates/default.aspx) (<https://correspondence.premier.gov.on.ca/en/certificates/default.aspx>).

Email: [CAB.Certificates@ontario.ca](mailto:CAB.Certificates@ontario.ca)

Tel: 416-325-3777

## Message from your Member of Provincial Parliament or Member of Parliament

Contact your Member of Provincial Parliament (MPP) or Member of Parliament (MP) for greetings or certificates for special occasions.

Find your local MPP through Elections Ontario.

[Elections Ontario](https://www.elections.on.ca/en.html) (<https://www.elections.on.ca/en.html>) (click on Voter Information Service)

Email: [info@elections.on.ca](mailto:info@elections.on.ca)

Toll-free: 1-888-668-8683

Toll-free TTY: 1-888-292-2312

Find your local MP through Elections Canada.

[Elections Canada](https://www.elections.ca/home.aspx) (<https://www.elections.ca/home.aspx>) (click on the Voters box)

Toll-free: 1-800-463-6868

Toll-free TTY: 1-800-361-8935

## Awards for seniors

There are 2 provincial awards to celebrate seniors:

- [Ontario Senior Achievement Award](https://www.ontario.ca/page/honours-and-awards-community#section-2) (<https://www.ontario.ca/page/honours-and-awards-community#section-2>) recognizes individuals for significant contributions to their communities after the age of 65
- [Ontario Senior of the Year Award](https://www.ontario.ca/page/honours-and-awards-community#section-3) (<https://www.ontario.ca/page/honours-and-awards-community#section-3>) is a municipal award given to individuals aged 65 and up who have enriched the community's social, cultural or civic life

The Government of Ontario offers [medal and recognition programs](https://www.ontario.ca/page/honours-and-awards) (<https://www.ontario.ca/page/honours-and-awards>) to celebrate the people who make our province a better place to live.

Email: [OntarioHonoursAndAwards@ontario.ca](mailto:OntarioHonoursAndAwards@ontario.ca)

Toll-free: 1-877-832-8622

## Ontario Honours and Awards Secretariat

To recognize Ontarians' outstanding achievements in the volunteer sector, the government plans and delivers the following awards:

- [Ontario Volunteer Service Awards](https://www.ontario.ca/page/honours-and-awards-volunteering#section-1) (<https://www.ontario.ca/page/honours-and-awards-volunteering#section-1>) recognizes individuals for 5 to 60+ years of continuous service with one organization
- [June Callwood Outstanding Achievement Award for Voluntarism](https://www.ontario.ca/page/honours-and-awards-volunteering#section-2) (<https://www.ontario.ca/page/honours-and-awards-volunteering#section-2>) recognizes individuals and groups who have made outstanding contributions as volunteers in their communities.

## Annual events to celebrate seniors

There are many events in Ontario, in Canada and around the world to recognize and celebrate seniors. Mark these special dates in your calendar:

- [Seniors Month](https://www.ontario.ca/page/celebrating-seniors-ontario) (<https://www.ontario.ca/page/celebrating-seniors-ontario>) is celebrated every June in Ontario to recognize the contributions of seniors to communities across the province
- [Canadian National Seniors Day](https://www.canada.ca/en/employment-social-development/campaigns/national-seniors-day.html) (<https://www.canada.ca/en/employment-social-development/campaigns/national-seniors-day.html>) is celebrated on October 1 across Canada
- [International Day of Older Persons](https://www.un.org/en/observances/older-persons-day) (<https://www.un.org/en/observances/older-persons-day>) on October 1 recognizes the contributions of seniors around the world

# Employment and learning

Find jobs and training programs, understand employment standards and keep learning.

## Working in Ontario

There is no mandatory retirement age in Ontario. This means you don't have to retire at age 65. You get to decide if and when you want to retire.

## Job and training programs through Employment Ontario

Employment Ontario has hundreds of service locations across Ontario and offers free programs and services that help people train for new careers and find good jobs.

[Find employment and training programs.](https://www.ontario.ca/page/employment-ontario) (https://www.ontario.ca/page/employment-ontario)

## Employment Ontario Contact Centre

Monday to Friday 8:30 a.m. to 5 p.m. ET

Email: [contactEO@ontario.ca](mailto:contactEO@ontario.ca)

[Live chat](https://www.ontario.ca/page/employment-ontario-live-chat) (https://www.ontario.ca/page/employment-ontario-live-chat)

Tel: 416-326-5656

Toll-free: 1-800-387-5656

Tel TTY: 1-866-533-6339

## Ontario Job Creation Partnerships

Gain skills and get work experience. The [Ontario Job Creation Partnerships program](https://www.ontario.ca/page/ontario-job-creation-partnerships) (https://www.ontario.ca/page/ontario-job-creation-partnerships) is for people who are receiving Employment Insurance (EI) benefits or are eligible for EI. You can expect to develop employable skills and get current work experience to increase your chances of finding long-term employment.

## Better Jobs Ontario

If you've been laid off and you're having trouble finding a stable job, the [Better Jobs Ontario program](https://www.ontario.ca/page/better-jobs-ontario) (https://www.ontario.ca/page/better-jobs-ontario) may be able to help. It helps you pay for living expenses and training costs while you train for a new job. The program offers:

- skills training for jobs where there is demand
- up to \$28,000 for tuition, books, transportation and other training-related expenses

The amount may be higher for people with disabilities. The program is open to all ages.

[Live chat](https://www.ontario.ca/page/employment-ontario-live-chat) (https://www.ontario.ca/page/employment-ontario-live-chat)

Email: [contactEO@ontario.ca](mailto:contactEO@ontario.ca)

Toll-free: 1-800-387-5656

Toll-free TTY: 1-866-533-6339

## Job banks and postings

### Ontario WorkinfoNet

Find volunteer, job and training opportunities with [Ontario WorkinfoNET](http://onwin.ca/) (http://onwin.ca/) (OnWIN). It's the province's largest network of work and labour market information. It's free and available in English and French.

### Job Bank

The Government of [Canada Job Bank](http://www.jobbank.gc.ca/) (http://www.jobbank.gc.ca/) posts jobs open to all Canadians. You can:

- search by job description and location
- find labour market information

# Your rights at work

## Employment Standards Act

The [Employment Standards Act](https://www.ontario.ca/document/your-guide-employment-standards-act-0) (https://www.ontario.ca/document/your-guide-employment-standards-act-0) (ESA) sets out minimum rights for most employees in Ontario workplaces, such as minimum wage, public holidays, vacation time and pay, termination and severance pay. If you are employed in Ontario, you are likely protected by the ESA.

The ESA also provides for several job-protected leaves, such as sick leave, family responsibility leave, bereavement leave, family caregiver leave and family medical leave, etc.

[Find more information on leaves](https://www.ontario.ca/document/your-guide-employment-standards-act-0#section-1) (https://www.ontario.ca/document/your-guide-employment-standards-act-0#section-1).

Employment Standards Information Centre

Email: [webes@ontario.ca](mailto:webes@ontario.ca)

Toll-free: 1-800-531-5551

Toll-free TTY: 1-866-567-8893

## Occupational Health and Safety Act

The [Occupational Health and Safety Act](https://www.ontario.ca/laws/statute/90o01) (https://www.ontario.ca/laws/statute/90o01) (OHSA) is Ontario's legislation for workplace health and safety. The main purpose of the OHSA is to protect workers from health and safety [hazards](https://www.ontario.ca/page/workplace-hazards) (https://www.ontario.ca/page/workplace-hazards) on the job by:

- setting out [duties](https://www.ontario.ca/document/guide-occupational-health-and-safety-act/part-iii-duties-employers-and-other-persons) (https://www.ontario.ca/document/guide-occupational-health-and-safety-act/part-iii-duties-employers-and-other-persons) for all workplace parties and rights for workers to help establish a strong internal responsibility system (IRS) in the workplace
- establishing measures and procedures for dealing with workplace hazards
- providing for enforcement of the law where compliance has not been achieved voluntarily

Occupational Health and Safety Contact Centre

Email: [webohs@ontario](mailto:webohs@ontario)

Toll-free: 1-877-202-0008

Toll-free TTY: 1-855-653-9260

## Continue your career in Canada

### Internationally trained professionals

Do you have qualifications or training in another country?

- Continue your career in Canada with the [Ontario Bridge Training Program](https://www.ontario.ca/page/adult-learning-ontario-bridge-training-program) (<https://www.ontario.ca/page/adult-learning-ontario-bridge-training-program>).
- Learn about other Ontario services to help you [work in your profession or trade](https://www.ontario.ca/page/work-your-profession-or-trade) (<https://www.ontario.ca/page/work-your-profession-or-trade>).

## Education and training

Learning is a lifelong journey. It helps us grow and have a good quality of life. This section lists opportunities for older adults.

### Continue learning as a senior

#### Online and in-person education

There are many opportunities for you to continue learning, in person and virtually. Some offer special discounts for seniors.

- [Ontario colleges](https://www.ontario.ca/page/ontario-colleges) (<https://www.ontario.ca/page/ontario-colleges>)
- [OntarioLearn](http://www.ontariolearn.com/) (<http://www.ontariolearn.com/>)
- [Public school boards](https://www.ontario.ca/page/find-school-board-or-school-authority) (<https://www.ontario.ca/page/find-school-board-or-school-authority>)
- [Ontario universities](https://www.ontario.ca/page/ontario-universities) (<https://www.ontario.ca/page/ontario-universities>)

## TVO Independent Learning Centre

Ontario's largest online high school provides flexible, affordable online learning. The non-profit offers:

- individual courses
- an alternative way to get your [Ontario Secondary School Diploma](https://www.ontario.ca/page/adult-learning-ontario-high-school-diploma#:~:text=The%20Ontario%20Secondary%20School%20Diploma,offered%20in%20French%20language%20schools.) (https://www.ontario.ca/page/adult-learning-ontario-high-school-diploma#:~:text=The%20Ontario%20Secondary%20School%20Diploma,offered%20in%20French%20language%20schools.)
- General Education Development (GED) testing

[TVO Independent Learning Centre](http://www.ilc.org/) (http://www.ilc.org/)

Toll-free: 1-800-387-5512

## Computer training courses

[Ontario public libraries](https://www.ontario.ca/page/ontario-public-libraries) (https://www.ontario.ca/page/ontario-public-libraries) run computer courses for beginners and advanced users. Many courses are free.

Examples of libraries with computer courses:

- [Barrie Public Library](https://www.barrielibrary.ca/about-bpl/library-news/~441-Book-a-Tech-Coach-to-get-help-with-technology) (https://www.barrielibrary.ca/about-bpl/library-news/~441-Book-a-Tech-Coach-to-get-help-with-technology)
- [Callander Public Library](https://www.callanderpubliclibrary.ca/services) (https://www.callanderpubliclibrary.ca/services)
- [Greater Sudbury Public Library](https://www.sudburylibraries.ca/en/index.aspx) (https://www.sudburylibraries.ca/en/index.aspx)
- [Midland Public Library](https://midlandlibrary.com/adult-programs/) (https://midlandlibrary.com/adult-programs/)
- [Toronto Public Library](https://www.torontopubliclibrary.ca/seniorstechhelp/) (https://www.torontopubliclibrary.ca/seniorstechhelp/)
- [Township of Russell Public Library](https://russellbiblio.com/library-services/seniors-services/) (https://russellbiblio.com/library-services/seniors-services/)



Ask your public library if they have computer courses. The [Seniors Active Living Centre program](https://www.ontario.ca/page/find-seniors-active-living-centre-near-you) (https://www.ontario.ca/page/find-seniors-active-living-centre-near-you) in your area may also offer computer training.

[Ontario 211](https://211ontario.ca/) (https://211ontario.ca/)

Tel: 2-1-1

Toll-free: 1-877-330-3213

Toll-free TTY: 1-844-483-9835

## Literacy and basic skills

Ontario's Literacy and basic skills program helps to improve your reading, writing, math, computer and other basic skills.

You will work with a service provider to put together a learning plan that will help you meet your goals of further education, apprenticeship, employment or greater self-confidence.

[Request a service provider appointment](https://www.employmentontario.labour.gov.on.ca/CitizenPortal/infoAboutYou?lang=en&programCode=LBS). (https://www.employmentontario.labour.gov.on.ca/CitizenPortal/infoAboutYou?lang=en&programCode=LBS)

[Learn about the literacy and basic skills program](https://www.ontario.ca/page/adult-learning-literacy-and-basic-skills) (https://www.ontario.ca/page/adult-learning-literacy-and-basic-skills).

Need financial help to support your education?

- Read the “[Money and finances](https://www.ontario.ca/document/guide-programs-and-services-seniors/money-and-finances#lifelong-learning-plan)” (https://www.ontario.ca/document/guide-programs-and-services-seniors/money-and-finances#lifelong-learning-plan) chapter of this guide.
- You can withdraw money from your RRSPs to help pay for full-time education. The Canada Revenue Agency [Lifelong Learning Plan](https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4112/lifelong-learning-plan.html) (https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4112/lifelong-learning-plan.html) is available to you, your spouse or common-law partner.

# Driving and transportation

Stay mobile and get around as a senior. Find information on renewing your driver's licence, accessible parking permits and other ways to get around besides driving.

## Driving

Getting around is important to seniors. Growing older doesn't mean you have to give up driving. Many older drivers choose to change their driving habits to manage the changes that come with aging.

### Courses for mature drivers

If you are an older driver, consider a driving course to manage some of the challenges of driving as you age. The [Canada Safety Council](https://www.canadasafetycouncil.org/) (<https://www.canadasafetycouncil.org/>) is a great resource.

Courses often cover:

- new strategies
- driving rules and regulations
- common causes of collisions
- tips on how to avoid collisions

[55 Alive Driver Refresher Course](https://canadasafetycouncil.org/product/55-alive-driver-refresher-course/) (<https://canadasafetycouncil.org/product/55-alive-driver-refresher-course/>)

Tel: 613-739-1535 ext. 230

### CAA toolkit for senior driving

The Canadian Automobile Association (CAA)'s [driving toolkit for seniors](https://www.caa.ca/driving-safely/senior-drivers/) (<https://www.caa.ca/driving-safely/senior-drivers/>) and loved ones can help you:

- assess fitness to drive under different conditions
- keep your driving confidence as you age
- take concrete steps to modify your driving habits (if needed)

CAA designed the toolkit using its road safety knowledge and expert help from the:

- Canadian Medical Association
- Canadian Association of Occupational Therapists

Toll-free: 1-800-222-4357

## **Renew your driver's licence**

An Ontario driver's licence must be renewed every 5 years.

You can renew your driver's licence at [ServiceOntario centres](https://www.ontario.ca/locations/serviceontario) (https://www.ontario.ca/locations/serviceontario) or online at [ontario.ca/renew](http://www.ontario.ca/renew) (http://www.ontario.ca/renew).

Toll-free: 1-800-267-8097

Toll-free TTY: 1-800-268-7095

## **Drivers aged 80 years and up**

Once you turn 80, you need to renew your driver's licence every 2 years. To renew, you will attend a group education session and complete:

- a vision test
- an in-class cognitive screening exercise to assess if more testing is needed

Before you can renew your licence, you may have to:

- pass a road test
- provide additional vision information
- submit medical information

You will learn more about these requirements at your group education session. Plan about 60–90 minutes to complete the vision test and in-class screening.

[Learn how to renew your G driver's licence when you are aged 80 and up](https://www.ontario.ca/page/renew-g-drivers-licence-80-years-and-over) (https://www.ontario.ca/page/renew-g-drivers-licence-80-years-and-over).

Toll-free: 1-800-387-3445

Toll-free TTY: 1-800-268-7095

## Driver examination centres

[DriveTest Centres](https://www.drivetest.ca/) (<https://www.drivetest.ca/>) run all driver exam services. This includes:

- vision tests
- knowledge tests
- road tests

Toll-free: 1-888-570-6110 (automated phone booking line)

## Accessible parking permit

You can get an accessible parking permit for free if you qualify for one. Here's how it works:

- you can use it for any vehicle that you are travelling in
- you need to display the permit when the vehicle is parked in a designated accessible parking space

To qualify, your doctor (or one of 6 other regulated health professionals) must certify that you have one of the following:

- limited mobility
- the need for mobility assistance
- severe lung or cardiovascular disease
- the need for portable oxygen
- poor vision

You can apply for either a:

- permanent permit that is good for up to 5 years
- temporary permit that is good for up to 1 year

[Get an accessible parking permit](https://www.ontario.ca/page/get-accessible-parking-permit) (<https://www.ontario.ca/page/get-accessible-parking-permit>).

Toll-free: 1-800-387-3445

Toll-free TTY: 1-800-268-7095

Do you need to modify your home or vehicle to be more accessible? Go to the "[Money and finances](https://www.ontario.ca/document/guide-programs-and-services-seniors/money-and-finances#home-and-vehicle-modification-program)" (<https://www.ontario.ca/document/guide-programs-and-services-seniors/money-and-finances#home-and-vehicle-modification-program>) chapter of this guide to learn about the Home and Vehicle Modification Program.

## Special licence plate for veterans

The veteran graphic licence plate is available to eligible veterans. Your service must be certified by the [Royal Canadian Legion](https://www.on.legion.ca/) (<https://www.on.legion.ca/>).

To get a Veteran Plate Eligibility Certification:

- visit a [ServiceOntario centre](https://www.ontario.ca/locations/serviceontario) (<https://www.ontario.ca/locations/serviceontario>)
- visit [ontario.ca/CustomPlates](https://ontario.ca/CustomPlates)
- call the Royal Canadian Legion: 905-841-7999
- download the [application form](https://forms.mgcs.gov.on.ca/en/dataset/O23-sr-lv-168) (<https://forms.mgcs.gov.on.ca/en/dataset/O23-sr-lv-168>)

## Other ways to get around

### When it's time to stop driving

If you are a mature driver, there may come a time when you will have to think about limiting your driving or stopping altogether. This could be a difficult decision to make. You may fear losing your independence and becoming a burden to others. Here are some tips:

- talk with family, friends and your doctor about your worries
- learn about alternatives to driving in your community
- plan ahead for the time when you may need to cut back and eventually stop driving

## Warning signs about your driving

It's important to recognize the signs that you may no longer be a safe driver.

Here are a few questions to consider:

- Are you nervous behind the wheel?
- Do other drivers frequently honk at you?
- Have you had several 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?

## Options if you can't drive

There are many other ways to get around. Here are a few options:

- take public transit (buses and trains)
- use taxis and ride-share services
- ask friends and family members to drive you
- keep your vehicle and have others drive for you
- use a van or bus pick-up from senior residences and other groups
- purchase pre-paid taxi vouchers
- walk
- find volunteer driver services that may be available in your area

[211 Ontario](https://211ontario.ca/) (<https://211ontario.ca/>)

Ask for community organizations that provide transportation for seniors

Tel: 2-1-1

## If you need to sell your car

### Selling privately

To sell your car privately, you must give the buyer a used vehicle information package (UVIP). Here's what you should know about the UVIP:

- it contains a description of the vehicle and its Ontario history
- it helps buyers make better informed decisions
- you can [order it online](https://www.ontario.ca/page/used-vehicle-information-package#section-1) (https://www.ontario.ca/page/used-vehicle-information-package#section-1) or pick it up from a ServiceOntario Driver and Vehicle Licence Issuing Office

[Order a used vehicle information package.](https://www.ontario.ca/page/used-vehicle-information-package)

(https://www.ontario.ca/page/used-vehicle-information-package)

[ServiceOntario](http://www.serviceontario.ca/) (http://www.serviceontario.ca/)

Toll-free: 1-800-267-8097

Toll-free TTY: 1-800-268-7095

## Buses and public transportation

### Services for seniors and people with limited mobility

Many communities offer bus services and specialized transit services for seniors or people with disabilities. Here's what you should know:

- these services use smaller vehicles equipped with a lift or ramp for people who use mobility devices (like a wheelchair or scooter)
- some communities may offer fully accessible buses

Examples of specialized services in Ontario include:

- [Ottawa Para Transpo](https://www.octranspo.com/en/para-transpo/) (https://www.octranspo.com/en/para-transpo/)
- [Toronto Wheel-Trans](https://www.ttc.ca/wheel-trans) (https://www.ttc.ca/wheel-trans)
- [Windsor Handi-Transit](https://www.eriectclairhealthline.ca/displayservice.aspx?id=40609) (https://www.eriectclairhealthline.ca/displayservice.aspx?id=40609)

[211 Ontario](https://211ontario.ca/) (https://211ontario.ca/)

Tel: 2-1-1

## Public transit in Toronto and Hamilton

[GO Transit](https://www.gotransit.com/) (<https://www.gotransit.com/>) is a regional public transit service that serves:

- the Greater Toronto Area
- Hamilton
- communities across the Greater Golden Horseshoe

Seniors 65 years and up can:

- save 55% on train and bus rides with a [PRESTO card](https://www.gotransit.com/en/trip-planning/presto) (<https://www.gotransit.com/en/trip-planning/presto>)
- buy special rate single-ride tickets and day passes
- access most stations if they use a mobility device or cannot use stairs or steps

[GO Transit](https://www.gotransit.com/) (<https://www.gotransit.com/>)

Toll-free: 1-888-GET-ONGO (438-6646)

Toll-free TTY: 1-800-387-3652

## Volunteer drivers

Volunteer driving services may be available in your community through:

- [Canadian Red Cross](https://www.redcross.ca/) (<https://www.redcross.ca/>)
- [Royal Canadian Legion branch](https://www.legion.ca/contact-us/find-a-branch) (<https://www.legion.ca/contact-us/find-a-branch>)
- [Seniors Active Living Centre programs](https://www.ontario.ca/page/find-seniors-active-living-centre-near-you) (<https://www.ontario.ca/page/find-seniors-active-living-centre-near-you>)



# Money and finances

Manage your finances as you age. Learn about taxes, pensions and benefits, financial planning and financial supports.

## Taxes

It's important to file an annual personal income tax return even if you have no income to report. Here's why:

- many government benefit programs use your income tax return to determine if you are eligible for benefits
- you may be eligible to receive the Goods and Services Tax/Harmonized Sales Tax (GST/HST) credit, which is a tax-free payment paid every 4 months
- you may be eligible for refundable tax credits or grants
- pension programs and other benefits automatically renew when you file your tax return (such as Old Age Security, Guaranteed Income Supplement, Allowance and Allowance for the Survivor)

File your tax return by April 30 each year. This is the best way to get the benefits you're eligible for.

[Canada Revenue Agency](https://www.canada.ca/en/revenue-agency.html) (<https://www.canada.ca/en/revenue-agency.html>)

Toll-free: 1-800-959-8281

Toll-free TTY: 1-800-665-0354

The Canada Revenue Agency (CRA) offers a [free online course](https://www.canada.ca/en/revenue-agency/services/tax/individuals/educational-programs.html) (<https://www.canada.ca/en/revenue-agency/services/tax/individuals/educational-programs.html>) on how to prepare and file a personal income tax return.

If you have trouble preparing your taxes, [the Canada Revenue Agency can help](http://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program/individual-tax-filing-assistance.html) (<http://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program/individual-tax-filing-assistance.html>).

## Filing your tax return

You can prepare and file your tax return on paper or electronically.

If you file a paper form:

- include all information slips that show your income and deductions
- keep a copy of your return for future reference

If you file electronically, use a free online service such as [NETFILE](https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals.html) (<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals.html>).

## Tax refunds and payments

You may be eligible for a tax refund. If so, the Canada Revenue Agency (CRA) will send you one or deposit it into your account.

If you owe money, here's how to pay:

- use [My Payment](https://www.canada.ca/en/revenue-agency/services/payments-cra/individual-payments/make-payment.html) (<https://www.canada.ca/en/revenue-agency/services/payments-cra/individual-payments/make-payment.html>), the CRA's electronic payment service
- pay through your bank
- include a cheque or money order made out to the Receiver General of Canada when you file (be sure to include your Social Insurance Number on the back of your cheque)

[Learn about scams and protect your money.](https://www.canada.ca/en/revenue-agency/corporate/security/protect-yourself-against-fraud/scam-alerts.html) (<https://www.canada.ca/en/revenue-agency/corporate/security/protect-yourself-against-fraud/scam-alerts.html>)

If you are the executor of an estate, you must file a tax return for the person who died. Go to the "[End of life](https://www.ontario.ca/document/guide-programs-and-services-seniors/end-life#section-5)" (<https://www.ontario.ca/document/guide-programs-and-services-seniors/end-life#section-5>) chapter for details.

[Canada Revenue Agency](https://www.canada.ca/en/revenue-agency.html) (<https://www.canada.ca/en/revenue-agency.html>)

Tele refund Toll-free: 1-800-959-1956

Payment arrangements

Toll-free: 1-888-863-8657

Toll-free TTY: 1-800-665-0354

## Get help with your taxes

Do you need help to complete your income tax and benefit return? The Canada Revenue Agency's Community Volunteer Income Tax Program connects volunteers with eligible low-income earners. Volunteers will help prepare your tax return.

To [volunteer at a free tax clinic](http://www.cra-arc.gc.ca/volunteer) (<http://www.cra-arc.gc.ca/volunteer>), you need a basic understanding of income taxes.

[Find a tax clinic in your area](https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html) (<https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html>).

[Canada Revenue Agency](https://www.canada.ca/en/revenue-agency.html) (<https://www.canada.ca/en/revenue-agency.html>)

Toll-free: 1-800-959-8281

Toll-free TTY: 1-800-665-0354

The Ontario Ministry of Finance hosts free information sessions to help you learn about Ontario taxes, tax credits and benefits.

Find out what topics are covered and how to register for upcoming live virtual sessions at [ontario.ca/TaxTalk](http://ontario.ca/TaxTalk).

## Your rights as a taxpayer

As a taxpayer, you have rights. The [Taxpayer Bill of Rights Guide](https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc17/taxpayer-bill-rights-guide-understanding-your-rights-a-taxpayer.html) (<https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc17/taxpayer-bill-rights-guide-understanding-your-rights-a-taxpayer.html>) explains them. When you deal with the Canada Revenue Agency (CRA), you have the right to:

- be treated professionally, courteously and fairly
- receive complete, accurate, clear and timely information

If you feel the CRA is not respecting your rights, contact:

[Office of the Taxpayers' Ombudsperson](http://www.canada.ca/en/taxpayers-ombudsperson.html) (<http://www.canada.ca/en/taxpayers-ombudsperson.html>)

Toll-free: 1-866-586-3839

## Pensions and other benefits

The Old Age Security (OAS) Pension program and the Canada Pension Plan (CPP) are [Government of Canada](https://www.canada.ca/en/employment-social-development/campaigns/seniors.html?utm_campaign=not-applicable&utm_medium=vanity-url&utm_source=canada-ca_seniors) (https://www.canada.ca/en/employment-social-development/campaigns/seniors.html?utm\_campaign=not-applicable&utm\_medium=vanity-url&utm\_source=canada-ca\_seniors) programs for seniors. Contact Service Canada to get information about OAS and CPP. When you call:

- make sure you have the number that appears on your OAS or CPP payment, your Social Insurance Number or your Old Age Security card number
- you can ask for your benefits to be directly deposited into your bank account each month (be sure to have your bank account number handy)

To find your bank account number:

- look at the number at the bottom of your cheques
- ask your bank for your account number if you don't have a chequing account

[Service Canada account login](http://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html) (http://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html)

Toll-free: 1-800-277-9914

Toll-free TTY: 1-800-255-4786

## Old Age Security pension

If you are aged 65 and up, you can collect the [Old Age Security](https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html) (https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html) pension. You must have lived in Canada for 10 years or more since turning 18 to be eligible.

Here's what you need to know:

- you will receive monthly benefits if you qualify
- you do not need to be retired to receive the pension
- it may start automatically (if you receive a letter to let you know)
- you may need to apply (if you get a letter asking you to apply or the information in the letter is incorrect)

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.

## Guaranteed Income Supplement

The [Guaranteed Income Supplement](https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html)

(<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html>) is for low-income seniors living in Canada who receive the Old Age Security pension.

Here's what you need to know:

- it is based on your annual income or the combined annual income of you and your spouse or common-law partner
- you may need to apply
- you will get your first payment the month after you turn 65
- you need to file your taxes on time every year to continue receiving regular payments

## Allowance and Allowance for the Survivor

In addition to the Guaranteed Income Supplement, the [allowance](https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance.html) (<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance.html>) is for your spouse or common-law partner if they are either:

- living and between 60 and 64 years old
- a widow or widower between the ages of 60 and 64

[Service Canada account login](http://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html) (<http://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html>)

Toll-free: 1-800-277-9914

Toll-free TTY: 1-800-255-4786

## Canada Pension Plan retirement pension

The [Canada Pension Plan](https://www.canada.ca/en/services/benefits/publicpensions/cpp.html) (CPP) (<https://www.canada.ca/en/services/benefits/publicpensions/cpp.html>) retirement pension is money you will receive every month when you retire. It is a taxable benefit. Everyone who works in Canada (except for Quebec) over the age of 18 pays into the CPP. You and your employer each pay half of the contributions. If you are self-employed, you pay the whole contribution.

Here's what you need to know:

- the amount you receive is based on how much you contributed, for how long and the age you started receiving the pension
- CPP allows you to choose the age you begin your pension
- you can start receiving it as early as age 60 or as late as age 70 (the earlier you start, the smaller the amount you receive)
- you need to apply when you want your CPP benefits to start
- if you don't apply, you will automatically start receiving CPP retirement benefits at age 70 (if you don't want to receive benefits you have one year to opt out)

Your CPP benefits are taxable. You must declare them on your annual tax return.

[Service Canada account login](http://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html) (<http://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html>)

Toll-free: 1-800-277-9914

Toll-free TTY: 1-800-255-4786

## Canada Pension Plan disability benefits

You may be eligible for monthly payments from the [Canada Pension Plan disability benefit](https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html) (<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html>) if you:

- are a CPP contributor under the age of 65
- cannot work because of a disability

You may also receive a disabled contributor's child's benefit. It is a monthly payment for a child of the person receiving a CPP disability benefit. To be eligible, the child must be either under age 18, or under age 25 and in full-time attendance at a recognized school or university.

## **Canada Pension Plan survivor's pension and death benefits**

The [CPP survivor's pension](https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-survivor-pension.html) (https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-survivor-pension.html) is a monthly payment to the legal spouse or common-law partner of a CPP contributor who has died.

Here's what you need to know:

- you must apply for the survivor pension as soon as possible after the contributor's death (if you delay, you may lose benefits, as the CPP can only make back payments for up to 12 months)
- if you are not capable of applying, a representative (such as a trustee) can apply for you

You may also receive these CPP benefits:

- the [death benefit](https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html) (https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html) is a one-time payment to the estate or eligible persons, on behalf of a CPP contributor who has died
- the [children's benefit](https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-childrens-benefit.html) (https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-childrens-benefit.html) is a monthly payment for the dependent children of a contributor who has died (to be eligible, the child must be either under age 18, or under age 25 and a full-time student at a recognized school or university)

## **Canada Pension Plan pension sharing**

Spouses and common-law partners who are both aged 60 and up can [share a CPP pension](https://www.canada.ca/en/services/benefits/publicpensions/cpp/share-cpp.html) (https://www.canada.ca/en/services/benefits/publicpensions/cpp/share-cpp.html). This may reduce the amount of personal income tax older couples pay.

## Canada Pension Plan and benefits if you have lived or are living outside of Canada

You may be eligible for pensions and benefits from Canada and/or from another country because of a social security agreement. This is for people who:

- have lived or worked in Canada and in another country
- are the survivors of a person who has lived or worked in Canada and in another country

An [international social security agreement](https://www.canada.ca/en/revenue-agency/services/tax/canada-pension-plan-cpp-employment-insurance-ei-rulings/international-social-security-agreements-canada-pension-plan.html) (https://www.canada.ca/en/revenue-agency/services/tax/canada-pension-plan-cpp-employment-insurance-ei-rulings/international-social-security-agreements-canada-pension-plan.html) is an international agreement between Canada and another country. It's designed to coordinate the pension programs of the two countries for people who have lived or worked in both countries.

Toll-free: 1-800-454-8731

Toll-free TTY: 1-800-255-4786

## Employment Insurance benefits

If you want to continue working after age 65 you may be eligible for the same Employment Insurance (EI) benefits as other workers in Canada.

Here's what you need to know:

- you can receive EI benefits even if you are receiving a pension
- you must meet the conditions to qualify

[Service Canada account login](http://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html) (http://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html)

Toll-free: 1-800-206-7218

Toll-free TTY: 1-800-529-3742

## Other Government of Canada 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.



Consult the Government of Canada's [benefits finder](https://www.canada.ca/en/services/benefits/finder.html) (https://www.canada.ca/en/services/benefits/finder.html).

[Service Canada account login](http://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html) (http://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html)

Toll-free: 1-800-277-9914

Toll-free TTY: 1-800-255-4786

## Program for low-income Ontario seniors

The [Ontario Guaranteed Annual Income System](https://www.ontario.ca/page/guaranteed-annual-income-system-payments-seniors) (https://www.ontario.ca/page/guaranteed-annual-income-system-payments-seniors) (GAINS) is a provincial program that provides a monthly benefit to eligible Ontario seniors.

GAINS payments are provided in addition to your Old Age Security (OAS) pension and any Guaranteed Income Supplement (GIS) payments you may receive from the federal government.

If you currently receive the OAS pension and GIS, you do not have to apply.

Find out if you qualify for [GAINS benefits](https://www.ontario.ca/page/guaranteed-annual-income-system-payments-seniors#section-3) (https://www.ontario.ca/page/guaranteed-annual-income-system-payments-seniors#section-3) .

Ministry of Finance

Toll-free: 1-866-ONT-TAXS (668-8297)

Toll-free TTY: 1-800-263-7776

## Saving for retirement

Everyone should have a financial plan. It's never too late to get started. A good plan will include your:

- living expenses (now and for the future)
- sources of income
- assets (like your home)
- tax planning
- insurance needs
- investments

You can find free guides online to help you get started. You can also contact a certified financial planner to help. Elder Planning Counselors specialize in working with people 50 years and up.

[FP Canada](https://www.fpcanada.ca/findaplanner) (<https://www.fpcanada.ca/findaplanner>) (Financial Planners Canada)

Email: [info@fpcanada.ca](mailto:info@fpcanada.ca)

Tel: 416-593-8587

Toll-free: 1-800-305-9886

## Registered Retirement Savings Plan

With a [Registered Retirement Savings Plan](https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans.html) (<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans.html>) (RRSP):

- you save money on your own
- your contributions are tax deductible
- the income you earn inside the plan is not taxed when it is earned
- any money you withdraw from your RRSP is taxable
- by law, you cannot hold an RRSP beyond the last day of the year that you turn 71

## Lifelong Learning Plan

The [Lifelong Learning Plan](https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans/lifelong-learning-plan.html) (<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans/lifelong-learning-plan.html>) allows you to take up to \$10,000 in a calendar year from your RRSPs. It's to pay for training or education for you, your spouse or common-law partner. When you withdraw money, you:

- have up to 10 years to repay the amount to your RRSP
- must complete an educational program before the end of the year that you turn 71

## Registered Retirement Income Fund

A [Registered Retirement Income Fund](https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-retirement-income-fund-rrif.html) (https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-retirement-income-fund-rrif.html) (RRIF):

- is a fund that gives you income during your retirement
- requires you take out a minimum amount each year
- can be set up with a bank, insurance company or trust company
- can be opened before you turn 71

## Tax-Free Savings Account

The [Tax-Free Savings Account](https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/tax-free-savings-account.html) (https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/tax-free-savings-account.html) (TFSA) is a registered account that can hold cash, stocks, bonds, GICs and more. You don't pay taxes on any investment growth inside your TFSA. Unlike an RSP, you don't pay taxes when you take your money out.

Here's what you need to know:

- you can contribute up to the TFSA dollar limit for each calendar year
- you can also contribute any unused TFSA amounts from the previous year
- your federal benefits and credits (such as the Old Age Security Pension, Guaranteed Income Supplement or Employment Insurance) will not be lower because of the amount you withdraw from your TFSA

Contact your bank to learn more.

Read the [TFSA Guide for individuals](https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4466/tax-free-savings-account-tfsa-guide-individuals.html) (https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4466/tax-free-savings-account-tfsa-guide-individuals.html).

## Other types of investments

There are other types of investments to help you meet your retirement goals.

[GetSmarterAboutMoney](http://www.getsmarteraboutmoney.ca/) (<http://www.getsmarteraboutmoney.ca/>) offers financial tools to help you make better money decisions. The Ontario Securities Commission Investor Office provides this great resource to help you learn more about:

- Guaranteed Investment Certificates (GICs)
- mutual funds
- more complex investments
- protecting yourself against fraud

## Tax credits and financial help

Discover programs that provide financial help or tax credits for medical expenses or modifying your home or car.

[Learn about Ontario tax credits and benefits for seniors.](https://www.ontario.ca/files/2024-02/msaa-seniors-home-safety-tax-credit-factsheet-en-2024-02-22.pdf)

(<https://www.ontario.ca/files/2024-02/msaa-seniors-home-safety-tax-credit-factsheet-en-2024-02-22.pdf>)

[Use the Ontario benefits and programs finder tool](https://www.ontario.ca/page/find-benefits-and-programs) (<https://www.ontario.ca/page/find-benefits-and-programs>).

## Financial help for food and housing

### Ontario Works

If you're having a hard time paying your bills, [Ontario Works](https://www.ontario.ca/page/social-assistance#section-1) (<https://www.ontario.ca/page/social-assistance#section-1>) can help cover the costs of basic needs like food and housing. Your payment depends on your family size, income, assets and housing costs.

[Apply for Ontario Works](https://www.ontario.ca/page/social-assistance#section-1) (<https://www.ontario.ca/page/social-assistance#section-1>).

Visit your [local Employment and Social Services office](http://www.officelocator.mcass.gov.on.ca/#section-1) (<http://www.officelocator.mcass.gov.on.ca/#section-1>) for more information.

Toll-free: 1-888-999-1142

Toll-free TTY: 1-800-387-5559

## Ontario Trillium Benefit

The [Ontario Trillium Benefit \(OTB\)](https://www.ontario.ca/page/ontario-trillium-benefit) (https://www.ontario.ca/page/ontario-trillium-benefit) combines the Ontario Sales Tax Credit, Ontario Energy and Property Tax Credit and Northern Ontario Energy Credit. Most recipients receive monthly OTB payments.

Toll-free: 1-866-ONT-TAXS (668-8297)

Toll-free TTY: 1-800-263-7776

## Programs to modify your home and vehicle

### Home and Vehicle Modification Program

The [Home and Vehicle Modification Program](https://www.marchofdimes.ca/en-ca/programs/am/hvmp/Pages/modchvmp.aspx) (https://www.marchofdimes.ca/en-ca/programs/am/hvmp/Pages/modchvmp.aspx) provides funding for:

- basic home and/or vehicle changes or modifications
- people with disabilities that restrict mobility and daily function to continue to live safely in their homes, avoid job loss and participate in their communities

You can apply for:

- home modifications: up to \$15,000 (lifetime maximum)
- vehicle modifications: up to \$15,000 (every 10 years)

[Ontario March of Dimes](https://www.marchofdimes.ca/en-ca) (https://www.marchofdimes.ca/en-ca)

Toll-free: 1-877-369-4867 (press "2" to speak with an intake counsellor)

### Multigenerational Home Renovation Tax Credit

The [Multigenerational Home Renovation Tax Credit](https://www.canada.ca/en/revenue-agency/programs/about-canada-revenue-agency-cra/federal-government-budgets/budget-2022-plan-grow-economy-make-life-more-affordable/multigenerational-home-renovation-tax-credit.html) (https://www.canada.ca/en/revenue-agency/programs/about-canada-revenue-agency-cra/federal-government-budgets/budget-2022-plan-grow-economy-make-life-more-affordable/multigenerational-home-renovation-tax-credit.html) provides a one-time 15% tax refund for renovation costs up to \$50,000 for your home.

Here's what you should know:

- the renovation costs must be for a secondary unit with a private entrance, kitchen and bathroom

- to be eligible, the resident of the renovated unit must be a family member who is a senior or an adult with a disability
- the maximum \$7,500 refund can be used toward the cost of permit fees and renovation supplies and services

This federal tax credit was introduced on January 1, 2023. You may apply for it on your income tax return starting with your 2023 taxes.

## Programs to help with medical costs

### Medical expense tax credit

The [medical expense tax credit](https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4065/medical-expenses.html) (https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4065/medical-expenses.html) is a non-refundable federal and provincial tax credit. You can use it to reduce the tax that you may have to pay. If you paid for health care expenses, you may be able to claim them as medical expenses on your income tax return.

Eligible expenses include products, procedures and services, such as:

- medical supplies
- dental care
- travel expenses
- construction and renovation (such as the purchase and installation of ramps, widening halls and doorways and lowering of kitchen or bathroom cabinets)

[Learn about the medical expenses you can claim](http://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) (http://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).

## Ontario Seniors Care at Home Tax Credit

This [refundable personal income tax credit](https://www.ontario.ca/page/ontario-seniors-care-home-tax-credit) (https://www.ontario.ca/page/ontario-seniors-care-home-tax-credit) is designed to help low-to moderate-income seniors aged 70 and up with medical expenses. The tax credit is designed to help you stay in your home longer. Medical expenses can include:

- attendant care (certification required)
- wheelchairs
- hospital beds
- dental, vision and hearing care (dentures, glasses and hearing aids, for example)

The maximum credit is \$1,500 (25% of a maximum of \$6,000 in medical expenses claimed).

## Other programs for low-income seniors

### Ontario Senior Homeowners' Property Tax Grant

[This tax grant](https://www.ontario.ca/page/senior-homeowners-property-tax-grant) (https://www.ontario.ca/page/senior-homeowners-property-tax-grant) helps Ontario senior homeowners who pay property taxes and who have low or moderate incomes. It provides up to \$500 per household.

Toll-free: 1-877-627-6645

### Ontario Seniors Public Transit Tax Credit

[This tax credit](https://www.ontario.ca/page/ontario-seniors-public-transit-tax-credit) (https://www.ontario.ca/page/ontario-seniors-public-transit-tax-credit) provides up to \$450 each year to help with public transit costs for people aged 65 and up. You can claim up to \$3,000 in public transit expenses.

### Low-Income Energy Assistance Program

[This program](http://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program) (http://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program) provides emergency funds for low-income customers who are behind on their bills and may have their service disconnected. You can get up to:

- \$650 for your electricity bills (or \$780 if your home is heated with electricity)
- \$650 for your natural gas bills

Contact your local [social service or government agency](https://www.oeb.ca/consumer-information-and-protection/bill-assistance-programs/low-income-energy-assistance-program/leap-agencies) (https://www.oeb.ca/consumer-information-and-protection/bill-assistance-programs/low-income-energy-assistance-program/leap-agencies) to find out if you qualify.

## Ontario Electricity Support Program

[This program](http://www.ontarioelectricitysupport.ca/) (http://www.ontarioelectricitysupport.ca/) helps with your electricity bills if you are in a lower-income household. You can receive a monthly credit based on your household income and household size. The credit is applied directly to your bill.

Toll-free: 1-855-831-8151

Toll-free TTY: 1-800-855-1155

If you are a caregiver, you may be eligible for the Tax Credit for Caregivers and other benefits. Go to the "[For family and caregivers](https://www.ontario.ca/document/guide-programs-and-services-seniors/family-and-caregivers#section-1)" (https://www.ontario.ca/document/guide-programs-and-services-seniors/family-and-caregivers#section-1) chapter of this guide.

If you are a senior or person with a disability and you need property tax relief, go to the "[Home and housing](https://www.ontario.ca/document/guide-programs-and-services-seniors/home-and-housing#property-tax-relief-for-seniors-and-people-with-a-disability)" (https://www.ontario.ca/document/guide-programs-and-services-seniors/home-and-housing#property-tax-relief-for-seniors-and-people-with-a-disability) chapter of this guide.

## Benefits and services for veterans

The following financial programs and services support [veterans in Ontario](https://www.ontario.ca/page/veterans) (https://www.ontario.ca/page/veterans).

### Veterans' pensions and financial help

#### Disability pensions from Veterans Affairs

Veterans Affairs Canada offers services and benefits to veterans and others. This includes disability pensions and awards for conditions related to service in the:

- Merchant Navy
- Canadian Forces
- Royal Canadian Mounted Police
- support of Canadian Forces in wartime or in Special Duty and Operational Areas



## War Veterans Allowance

[This allowance](https://www.veterans.gc.ca/eng/financial-support/income-support/war-veterans-allowance) (https://www.veterans.gc.ca/eng/financial-support/income-support/war-veterans-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 person who has died had completed war service.

## Benevolent Funds

[Benevolent Funds](https://www.on.legion.ca/veterans-seniors/service-officers/benevolent-funds) (https://www.on.legion.ca/veterans-seniors/service-officers/benevolent-funds) helps veterans, ex-service personnel and their dependents. The program provides emergency help that is not available anywhere else.

- You can request support for basic needs such as food, shelter and medical care. It's offered on a one-time only basis.
- Make your application through a [Veterans Affairs Canada](https://www.veterans.gc.ca/eng/contact) (https://www.veterans.gc.ca/eng/contact) counsellor using the contact information below.
- You can also apply through your [Royal Canadian Legion Service Officer](http://www.on.legion.ca/) (http://www.on.legion.ca/) by calling 1-888-207-0930.

Toll-free: 1-866-522-2122

Toll-free TTY: 1-833-921-0071

## Soldiers' Aid Commission of Ontario

The [Soldiers' Aid Commission](https://www.ontario.ca/page/soldiers-aid-commission) (https://www.ontario.ca/page/soldiers-aid-commission) provides financial help to Ontario's eligible veterans and their families in financial need. The commission supplements support offered by the Royal Canadian Legion and Veterans Affairs Canada. The Commission may provide up to \$2,000 per household for essential expenses, including:

- home related items, such as repairs, moving costs, furniture, replacement/repair to roof and/or furnace
- mental health supports and health related items, such as hearing aids, glasses, prescription and dental needs

- specialized equipment, including assistive devices, wheelchairs and prosthetics
- personal items, such as clothing and personal care products
- employment-related supports, including work clothing such as work boots, and short-term courses to help improve access to the job market

Find more information about the Soldiers' Aid Commission, eligibility and how to apply at [ontario.ca/SoldiersAid](https://ontario.ca/SoldiersAid).

Tel: 416-327-4674

Toll-free: 1-888-789-4199

Toll-free TTY: 1-800-387-5559

## **Legal help for veterans with disability or pension issues**

### **Bureau of Pensions Advocates**

The [Bureau of Pensions Advocates](https://www.veterans.gc.ca/eng/veterans-rights/how-to-appeal/bureau-pensions-advocates) (<https://www.veterans.gc.ca/eng/veterans-rights/how-to-appeal/bureau-pensions-advocates>) is a group of lawyers across Canada. They provide free legal help for veterans who are not satisfied with decisions about their claims for disability benefits.

[Find out if you qualify to review or appeal a decision](https://www.veterans.gc.ca/eng/veterans-rights/how-to-appeal/bureau-pensions-advocates)

(<https://www.veterans.gc.ca/eng/veterans-rights/how-to-appeal/bureau-pensions-advocates>).

Toll-free: 1-877-228-2250

Toll-free TTY: 1-833-921-0071

# Health and well-being

Take care of your health and personal wellness as you age. This chapter provides resources to help you put your health first.

## Get medical help

### Medical emergency

Call 9-1-1 if you or someone else is in danger and you need help right away.

### Get health advice by phone or online

Ontario's [Health811](https://health811.ontario.ca/static/guest/home) (<https://health811.ontario.ca/static/guest/home>) connects you to a registered nurse for health advice. It's free and confidential.

Here's what you should know about the service:

- it is available 24 hours a day, 7 days a week
- it's offered in English and French
- you can access support in other languages
- you will need to describe your symptoms and answer questions

The registered nurse may give you self-care suggestions. They may recommend a visit to a health practitioner or refer you to community resources near you.

[Chat online](https://health811.ontario.ca/static/guest/chat-online) (<https://health811.ontario.ca/static/guest/chat-online>)

Tel: 8-1-1

Toll-free TTY: 1-866-797-0007

### Find a doctor or health care provider

#### College of Physicians and Surgeons of Ontario

Search for a doctor using this [free online service](http://www.cpso.on.ca/) (<http://www.cpso.on.ca/>).

Tel: 416-967-2600

## Health Care Connect

If you don't have a regular primary health care provider, [Health Care Connect](https://www.ontario.ca/page/find-family-doctor-or-nurse-practitioner) (https://www.ontario.ca/page/find-family-doctor-or-nurse-practitioner) is for you. It provides referrals to doctors and nurse practitioners who are accepting new patients in your community.

[Register online](https://hcc3.hcc.moh.gov.on.ca/HCCWeb/faces/layoutHCCHomePage.xhtml) (https://hcc3.hcc.moh.gov.on.ca/HCCWeb/faces/layoutHCCHomePage.xhtml) Toll-free: 1-800-445-1822

## ConnexOntario

Get access to [services and referrals](https://www.connexontario.ca/en-ca/) (https://www.connexontario.ca/en-ca/) for mental health, addiction and problem gambling.

Toll-free: 1-866-531-2600

## Find in-home care and support services

Ontario Health atHome (formerly known as the Home and Community Care Support Services) coordinates in-home and community-based care for thousands of people across Ontario every day.

Go to the "[Support services at home and in the community](https://www.ontario.ca/document/guide-programs-and-services-seniors/support-services-home-and-community#section-0)" (https://www.ontario.ca/document/guide-programs-and-services-seniors/support-services-home-and-community#section-0) chapter of this guide for details.

## Get help with concerns about health care

[The Ontario Patient Ombudsman](https://patientombudsman.ca/) (https://patientombudsman.ca/) investigates and helps to resolve complaints from patients and caregivers about health care services. You may submit your concerns about the services you received from:

- public hospitals
- long-term care homes
- home and community care support services

[Make a complaint online](https://patientombudsman.ca/Complaints/Make-a-complaint/Submit-Complaint) (https://patientombudsman.ca/Complaints/Make-a-complaint/Submit-Complaint)

Email: [info@patientombudsman.ca](mailto:info@patientombudsman.ca)

Toll-free: 1-888-321-0339 (Monday to Friday, 9 a.m. to 4 p.m.)

Toll-free TTY: 416-597-5371

# Public health and immunizations

Ontario's public health units offer many services to support you, including immunizations for illnesses like COVID-19 and the flu.

## Get information about healthy living and preventing disease

Public health units offer healthy living programs and information on preventing and managing disease. Programs and services include help with:

- addictions
- healthy growth and development
- sexual health
- vaccinations

[Find a public health unit in your community.](https://www.ontario.ca/page/public-health-unit-locations) (https://www.ontario.ca/page/public-health-unit-locations)

[Public health units](https://www.ontario.ca/page/public-health-units) (https://www.ontario.ca/page/public-health-units)

Toll-free: 1-866-532-3161

Toll-free TTY: 1-800-387-5559

## Stay up to date with your vaccines

Immunizations (vaccines) help save lives and prevent serious illness. Make sure that you are up to date with your [vaccines](https://www.ontario.ca/vaccines) (https://www.ontario.ca/vaccines). This helps protect you and your loved ones against certain preventable diseases, including COVID-19.

Ontario offers free vaccines for adults. That includes seniors aged 65 and up. The vaccines include:

- COVID-19
- flu shot (every fall)
- pneumococcal (at age 65)
- shingles (two doses for people between the ages of 65 and 70)
- tetanus, diphtheria and pertussis (once in adulthood)
- tetanus and diphtheria (every 10 years)

Older adults over age 65 are at a higher risk for complications from influenza (flu) and pneumonia. It's important to get:

- a free flu shot every year before the flu season begins (usually early October)
- the pneumonia vaccine only once over age 65 (it can be given at any time of year)

There are other free vaccines that doctors recommend for seniors. Many are for older adults with medical conditions. This includes:

- the [Respiratory Syncytial Virus \(RSV\) vaccine](https://www.ontario.ca/page/respiratory-syncytial-virus-rsv-prevention-programs) (<https://www.ontario.ca/page/respiratory-syncytial-virus-rsv-prevention-programs>) for high risk adults 60 years or older.

Contact your health care provider to make sure your immunizations are up to date.

Learn more about vaccines and Ontario's publicly funded immunization programs by contacting your primary health care provider or your local [public health unit](https://www.ontario.ca/page/public-health-unit-locations) (<https://www.ontario.ca/page/public-health-unit-locations>).

## Protect yourself against COVID-19

### Book a COVID-19 vaccine appointment and get your proof of vaccination

To book a [vaccine appointment online](https://covid-19.ontario.ca/book-vaccine/) (<https://covid-19.ontario.ca/book-vaccine/>) or [download your vaccine certificate online](https://www.ontario.ca/page/proof-covid-19-vaccination) (<https://www.ontario.ca/page/proof-covid-19-vaccination>), you will need:

- your green photo health card with the numbers on the front and back (expired cards will be accepted)
- an email address or a phone number (your own or someone helping you)
- your date of birth
- the postal code that's linked to your health card

Reach out to the [Vaccine Contact Centre](https://www.ontario.ca/page/help-using-provincial-covid-19-vaccine-online-system#section-6) (https://www.ontario.ca/page/help-using-provincial-covid-19-vaccine-online-system#section-6) if you need:

- help to book an appointment
- help with your proof of vaccination
- information about the vaccines

The centre offers services in over 300 languages. It is open Monday to Friday (excluding holidays) from 8:30 a.m. to 5 p.m., Eastern time.

Toll-free: 1-833-943-3900

Toll-free TTY: 1-866-797-0007

## COVID-19 information

Get information on COVID-19 signs and symptoms, how it spreads, public health measures, testing and vaccinations.

[Public Health Ontario](https://www.publichealthontario.ca/en/diseases-and-conditions/infectious-diseases/respiratory-diseases/novel-coronavirus) (https://www.publichealthontario.ca/en/diseases-and-conditions/infectious-diseases/respiratory-diseases/novel-coronavirus)

## Get tested for COVID-19

- [COVID-19 testing and treatment](https://www.ontario.ca/page/covid-19-testing-and-treatment)  
(https://www.ontario.ca/page/covid-19-testing-and-treatment)
- [find a testing location](https://covid-19.ontario.ca/assessment-centre-locations/) (https://covid-19.ontario.ca/assessment-centre-locations/)
- [get your test results](https://covid19results.ehealthontario.ca:4443/agree)  
(https://covid19results.ehealthontario.ca:4443/agree)

## Treatment for COVID-19

Paxlovid is a medication that helps prevent you from getting very sick from COVID-19. Here's what you should know:

- it's for people who are at high risk of getting severely ill from COVID-19
- it stops the virus from spreading inside your body
- it may prevent your symptoms from getting worse
- it may lower the chance that you will need to go to the hospital for COVID-19
- it will not prevent you from getting infected with COVID-19 again

Paxlovid is not a substitute for vaccination. The best defence against serious COVID-19 infection is to stay up to date with vaccinations.

## Screening and testing programs to stay healthy

This section lists programs that test or screen for illnesses like colon cancer, diabetes, bone density and more. It also includes supports for people living with HIV.

### Breast cancer testing

Breast cancer can happen at any age. In most cases, it occurs in people over the age of 50.

In Ontario, breast cancer has one of the highest survival rates of all cancer types.

A mammogram is an X-ray picture of the breast that [can find cancers](https://www.cancercareontario.ca/en/types-of-cancer/breast-cancer?utm_campaign=MOHLTCScreening&utm_medium=web&utm_source=ontca&utm_term=na&utm_content=EN) ([https://www.cancercareontario.ca/en/types-of-cancer/breast-cancer?utm\\_campaign=MOHLTCScreening&utm\\_medium=web&utm\\_source=ontca&utm\\_term=na&utm\\_content=EN](https://www.cancercareontario.ca/en/types-of-cancer/breast-cancer?utm_campaign=MOHLTCScreening&utm_medium=web&utm_source=ontca&utm_term=na&utm_content=EN)), even when they are too small for you or your doctor to feel or see.

Getting regular mammograms — and proper follow-up testing for abnormal results — are important because they can:

- find cancer early when it may be smaller and easier to treat
- lower the risk of dying from breast cancer

These tips can help reduce your risk:

- maintain a healthy body weight
- stay active
- reduce alcohol intake
- don't smoke
- discuss the risks and benefits with your doctor or nurse practitioner if you are on birth control or hormone replacement therapy



[Learn more about breast cancer screening and prevention](https://www.ontario.ca/page/breast-cancer-testing-and-prevention)

(<https://www.ontario.ca/page/breast-cancer-testing-and-prevention>)

[Ontario Health \(Cancer Care Ontario\)](https://www.ontariohealth.ca/getting-health-care/cancer-services) (<https://www.ontariohealth.ca/getting-health-care/cancer-services>)

Email: [info@cis.cancer.ca](mailto:info@cis.cancer.ca)

Toll-free: 1-866-662-9233

## Colon cancer check

This program is designed to increase screening rates and reduce deaths from colon (colorectal) cancer. Colon cancer is highly curable if detected early. Ontario has one of the highest rates of colon cancer in the world. It's important to know the risk factors.

Review the questions to find out if you're at risk of colon cancer. If you answer "yes" to any of the questions, talk to your doctor or nurse practitioner. They can recommend healthy lifestyle changes and screening methods to catch this disease early.

- **Are you between the ages of 50 and 74?** Do you eat a healthy diet? Try eating more fiber. Eat less red meat and processed meats.
- **Are you a smoker?** If you smoke, consider quitting. There is no safe tobacco product and no safe level of smoking.
- **Do you consume a lot of alcohol?** Avoid drinking alcohol. If you choose to drink, follow the low-risk [alcohol drinking guidelines](https://www.canada.ca/en/health-canada/services/substance-use/alcohol/low-risk-alcohol-drinking-guidelines.html) (<https://www.canada.ca/en/health-canada/services/substance-use/alcohol/low-risk-alcohol-drinking-guidelines.html>) for cancer prevention outlined in [Canada's Guidance on Alcohol and Health](https://ccsa.ca/canadas-guidance-alcohol-and-health) (<https://ccsa.ca/canadas-guidance-alcohol-and-health>).
- **Are you physically inactive?** Get moving! People who are more active have a lower risk of colon cancer.
- **Are you maintaining a healthy body weight?** Reach a healthy weight and stay at it. Having more body fat may increase the risk of colon cancer.

- **Do you have a family history of colon cancer?** This is especially important if it's your parent, child or sibling.
- **Do you suffer from inflammatory bowel disease?** If you have ulcerative colitis or Crohn's disease, you may be at a higher risk of colon cancer.

Learn more about [colon cancer testing and prevention](https://www.ontario.ca/page/colon-cancer-testing-and-prevention).

(<https://www.ontario.ca/page/colon-cancer-testing-and-prevention>)

[Ontario Health \(Cancer Care Ontario\)](https://www.ontariohealth.ca/getting-health-care/cancer-services) (<https://www.ontariohealth.ca/getting-health-care/cancer-services>)

Email: [info@cis.cancer.ca](mailto:info@cis.cancer.ca)

Toll-free: 1-866-662-9233

## Diabetes testing

Diabetes is a serious disease. If you ignore the symptoms, it can lead to serious, long-term health complications such as heart and kidney disease, stroke, blindness and amputation.

Most people with diabetes can lead healthy lives if they:

- eat a balanced diet
- exercise regularly
- maintain a healthy weight
- manage blood glucose levels, taking insulin when/if needed

Visit a doctor to have your blood glucose (sugar) checked. The early signs of diabetes include:

- blurred vision
- feeling thirstier than usual
- urinating (peeing) a lot
- more and repeating infections
- injuries that are slow to heal (such as a cut or bruise)
- no energy or feeling more tired than usual
- sudden weight change (gain or loss)
- tingling or no feeling in your hands or feet
- trouble getting (or keeping) an erection

Learn more about [preventing diabetes and living with it](https://www.ontario.ca/page/preventing-and-living-diabetes).  
(<https://www.ontario.ca/page/preventing-and-living-diabetes>)

## Funding to support diabetes testing

The Assistive Devices Program provides [funding for devices and supplies](https://www.ontario.ca/page/get-support-for-diabetes-equipment-and-supplies) (<https://www.ontario.ca/page/get-support-for-diabetes-equipment-and-supplies>) for people living with Type 1 and Type 2 diabetes who do not have access to other funding sources.

[Find a diabetes education program and apply](https://www.ontario.ca/page/get-support-for-diabetes-equipment-and-supplies#section-4). (<https://www.ontario.ca/page/get-support-for-diabetes-equipment-and-supplies#section-4>)

The Ontario Monitoring for Health Program provides funding for

- glucose monitors
- the lancets and testing strips used with them

The program is run by the [Canadian Diabetes Association](https://www.diabetes.ca/) (<https://www.diabetes.ca/>) on behalf of the Assistive Devices Program,

[Ontario Monitoring for Health Program](https://www.diabetes.ca/get-involved/local-programs---events/ontario-monitoring-for-health-program) (<https://www.diabetes.ca/get-involved/local-programs---events/ontario-monitoring-for-health-program>)

Email: [info@diabetes.ca](mailto:info@diabetes.ca)

Toll-free: 1-800-226-8464

## Bone mineral density testing

Osteoporosis is a disease that can cause fragile bones and increase your risk of fractures. Bone mineral density testing measures bone loss from osteoporosis. The test can help your doctor determine the:

- risk of future fractures
- need for medical treatment
- success of treatment

OHIP covers annual bone mineral density tests for people at high risk for osteoporosis and fractures. It covers less frequent testing for lower-risk people.

[Osteoporosis Society of Canada](http://www.osteoporosis.ca/) (<http://www.osteoporosis.ca/>)

Toll-free: 1-800-463-6842

## **HIV and AIDS resources and treatment**

### **Sexual Health Ontario**

Sexual Health Ontario has resources and clinics for:

- HIV and AIDS
- hepatitis C
- needle exchange services
- other sexually transmitted infections (STIs)

Learn about HIV services in Ontario and find a clinic near you.

[Sexual Health Ontario](http://www.sexualhealthontario.ca/en/home) (<http://www.sexualhealthontario.ca/en/home>)

Toll-free: 1-800-668-2437

### **Ontario AIDS Network**

Find a local service provider through this network of community-based organizations. They offer services for people living with and affected by HIV and AIDS:

- HIV and AIDS education
- outreach
- prevention
- support and care programming

[Ontario Aids Network](http://www.oan.red/) (<http://www.oan.red/>)

Email: [info@oan.red](mailto:info@oan.red)

Toll-free: 1-800-839-0369

### **Canadian AIDS Treatment Information Exchange**

This is Canada's source for current, unbiased information about HIV and hepatitis C. The organization provides knowledge, resources and expertise to reduce transmission and improve quality of life for:

- people living with HIV or hepatitis C
- at-risk communities

- health care providers
- community organizations

[Canadian AIDS Treatment Information Exchange](http://www.catie.ca/) (<http://www.catie.ca/>)

Email: [info@catie.ca](mailto:info@catie.ca)

Toll-free: 1-800-263-1638

## The Ontario HIV Treatment Network

This non-profit organization funds and conducts HIV research. They offer:

- education
- capacity building
- evaluation services
- data collection
- monitoring for HIV services in Ontario

[The Ontario HIV Treatment Network](http://www.ohtn.on.ca/) (<http://www.ohtn.on.ca/>)

Toll-free: 1-877-743-6486

## Ontario Health Insurance Plan (OHIP)

OHIP covers a wide range of health services. You need a valid Ontario health card to show that you have access to [health care services covered by OHIP](https://www.ontario.ca/page/what-ohip-covers) (<https://www.ontario.ca/page/what-ohip-covers>).

### Who qualifies for OHIP

You can receive funded health coverage under OHIP if you:

- are a Canadian citizen, permanent resident or have an OHIP-eligible immigration status (as set out in [Regulation 552](https://www.ontario.ca/laws/regulation/900552) (<https://www.ontario.ca/laws/regulation/900552>) under 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
- live in Ontario as your primary place of residence

## How to apply

[Apply for OHIP and get a health card](https://www.ontario.ca/page/apply-ohip-and-get-health-card) (https://www.ontario.ca/page/apply-ohip-and-get-health-card).

## About your OHIP card

Your health card:

- can be used to access health care services
- is for you only; do not show your card or give your health card number to anyone except a health care provider

## Renewing your health card

Your photo health card usually has an expiry date that matches your birthday. You may be able to renew your OHIP card online. In some cases, you may need to renew your card in person and have another photo taken. You can make an appointment online.

[Renew your OHIP card online](https://www.ontario.ca/page/health-card-renewal) (https://www.ontario.ca/page/health-card-renewal).

[Renew your OHIP card in person](https://www.ontario.ca/page/health-card-renewal#section-1) (https://www.ontario.ca/page/health-card-renewal#section-1).

You can sign up for reminders to renew your health card. For people over age 70 and living in a publicly funded long-term care facility, OHIP will send a renewal reminder in the mail about 3 months before the card's expiry date.

Here's what you should know about renewing your card:

- **digital reminders:** sign up for [email reminders](https://www.ontario.ca/page/get-serviceontario-renewal-reminders) (https://www.ontario.ca/page/get-serviceontario-renewal-reminders) to renew your OHIP card.
- **renew by mail:** if you are 80 years or older, you may be able to renew by mail. The renewal reminder will tell you if this option is available and will tell you next steps.

- **renew with help:** if you are unable to visit a ServiceOntario centre for a medical reason, a doctor or nurse practitioner must fill out a [Health Card Medical Exemption Request form](https://forms.mgcs.gov.on.ca/en/dataset/O14-3164-84) (https://forms.mgcs.gov.on.ca/en/dataset/O14-3164-84). Ask a family member or friend to bring it into a ServiceOntario centre with the requested documents.

## Red and white health card

If you still use the Ontario red and white health card, it's time to switch to the more secure photo health card. It's free.

[Switch to a photo health card](https://www.ontario.ca/page/switch-photo-health-card) (https://www.ontario.ca/page/switch-photo-health-card).

[ServiceOntario](http://www.serviceontario.ca/) (http://www.serviceontario.ca/)

[Ontario health card](https://www.ontario.ca/page/health-cards) (https://www.ontario.ca/page/health-cards)

Toll-free: 1-866-532-3161

Toll-free TTY: 1-800-387-5559

## What OHIP covers

OHIP provides free coverage for:

- **medical services:** OHIP covers all medical services you need from your doctor. These are called **medically necessary** services. Services such as sick notes or missed appointments are not covered. If your health card is not valid, OHIP will not pay for your services — your doctor may bill you for these.
- **dental services in hospital:** OHIP pays for some dental surgery when it's medically necessary. You must pay the cost of regular dental services in a dentist's office. Go to the "[Dental care](https://www.ontario.ca/document/guide-programs-and-services-seniors/health-and-well-being#section-4)" (https://www.ontario.ca/document/guide-programs-and-services-seniors/health-and-well-being#section-4) section of this chapter for information.
- **eye care:** OHIP covers routine eye exams for people aged 19 years or younger and 65 years and up. People aged 20 to 64 with certain conditions may be eligible for insured eye exams by an optometrist or doctor. Ask your optometrist or doctor if you qualify.

- **services from other health care providers:** You may need to pay the full or partial cost of services for other health care services like podiatrists, chiropractors and physiotherapists. [Contact the Ministry of Health](https://www.ontario.ca/feedback/contact-us?id=8794&nid=86583) (https://www.ontario.ca/feedback/contact-us?id=8794&nid=86583) if you have questions about your coverage.

[Read the full list of services covered by OHIP.](https://www.ontario.ca/page/what-ohip-covers)

(https://www.ontario.ca/page/what-ohip-covers)

## Northern Health Travel Grants

If you live in Northern Ontario and need to travel long distances for specialty medical care, you may be eligible for this grant.

[Northern Health Travel Grants](https://www.ontario.ca/page/northern-health-travel-grant-program) (https://www.ontario.ca/page/northern-health-travel-grant-program)

Toll-free: 1-800-461-4006

## OHIP coverage while travelling outside Ontario or Canada

If you leave Ontario or Canada for a trip, OHIP may cover all or a part of your health care costs.

### Travel to the rest of Canada

You can use your OHIP card across Canada. The province or territory you are visiting will usually bill Ontario directly for insured doctor or insured hospital services. They can also choose to bill you directly.

If you have to pay for insured health services you receive in another part of Canada, you can submit an OHIP claim for reimbursement. Here's what you need to do:

- fill out the [out-of-province claim submission form](https://forms.mgcs.gov.on.ca/dataset/014-0951-84) (https://forms.mgcs.gov.on.ca/dataset/014-0951-84)
- provide the treatment statement
- include your proof of payment
- bring or send your claim to the OHIP Claims Office
- submit your claim no later than 12 months after the date you received service or treatment



OHIP will not cover the following items in other provinces and territories:

- prescription drugs from pharmacies
- services such as home care, ambulance and long-term care

Learn about your [OHIP coverage across Canada](https://www.ontario.ca/page/ohip-coverage-across-canada)  
(<https://www.ontario.ca/page/ohip-coverage-across-canada>).

## International travel

If you travel outside Canada, OHIP will cover some doctor and emergency services at set rates for an acute, unexpected:

- condition
- illness
- disease
- injury

Your problem must need treatment right away to qualify for OHIP coverage.

If your Ontario doctor recommends it, OHIP may cover some medical services in a licensed hospital or facility outside Canada while you are away. You must get [written approval from the Ministry of Health](https://www.health.gov.on.ca/en/public/programs/ohip/outofcountry/prior_approval.aspx)  
([https://www.health.gov.on.ca/en/public/programs/ohip/outofcountry/prior\\_approval.aspx](https://www.health.gov.on.ca/en/public/programs/ohip/outofcountry/prior_approval.aspx)) before you leave.

Be sure to buy private health insurance if you plan to travel outside Canada. Emergency health services in other countries cost more than OHIP may pay. Without insurance, the costs of a sudden accident or health emergency could be very high.

Learn about your [OHIP coverage while outside Canada](https://www.ontario.ca/page/ohip-coverage-while-outside-canada)  
(<https://www.ontario.ca/page/ohip-coverage-while-outside-canada>).

## Take your medication safely

The MedsCheck program helps you to take your medication safely.

Here's what you should know:

- the program is free
- you can schedule a talk with your pharmacist to make sure you're using all your medications safely and properly
- the program is for any Ontario resident taking 3 or more medications for a chronic illness, living in a licensed long-term care home or living with diabetes

If you can't get to a pharmacy, you may be eligible for an at-home visit with your pharmacist.

[MedsCheck](https://www.ontario.ca/page/take-your-medication-safely) (<https://www.ontario.ca/page/take-your-medication-safely>)

Toll-free: 1-800-268-1153

Toll-free TTY: 1-800-387-5559

## Ontario Drug Benefit program

If you are aged 65 years and up and you have a valid Ontario health card, you are eligible for the [Ontario Drug Benefit program](https://www.ontario.ca/page/get-coverage-prescription-drugs) (<https://www.ontario.ca/page/get-coverage-prescription-drugs>).

Here's what you should know about the program:

- enrolment is automatic, so no application is needed
- you will receive a letter about the program 3 months before you turn 65
- it is for Ontario residents only
- an Ontario doctor, nurse practitioner or pharmacist must prescribe the drugs
- prescriptions (prescribed by an authorized health care provider) must be filled in an Ontario pharmacy to be covered
- your Ontario health card must be valid (not expired)
- your benefits will begin on the first day of the month after you turn 65 years

## How to start using your benefits

Once you turn 65 and your benefits start:

- take your prescription and your health card to the pharmacy
- let the pharmacist know that you are eligible for the Ontario Drug Benefit program
- your pharmacist will check your eligibility on the government's Health Network System

If you move, tell the Ministry of Health. You can either:

- update your [address online](https://www.ontario.ca/page/change-address-drivers-licence-vehicle-permit-and-health-card) (https://www.ontario.ca/page/change-address-drivers-licence-vehicle-permit-and-health-card)
- visit a [ServiceOntario centre](https://www.ontario.ca/locations/serviceontario) (https://www.ontario.ca/locations/serviceontario) to update your address in person

Toll-free: 1-888-405-0405

## Co-payments and deductibles

The Ontario Drug Benefit year starts on August 1.

- Seniors are required to pay an annual deductible of \$100 to have a prescription filled. You pay the deductible by paying the first \$100 of eligible prescription drug costs to the pharmacy.
- Once you have paid the \$100 deductible at the beginning of a benefit year, you will pay up to \$6.11 for each prescription filled. This is called a co-payment.

## Seniors Co-Payment Program

If you are a low-income senior, [you can apply for support](https://www.ontario.ca/page/seniors-ontario-drug-benefit-deductible-and-prescription-co-payment) (https://www.ontario.ca/page/seniors-ontario-drug-benefit-deductible-and-prescription-co-payment). If you qualify, you:

- will not have to pay a deductible
- can reduce your co-payment on each prescription to \$2

To qualify, you must be either:

- a single senior with an annual income of \$25,000 or less
- a senior couple with an annual combined income of \$41,500 or less

You need to apply for this program:

- ask your local pharmacy
- [download an application](https://forms.mgcs.gov.on.ca/en/dataset/014-3233-87) (https://forms.mgcs.gov.on.ca/en/dataset/014-3233-87)
- call the toll-free number below and ask for one to be mailed to you

Toll-free: 1-888-405-0405

## Trillium Drug Program

If your prescription drug costs are high, you can apply to the [Trillium Drug Program](https://www.ontario.ca/trilliumdrugprogram) (https://www.ontario.ca/trilliumdrugprogram) if you:

- live in Ontario and are under 65 years
- have a valid Ontario health card number
- do not qualify for the [Ontario Drug Benefit program](https://www.ontario.ca/page/get-coverage-prescription-drugs) (https://www.ontario.ca/page/get-coverage-prescription-drugs) (for example, you are not enrolled in a program such as Ontario Works)
- have not already received 100% of the cost of your drugs from an insurance plan
- spend about 4% or more of your after-tax household income on prescription drug costs

Toll-free: 1-800-575-5386

## Exceptional Access Program

If you need drugs that are not covered by the Ontario Drug Benefit program, you may be eligible for the [Exceptional Access Program](https://www.health.gov.on.ca/en/pro/programs/drugs/eap_mn.aspx) ([https://www.health.gov.on.ca/en/pro/programs/drugs/eap\\_mn.aspx](https://www.health.gov.on.ca/en/pro/programs/drugs/eap_mn.aspx)). It covers costs for:

- prescription drugs that you buy outside Ontario
- prescription drugs that you buy at your doctor's office

A doctor has to apply for you.

## What's covered under the Ontario Drug Benefit program

The program covers most of the cost of about 5,000 drug products and therapeutic substances. It may not include every drug that may be prescribed for you.

[Use this search tool to check if a drug is covered](https://www.ontario.ca/check-medication-coverage). (<https://www.ontario.ca/check-medication-coverage>)

The program covers the same drugs regardless of whether you are a senior or enrolled in the Trillium Drug Program.

## Diabetic testing agents

If you use diabetic testing agents to test your blood sugar and ketone levels in your urine, the Ontario Drug Benefit program will cover the costs of approved products.

You must:

- be eligible for coverage through the program
- have diabetes
- have a prescription for the approved diabetic testing agent from an Ontario doctor

Here's what you should know:

- the program covers the cost for a maximum number of diabetic testing strips

- the number of strips covered is based on your treatment and clinical guidelines set by the Canadian Diabetes Association
- if you want more than the maximum quantity, you must pay for extra strips

There may be situations where you need more tests. If so:

- your doctor may prescribe an extra 100 test strips at a time
- you can ask your doctor for extra testing strips

[Get support for diabetes equipment and supplies](https://www.ontario.ca/page/get-support-for-diabetes-equipment-and-supplies) (https://www.ontario.ca/page/get-support-for-diabetes-equipment-and-supplies)

Toll-free: 1-888-405-0405

## Medication while you travel and at home

### Get enough medication for your travels

You may be able to [get a larger supply of prescription drugs for your trip](https://www.ontario.ca/page/get-coverage-prescription-drugs#section-10) (https://www.ontario.ca/page/get-coverage-prescription-drugs#section-10) if you are enrolled in the [Ontario Drug Benefit](https://www.ontario.ca/page/get-coverage-prescription-drugs) (https://www.ontario.ca/page/get-coverage-prescription-drugs) (ODB) program.

What you need to know:

- you must be planning to travel outside Ontario
- only one vacation supply to a maximum of 200 days is allowed every 365 days
- prescriptions filled outside Ontario are not covered by the ODB program

Here's how the program works. If your supply is:

- less than 30 days, you can get a travel supply of up to 200 days
- 30 days or more, you can get a travel supply of up to 100 days

To get your travel supply, give your pharmacist either a:

- letter confirming you're leaving the province for more than 100 days (you can write this yourself)

- copy of your travel insurance policy showing you're leaving the province for between 100 to 200 days

You must pay the deductible or co-payment amount for the extra supply.

[ServiceOntario](http://www.serviceontario.ca/) (<http://www.serviceontario.ca/>)

Toll-free: 1-866-532-3161

Toll-free TTY: 1-800-387-5559

## Dental care

You must pay for the cost of regular dental services in a dentist's office. OHIP will cover some dental surgeries that need to be done in a hospital (by medical necessity).

### Residents of a long-term care home

If you are a resident of a long-term care home, you will:

- get a dental assessment when you are admitted
- receive ongoing oral (mouth) care by qualified dental professionals for a fee
- be referred to a dentist (or other professional) if you need treatment or services not provided by your facility
- need to authorize and pay for these extra services (your representative, such as a family member, can do so for you)

### Ontario Seniors Dental Care Program

[The Ontario Seniors Dental Care Program](https://www.ontario.ca/page/dental-care-low-income-seniors) (<https://www.ontario.ca/page/dental-care-low-income-seniors>) provides free, routine dental services for eligible low-income seniors in Ontario. You must:

- be 65 years or older
- have no other dental benefits apart from the Canadian Dental Care Plan
- have an annual net income of \$25,000 or less for a single senior
- have a combined annual net income of \$41,500 or less for a couple

Coverage includes:

- check-ups (scaling, fluoride and polishing)
- repairing broken teeth and cavities
- x-rays
- removing teeth or abnormal tissue (oral surgery)
- anesthesia
- treating infection and pain (endodontic services)
- treating gum conditions and diseases (periodontal services)

You may get partial coverage for dental prosthetics (prosthodontic services), including dentures. Talk to your [public health unit](https://www.ontario.ca/page/public-health-unit-locations) (<https://www.ontario.ca/page/public-health-unit-locations>) for more information.

Toll-free: 1-833-207-4435

Toll-free TTY: 1-800-855-0511

## Canadian Dental Care Plan

[The Canadian Dental Care Plan](https://www.canada.ca/en/services/benefits/dental/dental-care-plan.html?utm_campaign=hc-sc-dental-24-25&utm_medium=sem&utm_source=ggl&utm_content=ad-text-en&utm_term=dental%20coverage%20for%20seniors%20in%20canada&adv=2425-563602&id_campaign=21145235706&id_source=162971433960&id_content=695410264518&gad_source=1&gclid=CjOKCQjwztOwBhD7ARIsAPDKnkB-9acM8vtqf6kjTYoyREywkThL_9UZSQX6bchSwqfZZkVaZxOXgfYaAjXdEALw_wcB&gclsrc=aw.ds) ([https://www.canada.ca/en/services/benefits/dental/dental-care-plan.html?utm\\_campaign=hc-sc-dental-24-25&utm\\_medium=sem&utm\\_source=ggl&utm\\_content=ad-text-en&utm\\_term=dental%20coverage%20for%20seniors%20in%20canada&adv=2425-563602&id\\_campaign=21145235706&id\\_source=162971433960&id\\_content=695410264518&gad\\_source=1&gclid=CjOKCQjwztOwBhD7ARIsAPDKnkB-9acM8vtqf6kjTYoyREywkThL\\_9UZSQX6bchSwqfZZkVaZxOXgfYaAjXdEALw\\_wcB&gclsrc=aw.ds](https://www.canada.ca/en/services/benefits/dental/dental-care-plan.html?utm_campaign=hc-sc-dental-24-25&utm_medium=sem&utm_source=ggl&utm_content=ad-text-en&utm_term=dental%20coverage%20for%20seniors%20in%20canada&adv=2425-563602&id_campaign=21145235706&id_source=162971433960&id_content=695410264518&gad_source=1&gclid=CjOKCQjwztOwBhD7ARIsAPDKnkB-9acM8vtqf6kjTYoyREywkThL_9UZSQX6bchSwqfZZkVaZxOXgfYaAjXdEALw_wcB&gclsrc=aw.ds)) will help ease financial barriers to dental care for eligible Canadians.

Applications will open in phases. You must:

- not have access to dental insurance
- be a Canadian resident for tax purposes
- have an adjusted family net income of \$90,00 or less
- have filed your tax return in the previous tax year



You will need to meet all the eligibility criteria to qualify for the program.

Seniors 65 years or older can [apply online](https://www.canada.ca/en/services/benefits/dental/dental-care-plan/apply.html#apply-online) (https://www.canada.ca/en/services/benefits/dental/dental-care-plan/apply.html#apply-online).

If you require help with your application, you can call 1-833-537-4342, Monday to Friday, 8:30 am to 4:30 pm local time.

For general questions, you can call:

Toll-free: 1-833-537-4342

Toll-free TTY: 1-833-677-6262

## Assistive Devices Program

If you are an Ontario resident with a long-term physical disability, you may be eligible to receive funding. The funds can be used for personalized assistive devices to help you live more independently.

### Who can apply

You must be an Ontario resident to apply. You must also:

- have a valid OHIP card
- have a long-term physical disability
- need a device for 6 months
- meet the requirements of the device category

### What does it cover

The [Assistive Devices Program](https://www.ontario.ca/page/assistive-devices-program) (https://www.ontario.ca/page/assistive-devices-program) pays:

- up to 75% of the cost of equipment such as wheelchairs, respiratory devices, visual aids and custom-made orthotic devices
- up to 75% of the cost of equipment and related services for home oxygen therapy
- a fixed amount for other equipment, such as hearing aids
- a grant directly to you for items such as ostomy supplies, breast prostheses, needles and syringes

Email: [adp@ontario.ca](mailto:adp@ontario.ca)

Toll-free: 1-800-268-6021

Toll-free TTY: 1-800-387-5559

## Ambulance services

### Using an ambulance when it's medically needed

If you need an ambulance for a medically essential need (determined by the attending doctor) and you have a valid health card, you:

- won't be billed for your ambulance trip between Ontario medical facilities (for example, between 2 hospitals)
- will be billed a co-payment fee of \$45 for an ambulance trip to a hospital from any other location (for example, from your home)

You don't have to pay the co-payment fee if you:

- receive social assistance
- live in a long-term care facility licensed or approved by the Ministry of Long-Term Care
- receive certain home care services or meet other exemption criteria

### Using an ambulance when it's not medically needed

You will be billed an ambulance service co-payment charge of \$240 if:

- your ambulance trip is considered not medically essential by an attending doctor
- you don't have a valid Ontario health card

Learn more about [emergency and ambulance services](https://www.ontario.ca/page/what-ohip-covers#section-8).

(<https://www.ontario.ca/page/what-ohip-covers#section-8>)

### Other transportation options to hospital

An ambulance may not be the right choice for you. If a person is medically stable and needs access to care, long-term care homes and hospitals may arrange for private (for-profit or non-profit) patient transportation services.

These non-ambulance patient transportation services **are not**:

- regulated by the ministries of Health and Long-Term Care
- covered by OHIP

## Programs to help with costs

Usually, you need to cover the costs of your transportation services. The hospital will pay for a transfer to another hospital.

There are two programs to help cover costs for some people:

- **dialysis treatments:** the Ministry of Long-Term Care's High Intensity Needs Fund covers costs of travel to and from hospital for dialysis treatments. This funding is for eligible long-term care home residents.
- **Northern Health Travel Grant:** this [travel grant](https://www.ontario.ca/page/northern-health-travel-grant-program) (https://www.ontario.ca/page/northern-health-travel-grant-program) provides funding for eligible people who must travel 100 kilometres or more (200 kilometres or more round-trip). This is to help them access the closest medical specialist or a Ministry of Health-funded facility that is not available in the community.

## Mental health and addictions

Almost 30% of Ontarians will experience a mental health or addiction problem at some point in their lives. If you or someone you know needs support, Ontario offers several options. This help is free and confidential.

[Find mental health support in Ontario.](https://www.ontario.ca/page/find-mental-health-support) (https://www.ontario.ca/page/find-mental-health-support)

[Find mental health and addiction services in your community](https://www.ontario.ca/page/mental-health-services) (https://www.ontario.ca/page/mental-health-services).

## Specialized mental health services for seniors

Ontario funds over 500 mental health and addictions services at the community level that serve people of all ages, including seniors. ConnexOntario is a free government service that can help you find these services.

[ConnexOntario](https://www.connexontario.ca/en-ca/) (<https://www.connexontario.ca/en-ca/>)

Tel: 1-866-531-26001

Text/SMS: CONNEX to 247247

[E-mail](https://connexontario.ca/email-us/) (<https://connexontario.ca/email-us/>) or use the ConnexGO app, available on Android (Google Play) or iOS (App Store)

**Seniors with serious mental illnesses** can also receive geriatric mental health care through specialized outreach programs. These programs offer:

- assessment
- consultation
- treatment
- education

These programs also provide support to families and service providers. Here's what you should know:

- you can usually access these programs directly
- your doctor can also refer you or a loved one to a program (some are offered through hospitals or other agencies)

## Mental health services at hospitals

There are 60 psychiatric facilities in Ontario which admit people involuntarily, and other hospitals that provide voluntary inpatient psychiatric services.

Here are the options, depending on the care you need:

- **longer-term hospital needs:** many of the province's specialty psychiatric hospitals have inpatient beds that provide treatment for seniors with serious mental illness who need longer-term hospitalization.
- **outpatient:** many of the province's specialty psychiatric hospitals also have outpatient mental health programs for seniors with mental illnesses, including day treatment programs and outpatient clinics.

- **psychiatric emergency:** if you or a senior you care for is having a mental health crisis, contact or go to the hospital emergency department nearest you.
- **hospital-based psychiatric services:** to access these services, contact your family doctor.
- **Ontario Health atHome:** (<https://www.ontario.ca/page/homecare-seniors>) may offer mental health services for seniors. Call 310-2222 (no area code needed).

## Community mental health services and resources

### Canadian Mental Health Association

[The Canadian Mental Health Association](http://www.ontario.cmha.ca/) (<http://www.ontario.cmha.ca/>) in Ontario is a non-profit, charitable organization that works to improve services and support for people living with mental illness and their families. The association provides community mental health services in branches located across Ontario.

[Find support in your area](http://www.cmha.ca/find-help/find-cmha-in-your-area/) (<http://www.cmha.ca/find-help/find-cmha-in-your-area/>).

Email: [info@cmha.ca](mailto:info@cmha.ca)

Toll-free: 1-800-875-6213

**In crisis?** If you or someone you know is in immediate crisis or may be at risk of suicide, call or text:

[Canada Suicide Prevention Helpline](https://suicideprevention.ca/) (<https://suicideprevention.ca/>)

Toll-free: 1-833-456-4566 (24 hours per day, 7 days per week)

### Kids Help Phone

Toll-free: 1-800-668-6868

## Support for addiction and mental health

### Centre for Addiction and Mental Health

The [Centre for Addiction and Mental Health](http://www.camh.ca/) (http://www.camh.ca/) (CAMH) is one of Canada's leading addiction and mental health organizations. It provides care for people experiencing addiction or mental illness.

You can access [CAMH's Geriatric Inpatient Services](https://www.camh.ca/en/your-care/programs-and-services/geriatric-inpatient-services) (https://www.camh.ca/en/your-care/programs-and-services/geriatric-inpatient-services) with a referral from your doctor. These services consist of two geriatric admission units open 24 hours a day, 7 days a week. The units focus on stabilizing symptoms and active treatment for mental health and addictions in older adults.

The service specializes in dementia care and serves people with:

- Alzheimer's dementia
- Lewy body dementia
- fronto-temporal dementia
- vascular dementia

Here's what you should know about the service:

- it is for seniors aged 65 years and up
- it is for people who are either newly diagnosed or have a long-standing psychiatric disorders like mood, psychotic, anxiety or concurrent disorders, or psychiatric conditions that may result from a medical condition, substances or medications
- the centre develops a care plan specific to the goals and values of the client and their family

People aged 60 to 64 who suffer from an age-related dementia may also be considered for the program.

[Learn about mental health and well-being later in life](https://www.eenet.ca/initiative/mental-health-later-life)

(https://www.eenet.ca/initiative/mental-health-later-life).

Geriatric Inpatient Services (24 hours a day, 7 days a week)

Tel: 416-535-8501

## Quit smoking

Tobacco products are the number one preventable cause of death and disease. Tobacco use and exposure to second-hand smoke is linked to cancer, respiratory illness and heart disease. These can lead to decreases in your health, mobility and physical well-being.

### Support to quit smoking

When you quit smoking, it can improve your quality of life and reduce your risk of illness and death. Counselling can greatly increase your chances of quitting.

Find Ontario [resources to quit smoking](https://www.ontario.ca/page/support-quit-smoking)

(<https://www.ontario.ca/page/support-quit-smoking>).

[Health811](https://health811.ontario.ca/static/guest/home) (<https://health811.ontario.ca/static/guest/home>)

Tel: 8-1-1

### Smokers' Helpline

[Smoker's Helpline](http://www.smokershelpline.ca/) (<http://www.smokershelpline.ca/>) is a free, non-judgmental, confidential service run by the Canadian Cancer Society. They offer bilingual support and information about quitting smoking, vaping and tobacco use.

Toll-free: 1-877-513-5333

### Ontario Drug Benefit program

The [Ontario Drug Benefit](https://www.ontario.ca/page/get-coverage-prescription-drugs) (<https://www.ontario.ca/page/get-coverage-prescription-drugs>) program can help you quit smoking. It offers:

- up to a year of pharmacist-assisted counselling (talk to your pharmacist or health care provider)
- Champix or Zyban to help you quit smoking if you are aged 18 years and up

## Prevent falls

Falls are the leading cause of injury for seniors. Here's what you should know:

- about half of senior falls happen at home

- every year, about one-third of seniors fall
- a fall often means serious consequences for a senior's health, independence and quality of life

Many falls are preventable. Here are some tips to reduce your risk.

## **Get active**

- adults 65 and up should do at least 2.5 hours of moderate to vigorous aerobic physical activity per week, in sessions of 10 minutes or more each time
- physical activity can help you improve your balance and prevent falls if you have poor mobility
- proper footwear that includes rubber soles, low heels and laces or Velcro that fasten securely will keep you safe when you exercise

## **Take a bone density test**

- osteoporosis is a disease that makes bones brittle and more likely to break during a fall
- at least 80% of broken bones in older adults are related to osteoporosis and older women are at greatest risk
- ask your doctor for a bone mineral density test to determine your risk

[Osteoporosis Canada](http://www.osteoporosis.ca/) (<http://www.osteoporosis.ca/>)

Toll-free: 1-800-463-6842

## **Know your medications**

- be aware that your chances of falling increase when you are taking several medications
- talk to your doctor or pharmacist about your medications to learn why you are taking them, what side effects they have (such as drowsiness or dizziness) and if there are alternative options



## Reduce home hazards

- look for loose carpets and cords on the floor, items blocking the stairs and poor lighting
- install assistive devices like grab bars or raised toilet seats

## Resources to help prevent falls

- [The safe living guide: a guide to home safety for seniors](https://www.canada.ca/en/public-health/services/health-promotion/aging-seniors/publications/publications-general-public/safe-living-guide-a-guide-home-safety-seniors.html) (https://www.canada.ca/en/public-health/services/health-promotion/aging-seniors/publications/publications-general-public/safe-living-guide-a-guide-home-safety-seniors.html)
- [You can prevent falls!](https://www.canada.ca/en/public-health/services/health-promotion/aging-seniors/publications/publications-general-public/you-prevent-falls.html) (https://www.canada.ca/en/public-health/services/health-promotion/aging-seniors/publications/publications-general-public/you-prevent-falls.html)
- [Aging and seniors: publications for the general public](https://www.canada.ca/en/public-health/services/health-promotion/aging-seniors/publications/publications-general-public.html) (https://www.canada.ca/en/public-health/services/health-promotion/aging-seniors/publications/publications-general-public.html)

Toll-free: 1-800-OCa-nada (622-6232)

## Healthy eating and nutrition

Eating well and eating nutritious foods can help older adults stay healthy and energetic.

## Find a registered dietitian

### Health811

[Health811](https://health811.ontario.ca/static/guest/home) (https://health811.ontario.ca/static/guest/home) can connect you to a registered dietitian. Here's what you should know:

- they provide free advice on food and healthy eating
- the service is confidential and available in English and French
- they offer translation support in other languages

[Chat online](https://health811.ontario.ca/static/guest/chat-online) (https://health811.ontario.ca/static/guest/chat-online)

Tel: 8-1-1

Toll-free TTY: 1-866-797-0007

## Dietitians of Canada

[Dietitians of Canada](http://www.dietitians.ca/) (http://www.dietitians.ca/) is a great resource if you're looking to eat and stay healthy or manage a chronic illness:

- find healthy food information and resources
- learn about the importance of nutrition in health
- find a dietitian in your area

Tel: 416-596-0857

## Eat well with Canada's food guide

[Canada's food guide](https://food-guide.canada.ca/en/) (https://food-guide.canada.ca/en/) helps 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 your health, but you do want to aim for variety and moderation. Learn to make good food choices with Canada's food guide.

Email: [nutrition@hc-sc.gc.ca](mailto:nutrition@hc-sc.gc.ca)

Tel: 613-957-8329

Toll-free TTY: 1-800-465-7735

## Hearing care

### Hearing Care Counselling Program

This [hearing care program](http://www.chs.ca/) (http://www.chs.ca/) is designed to help older adults aged 55 and up stay connected, independent and confident. They provide information on hearing aids and other devices. Counsellors offer:

- home visits
- education
- demonstrations
- recommendations on communication devices

Email: [info@chs.ca](mailto:info@chs.ca)

Toll-free: 1-866-518-0000

Toll-free TTY: 1-877-215-9530

## Supports for people with dementia

### MedicAlert® Safe and Found

A person living with dementia is at risk of becoming lost, even in familiar places. They may have trouble problem-solving, communicating and recognizing their surroundings.

[The Safe and Found program](https://www.medicalert.ca/safe-and-found) (<https://www.medicalert.ca/safe-and-found>) offers blue (for dementia) MedicAlert bracelets. Health information is linked to the bracelet and stored securely. MedicAlert® has trained thousands of first responders to understand the special ID and act quickly to reunite people.

Toll-free: 1-877-217-7449

### Finding Your Way®

This [program](http://www.findingyourwayontario.ca/) (<http://www.findingyourwayontario.ca/>) is designed to keep people with dementia safe if they wander or become lost. It offers support to caregivers and communities.

[This Alzheimer Society of Ontario](http://www.alzheimer.ca/on/en) (<http://www.alzheimer.ca/on/en>) program:

- raises awareness about the risks of wandering and offers advice to caregivers
- offers advice for people living with dementia, their families and caregivers
- provides advice for community members about how to respond if they encounter a missing person with dementia

Toll-free: 1-800-879-4226

Tel: 2-1-1

## Health services for Indigenous seniors

There are many programs and resources to support Indigenous seniors living in Ontario.

### Non-insured health benefits for First Nations and Inuit

This [national program](https://www.sac-isc.gc.ca/eng/1572537161086/1572537234517) (https://www.sac-isc.gc.ca/eng/1572537161086/1572537234517) provides health benefits to registered First Nations and recognized Inuit for specific, medically needed (necessary) items and services not covered by other plans and programs.

These include:

- dental care
- drugs
- medical supplies and equipment
- medical transportation
- mental health counselling
- short-term crisis intervention
- vision care

Toll-free: 1-800-640-0642

Toll-free TTY: 1-800-267-1245

### Indigenous primary health care organizations

These Indigenous, community-led primary health care centres provide First Nations, Métis and Inuit communities a combination of:

- traditional healing
- primary care
- cultural programs
- health promotion programs
- community development initiatives
- social support services

There are 21 centres in Ontario. They provide services both on-and off-reserve, in urban, rural and northern locations.

Find your closest [Indigenous Primary Health Care Council centre](https://iphcc.ca/meet-our-members/) (https://iphcc.ca/meet-our-members/).

## **National Indigenous Diabetes program**

This [program](https://nada.ca/) (https://nada.ca/) offers culturally appropriate programs and services for Indigenous people living with diabetes. It also raises awareness about the disease.

Email: [coordinator@nada.ca](mailto:coordinator@nada.ca)

Tel: 204-927-1221

## **Substance use treatment centres for First Nations and Inuit**

First Nations and Inuit communities with substance use challenges have access to funding from Health Canada to set up and run substance abuse treatment programs.

[Search for substance use treatment centres.](https://www.sac-isc.gc.ca/eng/1576090254932/1576090371511) (https://www.sac-isc.gc.ca/eng/1576090254932/1576090371511)

## **National Native Alcohol and Drug Abuse Program**

Ontario Region Manager

Tel: 807-343-5352

Ontario Regional Office

Tel: 613-668-6411

## Health services for two-spirit, lesbian, gay, bisexual, transgender, queer, intersex, asexual+ (2SLGBTQIA+) seniors

### Rainbow Health Ontario

[Rainbow Health Ontario](https://www.rainbowhealthontario.ca/) (<https://www.rainbowhealthontario.ca/>) works to improve the health and well-being of the 2SLGBTQIA+ community. They do research, training outreach and public policy advocacy. They also build capacity for trans health care across Ontario through clinical and cultural competency training, mentoring and more.

Tel: 416-324-4100

## Health services for veterans

### Veterans Independence Program

[Veterans Affairs Canada](https://www.veterans.gc.ca/) (<https://www.veterans.gc.ca/>) offers health benefits to eligible veterans and others, including:

- medical services
- surgical care
- dental care
- prescription drugs
- hearing and vision aids

They also offer the [Veterans Independence Program](https://www.veterans.gc.ca/eng/housing-and-home-life/help-at-home/veterans-independence-program) (<https://www.veterans.gc.ca/eng/housing-and-home-life/help-at-home/veterans-independence-program>). It helps qualified veterans and others stay healthy and independent in their homes and communities.

Toll-free: 1-866-522-2122

Toll-free TTY: 1-833-921-0071

# Support services at home and in the community

Find services to support you as you age. Learn about housing support, care, community support services, meal delivery and more.

## Care in your home and community

[Ontario Health atHome](https://www.healthcareathome.ca/) (<https://www.healthcareathome.ca/>) (formerly known as Home and Community Care Support Services) supports people of all ages who need care either:

- in their home
- at school
- in the community

Their services help seniors and people with complex medical conditions live in their homes for as long as possible.

- **If you qualify**, the Ontario government pays for a wide range of services in your home and community.
- **If you don't qualify**, you may still be eligible for community support where you pay for part of the service (this is called a co-payment). You can also pay for help from a private company.

Tel: 310-2222 (no area code needed)

## Do you qualify?

Once you contact Ontario Health atHome, they will connect you with a care coordinator. This person will determine if you qualify for government-funded home care services. If you don't qualify, they can tell you about other services you can access in your community.

Care coordinators:

- are regulated health professionals
- are experts in nursing, social work, occupational therapy, physiotherapy or speech therapy

- work directly with people in hospitals, doctors' offices, communities, schools and at home

A care coordinator will use their knowledge and skills to:

- assess your needs
- confirm if you are eligible for services
- develop your care plan
- coordinate home care services
- explain, refer and connect you with local community services that could help you or your loved one
- give information about long-term care homes and other housing options
- coordinate placement into a home
- offer access to respite services (temporary support)

## Types of services available

### Housing support

Your care coordinator can provide you with information about:

- **long-term care homes:** help to assess your eligibility for admission and with the application process
- **housing alternatives:** examples include supportive housing and retirement homes
- **financial options**

For more information about housing options for seniors, go to the "[Home and housing](https://www.ontario.ca/document/guide-programs-and-services-seniors/home-and-housing#section-1)" (<https://www.ontario.ca/document/guide-programs-and-services-seniors/home-and-housing#section-1>) chapter of this guide.

To learn about tax credits and financial assistance, consult the section "[Financial help to modify your home](https://www.ontario.ca/document/guide-programs-and-services-seniors/home-and-housing#financial-help-to-modify-your-home)" (<https://www.ontario.ca/document/guide-programs-and-services-seniors/home-and-housing#financial-help-to-modify-your-home>) in the "[Home and housing](https://www.ontario.ca/document/guide-programs-and-services-seniors/home-and-housing)" (<https://www.ontario.ca/document/guide-programs-and-services-seniors/home-and-housing>) chapter of this guide



## **Services from health care professionals**

Home care services (if you are eligible) may include:

- home health care supplies
- nursing care
- nutrition and dietetics services
- occupational therapy
- physiotherapy
- social work
- speech-language therapy

## **Personal support services**

If you are eligible for personal support services, you may get help with:

- dressing and undressing
- eating
- getting in and out of chairs, vehicles or bed
- getting to appointments
- caring for your hair
- caring for your mouth
- skin care
- toileting
- washing and bathing

## **Homemaking services**

Homemaking services can help you maintain a safe and comfortable home. You may get help with routine household activities, including:

- banking
- doing laundry
- housecleaning

- paying bills
- planning menus and preparing meals
- shopping

## **Community support services**

Many communities have services for seniors and other people who need support to live at home. You may have to pay a fee for some of these programs or there may be funding available. Some of these services are offered only in larger communities.

Services in your community may include:

- adult day programs that provide supervised activities in a group setting (they usually provide transportation, meals and personal care)
- assisted living services that support high-risk seniors who need a greater level of care and service
- foot care and cleaning services
- home maintenance such as snow shoveling, yard work and repairs
- installing home and personal devices that connect to emergency services
- meals delivered to your house or support for you to enjoy a meal with others in the community
- regular friendly visits or help running errands
- routine checks to make sure you are not in crisis or at risk of harm
- transportation services when needed

## **Support for Indigenous seniors**

Indigenous seniors are eligible for cultural support services. These services can help Indigenous seniors, families and communities connect with service providers.

You can learn more by contacting [Ontario Health atHome](https://www.healthcareathome.ca/contact/) (https://www.healthcareathome.ca/contact/).

## Respite services

Ontario Health atHome can connect you and your family to respite services. These services aim to give caregivers a break or rest. Your family may receive respite services through:

- an adult day program
- a personal support worker visit at home
- a short stay in a long-term care home

## End-of-life services

Hospice palliative care is a philosophy of care that:

- aims to relieve suffering
- works to improve quality of life for people who are dying
- strives to help the person (and their families) deal with the physical, psychological, social, spiritual and practical worries about death

If you or a loved one needs end-of-life care at home, Ontario has many programs to help. You can ask for help with:

- ways to manage pain
- home hospice services including in-home visits
- hospital and sickroom equipment
- low-cost medication for seniors through the [Ontario Drug Benefit Plan](http://www.health.gov.on.ca/en/public/programs/drugs/programs/odb/odb.aspx) (<http://www.health.gov.on.ca/en/public/programs/drugs/programs/odb/odb.aspx>)
- medical supplies
- nursing and personal care
- respite care by trained volunteers
- tests
- transportation to other health services

## How to access services

[Ontario Health atHome](https://www.healthcareathome.ca/contact/) (https://www.healthcareathome.ca/contact/) 7 days a week, 365 days a year.

[Find your local branch](https://healthcareathome.ca/find-my-hccss/) (https://healthcareathome.ca/find-my-hccss/).

Tel: 310-2222 (no area code needed)

## Visits, calls and meal delivery

### Phone calls for seniors at home

#### A Friendly Voice

This [free, confidential phone line](http://www.afriendlyvoice.ca/) (http://www.afriendlyvoice.ca/) is for adults aged 55 and up who just want to chat with a friendly person.

Email: [afriendlyvoice@rosss.ca](mailto:afriendlyvoice@rosss.ca)

Toll-free: 1-855-892-9992

#### Friendly Calls program

This [program](https://www.redcross.ca/in-your-community/ontario/senior-support-services/friendly-calls-program) (https://www.redcross.ca/in-your-community/ontario/senior-support-services/friendly-calls-program) connects adults with Red Cross volunteers who offer:

- supportive listening
- social interaction
- emotional support

The program prioritizes home and community care clients over age 65. However, the service is **available to all adults** in Ontario who may benefit from a friendly call to help reduce anxiety, depression or loneliness.

Email: [ONFriendlyCalls@redcross.ca](mailto:ONFriendlyCalls@redcross.ca) (to register)

### Home meal delivery

[Meals on Wheels](http://www.mealsonwheels.ca/) (http://www.mealsonwheels.ca/) delivers nutritious and affordable meals to the homes of:

- isolated seniors

- people with physical disabilities and cognitive impairments
- people who are ill and recovering from surgeries
- people who need special dietary planning and help

Email: [info@ocsa.on.ca](mailto:info@ocsa.on.ca)

Tel: 1-800-267-OCSCA (6272)

## Community programs to stay active

### Seniors Active Living Centre programs

Seniors Active Living Centre programs are available across Ontario. They help seniors stay active, independent and engaged. Programs include:

- social
- cultural
- learning
- recreational
- activities that encourage community involvement

The virtual and in-person programs serve everyone from people who are healthy to those who need support to live independently.

Seniors are often involved in running these programs. They may:

- serve on the board of directors
- advise on program planning
- volunteer for programs

Find a [Seniors Active Living Centre program](https://www.ontario.ca/page/find-seniors-active-living-centre-near-you) (https://www.ontario.ca/page/find-seniors-active-living-centre-near-you) near you.

## Other ways to stay active in your community

Ontario communities offer great opportunities for seniors to get involved, be active and connect with others. From public libraries to recreation programs, there's something for everyone. Go to the "[Active living](https://www.ontario.ca/document/guide-programs-and-services-seniors/active-living#section-0)" (<https://www.ontario.ca/document/guide-programs-and-services-seniors/active-living#section-0>) chapter for ideas and details.

# Home and housing

Get information on staying in your home as you age, including programs to help you renovate your home to adapt to your needs. Learn about housing options for seniors.

## Making changes to your home for senior living

Many of us hope to continue living in our own home for as long as possible. As we age, our needs at home change. Small and inexpensive modifications can help make your home safer, so you can be independent.

If you're thinking of modifying your home, the Canada Mortgage and Housing Corporation offers guidance:

- [Maintaining seniors' independence through home adaptations: a self-assessment guide](https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/senior-housing/maintaining-seniors-independence-through-home-adaptations-a) (<https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/senior-housing/maintaining-seniors-independence-through-home-adaptations-a>) helps you learn about the types of home adaptations that are best for you.
- [Accessible housing by design](https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/accessible-adaptable-housing/accessible-housing-by-design) (<https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/accessible-adaptable-housing/accessible-housing-by-design>) explains the renovations that can make your home more accessible.
- [Preventing falls on stairs](https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/accessible-adaptable-housing/preventing-falls-on-stairs) (<https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/accessible-adaptable-housing/preventing-falls-on-stairs>) offers tips to reduce the risk of falls and injuries on stairs.

[Canada Mortgage and Housing Corporation](https://www.cmhc-schl.gc.ca/) (<https://www.cmhc-schl.gc.ca/>)

Toll-free: 1-800-668-2642

Toll-free TTY: 1-800-309-3388

## Financial help to modify your home

If you need to make your home more accessible, there are government programs to help with the expenses.

### Ontario Priorities Housing Initiative (OPHI) : Ontario Renovates Component

This program provides financial assistance to:

- low-to moderate-income homeowners
- landlords of affordable rental buildings

Homeowners and landlords can make needed repairs and improve accessibility.

To learn more about the Ontario Renovates program, [contact your local service manager](https://www.ontario.ca/page/find-your-local-service-manager) (<https://www.ontario.ca/page/find-your-local-service-manager>). They can:

- tell you if the program is available in your community
- determine if you are eligible
- give you further details

### Home and Vehicle Modification Program

The [Home and Vehicle Modification Program](https://www.marchofdimes.ca/en-ca/programs/am/hvmp/Pages/modchvmp.aspx) (<https://www.marchofdimes.ca/en-ca/programs/am/hvmp/Pages/modchvmp.aspx>) provides funding for:

- basic home and/or vehicle changes or modifications
- people with disabilities that restrict mobility and daily function to continue to live safely in their homes, avoid job loss and participate in their communities

You can apply for:

- home modifications: up to \$15,000 (lifetime maximum)
- vehicle modifications: up to \$15,000 every 10 years

[Ontario March of Dimes](https://www.marchofdimes.ca/en-ca) (<https://www.marchofdimes.ca/en-ca>)

Toll-free: 1-877-369-4867 (press "2" to speak with an intake counsellor)



## **Property tax relief for seniors and people with a disability**

If you own a property and want to add to it or modify it for a senior or a person with a disability, you may be eligible for [property tax relief](https://www.mpac.ca/en/MakingChangesUpdates/ExemptionSeniorsandPersonsDisabilities) (<https://www.mpac.ca/en/MakingChangesUpdates/ExemptionSeniorsandPersonsDisabilities>). Examples include:

- building a ramp
- adding an extra room

Contact your local Municipal Property Assessment Corporation office.

[Municipal Property Assessment Corporation](https://www.mpac.ca/) (<https://www.mpac.ca/>)

Toll-free: 1-866-296-MPAC (6722)

Toll-free TTY: 1-877-TTY-MPAC (889-6722)

## **Property tax relief for low-income seniors and low-income persons with disabilities**

Are you a low-income senior or low-income person with disabilities? Do you own a home? You may be eligible to receive relief from property tax increases. Contact your local municipality for more information.

## **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
- education tax increases

A deferral means you put off paying your taxes until you sell the property or transfer the title to someone else. This program is for people who pay their property taxes directly to the Province of Ontario.

[Ministry of Finance](https://www.ontario.ca/page/ministry-finance) (<https://www.ontario.ca/page/ministry-finance>)

[Provincial Land Tax relief](https://www.ontario.ca/document/provincial-land-tax) (<https://www.ontario.ca/document/provincial-land-tax>)

Toll-free: 1-866-400-2122

Toll-free TTY: 1-888-321-6774

## Housing options for seniors

You may need help deciding what type of housing is best for you or your family member. There are professionals who can help:

- placement coordinator with [Ontario Health atHome](https://www.ontario.ca/page/home-community-care) (<https://www.ontario.ca/page/home-community-care>)
- community health nurse
- social worker in a geriatric center or in a family counselling agency

## Adult lifestyle communities

Adult lifestyle communities provide independent living homes for people who are semi-retired or retired. You get to own your home and have access to on-site recreational and community activities. Homes may include:

- bungalows
- condominiums
- small homes
- townhomes

Contact your local real estate agent to find an adult lifestyle community near you.

## Life lease housing

Life lease housing means that you hold an interest in a property, but you don't own it. This type of living arrangement has many advantages:

- it's often less expensive than a condominium of a similar size
- communities may be restricted to people of a specific age
- requires less home maintenance
- residents are more likely to share common interests and needs

[Learn about this option in the life lease housing guide](https://www.ontario.ca/document/life-lease-housing)

(<https://www.ontario.ca/document/life-lease-housing>).

## Licensed retirement homes

Retirement homes are typically privately owned. They rent different types of housing options to seniors. You can live in a shared room, a private room or an apartment.

Retirement homes usually include support services and personal care. Residents in retirement homes are usually more independent and need less medical care than residents in long-term care.

[Learn how to find and choose a licensed retirement home](https://www.ontario.ca/page/find-retirement-home)

(<https://www.ontario.ca/page/find-retirement-home>).

## Rates and services

- anyone can apply to live in a retirement home
- you pay the entire cost of your accommodation
- you pay for any care services purchased through the home
- you may also arrange to receive publicly funded health care, or pay an external provider for care services
- the rent you pay is subject to rules on [rent increases](https://www.ontario.ca/document/guide-programs-and-services-seniors/home-and-housing#section-5) (<https://www.ontario.ca/document/guide-programs-and-services-seniors/home-and-housing#section-5>)
- the type of residence and amount of rent can vary (for care, services and extras)
- you don't need to show medical proof that you need care
- the home will assess you to confirm they can offer you the level of support you need

Rental agreements in care homes, including retirement homes, must be in writing. They provide detailed information on what care services and meals have been agreed to and what the charges for care services and meals will be.

Before entering into an agreement with a new tenant, the landlord must give the tenant a care home information package that must disclose all the fees and services to be provided.

## How retirement homes are regulated

In Ontario, retirement homes are regulated under the [Retirement Homes Act](https://www.ontario.ca/laws/statute/10r11) (<https://www.ontario.ca/laws/statute/10r11>). This legislation:

- mandates care and safety standards for retirement homes (including emergency plans, infection prevention and control programs, assessment of care needs and care planning, police record checks and staff training)
- contains a [Residents' Bill of Rights](https://www.rhra.ca/en/residents-bill-of-rights/) (<https://www.rhra.ca/en/residents-bill-of-rights/>) (including the right to know the true cost of care and accommodation, participate in care planning, and live with dignity and respect in a safe and clean environment)
- establishes the Retirement Homes Regulatory Authority to educate, license and inspect retirement homes to ensure they meet the required standards

## Who oversees Ontario retirement homes

The [Retirement Homes Regulatory Authority](https://www.rhra.ca/en/) (<https://www.rhra.ca/en/>):

- licenses and inspects the province's retirement homes
- maintains a public register/database of all homes that have applied for a licence or have been granted a licence
- handles complaints
- educates retirement home staff, owners, consumers and the public about the [Retirement Homes Act](https://www.ontario.ca/laws/statute/10r11) (<https://www.ontario.ca/laws/statute/10r11>)

[Search for a retirement home in the database](https://www.rhra.ca/en/retirement-home-database/) (<https://www.rhra.ca/en/retirement-home-database/>).

## What to do if you have concerns or complaints

If you see or suspect a retirement home resident is being harmed or is at risk, contact the Retirement Home Regulatory Authority (RHRA).

Anyone who sees or suspects a situation that harms or puts a resident at risk of harm must report it to the RHRA. These situations include:

- abuse or neglect of a resident
- improper or incompetent treatment or care of a resident
- unlawful conduct
- misuse or misappropriation of a resident's money

These are known as mandatory reports. This mandatory reporting obligation applies to everyone, including family members, substitute decision makers, retirement home staff and operators. It also includes regulated health professionals, such as doctors, nurses and social workers. Residents are not required to make a report but may choose to do so.

Learn more about [making a report](https://www.rhra.ca/en/information-for-retirement-home-residents/reporting-harm/) (https://www.rhra.ca/en/information-for-retirement-home-residents/reporting-harm/). If you have a complaint about a retirement home, contacting the home is often the most direct and fastest way to ensure your concerns are addressed.

If you are unable to resolve the issue with the home through informal means, you can use the retirement home's formal complaints process.

By law, all retirement homes are required to have a procedure for responding to complaints about the care of a resident or operation of the home.

If your complaint is still not resolved, you may file a complaint with the RHRA.

Learn how to [make a complaint](https://www.rhra.ca/en/information-for-retirement-home-residents/complaints/) (https://www.rhra.ca/en/information-for-retirement-home-residents/complaints/) to the Retirement Homes Regulatory Authority.

Email: [info@rhra.ca](mailto:info@rhra.ca)

Toll-free: 1-855-ASK-RHRA (275-7472)

## Supportive housing

Supportive housing programs are coordinated through Ontario Health atHome. These programs provide personal support services for seniors living as tenants in designated residential buildings.

These programs help people live independently in their own apartments. Services include:

- personal support and attendant services
- essential homemaking services
- staffing 24 hours a day to handle regular care and emergency needs

[Ontario Health atHome](https://www.healthcareathome.ca/) (https://www.healthcareathome.ca/)

[Find your local branch](https://healthcareathome.ca/find-my-hccss/%20) (https://healthcareathome.ca/find-my-hccss/%20)

Tel: 310-2222 (no area code needed)

## Other housing options for low-income seniors

Learn about programs to help you find a [safe and affordable place to call home](https://www.ontario.ca/page/housing-in-ontario) (https://www.ontario.ca/page/housing-in-ontario)

### Social housing

[Social or community housing](https://www.ontario.ca/page/housing-in-ontario) (https://www.ontario.ca/page/housing-in-ontario) is government funded housing for low-income Ontarians. It offers rental units at a lower cost.

Here's what you should know:

- how long you need to wait for a unit depends on where you live
- local municipalities and your local service manager coordinate the program

[Contact your local service manager to learn more](https://www.ontario.ca/page/find-your-local-service-manager) (https://www.ontario.ca/page/find-your-local-service-manager).

### Co-operative (co-op) housing

A housing co-op is different from a rental. Residents pay a monthly fee for their homes, but they do not own them. They have an equal say in how their community is run.

When you leave a non-profit housing co-op, your home is returned to the co-operative. It will then be offered to someone else who needs affordable housing.

[Co-operative Housing Federation of Canada](https://chfcanada.coop/your-region/ontario-region/) (https://chfcanada.coop/your-region/ontario-region/)

Email: [info@chfcanada.coop](mailto:info@chfcanada.coop)

Tel: 416-366-1711

Toll-free: 1-800-268-2537

## Long-term care homes

[Long-term care homes](https://www.ontario.ca/page/long-term-care-ontario) (https://www.ontario.ca/page/long-term-care-ontario) are homes for adults who need:

- help with most or all daily activities
- access to 24-hour nursing and personal care

Long-term care homes in Ontario are regulated and funded by the government and must have a licence or minister's approval to operate. Long-term care licences are issued to not-for-profit homes, such as homes run by a charity, and to homes run by for-profit companies. Minister's approvals are issued to municipally run and First Nations homes.

All long-term care homes must meet provincial standards. Accommodation charges are the same at all homes (although fees for optional services may vary).

If you are interested in a long-term care home, you will need to apply through [Ontario Health atHome](https://www.healthcareathome.ca/) (https://www.healthcareathome.ca/). Go to the section "[How to apply for long-term care](https://www.ontario.ca/document/guide-programs-and-services-seniors/home-and-housing#how-to-apply-for-long-term-care)" (https://www.ontario.ca/document/guide-programs-and-services-seniors/home-and-housing#how-to-apply-for-long-term-care) in this guide for more information.

[Ministry of Long-Term Care](https://www.ontario.ca/page/ministry-long-term-care) (https://www.ontario.ca/page/ministry-long-term-care)

Toll-free: 1-866-434-0144

## Services in long-term care homes

Above all, long-term care homes are places where people can live comfortably while having their care needs met. Homes have dining rooms and common areas. They may also have other features like shops, salons and gardens.

You can expect to receive the following in a long-term care home

- an individual care plan (reviewed at least every 6 months)
- access to 24-hour nursing and personal care
- help with activities of daily living meals (including special diets)
- medical services
- access to health professionals
- social and recreational programs
- individualized religious and spiritual services
- shared dining room, TV room and other living areas
- furniture in your room
- housekeeping
- bed linen and laundry
- personal hygiene supplies
- medical or clinical supplies (such as walkers or wheelchairs for occasional use)

Homes may offer other optional services for a fee, such as cable TV, telephone, internet, hairdressing and transportation.

## Choosing a long-term care home

There are many things to consider when choosing a long-term care home. It's a good idea to start by identifying your needs and wants. Next, gather information about homes and start making in-person visits.

A placement coordinator at [Ontario Health atHome](https://www.healthcareathome.ca/) (https://www.healthcareathome.ca/) can help you find out about homes in your area.

Use the [Long-Term Care Home Finder](https://www.ontario.ca/page/long-term-care-ontario/#section-3) (https://www.ontario.ca/page/long-term-care-ontario/#section-3) to search for individual homes and get information about them.



It's important to visit any home you are considering. You'll want to make sure the homes lines up with what is important to you, such as:

- culture, language or religious focus
- a location that works well for family and friends to visit
- social programs and activities
- setting — for example, near shops or by a park
- type of accommodation — for example, a private or semi-private room

There's a lot to think about. [This checklist](https://www.ontario.ca/files/2021-12/mltc-visiting-a-long-term-care-home-checklist-en--2021-12-15.pdf) (https://www.ontario.ca/files/2021-12/mltc-visiting-a-long-term-care-home-checklist-en--2021-12-15.pdf) will help you evaluate each home you visit and ask the right questions.

Read the [Ministry of Long-Term Care's reports on long-term care homes](http://publicreporting.ltchomes.net/en-ca/default.aspx) (http://publicreporting.ltchomes.net/en-ca/default.aspx) to learn about the home you're considering.

## How to apply for long-term care

Almost all applications and admissions to long-term care homes are arranged by Ontario Health atHome.

When you contact Ontario Health atHome, they will:

- assign a placement coordinator, who can assess your care and health needs
- determine your eligibility for placement
- work with you to complete your application

[Ontario Health atHome](https://www.healthcareathome.ca/) (https://www.healthcareathome.ca/) Tel: 310-2222 (no area code needed)

## Short-stay accommodation

People recovering from an illness or injury may need short-stay services. Some long-term care homes provide this service for people who don't need to stay permanently through the convalescent (recovery) care program.

Alternatively, some people choose a short stay to give respite (a break) to their caregivers. This service is offered through the respite care program.

A person can stay up to 90 days in a calendar year in a short-stay program.

Contact your [Ontario Health atHome](https://www.healthcareathome.ca/) (https://www.healthcareathome.ca/) care coordinator to find a long-term care home that offers short stays. They will tell you if you qualify for a short stay.

[Find your local branch](https://healthcareathome.ca/find-my-hccss/%20) (https://healthcareathome.ca/find-my-hccss/%20).

Tel: 310-2222 (no area code needed)

## Cost of long-term care in Ontario

The Ontario government pays for nursing and personal care, therapeutic and recreational programming and other support services at long-term care homes. Residents are required to contribute towards accommodation charges, such as room and board. This amount is called a co-payment. The amount you pay depends on the length of stay and the type of room you choose (private, semi-private or basic).

The Ministry of Long-Term Care sets the maximum co-payment rate for all homes each year. These are standard across all long-term care homes in Ontario.

Long-term care homes may offer optional services for an additional fee, such as:

- cable TV
- telephone
- Internet
- hairdressing
- transportation

## Get help paying for long-term care costs

If you can't afford to pay the monthly fees for basic accommodations, you may be eligible for a [rate reduction](https://www.ontario.ca/page/paying-long-term-care#section-1) (https://www.ontario.ca/page/paying-long-term-care#section-1). Talk to your [Ontario Health atHome](https://www.healthcareathome.ca/) (https://www.healthcareathome.ca/) placement coordinator for more information.

## Your rights in a long-term care home

Residents of long-term care homes have a right to be treated with courtesy and respect and be free from abuse and neglect.

Your rights as a resident are listed in the [Residents' Bill of Rights](https://www.rhra.ca/en/residents-bill-of-rights/) (<https://www.rhra.ca/en/residents-bill-of-rights/>). Long-term care homes must post a large-print version of the Residents' Bill of Rights in both English and French in a high traffic area.

## Quality of care and inspections

All long-term care homes licensed in Ontario must comply with [legislation](https://www.ontario.ca/laws/statute/07l08#BK5) (<https://www.ontario.ca/laws/statute/07l08#BK5>) that sets clear and detailed standards for:

- your care
- your quality of life
- your rights
- the operation of the home

The Ministry of Long-Term Care does unannounced inspections at least once every year. If a long-term care home is not following the legislation's requirements, the ministry may apply enforcement measures such as written notifications, compliance orders or fines for offences.

There may be times when additional enforcement may be needed to improve compliance and ensure resident safety.

The Ministry of Long-Term Care's Investigations Unit will investigate allegations such as:

- failing to protect a resident from abuse or neglect
- repeated and ongoing non-compliance
- failing to comply with ministry inspector's orders
- suppressing and/or falsifying mandatory reports
- negligence of corporate directors.

## Complaints about long-term care

If you have concerns about a resident's care or the operation of a long-term care home, you can report it. Anyone can make a complaint. This includes:

- a resident
- a family member
- an employee of the home
- a service provider to residents
- a member of the public

Homes are required to have a written complaints procedure and must post it in a high traffic area. They are also required to respond to concerns and complaints.

If you have a concern or complaint about a long-term care home, contact the home and follow its complaint process. If you are not satisfied with the home's response, contact the Ministry of Long-Term Care.

[Learn about the complaint process or report a complaint](https://www.ontario.ca/page/long-term-care-home-complaint-process)

(<https://www.ontario.ca/page/long-term-care-home-complaint-process>).

Family Support and Action Line

Open from 8:30 a.m. to 7:00 p.m., 7 days a week

Toll-free: 1-866-434-0144

Or send a letter to the Ministry of Long-Term Care:

Director, Long-Term Care Inspections Branch

Long-Term Care Operations Division

Ministry of Long-Term Care

438 University Ave., 8th floor

Toronto, Ontario

M7A 1N3

## Residents' councils at long-term care homes

Every long-term care home must have a residents' council. Every resident has the right to participate on the council. The councils are made up of residents who may:

- provide advice to residents about their rights
- help to resolve disputes
- plan activities
- make recommendations to improve care or the quality of life in the home

[The Ontario Association of Residents' Councils](https://www.ontarc.com/) (<https://www.ontarc.com/>) supports residents' councils across the province.

Email: [info@ontarc.com](mailto:info@ontarc.com)

Toll-free: 1-800-532-0201

## Family councils at long-term care homes

Many long-term care homes have an active family council made up of family and friends of residents. They meet to provide each other with support, share information and may:

- provide advice
- help resolve disputes between the long-term care home and residents
- plan activities

[Family Councils Ontario](https://fco.ngo/) (<https://fco.ngo/>) supports family councils across the province.

Toll-free: 1-877-622-9968

# Renting in Ontario: Knowing your rights

## Residential Tenancies Act

The *Residential Tenancies Act* governs most landlord and tenant relationships across Ontario. The act:

- sets out the rights and responsibilities of landlords and tenants who rent residential properties
- regulates most rent increases
- does not cover commercial tenancies

Learn about [residential rent increases](https://www.ontario.ca/page/residential-rent-increases)

(<https://www.ontario.ca/page/residential-rent-increases>) in Ontario.

Find out about [your rights as a tenant](https://www.ontario.ca/page/renting-ontario-your-rights) (<https://www.ontario.ca/page/renting-ontario-your-rights>).

## Landlord and Tenant Board

The [Landlord and Tenant Board](https://tribunalsontario.ca/ltb/) (<https://tribunalsontario.ca/ltb/>) resolves disputes between landlords and tenants. The board educates people about their rights and responsibilities.

Both landlords and tenants can file an application to request a hearing. After the application is filed:

- a hearing is scheduled
- at the hearing, a member of the board will make a decision; if both sides agree, a mediator will try to help both parties reach an agreement

[Navigate Tribunals Ontario](https://tribunalsontario.ca/en/navigate-tribunals-ontario/) (<https://tribunalsontario.ca/en/navigate-tribunals-ontario/>) is a convenient online tool that provides users with information about:

- legal rights and responsibilities
- rules and processes
- steps tenants and landlords can take to manage a dispute

Toll-free: 1-888-332-3234

Toll-free TTY: 1-800-855-0511

## Rent increases in Ontario

Each year, Ontario sets a guideline for rent increases for the following year. The guideline is the maximum a landlord can increase most tenants' rent during a year.

The guideline applies to most private residential rental units covered by the [Residential Tenancies Act](https://www.ontario.ca/laws/statute/06r17) (<https://www.ontario.ca/laws/statute/06r17>), including:

- rented houses, apartments, basement apartments and condos (read about the [exceptions for newly occupied units](https://www.ontario.ca/page/residential-rent-increases#exception) (<https://www.ontario.ca/page/residential-rent-increases#exception>))
- care homes (which can include retirement homes)
- mobile homes
- land lease communities

The guideline does not apply to units such as:

- vacant residential units
- community housing units
- long-term care homes
- commercial properties

Landlords do not need approval from the Landlord and Tenant Board to raise your rent based on these guidelines.

New buildings and additions to existing buildings that are occupied for the first time for residential purposes after November 15, 2018, are exempt from the rent increase guideline.

Learn about the [rules for rent and rent increases](https://www.ontario.ca/page/residential-rent-increases) (<https://www.ontario.ca/page/residential-rent-increases>).

## Financial help to pay your rent

Need help paying rent? There are several options.

## Rent supplements and housing allowances

The Ontario Priorities Housing Initiative offers:

- rent supplements: a subsidy paid to the landlord on behalf of a tenant who needs help paying rent
- housing allowances: a subsidy paid directly to the tenant who needs rental help

## Canada-Ontario Housing Benefit (COHB)

This housing allowance program pays a monthly benefit to households. This allowance is:

- portable (you can receive the benefits if you move to another address)
- based on your household income and average rent prices in your community

The following vulnerable populations have priority for COHB support:

- survivors of domestic violence and human trafficking
- people who experience or are at risk of homelessness
- Indigenous peoples
- seniors
- people with a disability
- young adults

To apply, you must be either:

- on the social housing waitlist (or eligible to be on it)
- living in community housing

If you are approved for these benefits, you must agree to be removed from the social housing waitlist. To do this or to apply for the benefit:

[Contact your local service manager](https://www.ontario.ca/page/find-your-local-service-manager) (https://www.ontario.ca/page/find-your-local-service-manager) to learn about this benefit.



## Funds to prevent homelessness

The Homelessness Prevention Program helps people who experience homelessness or are at risk of being homeless. It's designed to help you find the right housing services and supports, including either:

- emergency shelter assistance
- services to help you find and maintain housing
- long-term housing assistance

[Contact your local service manager](https://www.ontario.ca/page/find-your-local-service-manager) (https://www.ontario.ca/page/find-your-local-service-manager) to learn about this benefit.

## Housing services for Indigenous seniors

This section lists programs to meet the housing needs of Indigenous seniors in Ontario.

### On-Reserve Residential Rehabilitation Assistance Program

[This program](https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/residential-rehabilitation-assistance-program) (https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/residential-rehabilitation-assistance-program) provides financial help to First Nations and First Nation members to fix homes that need major repairs. The repairs are done to ensure the homes are safe to live in or address overcrowding.

What you should know:

- this program is for First Nations or individual First Nation members who need major repairs to their homes
- your total household income must be at or below the established limit for the community

[Canada Mortgage and Housing Corporation](https://www.cmhc-schl.gc.ca/) (https://www.cmhc-schl.gc.ca/)

Toll-free: 1-800-668-2642

Toll-free TTY: 1-800-309-3388

## Assisted Living Program

[This program](https://www.sac-isc.gc.ca/eng/1100100035250/1533317440443) (https://www.sac-isc.gc.ca/eng/1100100035250/1533317440443) helps people on reserve remain independent for as long as possible. It provides funding for non-medical, social support services for:

- seniors
- adults with chronic illness
- children and adults with disabilities

The goal is to maximize quality of life at home and in the community.

[Indigenous Services Canada](https://www.canada.ca/en/indigenous-services-canada.html) (https://www.canada.ca/en/indigenous-services-canada.html)

Toll-free: 1-800-567-9604

Toll-free TTY: 1-866-553-0554

## Indigenous Supportive Housing Program (ISHP)

Under this program, Indigenous individuals in need receive support services and housing assistance. As individuals' needs change, the level of housing assistance and supports may be appropriately adjusted.

Two Indigenous program administrators deliver the ISHP program:

- [Miziwe Biik Development Corporation](https://www.mbdc.ca/) (https://www.mbdc.ca/) (MBDC) covers the Greater Toronto Area
- [Ontario Aboriginal Housing Services](https://www.ontarioaboriginalhousing.ca/) (https://www.ontarioaboriginalhousing.ca/) (OAHS) covers the areas outside of the Greater Toronto Area

## Rural and Urban Indigenous Housing Program (RUIHP)

The Rural and Urban Indigenous Housing Program is administered by [Ontario Aboriginal Housing Services](https://www.ontarioaboriginalhousing.ca/) (https://www.ontarioaboriginalhousing.ca/). It provides rent-geared-to-income housing for Indigenous and non-Indigenous households in core and deep core housing need in rural and urban areas of Ontario.

# Safety and security

Get tips to protect yourself against fraud, identity theft and scams. Find information and resources to keep you safe.

## Protect yourself and your money

It can be easy for others to take advantage of seniors. They are often targeted by dishonest salespeople or businesses. It's important to spot the warning signs and ask the right questions.

[Consumer Protection Ontario](https://www.ontario.ca/page/consumer-protection-ontario) (<https://www.ontario.ca/page/consumer-protection-ontario>) can help you:

- check if a business has had serious complaints or charges filed against them
- learn how to protect yourself against scams, phishing and identity theft
- learn what to do if you're a victim of a scam or fraud
- help you to understand your rights under the [Consumer Protection Act](https://www.ontario.ca/page/consumer-protection-ontario) (<https://www.ontario.ca/page/consumer-protection-ontario>)

Consumer Protection Ontario helps you make smart choices, spend wisely and protect yourself and your money.

[Know your rights](https://www.ontario.ca/page/advice-shopping-online-or-over-phone) (<https://www.ontario.ca/page/advice-shopping-online-or-over-phone>) when shopping online or over the phone.

Toll-free: 1-800-889-9768

Toll-free TTY: 1-877-666-6545

## Door-to-door sales

Some door-to-door sales at your home are not allowed. Salespeople cannot come to your door uninvited to sell you restricted products like:

- air conditioners
- air purifiers
- furnaces

- hot water heaters
- water filtration systems
- other products

To buy one of these items, you need to initiate the service. Call or email the business and ask them to come to your home.

Businesses can enter into a contract at your home if you:

- contacted them ahead of time
- invited them to your home for the purpose of buying or leasing one of the restricted products and services

Find out about [your rights and how to avoid scams with door-to-door sales](https://www.ontario.ca/page/door-door-sales-and-home-service-contracts) (https://www.ontario.ca/page/door-door-sales-and-home-service-contracts).

## Home renovations and projects

Sometimes, seniors are targeted by dishonest home renovations, insulation and driveway paving companies. Always do your homework. Before you hire a contractor, ask for 3 references and check them.

Get consumer protection [information on homes and renovations](https://www.ontario.ca/page/consumer-protection-information-about-homes-and-renovations) (https://www.ontario.ca/page/consumer-protection-information-about-homes-and-renovations).

## Condominium costs and restrictions

If you are thinking of moving into a condo, it's important to know the condo fees, by-laws, rules and restrictions before you buy. These can be quite different from building to building.

Learn more about [owning a condo](https://www.ontario.ca/page/owning-a-condo) (https://www.ontario.ca/page/owning-a-condo).

## Protect yourself when you plan your move

Before you hire a moving company, ask the right questions:

- Can you provide references?
- Can you give me a written estimate?

- Who is responsible for loss or damage?
- Are you covered by the Workplace Safety and Insurance Board in case of injury?

Be sure to get the answers you need before you sign a contract. Learn about [hiring a mover](https://www.ontario.ca/page/hiring-mover) (https://www.ontario.ca/page/hiring-mover).

## Scams, fraud and identity theft

In 2022, the Canadian Anti-Fraud Centre (CAFC) received fraud reports totaling \$530 million in victim losses. Approximately 26% were reported by seniors who lost an average of 33% more than other age groups. According to the CAFC, in 2022, the top frauds affecting seniors in Ontario were:

- [Investment frauds](https://antifraudcentre-centreantifraude.ca/scams-fraudes/investment-investissement-eng.htm) (https://antifraudcentre-centreantifraude.ca/scams-fraudes/investment-investissement-eng.htm) (more than \$36.5 million in reported losses)
- [Romance frauds](https://antifraudcentre-centreantifraude.ca/scams-fraudes/romance-rencontre-eng.htm) (https://antifraudcentre-centreantifraude.ca/scams-fraudes/romance-rencontre-eng.htm) (more than \$8.8 million in reported losses)
- [Service scams](https://antifraudcentre-centreantifraude.ca/scams-fraudes/service-eng.htm) (https://antifraudcentre-centreantifraude.ca/scams-fraudes/service-eng.htm) (more than \$6 million in reported losses)
- [Emergency-grandparent](https://antifraudcentre-centreantifraude.ca/scams-fraudes/emergency-urgence-eng.htm) (https://antifraudcentre-centreantifraude.ca/scams-fraudes/emergency-urgence-eng.htm) (more than \$4.3 million in reported losses)
- [Extortion frauds](https://antifraudcentre-centreantifraude.ca/scams-fraudes/extortion-extorsion-eng.htm) (https://antifraudcentre-centreantifraude.ca/scams-fraudes/extortion-extorsion-eng.htm) (more than \$542,000 in reported losses)

If you think you've been the victim of cybercrime or fraud, report it to your local police and to the CAFC's [online reporting system](https://antifraudcentre-centreantifraude.ca/report-signalez-eng.htm) (https://antifraudcentre-centreantifraude.ca/report-signalez-eng.htm) or by phone at 1-888-495-8501.

## Telemarketing scams

Phony telemarketers have many different scams. Common scams targeting seniors include the fake vacation scam and the grandparent scam.

### Fake vacation scam

In this type of scam, someone calls and says you have won a vacation. To claim your prize, you have to pay a processing fee. Or they may tell you that you have to enter into a timeshare agreement.

If you have not asked for information or entered a contest, be very careful. The caller either:

- is trying to get your personal banking information
- will keep the processing fee and will not give you the vacation

### Grandparent or emergency scam

In this type of scam, you receive a call from a person pretending to be your grandchild, old neighbour or friend. Here's how it works:

- the caller claims to be in trouble and needs money right away. They usually ask for money to be:
  - sent by mail
  - ready to be picked up from the victim's residence
- the scammers may say they are in the hospital, stuck in a foreign airport or in jail
- a second caller may come on the phone pretending to be a police officer or lawyer
- the caller often asks you to not tell anyone in the family about the call
- they may even tell you there is a gag order

Here are some tips to protect yourself:

- Never send money without independently confirming the emergency and the location of your grandchild, neighbour or friend.

- Be wary of fake caller IDs, also known as spoofing. Try calling the phone number you have in your contact list for your loved one. Never use a number provided to you by the caller.
- Remember that the scammer may try to disguise their voice by faking a bad phone connection.
- Ask the caller about personal details your grandchild would know (like their middle name).
- Don't share any personal information before you confirm that you are truly talking to your loved one.
- Don't send any money! Contact your local police department or the Canadian Anti-Fraud Centre.

[Canadian Anti-Fraud Centre](https://antifraudcentre-centreantifraude.ca/index-eng.htm) (<https://antifraudcentre-centreantifraude.ca/index-eng.htm>) Toll-free: 1-888-495-8501

## Phishing (email and text scams)

Phishing takes place when someone sends you an email or text claiming to be a legitimate company or organization. They try to lure you into sharing your personal information, including:

- credit card details
- banking information
- social insurance number
- passwords
- usernames

Phishers often send messages with exciting or upsetting news and tell you to act right away. Visiting the links or downloading attachments in these emails or texts puts your personal data at risk.

These scam messages direct you to fake websites that appear to be a trusted organization like a bank or the government. The websites ask you to provide your personal data. Criminals use this information to access your accounts. You can lose money and have your identity stolen.

Tips to protect yourself:

- never give out banking information, passwords or other personal information in response to an email or text message
- watch out for fake email address, also known as spoofing: hover your mouse over the sender's email address without clicking to show the real one being used
- don't click on any links or download attachments in emails or text messages
- contact the company or organization directly to ask if they sent you the email or text message

Learn about [common scams, how to identify them and what to do if you've been a victim of fraud](https://www.ontario.ca/page/identify-scam-or-fraud) (<https://www.ontario.ca/page/identify-scam-or-fraud>).

## Identity theft and identity fraud

**Identity theft** happens when identity thieves steal pieces of personal information:

- without your knowledge or consent
- through phishing, a system breach, mail theft and other methods

**Identity fraud** is when your stolen personal information is used to commit a crime such as fraud or theft. Identity thieves use your personal information to pretend they are you and commit crimes in your name.

Identity thieves gather your name, address and phone number. They steal or duplicate your:

- bank cards
- birth certificate
- credit card and banking information
- driver's licence number
- passport
- social insurance number



Identity thieves can take over your personal and financial life. They use stolen identities to go shopping, open new bank accounts and send your mail directly to them. They can apply for loans, credit cards and social benefits, and rent apartments. They may even commit more serious crimes.

Here's how you can 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, make sure the website's address is correct (type it directly into the browser instead of following a link from an email)

Learn how to [avoid or recover from identity theft](https://www.ontario.ca/page/how-avoid-or-recover-identity-theft)  
(<https://www.ontario.ca/page/how-avoid-or-recover-identity-theft>)

## **Investment fraud**

Investment fraud happens when someone gives you false information to convince you to invest in something.

According to Canadian Anti-Fraud Centre, over half of investment scam losses in 2022 were through fraudulent crypto investment offers.

It's important to protect yourself before you invest. Check the registration of any person or business trying to sell you an investment or give you investment advice.

Since fraudsters often copy the names of registered companies, you should also check and verify the company's URL (web address), email addresses and other details before investing.

Fraudsters will offer to access victim's computers to help them open an account.

Never allow anyone remote access to your devices.

Learn about the [types of investment fraud and how to protect yourself](https://antifraudcentre-centreantifraude.ca/scams-fraudes/investment-investissement-eng.htm)  
(<https://antifraudcentre-centreantifraude.ca/scams-fraudes/investment-investissement-eng.htm>).

## **Common warning signs**

### **You can make a lot of money with little or no risk**

- Higher-risk investments offer higher potential returns and lower-risk investments offer lower returns.
- With higher-risk investments, like stocks, there's no guarantee you'll make money and the risk of losing money increases with the potential return.
- Lower risk investments typically have returns similar to Guaranteed Investment Certificate (GIC) rates, so if your expected return is higher than a GIC, you're taking a bigger risk.

### **You get a hot tip or insider information**

- This means the information is coming from a company insider and is confidential.
- The source of hot tips or insider information don't have your best interests in mind. Consider why they're offering you tips and how they benefit by telling you.
- If you act on a false tip, you will lose your money. If it is a true confidential tip about a public company from an insider, it would be illegal to act on it under insider trading laws.

### **You feel pressured to buy**

- Scammers often use high-pressure sales tactics because they want to get your money and then move on to other victims.
- It's likely a scam and not in your best interest, if they ask you to decide right away or they give you a limited time offer.
- Scammers know that if you take time to check things out, you may not fall for their scam.

### **They are not registered to sell investments**

- It's important to check the registration and background of the person you're dealing with before you invest.

- Anyone selling securities or offering investment advice must be registered with their provincial securities regulator.

## Resources to protect you and your money

### Ontario Securities Commission

The [Ontario Securities Commission](https://www.osc.ca/en) (<https://www.osc.ca/en>) offers information and resources to [protect your money and yourself](https://www.getsmarteraboutmoney.ca/) (<https://www.getsmarteraboutmoney.ca/>).

You can [check the registration of any person or business](https://www.osc.ca/en/investors/check-before-you-invest) (<https://www.osc.ca/en/investors/check-before-you-invest>) trying to sell you an investment before you invest. This is a great tool to protect yourself from investment fraud.

Toll-free: 1-877-785-1555

Toll-free TTY: 1-866-827-1295

### Canadian Anti-Fraud Centre

The [Canadian Anti-Fraud Centre](https://antifraudcentre-centreantifraude.ca/index-eng.htm) (<https://antifraudcentre-centreantifraude.ca/index-eng.htm>) educates the public about fraud and identity theft. They collect information from the public and share the latest scams affecting Canadians. If you think you've been a victim of fraud, [report it](https://antifraudcentre-centreantifraude.ca/report-signalez-eng.htm) (<https://antifraudcentre-centreantifraude.ca/report-signalez-eng.htm>).

Toll-free: 1-888-495-8501

## Emergencies and elder abuse

### What to do in an emergency

Call 9-1-1 right away in an emergency. This number is for police, fire or ambulance.

## How to prepare for an emergency

### Emergency Management Ontario

Get [information](https://www.ontario.ca/page/emergency-management) (https://www.ontario.ca/page/emergency-management) to be safe and prepare for an emergency:

- create a family emergency plan
- stay safe in an emergency
- build an emergency survival kit
- guide for people with disabilities or special needs
- fact sheets, videos and other resources

Tel: 416-326-8525

### Public Safety Canada

Get [safety tips and information](https://www.getprepared.gc.ca/index-en.aspx) (https://www.getprepared.gc.ca/index-en.aspx), including:

- [Your Emergency Preparedness Guide](https://www.getprepared.gc.ca/cnt/rsrcls/pblctns/yprprdnssgd/index-en.aspx) (https://www.getprepared.gc.ca/cnt/rsrcls/pblctns/yprprdnssgd/index-en.aspx) to help you prepare for an emergency
- [Alert Ready](https://www.alertready.ca/) (https://www.alertready.ca/), a national service that delivers emergency alert messages to Canadians (check if your phone is compatible)

Toll-free: 1-800-OCA-NADA (622-6232)

### Fire safety

Seniors can be at greater risk with a fire. People with reduced mobility and cognitive challenges have a hard time responding to a fire and reaching safety.

#### Here are some tips to stay safe.

Make sure your smoke alarms work

- By law, smoke alarms must 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 from hearing loss or sleep with the bedroom door closed, install a smoke alarm inside your bedroom or 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.
- Record your escape plans and place copies in an accessible location if you have problems remembering.

### **Stay in the kitchen when cooking**

- Cooking fires are one of the leading causes of fire injuries among older adults.
- Turn off the stove and 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).

### **Smoke outside**

- Encourage smokers to smoke outside.
- Don't extinguish cigarettes in plant pots as they can easily ignite.
- Never smoke in bed.

### **Ashtray safety**

- Use deep ashtrays that can't be easily knocked over.
- Soak ashes with water, empty them into a metal container and place outside.
- Make sure ashes are completely out.
- Never empty ashtrays directly into the garbage.

Learn how to [prevent or protect yourself from fires](https://www.ontario.ca/page/fire-prevention-and-protection)  
(<https://www.ontario.ca/page/fire-prevention-and-protection>).

## Elder abuse

Elder abuse is never acceptable. It can take many forms:

- emotional
- financial
- neglect
- physical
- sexual

## Who to call

- 911 if you or someone you know is in danger or if you feel it's an emergency
- contact your local police department if you or a senior you know has been a victim of a theft, fraud or physical assault

Learn the warning signs and [what to do if someone is being abused](https://www.ontario.ca/page/information-about-elder-abuse) (https://www.ontario.ca/page/information-about-elder-abuse).

[211 Ontario](https://211ontario.ca/search/) (https://211ontario.ca/search/)

Tel: 2-1-1

## Elder Abuse Prevention Ontario

They work to:

- coordinate community resources to improve access to services by abused or at-risk seniors
- train frontline 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.

Tel: 416-916-6728

## Seniors Safety Line

The [Seniors Safety Line](https://www.awhl.org/seniors) (<https://www.awhl.org/seniors>) is:

- for seniors (or persons acting on their behalf) in Ontario who are experiencing or at risk of any type of abuse
- a confidential and free resource
- a number you can call 24 hours a day, 7 days a week

The phone line provides supportive emotional counselling, safety planning, information and referral services in over 200 languages.

Toll-free: 1-866-299-1011

Toll-free TTY: 1-866-299-0008

## Bringing an Awareness of Senior Safety Issues to the Community (B.A.S.S.I.C.)

[B.A.S.S.I.C.](http://www.bassic.ca/) (<http://www.bassic.ca/>) works with partners to offer free presentations on a range of safety issues targeted at older adults.

The [Safe Seniors Calendar](http://www.bassic.ca/) (<http://www.bassic.ca/>) offers tips to help you stay safe and active in your home and community.

# Law and legal matters

Get information and resources to help you understand the law and legal matters. Find legal services and learn about wills, powers of attorney, advance care planning and organ and tissue donation.

## Get legal help

### How lawyers and paralegals can help

All lawyers and paralegals providing legal services in Ontario must be licensed by the [Law Society of Ontario](https://lso.ca/home?lang=en-ca) (https://lso.ca/home?lang=en-ca).

Lawyers can help you with [many types of legal issues](https://www.ontario.ca/page/find-lawyer-or-paralegal) (https://www.ontario.ca/page/find-lawyer-or-paralegal):

- elder law
- civil litigation
- family or criminal matters
- real estate transactions
- wills, powers of attorney and estate matters

Licensed paralegals can represent you in:

- [small claims court](https://www.ontario.ca/page/suing-someone-small-claims-court) (https://www.ontario.ca/page/suing-someone-small-claims-court)
- hearings before tribunals (such as the Landlord and Tenant Board)
- minor criminal charges where the maximum term of imprisonment is 6 months

Toll-free: 1-800-668-7380

Tel TTY: 416-644-4886

### Find a lawyer or paralegal

If you have an urgent legal problem, the [Law Society Referral Service](https://lso.ca/public-resources/finding-a-lawyer-or-paralegal/law-society-referral-service) (https://lso.ca/public-resources/finding-a-lawyer-or-paralegal/law-society-referral-service) will [connect you to a lawyer or licensed paralegal](https://lso.ca/public-resources/finding-a-lawyer-or-paralegal/law-society-referral-service) (https://lso.ca/public-resources/finding-a-lawyer-or-paralegal/law-society-referral-service). They will give you a free 30-minute consultation to tell you your rights and options.



[Law Society Referral Service \(lso.ca\)](https://lso.ca/public-resources/finding-a-lawyer-or-paralegal/law-society-referral-service) (<https://lso.ca/public-resources/finding-a-lawyer-or-paralegal/law-society-referral-service>)  
Email: [lrs@lso.ca](mailto:lrs@lso.ca)  
Toll-free: 1-855-947-5255  
Tel TTY: 416-644-4886

## **Get free or specialized legal aid Legal Aid Ontario**

[Legal Aid Ontario](https://www.legalaid.on.ca/) (<https://www.legalaid.on.ca/>) will pay for a lawyer to help you if you:

- are a person with less income and assets than the cut-off levels of the financial eligibility threshold
- qualify for the service

They offer services for:

- criminal legal issues
- domestic violence
- family legal issues
- mental health legal issues
- refugee and immigration

They also offer [legal clinics](https://www.legalaid.on.ca/legal-clinics/) (<https://www.legalaid.on.ca/legal-clinics/>) to help with tenant and landlord disputes, social housing matters, Canada Pension questions and more. Help is available in more than 300 languages.

Toll-free: 1-800-668-8258

Toll-free TTY: 1-800-855-0511

## **Advocacy Centre for the Elderly**

[This community legal clinic](https://www.acelaw.ca/) (<https://www.acelaw.ca/>) offers legal services to low-income seniors in areas of law such as:

- elder abuse
- health care
- income

- long-term care
- pensions

They serve clients aged 60 years and up who live in the Greater Toronto Area. They may also serve seniors outside of Toronto if a case is important to the seniors' community.

Toll-free: 1-855-598-2656

## **Community Legal Education Ontario**

[CLEO](https://www.cleo.on.ca/en) (<https://www.cleo.on.ca/en>) offers free legal information on topics like:

- buying or leasing a used vehicle
- care homes
- elder abuse
- power of attorney

Their resources describe the laws simply and clearly. They are designed to help people understand and exercise their legal rights. The group does not give legal advice.

Tel: 416-408-4420

## **ARCH Disability Law Centre**

[This legal aid clinic](https://archdisabilitylaw.ca/) (<https://archdisabilitylaw.ca/>) defends and advances the rights of people with disabilities in Ontario. Lawyers and articling students provide the services. They report to a board of directors, which is led in large part by people with disabilities (more than 50% of members).

Toll-free: 1-866-482-2724

Toll-free TTY: 1-866-482-2728

## **HIV & AIDS Legal Clinic Ontario**

[HALCO](https://www.halco.org/) (<https://www.halco.org/>) is a community-based legal clinic that provides free legal help to people living with or affected by HIV and AIDS. They offer:

- summary legal services

- public legal education
- law reform and community development initiatives

Toll-free: 1-888-705-8889

## Prepare your will

It's important to have a will that states your wishes after you die. You can work with a lawyer to prepare your will. By making a will, you can:

- decide who gets your assets and property (home and money, for example) after you die
- decide who should manage your estate
- lower the potential for family disputes
- save time, money and stress for your loved ones; a will can streamline the probate court process and allow you to plan tax savings

A lawyer can help ensure that your will is prepared properly and found to be valid if it is challenged in court. Common reasons for challenging a will include:

- you did not sign your will properly
- someone has pressured you to make or change your will
- someone believes that you are unable to make your own decisions due to an illness, disability or mental health problem
- there are vague or contradictory terms, or the will was improperly witnessed

You may prepare a will using a will kit or an online service, such as [CLEO's Guided Pathway](https://www.cleo.on.ca/en/whats-new/cleos-guided-pathway-help-you-prepare-simple-will) (<https://www.cleo.on.ca/en/whats-new/cleos-guided-pathway-help-you-prepare-simple-will>), which was developed by legal organizations. Here are some things to consider:

- Some kits and services may not comply with Ontario law and should not replace legal advice. Always read the information beforehand to ensure your will is legally valid. Some online services may need you to open an account.
- If you're unsure about the validity of your will, it's best to consult a lawyer.

Learn more about wills and what to do when someone you love dies in the “[End of Life](https://www.ontario.ca/document/guide-programs-and-services-seniors)” (<https://www.ontario.ca/document/guide-programs-and-services-seniors>) chapter of this guide.

## **Get a Power of Attorney**

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

### **Continuing Power of Attorney for Property**

This legal document allows the person you name to make financial decisions for you. They can use this authority:

- while you are still mentally capable of making decisions yourself
- if you become mentally incapable of making your own decisions about your property

### **General or non-continuing Power of Attorney for Property**

This legal document only grants authority to another person while you are mentally capable. If you become mentally incapable, the authority ends.

### **Limited Power of Attorney for Property**

This legal document 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
- be limited to a specific period of time (for example, while you are out of the country)
- be limited to a specific asset (for example, a house that is to be sold)

## Power of Attorney for Personal Care

This legal document 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
- health care

A Power of Attorney for personal care can also provide directions to your decision maker about what kind of treatment you may want (or not want) if you become incapable of telling anyone yourself. It only takes effect if and when you become incapable.

A family member has the right to make some decisions for you under the [Health Care Consent Act](https://www.ontario.ca/laws/statute/96h02) (<https://www.ontario.ca/laws/statute/96h02>) if you:

- don't have a Power of Attorney for Personal Care
- become incapable of making decisions about medical treatment or admission to a long-term care home

However, if no one is willing or able to make these decisions for you, the Office of the Public Guardian and Trustee can make decisions on your behalf.

## Living will

A living will refers to written directions or wishes about what medical care you may or may not want to have if you become incapable of making decisions yourself. Here's what you should know:

- a living will is also known as an Advance Medical Directive
- your decision makers must take it into consideration in making decisions for you

- it may not be legally binding, depending on the circumstances at the time
- it does not appoint a decision maker

## Appointing a decision maker

The [Office of the Public Guardian and Trustee](https://www.ontario.ca/page/office-public-guardian-and-trustee) (https://www.ontario.ca/page/office-public-guardian-and-trustee) has developed a [Power of Attorney kit](https://www.publications.gov.on.ca/300975) (https://www.publications.gov.on.ca/300975).

It can help you appoint the person you want to make decisions for you when you can no longer do so for yourself.

Toll-free: 1-800-891-0504

Toll-free TTY: 416-314-2687

## Plan for your care in advance

Advance care planning is about making choices while you can (meaning you are competent and capable). It's especially important for you to decide how you wish to be cared for if you become incapable of making decisions.

You can take steps now to ensure your wishes are followed. You do this by appointing someone you trust and giving them the authority to act on your behalf.

Tools to help you include:

- [What every older Canadian should know about: planning for possible loss of independence](https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial/independence-loss-planning.html) (https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial/independence-loss-planning.html) offers a guide, tips, questions and answers, and resources
- [Advance Care Planning Ontario](https://www.advancecareplanningontario.ca/) (https://www.advancecareplanningontario.ca/) explains the process of advance care planning and offers helpful tools

- [Alzheimer Society of Ontario](https://alzheimer.ca/en) (https://alzheimer.ca/en) or your [local Alzheimer Society chapter](https://alzheimer.ca/en/help-support/find-your-areas-alzheimer-society) (https://alzheimer.ca/en/help-support/find-your-areas-alzheimer-society) provide help and support (contact them to see if they offer advance care planning seminars in your community)
- [Wallet card](https://files.ontario.ca/advancedcare.walletcard.pdf) (https://files.ontario.ca/advancedcare.walletcard.pdf) is a great resource to print and fill out with important information in case of an emergency

## Donate your organs and tissues

It's important that you talk to your family and friends about your decision to donate organs and tissue. You want them to 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 available to the right people at the right time.

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

- [visit a ServiceOntario Centre](https://www.ontario.ca/locations/serviceontario/) (https://www.ontario.ca/locations/serviceontario/)
- [register, check or update your consent to donate online](https://www.ontario.ca/page/organ-and-tissue-donor-registration) (https://www.ontario.ca/page/organ-and-tissue-donor-registration)

[ServiceOntario](https://www.ontario.ca/locations/serviceontario/) (https://www.ontario.ca/locations/serviceontario/)

Toll-free: 1-800-267-8097

Toll-free TTY: 1-800-268-7095

[Trillium Gift of Life Network](https://www.giftoflife.on.ca/en/) (https://www.giftoflife.on.ca/en/)

Toll-free: 1-800-263-2833

# Know your rights and protect your interests

## Ontario Human Rights Code

The [Ontario Human Rights Code](https://www.ohrc.on.ca/en/ontario-human-rights-code) (<https://www.ohrc.on.ca/en/ontario-human-rights-code>) guarantees Ontarians equal rights and opportunities without discrimination.

It prohibits discrimination on the basis of age in areas of:

- employment
- goods, services and facilities
- housing accommodation
- membership in trade and vocational associations
- harassment or poisoned environment

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

## 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.

The office works to:

- protect the interests of mentally incapable people
- protect the public's interest in charities
- search for heirs to estates that the Office of the Public Guardian and Trustee administers
- invest perpetual care funds (to maintain and care for burial sites)
- deal with certain forfeited assets of dissolved corporations



The [office](https://www.ontario.ca/opgt/) (https://www.ontario.ca/opgt/) may investigate when:

- it receives information that a person may be incapable and at risk of suffering serious financial or personal harm which can be addressed through guardianship
- no alternative solution is available

Based on the investigation, the [Office of the Public Guardian and Trustee](https://www.ontario.ca/opgt/) (https://www.ontario.ca/opgt/) may ask the court for permission to make decisions on the person's behalf. This could be on a temporary or long-term basis.

Toll-free: 1-800-891-0504

Toll-free TTY: 416-314-2687

# End of life

Find information on preparing for the end of life. Know what to do when someone close to you dies. Learn about wills, funerals and cremation, death registration and more.

To learn about support for a loved one nearing the end of life, go to the "[Support services at home and in the community](https://www.ontario.ca/document/guide-programs-and-services-seniors/support-services-home-and-community)" (<https://www.ontario.ca/document/guide-programs-and-services-seniors/support-services-home-and-community>) chapter.

## Wills and estates

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

Find tips and resources for [locating wills and other legal documents](https://lso.ca/public-resources/locating-wills-and-documents) (<https://lso.ca/public-resources/locating-wills-and-documents>).

## Dying without a will

If a person dies without a will (known as intestate), their estate is distributed according to Ontario's [Succession Law Reform Act](https://www.ontario.ca/laws/statute/90s26) (<https://www.ontario.ca/laws/statute/90s26>).

- The estate may also end up being administered by the [Public Guardian and Trustee](https://www.ontario.ca/page/office-public-guardian-and-trustee) (<https://www.ontario.ca/page/office-public-guardian-and-trustee>) in certain circumstances and there are no known next-of-kin living in Ontario or the next of kin are minors or mentally incapable adults.
- As a last resort, the estate will be handled by the [Office of the Public Guardian and Trustee as the estate trustee](https://www.ontario.ca/page/administering-estates) (<https://www.ontario.ca/page/administering-estates>).

It may be necessary to probate the estate. Probate is a procedure that asks the court to either:

- authorize a person to act as the estate trustee
- confirm the authority of a person named as the estate trustee in the deceased's will (this person can also formally approve that the will is the deceased's valid last will)

[Apply for probate of an estate](https://www.ontario.ca/page/apply-probate-estate) (https://www.ontario.ca/page/apply-probate-estate).

[Probate a small estate](https://www.ontario.ca/page/probate-small-estate) (https://www.ontario.ca/page/probate-small-estate).

If you have questions about your will or about being a beneficiary, consult a lawyer. For information on finding a lawyer, go to the "[Law and legal matters](https://www.ontario.ca/document/guide-programs-and-services-seniors/law-and-legal-matters)" (https://www.ontario.ca/document/guide-programs-and-services-seniors/law-and-legal-matters) chapter.

[Ministry of the Attorney General](https://www.ontario.ca/page/ministry-attorney-general) (https://www.ontario.ca/page/ministry-attorney-general).

[Wills and administering an estate](https://www.ontario.ca/page/administering-estates) (https://www.ontario.ca/page/administering-estates).

Toll-free: 1-800-518-7901

Toll-free TTY: 1-877-425-0575

## Death out of country

If someone close to you dies in another country, contact:

[Emergency Watch and Response Centre](https://travel.gc.ca/assistance/emergency-assistance) (https://travel.gc.ca/assistance/emergency-assistance).

[Emergency contact form](https://travel.gc.ca/assistance/emergency-assistance/emergency-contact-form) (https://travel.gc.ca/assistance/emergency-assistance/emergency-contact-form).

Email: [sos@international.gc.ca](mailto:sos@international.gc.ca)

Within Canada: Toll-free: 1-800-387-3124

Outside Canada: 613-996-8885 (collect calls accepted)

# Death registration and certificate

## Medical Certificate of Death

After a death, the attending doctor or coroner completes the Medical Certificate of Death. They give the certificate to the funeral director with the body of the person who died (the deceased).

## Statement of Death

To register a death, a family member and the funeral director must complete the Statement of Death. It includes information about the deceased.

The funeral director sends both documents to the local municipal clerk's office. The cause of death information is used for:

- medical research
- health research
- statistics

## Death certificate

A funeral director will give you copies of the proof of death. Some organizations may need an official death certificate. This could be for:

- applying to probate an estate
- insurance purposes
- accessing and ending government services
- genealogy (ancestry) searches

Find out how to [get a copy of an Ontario death certificate online](https://www.ontario.ca/page/get-or-replace-an-ontario-death-certificate) (https://www.ontario.ca/page/get-or-replace-an-ontario-death-certificate).

[ServiceOntario](https://www.ontario.ca/page/serviceontario) (https://www.ontario.ca/page/serviceontario)

Toll-free: 1-800-267-8097

Toll-free TTY: 1-800-268-7095

# Funerals, burials and cremations

When someone close to you dies, you may need to make a lot of decisions quickly if you are:

- an estate trustee named in the deceased's will
- a person appointed by the court to administer the estate
- a spouse
- an adult child or parent of the deceased

This stressful time can be a little easier if you know who has the legal authority to decide what will happen to the body of the deceased person and what your rights and responsibilities are.

Ontario law protects people who are making final arrangements. Here are some examples:

- 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
- they need to tell you if they will receive a commission (money) by recommending certain services or suppliers
- you have 30 days to cancel a contract for funeral, burial or cremation services and get a full refund for any part of the service not yet provided
- all prepaid contracts starting on or after July 1, 2012, must be guaranteed.

"Guaranteed" means that if you have paid your contract in full, your service provider must supply everything listed in your contract:

- when you need it
- without extra charges (even if prices have gone up)

[Learn what to do when someone dies](https://www.ontario.ca/page/what-do-when-someone-dies) (<https://www.ontario.ca/page/what-do-when-someone-dies>).

Learn how to [arrange a funeral, burial, cremation, alkaline hydrolysis or scattering](https://www.ontario.ca/page/arrange-funeral-burial-cremation-alkaline-hydrolysis-or-scattering) (https://www.ontario.ca/page/arrange-funeral-burial-cremation-alkaline-hydrolysis-or-scattering).

[Ministry of Public and Business Service Delivery](https://www.ontario.ca/page/ministry-public-and-business-service-delivery-and-procurement) (https://www.ontario.ca/page/ministry-public-and-business-service-delivery-and-procurement).

Toll-free: 1-800-889-9768

Toll-free TTY: 1-877-666-6545

[Consumer Protection Ontario](https://www.ontario.ca/page/consumer-protection-ontario) (https://www.ontario.ca/page/consumer-protection-ontario)

Tel: 416-326-8800

Toll-free: 1-800-889-9768

Toll-free TTY: 416-229-6086

## **Bereavement Authority of Ontario (BAO)**

BAO can help you learn more about:

- funerals, burials, cremations, alkaline hydrolysis and/or neglected cemeteries
- interments, scattering of remains or alternative disposition of remains
- issues with a licensed bereavement service operator

[Bereavement Authority of Ontario](https://thebao.ca/) (https://thebao.ca/)

Email: [info@thebao.ca](mailto:info@thebao.ca)

Tel: 647-483-2645 (Toronto area)

Toll-free: 1-844-493-6356

## **Support when someone you love dies**

### **Last Post Fund for veterans**

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

[Last Post Fund](https://www.lastpostfund.ca/) (https://www.lastpostfund.ca/)

Toll-free: 1-800-465-7113

## Support for your grief and loss

Bereaved Families of Ontario provides emotional support after your loved one's death. They offer services in locations across Ontario, including:

- free individual and group support programs
- open (drop-in) and closed settings
- peer support programs

[Find bereavement support in your region](https://bereavedfamilies.net/contact-us/) (https://bereavedfamilies.net/contact-us/).

Email: [info@bereavedfamilies.net](mailto:info@bereavedfamilies.net)

## Your role as estate trustee

There is a long list of things to do when you are an executor of an estate. This section includes the groups and organizations you will likely need to contact.

Learn how to [apply for probate of an estate and probate of a small estate](https://www.ontario.ca/page/administering-estates) (https://www.ontario.ca/page/administering-estates).

## Pensions and benefits

An estate trustee or their lawyer typically reaches out to certain contacts, such as former employers, to notify them that the person who has died and to inquire about company pensions and benefits.

The estate trustee or their lawyer will also contact the organizations listed below to find out about eligibility or to cancel benefits or services:

- [Old Age Security Program](https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html) (https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html)
- [Guaranteed Income Supplement](https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html) (https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html)
- [Canada Pension Plan](https://www.canada.ca/en/services/benefits/publicpensions/cpp.html) (https://www.canada.ca/en/services/benefits/publicpensions/cpp.html)

They may not all be relevant to you. In some cases, there may be survivor benefits. Ask about them. You or your lawyer should also alert the following organizations about the death, if relevant:

[Service Canada](https://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html) (https://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html)

Toll-free: 1-800-277-9914

Toll-free TTY: 1-800-255-4786

[Harmonized Sales Tax Credit](https://www.canada.ca/en/revenue-agency/services/child-family-benefits/goods-services-tax-harmonized-sales-tax-gst-hst-credit.html) (https://www.canada.ca/en/revenue-agency/services/child-family-benefits/goods-services-tax-harmonized-sales-tax-gst-hst-credit.html)

Toll-free: 1-800-267-6999

Toll-free TTY: 1-800-665-0354

[Guaranteed Annual Income System](https://www.ontario.ca/page/guaranteed-annual-income-system-payments-seniors)

(https://www.ontario.ca/page/guaranteed-annual-income-system-payments-seniors)

Toll-free: 1-866-ONT-TAXS (668-8297)

Toll-free TTY: 1-800-263-7776

[Veterans Affairs Canada](https://www.veterans.gc.ca/en) (https://www.veterans.gc.ca/en)

Toll-free: 1-866-522-2122

Toll-free TTY: 1-833-921-0071

[Workplace Safety and Insurance Board](https://www.wsib.ca/en) (https://www.wsib.ca/en)

Toll-free: 1-800-387-0750

Toll-free TTY: 1-800-387-0050

[Ontario Works](https://www.ontario.ca/page/social-assistance) (https://www.ontario.ca/page/social-assistance)

Toll-free: 1-888-789-4199

Toll-free TTY: 1-800-387-5559

[National Defence Disability and Death Benefits](https://forces.ca/en/) (https://forces.ca/en/)

Toll-free: 1-866-522-2122

For more information about survivor benefits, go to the “[Money and finances](https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance-survivor.html)” (https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance-survivor.html) chapter of this guide.



## Income taxes

As an estate trustee, you or your lawyer must complete an income tax form for the person who died. Contact your local tax office for information and help.

[Canada Revenue Agency](https://www.canada.ca/en/revenue-agency/services/tax/individuals/life-events/doing-taxes-someone-died/prepare-returns.html) (https://www.canada.ca/en/revenue-agency/services/tax/individuals/life-events/doing-taxes-someone-died/prepare-returns.html)

Toll-free: 1-800-959-8281

Toll-free TTY: 1-800-665-0354

## Banks and credit cards

You should also contact banks and financial institutions that may hold estate assets. Contact credit card companies to cancel any of the deceased's cards.

## Government cards and registries

Notify government agencies that issue cards of the deceased's death. These organizations include:

[ServiceOntario](https://www.ontario.ca/page/serviceontario) (https://www.ontario.ca/page/serviceontario)

Cancel driver's licence, accessible parking permit, Ontario health (OHIP) card and outdoors card.

Toll-free: 1-800-267-8097

Toll-free TTY: 1-800-268-7095

[Social Insurance Number](https://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html) (https://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html)

Alert Service Canada about the death.

Toll-free: 1-866-274-6627

Toll-free TTY: 1-800-926-9105

[Canadian and foreign passports](https://www.canada.ca/en/immigration-refugees-citizenship/services/canadian-passports.html) (https://www.canada.ca/en/immigration-refugees-citizenship/services/canadian-passports.html)

Cancel passports.

Toll-free: 1-800-567-6868

Toll-free TTY: 1-866-255-7655

[Citizenship and Permanent Resident Cards](https://www.canada.ca/en/services/immigration-citizenship.html) (https://www.canada.ca/en/services/immigration-citizenship.html)

Alert Immigration and Citizenship Canada about the death.

Toll-free: 1-888-242-2100

Toll-free TTY: 1-888-576-8502

[Indian Status](https://www.canada.ca/en/indigenous-services-canada.html) (https://www.canada.ca/en/indigenous-services-canada.html)

Alert Indigenous Services Canada about the death.

Toll-free: 1-800-567-9604

Toll-free TTY: 1-866-553-0554

[Firearms Licences](https://rcmp.ca/en/firearms) (https://rcmp.ca/en/firearms)

Alert the Canadian Firearms Program about the death.

Toll-free: 1-800-731-4000

## **Vehicles and insurance policies**

As an estate trustee, you may need to sell or transfer ownership of vehicles, boats, snow machines, ATVs, trailers and more. Contact the deceased's insurance company to cancel or transfer insurance policies.

Learn how to [cancel a driver's license](https://www.ontario.ca/page/what-do-when-someone-dies) (https://www.ontario.ca/page/what-do-when-someone-dies)

## **Life insurance**

As an estate trustee, you may need to:

- search the deceased's records for life insurance policies
- search bank records for monthly or annual payments
- contact insurers and/or contact the deceased's employer

You can also [search for a life insurance policy of a deceased person](https://olhi.ca/insurance/search-for-lost-policy/) (https://olhi.ca/insurance/search-for-lost-policy/) by contacting the OmbudService for Life & Health Insurance.

## Home and property

As an estate trustee, you or your lawyer may need to:

- determine real estate and property title deeds and property taxes for primary and secondary residences
- arrange to redirect or hold mail at the local Canada Post office
- contact utility, cable, telephone, internet and cell phone companies to cancel service or provide a name change
- cancel or give a name change for newspaper and magazine subscriptions

## Services, cards and memberships

You should alert these contacts of the person's death:

- doctors (or medical offices), caregivers and health service organizations
- frequent traveler and frequent buyer cards
- places where the deceased volunteered
- professional associations
- sports and recreation clubs
- post-secondary institutions they attended
- online subscriptions or memberships (cancel or give name changes)

# For family and caregivers

Find information on services and supports for caregivers and family members. Caregivers are people who take care of family members or friends with a physical, cognitive or mental health condition.

It's important to start talking early with your family members about what they want as they age.

## Home and community support services

There are many [home and community care services](https://www.ontario.ca/page/home-community-care) (<https://www.ontario.ca/page/home-community-care>) that help support seniors to stay in their homes. Ontario Health atHome manages and delivers home and community care across Ontario. Contact them to:

- get an assessment for a person who needs home care
- learn your options for care in the community
- find out about respite services that aim to give caregivers a break or rest

[Ontario Health atHome](https://ontariohealthathome.ca/) (<https://ontariohealthathome.ca/>)

Tel: 310-2222 (no area code needed)

Go to the "[Health and well-being](https://www.ontario.ca/document/guide-programs-and-services-seniors/health-and-well-being)" (<https://www.ontario.ca/document/guide-programs-and-services-seniors/health-and-well-being>) chapter of this guide for other helpful resources.

## Tax credits

Caregivers and seniors receiving care at home can apply for tax credits to help with costs.

## For caregivers

You can reduce the amount of federal or provincial tax you owe. There are several non-refundable tax credits to help. They are not cash benefits.

- [Disability tax credit](https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html) (https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html) helps people with a disability (impairment) or a supporting family member
- [Medical expense tax credit](https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/lines-33099-33199-eligible-medical-expenses-you-claim-on-your-tax-return.html) (https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/lines-33099-33199-eligible-medical-expenses-you-claim-on-your-tax-return.html) allows you to claim eligible medical expenses on your tax return
- [Caregiver credit](https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/canada-caregiver-amount.html) (https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/canada-caregiver-amount.html) is for people who support a spouse or common-law partner or a dependent with a physical or mental impairment

The Canada Revenue Agency offers information on [tax credits and deductions](https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities.html) (https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities.html) for people with disabilities. They also provide [accessible forms](https://www.canada.ca/en/revenue-agency/services/forms-publications/help-forms-publications/about-multiple-formats.html) (https://www.canada.ca/en/revenue-agency/services/forms-publications/help-forms-publications/about-multiple-formats.html) and documents in alternate formats for people with disabilities.

[Canada Revenue Agency](https://www.canada.ca/en/revenue-agency/corporate/contact-information/tax-services-offices-tax-centres.html) (https://www.canada.ca/en/revenue-agency/corporate/contact-information/tax-services-offices-tax-centres.html)

Toll-free: 1-800-959-8281

Toll-free TTY: 1-800-665-0354

## For care at home

The [Ontario Seniors Care at Home Tax Credit](https://www.ontario.ca/page/ontario-seniors-care-home-tax-credit) (https://www.ontario.ca/page/ontario-seniors-care-home-tax-credit) is a refundable personal income tax credit to help seniors age 70 or older with eligible medical expenses. This includes expenses that support people aging at home.

The credit provides 25% of claimable medical expenses up to \$6,000, for a maximum credit of \$1,500. This amount will be reduced by 5% of family net income over \$35,000.

[Canada Revenue Agency](https://www.canada.ca/en/revenue-agency/corporate/contact-information/tax-services-offices-tax-centres.html) (https://www.canada.ca/en/revenue-agency/corporate/contact-information/tax-services-offices-tax-centres.html)

Toll-free: 1-800-959-8281

Toll-free TTY: 1-800-665-0354

For more information about these tax credits, go to the "[Ontario credits](https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package/ontario/5006-pc.html#h-2)" (https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package/ontario/5006-pc.html#h-2) chapter of on the Canada Revenue Agency's [Ontario tax information page](https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package/ontario/5006-pc.html) (https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package/ontario/5006-pc.html).

## Caregiver work benefits

Caring for a very ill family member is an emotional, physical and financial challenge. During this stressful time, you should not have to choose between your job and caring for your family. The federal and provincial governments both offer benefits to caregivers.

## Compassionate care benefits

These [Employment Insurance \(EI\) benefits](https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/digest/chapter-23/compassionate-care-benefits.html) (https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/digest/chapter-23/compassionate-care-benefits.html) provide up to 26 weeks of payments to eligible workers who have to:

- be away from work temporarily to provide end-of-life care

- support a family member with a serious medical condition who is at high risk for dying within 26 weeks (6 months)

Learn about more [caregiver benefits and how to apply](https://www.canada.ca/en/services/benefits/ei/caregiving.html) (<https://www.canada.ca/en/services/benefits/ei/caregiving.html>).

Toll-free: 1-800-206-7218

Toll-free TTY: 1-800-926-9105

## 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](https://www.ontario.ca/document/your-guide-employment-standards-act-0/family-medical-leave) (<https://www.ontario.ca/document/your-guide-employment-standards-act-0/family-medical-leave>):

- allows you to take up to 28 weeks of leave in a 52-week period
- lets you care for certain family members who have a serious medical condition and are at high risk of dying within 26 weeks
- is unpaid, meaning you will not get paid but your job is protected
- may still be available even if you don't qualify for federal compassionate care benefits

Employment Standards Information Centre

Email: [webes@ontario.ca](mailto:webes@ontario.ca)

Toll-free: 1-800-531-5551

Toll-free TTY: 1-866-567-8893

## Family caregiver leave

[Family caregiver leave](https://www.ontario.ca/document/your-guide-employment-standards-act-0/family-caregiver-leave) (<https://www.ontario.ca/document/your-guide-employment-standards-act-0/family-caregiver-leave>) in Ontario is unpaid but it protects your job. Here's how it works:

- you can get up to 8 weeks of caregiver leave each calendar year for certain family members needing your care or support
- you can take more than 1 caregiver leave in a calendar year for different family members

- your family member(s) must have a certificate stating they have a serious medical condition from a qualified health practitioner (example: doctor)

A key difference between family medical leave and family caregiver leave is that you are only eligible for medical leave if your family member is at a high risk of dying within 26 weeks.

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## Ontario's critical illness leave

You may be able to take up to 37 weeks of unpaid [critical illness leave](https://www.ontario.ca/document/your-guide-employment-standards-act-0/critical-illness-leave) (https://www.ontario.ca/document/your-guide-employment-standards-act-0/critical-illness-leave) to care for a child under 18 or up to 17 weeks to care for an adult:

- who is a family member
- whose baseline health has changed significantly
- whose life is at risk from an illness or injury

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Toll-free: 1-800-531-5551

Toll-free TTY: 1-866-567-8893

## Family responsibility leave

[Family responsibility leave](https://www.ontario.ca/document/your-guide-employment-standards-act-0/family-responsibility-leave) (https://www.ontario.ca/document/your-guide-employment-standards-act-0/family-responsibility-leave) is another type of leave in Ontario. Here's how it works:

- you can take up to three days of unpaid leave each calendar year
- you must work for your employer for at least two straight weeks before the leave can be taken



- your leave must be related to the illness, injury, medical emergency or urgent matter of a certain family member

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Toll-free: 1-800-531-5551

Toll-free TTY: 1-866-567-8893

# For organizations that serve seniors

Learn about grants, seminars and committees to help your organization support older adults in Ontario.

## Grants and funding opportunities

### Seniors Community Grant Program

[These grants](https://www.ontario.ca/page/age-friendly-and-accessibility-grants#section-2) (https://www.ontario.ca/page/age-friendly-and-accessibility-grants#section-2)

- help local organizations provide: opportunities for greater social inclusion
- volunteer opportunities
- community engagement for older adults from the safety of their homes or other safe environments

[Contact your regional development advisor](https://www.ontario.ca/page/regional-development-advisors)

(https://www.ontario.ca/page/regional-development-advisors)

Email: [seniorscommunitygrant@ontario.ca](mailto:seniorscommunitygrant@ontario.ca)

### Age-friendly and accessibility grants

#### Inclusive Community Grants Program

[These grants](https://www.ontario.ca/page/age-friendly-and-accessibility-grants#section-1) (https://www.ontario.ca/page/age-friendly-and-accessibility-grants#section-1) help local governments and community organizations plan for Ontarians of all ages and abilities at every stage of community planning and development.

[Contact your regional development advisor](https://www.ontario.ca/page/regional-development-advisors) (https://www.ontario.ca/page/regional-development-advisors)

Email: [inclusivecommunitygrants@ontario.ca](mailto:inclusivecommunitygrants@ontario.ca)

## EnAbling Change Program

[This program](https://www.ontario.ca/page/age-friendly-and-accessibility-grants#section-0) (https://www.ontario.ca/page/age-friendly-and-accessibility-grants#section-0) provides funding to not-for-profit groups, industry organizations and professional associations to:

- educate people about the value and benefits of accessibility
- help support compliance with accessibility laws
- promote a culture of inclusion

Email: [enablingchange@ontario.ca](mailto:enablingchange@ontario.ca)

## Other Government of Ontario funding

The [Government of Ontario provides funding](https://www.ontario.ca/page/available-funding-opportunities-ontario-government) (https://www.ontario.ca/page/available-funding-opportunities-ontario-government) for a range of activities. Explore the programs, find out if you're eligible and learn what you need to apply. Funding is available through the Transfer Payment Ontario system. The system is used to:

- register and submit for funding
- get information about available funding opportunities
- check the status of your active submissions for funding

[Log into Transfer Payment Ontario](https://www.app.grants.gov.on.ca/tpon/psLogin) (https://www.app.grants.gov.on.ca/tpon/psLogin).

## Lifelong learning opportunities

### Seminars for seniors

Book a seminar for seniors in your community. Topics include:

- bone health
- fire safety for older adults
- licence renewal process for drivers 80 and up
- Ontario personal income taxes, tax credits and benefits

[Book a seminar](https://www.ontario.ca/page/information-seniors-organizations) (https://www.ontario.ca/page/information-seniors-organizations).

## The Third Age Network

The Third Age Network supports lifelong learning groups for seniors across Ontario. They offer:

- advice for setting up a group
- information on how to apply for funding
- mentoring and support for groups

[Third Age Network](https://thirdagenetwork.ca/) (<https://thirdagenetwork.ca/>)

Email: [info@thirdagenetwork.ca](mailto:info@thirdagenetwork.ca)

## Ontario network of specialized geriatric services

[Provincial Geriatrics Leadership Ontario](https://geriatricsontario.ca/) (<https://geriatricsontario.ca/>) is a network of specialized geriatric services (for older adults). They work with doctors, community health professionals and others to meet the needs of older adults living with complex and chronic health conditions.

Email: [info@rgpo.ca](mailto:info@rgpo.ca)

[Regional Geriatric Program of Toronto](https://rgptoronto.ca/) (<https://rgptoronto.ca/>)

Tel: 416-480-6026

[Specialized Geriatrics Services](https://providencecare.ca/) (<https://providencecare.ca/>)

(Southeast Ontario)

Tel: 613-544-4900

[Regional Geriatric Program of Eastern Ontario](https://www.rgpeo.com/) (<https://www.rgpeo.com/>)

(Ottawa)

Tel: 613-761-4458

[Specialized Geriatrics Services](https://www.sjhc.london.on.ca/areas-of-care/specialized-geriatric-services) (<https://www.sjhc.london.on.ca/areas-of-care/specialized-geriatric-services>) (Southwest Ontario)

Tel: 519-685-4292

## Seniors Liaison Committee

The [Seniors Liaison Committee](https://www.ontario.ca/page/information-seniors-organizations#section-2) (<https://www.ontario.ca/page/information-seniors-organizations#section-2>) brings together the government and Ontario's largest seniors' organizations to discuss:

- policies affecting seniors
- seniors' programs
- services for seniors

Committee members represent organizations with leadership, knowledge, expertise and connections related to aging in Ontario.

## Support for Francophone women living with violence

### Action ontarienne contre la violence faite aux femmes

The Action ontarienne contre la violence faite aux femmes group is an Ontario-wide federation of Francophone feminist organizations working to:

- prevent violence against women
- provide ongoing training for workers
- develop French-language services
- produce education and awareness materials in French

[Action ontarienne contre la violence faite aux femmes](https://actionontarienne.ca/english/)

(<https://actionontarienne.ca/english/>)

Email: [info@aocvf.ca](mailto:info@aocvf.ca)

Tel: 613-241-843

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