



An unexpected health event such as a stroke can have a significant impact on an individual's finances during an already stressful time. Depending on your personal situation, there may be government financial supports available to you. This document brings together information about a number of federal and provincial programs. You will need to contact these services and learn more about how the programs may assist you and your family. Applying for government financial supports will take time and patience. You may want the support of a family member or friend to assist you with the process.

ONTARIO WORKS

DEFINITION

Ontario Works helps people who are in financial need. It offers two types of assistance:

- Financial assistance, including:
 - income support to help with the costs of basic needs, like food, clothing and shelter
 - health benefits for clients and their families
- Employment assistance to help clients find, prepare for and keep a job. This assistance may include:
 - workshops on resume writing and interviewing
 - job counselling
 - job-specific training
 - access to basic education, so clients can finish high school or improve their language skills

In most cases, a client must agree to participate in employment assistance activities in order to receive financial assistance.

Emergency assistance is also available to people who are in a crisis or an emergency situation (e.g. people who have lost their homes, are leaving an abusive relationship and/or are worried about their safety).

APPLICATION CRITERIA

To be eligible for Ontario Works you must:

- live in Ontario
- be in financial need (your household doesn't have sufficient financial resources to meet basic living expenses)
- be willing to make reasonable efforts to find, prepare for and keep a job (unless you have specific circumstances that temporarily prevent you from doing so, such as an illness or caregiving responsibilities)

Other adult members of your household must also agree to participate in employment assistance activities.

APPLICATION PROCESS

You can start the application process either online, by phone or in person.

- Online, use the [Online Application for Social Assistance](#)
- By phone or in person, call or visit your [local Ontario Works office](#)

Once you've started the process, an Ontario Works caseworker will contact you to schedule an in-person meeting.

A decision will be made within four business days from when you first contacted the office, as long as you have provided all of the required information and completed the application.

<http://www.mcass.gov.on.ca/en/mcass/programs/social/ow/index.aspx>

ONTARIO DISABILITY SUPPORT PROGRAM (ODSP)

DEFINITION

If you have a disability and need help with your living expenses, you may be eligible for the Ontario Disability Support Program (ODSP).

ODSP offers:

- financial assistance to help you and your family with essential living expenses
- benefits, for you and your family, including prescription drugs and vision care
- help finding and keeping a job, and advancing your career

If you require immediate financial assistance, please contact your [local Ontario Works office](#) (you can also still apply for ODSP).

TYPES OF SUPPORT

ODSP offers two types of support:

1. [Income support](#) - Financial assistance provided each month to help with the costs of basic needs, like food, clothing and shelter. Income support also includes benefits, like drug coverage and vision care, for clients and their eligible family members.
2. [Employment supports](#) - Services and supports to help clients with disabilities find and keep a job, and advance their careers.

APPLICATION/ELIGIBILITY

Each type of support has its own eligibility requirements and application process.

<http://www.mcass.gov.on.ca/en/mcass/programs/social/odsp/index.aspx>

EMPLOYMENT INSURANCE (EI) SICKNESS BENEFITS

DEFINITION

Employment Insurance (EI) provides sickness benefits to individuals who are unable to work because of sickness, injury, or quarantine.

APPLICATION CRITERIA

- your regular weekly earnings have decreased by more than 40%
- you have accumulated 600 insured hours in the last 52 weeks or since your last claim

DURATION

Up to 15 weeks

AMOUNT

The basic benefit rate is 55% of your average insured earnings up to a yearly maximum insurable amount of \$48,600. This means you can receive a maximum payment of \$514 per week. Your EI payment is a taxable income at the federal and provincial or territorial levels. If it applies, taxes will be deducted. These amounts are reviewed each year. You could receive a higher benefit rate if you are in a low-income family — net income up to a maximum of \$25,921 per year — with children and you or your spouse receive the Canada Child Tax Benefit (CCTB) . You are then entitled to the Family Supplement.

LENGTH OF TIME TO PROCESS APPLICATION

If EI has all the required information and if you qualify for benefits, your payment will usually be issued within 28 days from the date your application is received. If you do not qualify, EI will notify you of the decision made on your claim.

For more information, Call 1-800-206-7218 or visit www.servicecanada.gc.ca or <http://www.servicecanada.gc.ca/eng/sc/ei/benefits/sickness.shtml>

EMPLOYMENT INSURANCE (EI) REGULAR BENEFITS

DEFINITION

The Employment Insurance (EI) program offers temporary financial assistance to unemployed workers. This assistance includes providing sickness benefits to people unable to work because of sickness, injury, or quarantine.

If you cannot work because of sickness, injury or quarantine, but you would otherwise be available to work, you could be eligible to receive up to a maximum of 15 weeks of EI sickness benefits.

APPLICATION/ELIGIBILITY

You may be entitled to receive EI sickness benefits if:

- you are employed in insurable employment;
- you meet the specific criteria for receiving EI sickness benefits;
- your normal weekly earnings have been reduced by more than 40%; and
- you have accumulated at least 600 hours of insurable employment during the [qualifying period](#).

EI sickness benefits are payable only to those people who are unable to work because of sickness, injury or quarantine but who would otherwise be available for work if not for their incapacity due to medical reasons. To receive sickness benefits, you need to obtain a medical certificate signed by your doctor or approved medical practitioner.

The hours of insurable employment that are used to calculate your benefit period must have been accumulated during your qualifying period.

The qualifying period is the shorter of:

- the 52-week period immediately before the start date of your EI claim; or

- the period from the start of a previous EI benefit period to the start of your new EI benefit period, if you applied for benefits earlier and your application was approved in the last 52 weeks.

For most people, the basic rate for calculating EI benefits is 55% of your average insurable weekly earnings, up to a maximum amount. As of January 1, 2018, the maximum yearly insurable earnings amount is \$51,700. This means that you can receive a maximum amount of \$547 per week. EI sickness benefits can be paid for a maximum period of 15 weeks, depending on how long you are unable to work.

FAMILY SUPPLEMENT

Your benefit rate may be higher if it is determined that your net family income is \$25,921 or less per year, that you have children, and that you or your spouse receives the Canada Child Tax Benefit. If this is the case, you are considered a member of a low-income family. You may therefore be eligible to receive the EI Family Supplement.

The amount of EI Family Supplement you receive depends on:

- your net family income (up to the \$25,921 yearly maximum); and
- the number of children in your family, and their ages.

The Family Supplement may increase your benefit rate to as high as 80% of your average insurable earnings. If you and your spouse claim EI benefits at the same time, only one of you can receive the Family Supplement. It is usually better for the spouse with the lower benefit rate to receive the Family Supplement.

If your income level rises, the Family Supplement gradually decreases. You are no longer eligible to receive the Family Supplement when your net family income is greater than \$25,921.

Before you can start receiving EI benefits, there is a one-week waiting period during which you will not be paid. Under certain circumstances, the one-week waiting period can be waived or deferred. For example:

- if you receive sick leave pay from your employer after your last day worked, the waiting period may be waived; or
- if you receive group insurance payments, you can serve the one-week waiting period during the last week you receive these insurance payments.

If you already received EI benefits during the last 52 weeks and you served the one-week waiting period, you will not have to serve an additional waiting period if you reactivate your claim.

For more information, call 1-800-206-7218 or visit www.servicecanada.gc.ca or <http://www.servicecanada.gc.ca/eng/sc/ei/benefits/regular.shtml>

CANADA PENSION PLAN DISABILITY

DEFINITION

The Canada Pension Plan (CPP) disability benefit is available to people who have made enough contributions to CPP, and whose disability prevents them from working at any job on a regular basis. The disability must be long lasting or likely to result in death. People who qualify for disability benefits from other programs may not qualify for the CPP disability benefit.

APPLICATION CRITERIA

- under 65 years of age
- unable to work because of a medical condition
- contributed to CPP for at least 4 of the last 6 years, or
- paid into CPP for at least 25 years and made valid contributions to the plan in 3 of the last 6 years
- have a disability that is considered severe and prolonged as defined under CPP legislation

DURATION

Your CPP disability benefit is not necessarily a permanent benefit. It is intended to partially replace your employment income for as long as your disability stops you from working at any job on a regular basis. Your disability benefit will automatically change to a CPP retirement pension when you turn 65.

AMOUNT

In 2016, the average monthly CPP disability benefit was \$933.82 and the maximum monthly amount was \$2,290.81. The benefit includes a fixed amount that everyone receives plus an amount based on how much you contributed to the CPP during your entire working career. The most money you could receive from the disability benefit each month in 2013 is \$1,212.90. Every January, there may be an increase to the CPP disability benefit to take into account any increase in the cost of living.

LENGTH OF TIME TO PROCESS APPLICATION

CPP makes eligibility decisions on at least 75% of applications within 120 calendar days (4 months). The time begins when they receive a complete application which includes the questionnaire, application and medical report.

CANADA PENSION PLAN DISABILITY VOCATIONAL REHABILITATION PROGRAM

DEFINITION

The Canada Pension Plan Disability Vocational Rehabilitation Program offers vocational counselling, financial support for training, and job search services to recipients of Canada Pension Plan (CPP) Disability Benefits to help them return to work.

APPLICATION CRITERIA

The Canada Pension Plan is looking for people receiving Canada Pension Plan disability benefits who could benefit from vocational rehabilitation. The most likely candidates are those:

- who are motivated to return to work; and
- whose physician agrees that they can cope with a work-related rehabilitation program

SERVICES INCLUDED

- **Guidance:** Participants receive one-on-one guidance to identify their needs, assess their education and current job skills, discuss their work goals and find out about the current job market in their area. With help from a rehabilitation specialist, participants will learn about the skills that employers are looking for, or look at opportunities for self-employment.
- **Planning A Return-to-Work:** A local vocational rehabilitation specialist will work with the participant to develop an individualized return-to-work rehabilitation plan in consultation with the participant's treating physician. The participant, the Canada Pension Plan case manager, as well

Financial Supports

as the participant's doctor and local vocational rehabilitation specialist must all sign this plan. Then it becomes the participant's contract with the Canada Pension Plan.

- **Improve Skills/Retraining:** If participants need to improve their skills, upgrade their education or retrain to secure a job, the Canada Pension Plan may cover the costs.
- **Developing Job Search Skills :** After participants complete their work-related rehabilitation, their rehabilitation specialist will help them to find work. For example, they could:
 - find out where the jobs are
 - prepare a résumé
 - join a job-finding club to practice their interview skills
 - develop strategies to get interviews or identify organizations that might hire them

For more information, call 1-800-277-9914 or visit: www.servicecanada.gc.ca or <http://www.servicecanada.gc.ca/eng/isp/cpp/disaben.shtml> or <http://www.servicecanada.gc.ca/eng/isp/pub/factsheets/vocrehab.shtml>