

Engage: Disability benefits

Living with post-viral syndrome might impact your ability to work and your income. There are resources available to support you financially while you focus on your health and recovery. Below we have listed both provincial and federal disability benefit programs.

For more detailed information on eligibility, benefits and application tips, [watch this video](#).



Things to consider:

- If you have Long Term Disability (LTD) through your employer, you should look at this option first.
- You may qualify for more than one disability benefits program. For example, you could qualify for Person with Disability, a small amount from Canada Pension Plan - Disability, and the Disability Tax Credit all at the same time. This will depend on your situation.
- Discuss your situation with your doctor to help find out what you may be eligible for.
- In complex situations, and particularly with invisible or poorly understood illnesses, it is helpful to consult an advocate (see resources at the end of this document). Advocates can assist if your doctor is having difficulty with the forms and/or getting approval, OR if your doctor doesn't believe you qualify for benefits.
- If you believe you qualify for both (provincial and federal benefits) and are deciding whether to apply for Person with Disability benefits OR Canada Pension Plan - Disability, Person with Disability should be applied for first since it is an income-tested benefit. Income-tested benefits look at all other sources of income to ensure all possible resources have been exhausted and benefits are not awarded above certain income amounts. Applying in this order helps ensure you get access to the maximum possible benefit amount overall. It may also help you secure health benefits which are only included in provincial Person with Disability benefits.
- If you are unable to balance your health and recovery with your employment, you have a right to explore benefit options that apply to you. Your future health may depend on how you look after yourself today.

DISABILITY BENEFITS OVERVIEW

Employment Insurance-Sickness Benefits

Administrator:

- Service Canada (Federal): 1-800-206-7218

Eligibility:

- Temporary assistance for those unable to work due to illness
- Earnings must be reduced by at least 40%
- Accumulated 420 hours insurable employment (paid into EI) during past 52 weeks (in effect until Sept 24, 2022 due to pandemic)

Benefits:

- 15 weeks maximum
- You may receive up to 55% of your earnings with a maximum of \$638 per week

Application & Information:

- Online application completed by applicant and medical certificate completed by primary care provider
- [Learn more](#) about this benefit.

WorkSafeBC

Administrator:

- Claims call center: 1-888-967-5377

Eligibility:

- Injury or illness is work-related, including workplace exposure resulting in post-viral illness (For Covid-19 there must be evidence of an outbreak cluster and your work environment must be considered “high risk” for exposure)
- Company carries WorkSafeBC insurance

Benefits:

- Healthcare benefits
- Wage loss benefits (amount and duration is situation dependent)
- Reimbursement for medical treatments

Application & Information:

- Information on [COVID-19 claims](#).
- Start a claim [here](#).
- Complete the [wage-loss benefit calculation](#).

Persons with Disability (PWD) Benefit

Administrator:

- Ministry of Social Development and Poverty Reduction (Provincial): 1-866-866-0800

Eligibility:

- Must have exhausted all other financial resources available (eg: EI, LTD)
- Must be 18-65 years of age
- Based on family income (single person with no dependents must be receiving/earning less than \$1183 per month, or for a two-person household \$1597 or less)
- Must have less than \$100,000 in cash savings (if single person)
- Disability must be likely to continue for at least two years from date of application
- Disability must have severe impact on Activities of Daily Living

Benefits:

- Amount is based on family income
- A single person may receive up to \$1,183 a month
- Health benefits including prescriptions, dental, optometry
- Situation-dependent eligibility for supplemental benefits, medical supplies, and therapeutic treatments

Application & Information:

- *Must apply for Income Assistance FIRST by phone or online to receive PWD application by mail (disregard eligibility requirements for income assistance when applying for PWD)

Ways to apply for Income Assistance:

- By phone: 1-866-866-0800
- [Apply online](#)
- Simplified application [if already receiving CPP-D](#)
- [Application guide](#)

Persons with Persistent and Multiple Barriers (PPMB)

Administrator:

- Ministry of Social Development and Poverty Reduction (Provincial): 1-866-866-0800

Eligibility:

- Unable to work due to multiple and severe barriers to employment
- Barriers prevent individual from seeking, accepting, or continuing employment for the foreseeable future

Benefits:

- Up to \$983 a month for single individual
- May be eligible for health supplements

Application & Information

- Apply by phone: 1-866-866-0800
- [Application guide](#)

Canada Pension Plan- Disability (CPP-D)

Administrator:

- Employment and Social Development Canada (Federal): 1-800-277-9914

Eligibility:

- Work history in Canada and CPP contribution threshold met
- Severe and prolonged disability that prevents you from working
- Under age 65, once beneficiaries turn 65 they receive their regular pension.

Benefits:

- Basic monthly amount fixed for all recipients (\$505.79) plus amount based on CPP contributions
- Max pension for 2020 was \$1,387.66

Application & Information

- Check your statement of contribution to see if you are eligible to apply.
 - Online: [My Service Canada account](#)
 - OR Call Service Canada Toll-free: 1-800-277-9914
- [Application guide](#)
- Information on [late applicant provision](#)

Disability Tax Credit (DTC)

Administrator:

- Canada Revenue Agency, Service Canada

Eligibility:

- Severe, prolonged impairment that will continue for at least 12 months
- Impacted by disability 80-90% of the time

Benefits:

- Non-refundable tax credit, reduces amount of income tax you or your spouse pays
- After approved and if under age of 60, eligible to open Registered Disability Savings Plan (RDSP)
- Low income individuals may be eligible for additional grants and bonds through RDSP

Application & Information

- Individuals can make retroactive claims for up to 10 prior years
- [Application form](#)
- [DTC Application guide](#)
- [Opening/managing a RDSP](#)

ADDITIONAL DISABILITY BENEFIT RESOURCES

Below are some resources that may be helpful while you are in the process of applying for income benefits, and may also help you with managing your expenses and finances.

Disability advocates

Disability Alliance of BC

- Provides [help sheets and support](#) when applying for government benefits.

Ask an Advocate

- Will [answer questions](#) related to Persons With Disability Benefit and Canadian Pension Plan-Disability via phone or e-mail.

BC 211

- This service can help you [find information and supports you need](#), as well as a local disability advocate who can help you with disability forms.

Health & life insurance support

Employee extended health benefits and Long Term Disability (LTD) may be offered by your employer.

- Questions and concerns about LTD are addressed by your employer's HR department or by calling the administrators of your benefits, such as Pacific Blue Cross or Great West Life.

OmbudService for Life & Health Insurance

- Canada's independent, free-to-use [complaint resolution and information service](#) that covers the private life and health insurance industry. This service may be helpful if you have a denied health insurance claim for a service or expense you believe is covered by your plan. They can also support people who have had their Long Term Disability claim denied but are unable to work due to illness, injury, or disability.
- Call 1-888-295-8112 (Toll-free) OR 1-800-855-0511 (for the hard of hearing)

Benefits finder

Federal and Provincial Financial Benefits Finder

- This tool helps determine what federal and provincial benefits you may be eligible for.

Free income tax clinics

Individuals with health-related expenses may be eligible to take advantage of certain exemptions or tax breaks. For this reason, it may be beneficial to get assistance with your taxes from a community tax clinic. These are free clinics that offer assistance with taxes and can answer questions you may have.

Community Tax Clinics

Disability Alliance Tax Aid

- Get help filing your taxes.
- Filing your taxes each year also ensures that the government knows your income bracket which can affect things like how much you pay on prescription drugs through Fair PharmaCare (for more information see "*Provincial Health Resources*".)

Credit counselling support

Finances are often one of the first things people are worried about when they face unexpected health challenges. Concerns about financial stability and debt can add a significant amount of daily stress, and might make it even harder to take care of yourself. Getting support for your financial situation may help reduce some of this stress and allow you to plan ahead if you need to reduce your work hours or go on leave from work. It's important to know your options so you can make decisions now that will support your long-term health.

Credit Counselling Society of BC

- Provides free information and guidance around managing finances and debt. Services are available in multiple languages.
- Call: 1-888-527-8999
- E-mail: info@nomoredebts.org

Provincial health resources

With a reduced income, or the need to take new medications, it might be difficult to cover the cost of health-related expenses. The resources below might be able to help you to access these services within your income.

Fair PharmaCare

- BC's provincial drug plan that sets deductible rates based on income.
- Ensure you are registered, or get registered at the following link: <https://my.gov.bc.ca/fpcare/registration/requirements>

MSP Supplementary Benefits

- If you are ineligible for Person with Disability, you may qualify for supplementary benefits through the provincial medical services plan, which includes: physiotherapy, massage, acupuncture, naturopath and more