DISABILITY BENEFITS GUIDE:

Common Benefits, Eligibility, and Application Processes

Plan Institute for caring citizenship

ACTION FOR HEALTHY COMMUNITIES

Many people in Alberta have disabilities and could benefit from receiving extra support with their finances, health care options, employment, educational opportunities, and more. There are many different types of programs and benefits available for people who have disabilities. Some of these supports are available across Canada and others are only available to people in Alberta. This resource will go over some of the most common disability benefits available for children, adults, and all ages. It does not include all possible benefits, and there are many organizations and programs that can provide additional support. We encourage you to review all resources created through the Action for Healthy Communities and Plan Institute partnership.

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ELIGIBILITY CRITERIA REFERENCE

Each benefit included in this resource has different eligibility criteria.
To support your search, these icons will be next to each benefit title:

Requires Alberta Residency

Eligibility depends on income and/or assets

Requires Permanent Residency or Canadian Citizen Status

Eligibility depends on disability type and/or severity

Requires medical practitioner assessment or report

This resource was created June 2023. All information provided is correct to the best of our ability and understanding at the time of development. Always check the current program details with the provider before taking action based on the information in this resource.

Where to go for Help

For help understanding and accessing these benefits,
here are some organizations that can support you in the process:

Action for Healthy Communities (AHC)
a4hc.ca; Unit 100, 10578-113 St, Edmonton, AB; (780)-944-4687
AHC offers customized settlement and integration supports to all immigrants and refugees living in Alberta. Programs and services include help with employment, community connection, access to legal and financial services, training workshops, interpretation and translation, and more.

Voice of Albertans with Disabilities (VAD)
vadsociety.ca
A non-profit, non-government organization that can provide help with some disability benefit applications and appeals.
As of June 2023, this support includes help with:

- Assured Income for the Severely Handicapped (AISH) Applications
- Assured Income for the Severely Handicapped (AISH) Appeals
- Canada Pension Plan Disability (CPP-D) Applications
- Canada Pension Plan Disability (CPP-D) Appeals
- Leisure Access Passes (LAP)
- Taxes – Low-income only, during April and May
- Disability Tax Credit (DTC) Applications
- Old Age Security (OAS) Applications
- Alberta Health Benefits

The Office of the Advocate for Persons with Disabilities (OAPD)
www.alberta.ca/advocate-persons-disabilities.aspx
Represents the rights, interests and well-being of Albertans with disabilities. The OAPD provides direct support to individuals with disabilities and supporting persons, and shares resources and referrals as appropriate.

Alberta Supports Contact Centre
www.alberta.ca/alberta-supports.aspx
Provides information and support to people who want to access disability and non-disability programs provided by the Government of Alberta. Help is available in more than 100 languages.

Family Resource Centres
www.alberta.ca/family-resource-centres.aspx
Help people with disabilities and their families access and understand disability supports and services available in Alberta. Staff can also help families who manage their own services through the Persons with Developmental Disabilities (PDD) and Family Support for Children with Disabilities (FSCD) programs.

BENEFITS FOR CHILDREN
Family Support for Children with Disabilities (FSCD)

Eligibility Criteria:

The FSCD program works with eligible families to provide support and services based on each child and family's needs.

The child must reside in Alberta .

The child must be a Canadian citizen or permanent resident.

The diagnosis for the child's disability or health condition must:

- Be chronic.
- Be a developmental, physical, sensory, mental or neurological condition or impairment.
- Impact their daily living activities (eating, grooming, walking, interacting, problem solving).
- Not be a condition for which the primary need is for medical care or health services.

Additional Criteria:

- The person applying for the program must be the child's guardian.
- Their child with a disability must be under 18 years old.

Eligible Families May Receive:

- Information about government programs and services, community supports and local resources.
- Help coordinating and getting supports and services.
- Help with clothing or footwear that relates to their child's disability.
- Counselling.
- Help with some of the costs to take their child to medical appointments such as parking, mileage, meals, accommodation, and sibling care.
- Respite services in or outside their home to give them a temporary break.
- Help from aides who provide personal care, community, behavioural, or developmental support.
- Help with some costs for medications, prescribed diets, ambulance, or medical supplies.
- Specialized services for children with severe disabilities, including access to a team of health professionals that may include a(n) physical therapist, speech-language pathologist, occupational therapist, psychologist, behavioural specialist, and aide.
- One FSCD worker assigned to a family with more than one eligible child.
- Help planning their child's transition during key changes or life events.

Application Process:

- Eligible people can complete and submit the application for their child online at myAlbertaSupports.ca or print and submit it by mail, fax, or in-person at the nearest Disability Services office.
- The guardian applying will be required to provide more information confirming their child meets the eligibility criteria, including a letter or report from a qualified health care professional who diagnosed their child's disability.
- Once approved, an FSCD Disability Services worker will work with the family to create an Individualized Family Support Plan (IFSP) and explain the process for choosing, working with, and paying service providers.

For application and more information, go to www.alberta.ca/fscd.aspx

BENEFITS FOR CHILDREN
Program Unit Funding (PUF)

Eligibility Criteria:

Program Unit Funding (PUF) is provided directly to school authorities for Early Childhood Services (ECS). This funding is meant for children with severe disabilities and/or delays who need additional support other than what is available in a regular ECS program. The goal of the PUF program is to provide early intervention services to children across Alberta in the hopes of providing a successful transition into their early elementary school years.

Requires Alberta residency.

Requires medical practitioner assessment or report.

Eligibility depends on disability type and/or severity.

Additional Criteria — Children might be eligible for PUF if:

- The child is at least 2 years, 6 months of age and less than 6 years of age on September 1 of the year the funding is requested.
- Previous PUF has not been received for a maximum of three years for each eligible child.
- Each child named on the application has an Alberta Student Number (ASN).

Application Process:

Parent/guardians do not apply for funding directly. School authorities will apply for PUF on a family's behalf.

Guardians must present documentation to their child's school authority which shows that their child has a medical diagnosis that impacts their development, such as Autism Spectrum Disorder, Global Developmental Delay, or Cerebral Palsy.

Children can also qualify for PUF by providing a report from a qualified therapist that shows severe delays in important developmental areas, such as speech and language.

PUF programming is available for a maximum of three years through a Private Early Childhood Services Operator, such as Pacekids (pacekids.ca). The third and final year of PUF must be used during a child's Kindergarten school year.

When PUF funding is accessed through a community-based program, such as Calgary Quest School (autismcalgary.com/information/child-and-youth/education/puf-providers/), it is available for a maximum of two years. This may include a Specialized Learning Support grant in the child's Kindergarten year.

PUF information provided to school authorities can be reviewed at: open.alberta.ca/publications/early-childhood-services-completing-a-program-unit-funding-puf-application

If you think that your child might qualify for PUF, contact your local school board or independent ECS operator for more information about available programming and registering your child.

BENEFITS FOR ADULTS
Alberta Aids to Daily Living (AADL)

Eligibility Criteria:

Alberta Aids to Daily Living (AADL) is a benefit that helps people with a long-term/chronic or terminal disability and/or illness pay for basic medical equipment and supplies.

Requires Alberta residency with a valid Alberta Health Care Insurance Plan card.

Requires medical practitioner assessment or report.

Eligibility depends on disability type and/or severity:
- Requiring assistance because of a long-term disability or
- Chronic illness that has lasted 6 or more months OR because of a terminal illness.

Additional Criteria:
- Individual is not be eligible to receive similar benefits from another source, like Veteran's Affairs, Worker's Compensation Board, and private insurance plans.

Eligible Adults May Receive:

Some examples of approved equipment and supplies are:
- Custom-made footwear.
- Hearing aids and other assistive listening devices.
- Homecare beds and accessories.
- Oxygen.
- Speech generating communication devices.
- Wheelchairs (manual and power) and accessories.

AADL is a cost-sharing program so people approved for AADL might have to pay some of the cost of the equipment or supplies. At the time of creating this resource, people who do not meet the low-income criteria will have to pay 25% of the benefit cost up to a maximum out-of-pocket expense of $500 per year. People who meet the low-income criteria do not have to pay anything.

Application Process:

Eligible people must first be assessed by a health care professional to determine their basic medical needs and eligibility for the AADL program. It will be the health care professional that decides what equipment and supplies someone can get through the AADL program. If somebody buys their own medical equipment and supplies before being assessed and approved for AADL benefits, they will not be able to get their money back.

For more information about this program and to apply, review the following webpage and contact Alberta Aids to Daily Living directly: www.alberta.ca/alberta-aids-to-daily-living.aspx

BENEFITS FOR ADULTS
Assured Income for the Severely Handicapped (AISH)

Eligibility Criteria:

Assured Income for the Severely Handicapped (AISH) is a program that provides financial and health benefits to people who have a permanent medical condition that prevents them from earning a living.

Requires Alberta residency.

Requires Canadian permanent resident or citizen status.

Eligibility depends on income and/or assets.

Requires medical practitioner assessment or report.

Eligibility depends on disability type and/or severity:
- Disability that greatly limits their ability to earn a living
- Disability that is likely to remain permanent

Additional Criteria:
- Individual is at least 18 years old.
- Individual is not eligible to receive an Old Age Security (OAS) pension.
- No training, rehabilitation, or medical treatments will help the individual work enough to earn a living.

Eligible Adults May Receive:

Approved applicants might receive some or all of the following:
- Health benefits.
- Monthly living allowance for living costs such as food, rent and utilities.
  - As of January 1, 2023, the living allowance is $1,787/month.
- Monthly child benefit to assist with costs of raising dependent children.
  - As of January 1, 2023, the benefit is $212/month for the first dependent child and $106/month per additional dependent child.
- Personal benefits to pay for specific needs such as a special diet or assistance in an emergency.

Application Process:

Applications for AISH can be made online or using the paper application form. Completed applications can be submitted online at aish.alberta.ca/prescreen or using mail or fax.

An AISH Medical Report is required. Health care professionals can give the applicant the completed form to submitted online, by mail, or by fax. The health care professional can submit the completed Medical Report to AISH directly by fax or mail as well.

If approved, the eligible person will receive a confirmation letter and phone call. They will then be contacted by phone or mail to schedule a meeting with their AISH worker. AISH benefits will be backdated to the month that AISH received all the required information for approval. For example, if somebody submitted all information in July 2023 but the application was not approved until October 2023, they will receive benefits for July, August, and September as well as October.

For more information and to apply, go to www.alberta.ca/alberta-aids-to-daily-living.aspx
You or the person you are supporting can also learn more about AISH using the AB Disability Benefit Compass online tool at disability.benefitswayfinder.org/alberta/assured-income-for-the-severely-handicapped

BENEFITS FOR ADULTS
Canada Pension Plan Disability (CPP-D)

Eligibility Criteria:

Canada Pension Plan Disability (CPP-D) is a federal program that can give eligible people a small monthly income if they cannot work because of their disability and/or illness.

Requires medical practitioner assessment or report.

Eligibility depends on disability type and/or severity:
- Mental or physical disability that regularly prevents them from working enough to earn a living.
- Disability that is long-term and of indefinite duration or is likely to result in death.

Additional Criteria:
- Individual must be under the age of 65.
- Individual has made enough Canada Pension Plan (CPP) payments during their time working in Canada.

Eligible Adults May Receive:

The 2023 maximum monthly benefit amount is $1,538.67 and the average monthly amount for new beneficiaries as of October 2022 is $1,132.55.

Additional benefits are available through CPP-D for each dependent under the age of 18 as well as for children who are age 18 to 25 and enrolled in full-time study. When receiving CPP-D, people do not pay into the Canada Pension Plan. CPP-D payments are considered taxable income, but taxes are not automatically deducted from monthly payments unless requested. CPP-D automatically becomes the non-disability Canada Pension Plan (CPP) when the recipient turns 65.

Application Process:

Apply for CPP-D as soon as the eligibility criteria is met, even if a healthcare professional has not yet completed the medical report.

There are two different application forms available, depending on whether the disability/diagnosis is terminal or not. After choosing the correct application form, the applicant can submit it online using their My Service Canada account (MSCA). If somebody prefers a paper application, they can submit this by mail or in-person at a Service Canada location.

It can take up to 120 days (4 months) for a decision to be made from the date Service Canada receives the completed application and all required documents. Service Canada will provide a letter with a decision when it is ready. If the application has been approved, the decision letter will provide the date and amount of the eligible person's first CPP-D payment.

For more information and to apply, go to
www.canada.ca/en/services/benefits/publicpensions/cpp.html

You or the person you are supporting can also learn more about CPP-D using the AB Disability Benefit Compass online tool at
disability.benefitswayfinder.org/canada-pension-plan-disability-benefit

BENEFITS FOR ADULTS
Employment and Disability Insurance

Eligibility Criteria:

EI or Disability Insurance may be available to someone who is:

- No longer able to work because of their disability and/or illness and has paid into either:
  - Canada's Employment Insurance (EI) program.
  - A disability insurance plan.
- Providing care or support to someone that is critically ill, injured, or needs end-of-life care.

Requires medical practitioner assessment or report

Eligibility depends on disability type and/or severity

Additional Criteria and Details:

For more information about EI sickness benefit criteria, go to www.canada.ca/en/services/benefits/ei/ei-sickness.html

For more information about short-term and long-term disability insurance plans, visit Disability Alliance BC's help sheet at disabilityalliancebc.org/help-sheet-17-long-term-disability-insurance/

Application Process:

Most policies require that people apply for benefits as soon as they are unable to work. If someone is unable to continue working due to their disability or illness, and they meet the eligibility criteria, they should apply for insurance benefits immediately.

If an application is denied or the benefits have ended, there is limited time to take legal action against the insurance company. It is very important to be aware of any timelines; someone could run out of time to take legal action even if they are still going through the appeal process.

For more information about Employment Insurance and to apply, go to: www.canada.ca/en/services/benefits/ei.html

For more information about private insurance plans, contact the employer or insurance providers to see what is available and applies to the situation.

BENEFITS FOR ADULTS
Persons with Developmental Disabilities (PDD)

Eligibility Criteria:

The Persons with Developmental Disabilities (PDD) program helps eligible adults plan, coordinate, and access services to live as independently as they can in their community.

Requires Alberta residency.

Requires Canadian permanent resident or citizen status.

Requires medical practitioner assessment or report.

Eligibility depends on disability type and/or severity.

Additional Criteria — Individuals must:

- Have a developmental disability present prior to being 18 years old.
- Be 16 years or older when they apply.
- Be 18 years or older when they start receiving PDD services.
- Receive PDD services in Alberta.

Eligible Adults May Receive:

Some example services that can be received through this program are:

- **Home living supports** that support with daily activities like banking, caring for their home, making meals, or laundry.
- **Respite services** to give the eligible adult's caregivers a break when they live with the eligible adult full-time.
- **Community access supports** that help the eligible adult take part in activities so they can learn, develop, relax, have fun, and be with others.
- **Employment supports** to learn new skills and secure a job.
- **Short-term support or training** to give the eligible adult's caregivers extra help when things are difficult.
- **Specialized expert supports** for additional needs due to mental illness, behavioural issues, addictions, and/or involvement with the law.

Application Process:

Application forms and can be completed and submitted online at myAlbertaSupports.ca . People who prefer to use a paper application can print, complete, and submit the application by mail, fax, or in-person at the nearest Disability Services office.

A Disability Services worker will likely need more information to confirm eligibility. Requested documents might include: proof of age and citizenship, a letter or report from a school or health care professional confirming developmental disability, and participation in other programs.

A Disability Services worker meets with the applicant one or more times to discuss eligibility, review the information provided, explain how to receive services, and refer to other helpful programs and services.

For more information about this program and to apply, go to:
www.alberta.ca/persons-with-developmental-disabilities-pdd.aspx

BENEFITS FOR ALL AGES

Disability Tax Credit (DTC)/T2201 Form from the Canada Revenue Agency (CRA)

Eligibility Criteria:

The Disability Tax Credit (DTC), also called the T2201 form from the Canada Revenue Agency (CRA), is an income tax credit that can help reduce income taxes owed by a person with disability or their eligible family caregiver.

Requires medical practitioner assessment or report

Resident of Canada for tax-filing purposes with a valid Social Insurance Number (SIN)

Disability is prolonged (present or expected to last for at least one year) AND severe, meaning:

- Daily activity is markedly restricted. Unable or takes much longer to perform at least one of the following daily activities assessed by the DTC: speaking, hearing, vision (to claim as a marked restriction, must be legally blind), walking, toilet use, eating or preparing food, dressing, and mental functions necessary for everyday life.
- Two or more of the daily categories listed above are markedly restricted OR
- Requires life-sustaining therapy at least two times per week, for an average of 14 hours per week.

About the DTC

The DTC can help someone pay less taxes but it is non-refundable, meaning the person will not get any money back. If taxes are not owed, the credit can be transferred to a spouse or a family member who regularly helps with food, shelter, or clothing. The DTC is also retroactive up to 10 years. This means that the DTC can be approved and applied to previous tax years if one's disability existed up to 10 years in the past. Other federal disability benefits can be accessed through the DTC, even if income tax is not owed. These include the Registered Disability Savings Plan (RDSP), Canada's Workers Benefit (CWB), Disability Supplement, Child Disability Benefit, Canada Caregiver Credit, and other tax benefits.

Application Process:

Submit Form T2201 either through a MyCRA Account or by filling out the paper version and mailing it. Part B is filled out by healthcare professionals. Medical doctors or nurse practitioners can complete all sections of Part B. Other healthcare professionals fill it out depending on their area(s) of expertise. The more detail they give about the disability's impact to daily life, the higher the likelihood of being approved for the DTC.

After submission, the CRA sends a Notice of Determination letter within four months that confirms approval or denial of the DTC, the approval period, and when to re-apply. It is common to be approved for five to ten years, so tracking the approval expiry is important. People can re-apply for the DTC one year before their approved DTC expires.

For more information and to apply, go to
www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html

Learn more about DTC using the AB Disability Benefit Compass online tool at:
disability.benefitswayfinder.org/disability-tax-credit

A guide to the DTC for newcomers to Canada is available at:
www.rdsp.com/2022/05/25/new-resource-guide-to-the-dtc-and-rdsp-for-newcomers-with-disabilities/

BENEFITS FOR ALL AGES

Registered Disability Savings Plan (RDSP)

Eligibility Criteria:

The RDSP is a long-term savings plan for people with disabilities in Canada.

Must be approved for the Disability Tax Credit (DTC)

Resident of Canada for tax-filing purposes with a valid Social Insurance Number (SIN)

Additional Criteria:

- Are in the year they turn 59 or younger to open AND
- Are in the year they turn 49 or younger to receive any government contributions.

Eligible People May Receive:

Individuals may be eligible for up to $90,000 in government grants and bonds, depending on their income level. Grants and bonds are available up until the year in which the individual turns 49.

The RDSP is considered an exempt asset for all federal programs and all Alberta provincial government benefits. This means that you or your loved one can deposit up to $200,000, receive up to $90,000 from the government, have unlimited investment income, and still be eligible for provincial or federal benefits and programs if the rest of the criteria is met.

The RDSP is designed as a retirement savings plan, which means that the money usually stays in the account until the beneficiary turns 60. Earlier withdrawals are allowed in some circumstances.

Application Process:

Almost all financial institutions now offer the RDSP. Some independent financial professionals also offer home visits or virtual services to set up an account. Deciding where to open an RDSP requires some research. Some things to consider when looking where to open an RDSP include account fees, lump sum payment options after age 60, investment options, and accessibility. If the person opening or managing an RDSP needs someone to support them in their own language, they can bring a family member, friend, interpreter, or another professional to help them.

To learn more about the RDSP from the government of Canada, go to:
www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-disability-savings-plan-rdsp.html

Learn more about RDSP using the AB Disability Benefit Compass online tool at:
disability.benefitswayfinder.org/registered-disability-savings-plan

A guide to the RDSP for newcomers to Canada is available at:
www.rdsp.com/2022/05/25/new-resource-guide-to-the-dtc-and-rdsp-for-newcomers-with-disabilities/

If you or the person you are supporting want help understanding and accessing an RDSP, contact Plan Institute's free national disability planning helpline service:
Toll-Free Phone: 1-844-311-7526 Email: info@rdsp.com Website: www.rdsp.com

BENEFITS FOR ALL AGES
Residential Access Modification Program (RAMP) Grants

Eligibility Criteria:

People who have mobility challenges can apply for Residential Access Modification Program (RAMP) grants to modify their home.

- Meets income guidelines
- Canadian permanent resident or citizen
- Lived in Alberta for 90 continuous days with modifications made to Alberta properties
- Requires medical practitioner assessment or report
- Use a wheelchair or are a senior 65 and older who uses a 4-wheel walker on an ongoing basis
- Living with a progressive neuro-degenerative disease

Additional Criteria — Project funds must:

- Enable the individual to enter and move within their own living space.
- Support permanent changes (RAMP will review temporary modifications requests on a case-by-case basis.
- Be completed within 90 days of approval, unless authorized by RAMP.

Eligible Adults May Receive:

As of 2023, somebody can apply for a RAMP grant for up to $7,500 per person each benefit year, which RAMP defines as April 1 to March 31.

Somebody can receive up to a total of $15,000 per person within 10 years.

Application Process:

To be eligible, application packages must be completed and will include different forms depending on the type of applicant. Once confirming with RAMP what forms are required, application packages with completed forms and supporting documents can be submitted by mail or email.

Applicants should receive a letter in the mail notifying them of the funding decision within 30 days of applying. Applications will be prioritized for people who are waiting to be discharged from the hospital or are in palliative care.

For more information about this program and to apply, go to:
www.alberta.ca/residential-access-modification-program.aspx