



UNIVERSITY OF OTTAWA
HEART INSTITUTE
INSTITUT DE CARDIOLOGIE
DE L'UNIVERSITÉ D'OTTAWA

HEARTWISE WEBINAR SERIES

FINANCIAL RESOURCES AVAILABLE TO CANADIANS DURING THE COVID-19 PANDEMIC

Esther Doucette

Social Worker, University of Ottawa Heart Institute
Cardiac Rehabilitation program



This benefit is available for those who have been **unable to work due to the pandemic. Includes employed and self-employed people.**

- Max benefit of \$2000
- If you expect to earn less than \$1000 in employment or self employment income for at least 14 days in a row during a 4-week period
- You must re-apply every 4 weeks if you are still not working

Eligibility restrictions:

- Already receiving/submitted an application for Employment insurance: regular or sick benefits
- If you quit your job
- Earned less than \$5000 in the past 12 months



CERB:
CANADIAN
EMERGENCY
RESPONSE
BENEFIT

**Phone: 1-800-959-2019/
1-800-959-2041**

Provides employers with a subsidy of 75% of employee wages for up to 24 weeks:

- retroactive from March 15, 2020, to August 29, 2020.
- This may allow many employers to rehire staff who have been laid off
- Not available to public institutions
- Dependent on how much of a reduction in revenue that your company/organization has experienced.
- www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-who-eligible-employer.html



CEWS:
CANADA
EMERGENCY
WAGE SUBSIDY

Provides financial support to post-secondary students, and recent post-secondary and high school graduates who are unable to find work due to COVID-19.

- For students who are not eligible for CERB or EI
- \$1250 for each 4-week period / \$2000 if you have dependents
- You must be able to work and be looking for work
- \$750 top up a month if you are disabled or if you have a child under the age of 12 or another dependent
- www.canada.ca/en/revenue-agency/services/benefits/emergency-student-benefit/cesb-who-apply.html



CESB:
CANADA
EMERGENCY
STUDENT
BENEFIT



CCB: CANADA CHILD BENEFIT

Canadians who normally receive the CCB will have received a one-time payment increase of an **extra \$300 for each child** on May 20, 2020.

- Based on 2018 tax return as 2019 tax returns may be assessed until September
- Based on income; max \$300 per child



RRIFs
**REGISTERED
RETIREMENT
INCOME FUNDS**

The minimum required withdrawal for all types of registered retirement income funds (RRIFs) has been **reduced by 25%** for the year 2020.



EI: SICK BENEFIT

EMPLOYMENT INSURANCE

If you are unable to work due to illness you should apply for EI sick benefits

- 15 week benefit
- 55% of your income up to a maximum of \$573/wk
- You can not be on EI sick benefits and CERB at the same time
- Verify if your employer has a sick leave program before you apply for EI



ODSP: Ontario Disability Support Payment

Additional support offered due to COVID-19:

- \$100 single person
- \$200 for families
- Extended for May, June and July

Call: 1-888-444-2412

ODSP.EmergencyBenefit@Ontario.ca

For Ontario residents who have high prescription drug costs in relation to their net household income.

Eligibility:

- Valid Ontario Health Insurance (OHIP) and are a resident of Ontario
- **Not** eligible if you have drug coverage under the Ontario Drug Benefit (ODB) Program

Deductible is based on your income:

- Deductible is divided into equal portions and paid quarterly



TDP:
**TRILLIUM DRUG
PROGRAM**

If eligible, the dispensing fee will drop to \$2 (from \$6.11). No annual deductible (typically \$100)

Eligibility:

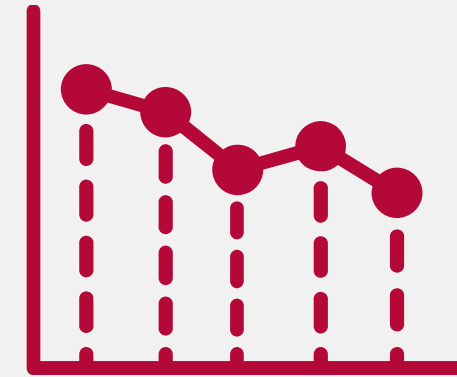
- Ontario seniors (over the age of 65)
- Living alone with an income less than \$19,300
- Living with a spouse, combined income of less than/equal to \$32,300



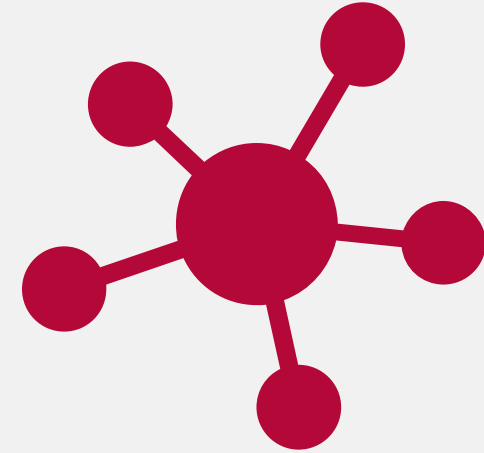
SCP:
**Seniors Co-pay
PROGRAM**

Eligibility:

- There has been a significant change in the household income. The 2019 or 2020 household income must be at least 10% different than the 2018 household income,
- Your annual deductible for the 2019/20 Program Year has not been met yet

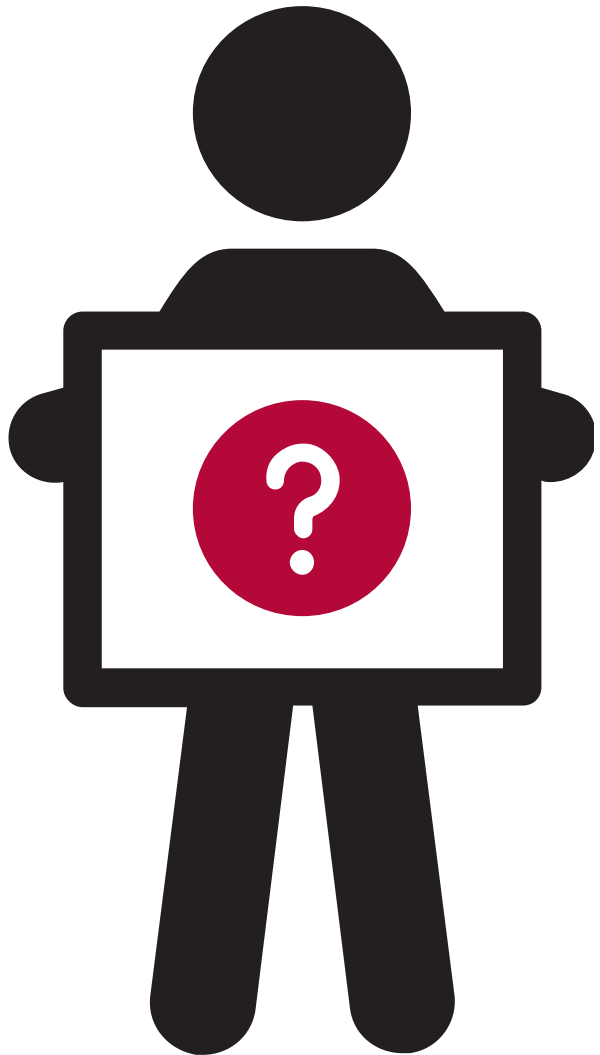


TDP
ANNUAL
DEDUCTIBLE
REASSESSMENT



OVERALL **CONSIDERATIONS**

- Benefits may not be taxable but they must be reported as an income in 2020
- CRA will be investigating for overpayments and fraudulence.



QUESTIONS

GOVERNMENT OF CANADA

www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-benefits-credits-support-payments.html

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QUESTIONS?

All sessions will be recorded
and available on our
Prevention and Wellness Centre (PWC) website.

PWC.OTTAWAHEART.CA

Please email heartwisewebinar@ottawaheart.ca
if you have any questions or ideas
for additional topics.

THANK YOU FOR JOINING!