



# Overview of Benefits

**Understanding OW, ODSP and other government benefits.**  
Updated June 2015



**Information and  
Referral Services**



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## INFORMATION & REFERRAL SERVICES

### WE PROVIDE SUPPORT RELATED TO:

- Ontario Works (OW) and Ontario Disability Support Program (ODSP)
- Income supports (Employment Insurance, Canada Pension Plan, Old Age Security & Child Tax Benefit)
- Housing, rent, evictions and utility debt
- Legal matters
- Immigration and newcomer services
- Crisis counselling
- Health and well-being
- Employment
- Education and training programs
- Accessing clothing, glasses and furniture
- Other services as needed

For more information or support call 416-203-0050 x261.

### Office hours:

Monday	10:00 a.m. to 3:00 p.m.
Tuesday	12:00 p.m. to 5:00 p.m.
Wednesday	12:00 p.m. to 5:00 p.m.
Thursday	By appointment
Friday	10:00 a.m. to 3:00 p.m.

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# TABLE OF CONTENTS

<b>FACT SHEET: SOCIAL ASSISTANCE RATES.....</b>	<b>4</b>
<b>OVERVIEW OF ONTARIO SOCIAL ASSISTANCE.....</b>	<b>5</b>
Ontario Works (OW)	
Ontario Works Emergency Assistance	
Ontario Disability Support Program (ODSP)	
Appealing Ontario Works and ODSP Decisions	
<b>ONTARIO WORKS BENEFITS FOR RECIPIENTS WHO ARE WORKING, VOLUNTEERING OR IN APPROVED TRAINING PROGRAMS.....</b>	<b>11</b>
Other Employment and Employment Activities Benefit	
Full Time Employment Benefit (FTEB)	
Advance (Up-Front) Child Care Payment	
Employment-Related Expenses	
Vocational Training	
Transportation Allowance	
<b>EMPLOYMENT INCOME AND OW/ODSP.....</b>	<b>12</b>
<b>HOUSING: PAYING RENT AND UTILITIES.....</b>	<b>13</b>
Housing Stabilization Fund (HSF)	
City of Toronto Shelter Fund	
Emergency Energy Fund	
Low-Income Energy Assistance Program (LEAP)	
<b>MEDICAL, HEALTH AND DENTAL BENEFITS.....</b>	<b>15</b>
Dental Benefits: OW/ODSP & Other Options	
Medical Benefits: OW/ODSP & Other Options	
The Assistive Devices Program (ADP)	
Extended Employment Health Benefits	
Mandatory Special Necessities Allowance: OW/ODSP	
Pregnancy/Newborn/Child Allowances: OW/ODSP	
Prescription Drug Benefits	
OW/ODSP Drug Card	
Trillium Drug Program	
Special Diet Allowance: OW/ODSP	
Vision Benefits	
OW/ODSP	
Eye Exams & Glasses through OneSight	
<b>ADDITIONAL MONTHLY BENEFITS.....</b>	<b>19</b>
Ontario Trillium Benefit	
Income Benefits for Families:	
Canada Child Tax Benefit (CCTB)	
Child Disability Benefit	
National Child Benefit Supplement (NCBS)	
Universal Child Care Benefit (UCCB)	
Ontario Child Benefit (OCB)	
Transition Child Benefit	

# OW & ODSP Rates and OCB amounts as of September / October 2014

The 2014 provincial Budget increased Ontario Works (OW) and Ontario Disability Support Program (ODSP) rates. Different family types will receive different increases. This chart shows Basic Needs and Maximum Shelter amounts for different family types, as well as Ontario Child Benefit amounts. The increases come into effect starting on the September 30 ODSP cheque and the October 1 OW cheque. These and other rate increases are described on page 2.

Case Type	Current				After Sept 30 / Oct 1, 2014			
	OW	Basic Needs	Max <sup>1</sup> Shelter	OCB	Total	Basic Needs	Max <sup>1</sup> Shelter	OCB
Single	\$250	\$376	\$0	\$626	\$280	\$376	\$0	\$656
Single Parent 1 child under 18	\$336	\$596	\$109	\$1,041	\$339	\$602	\$109	\$1,050
Single Parent 2 children under 18	\$336	\$648	\$218	\$1,202	\$339	\$655	\$218	\$1,212
Couple	\$458	\$596	\$0	\$1,054	\$463	\$602	\$0	\$1,065
Couple 1 child under 18	\$458	\$648	\$109	\$1,215	\$463	\$655	\$109	\$1,227
Couple 2 children under 18	\$458	\$702	\$218	\$1,378	\$463	\$710	\$218	\$1,391
<b>ODSP</b>								
Single	\$607	\$479	\$0	\$1,086	\$619	\$479	\$0	\$1,098
Single Parent 1 child under 13	\$750	\$753	\$109	\$1,612	\$762	\$753	\$109	\$1,624
Single Parent 1 child 13-17	\$751	\$753	\$109	\$1,613	\$763	\$753	\$109	\$1,625
Single Parent 2 children under 13	\$750	\$816	\$218	\$1,784	\$762	\$816	\$218	\$1,796
Single Parent 2 children (under/over)	\$751	\$816	\$218	\$1,785	\$763	\$816	\$218	\$1,797
Single Parent 2 children both 13-17	\$752	\$816	\$218	\$1,786	\$764	\$816	\$218	\$1,798
Couple <sup>2</sup>	\$893	\$753	\$0	\$1,646	\$905	\$753	\$0	\$1,658
Couple 1 child under 13	\$893	\$816	\$109	\$1,818	\$905	\$816	\$109	\$1,830
Couple 1 child 13-17	\$894	\$816	\$109	\$1,819	\$906	\$816	\$109	\$1,831
Couple 2 children under 13	\$893	\$886	\$218	\$1,997	\$905	\$886	\$218	\$2,009
Couple 2 children (under/over)	\$894	\$886	\$218	\$1,998	\$906	\$886	\$218	\$2,010
Couple 2 children both 13-17	\$895	\$886	\$218	\$1,999	\$907	\$886	\$218	\$2,011

1. Shelter amounts are maximums; if actual shelter costs are lower, the lower amount will be paid.

2. All amounts for couples on ODSP in this chart are for couples where one person in the couple has a disability. See the note on page 2 about amounts for those where both people in the couple have a disability.

# OVERVIEW OF ONTARIO SOCIAL ASSISTANCE

The following overview provides information on Ontario Works (OW), the Ontario Disability Support Program (ODSP), common entitlements available within both of these programs as well basic information about appealing Ontario Works and ODSP decisions. This document also includes information about some of the most common entitlements and income sources referred by the Daily Bread Information & Referral Centre to those that are not in receipt of social assistance.

## ONTARIO WORKS (OW)

Ontario Works (or 'welfare' as it is sometimes referred to), provides temporary assistance towards the costs of housing and basic expenses if you are not working or earning a very low income.

**Assets and Savings:** As of September 1, 2013, there has been a substantial increase in the amount of 'liquid assets', such as cash or money in a bank account, that a person can have in order to be approved and remain on Ontario Works. Additionally, the overall value of automobiles that can be owned while on Ontario Works has also increased. The chart below highlights the asset changes.

Family Type on OW	Old Amount of Assets Allowed	Amount of Assets Allowed Starting Sept 2013 *	Increase
Single	\$626	\$2,500	\$1,874
Single parent with one child (under 18)	\$940	\$3,000	\$2,060
Single parent with two children (under 18)	\$992	\$3,500	\$2,508
Couple	\$1,054	\$5,000	\$3,946
Couple with one child (under 18)	\$1,106	\$5,500	\$4,394
Couple with two children (under 18)	\$1,160	\$6,000	\$4,840

For more information on Changes to Asset Rules for People on Ontario Works, see:  
(<http://incomesecurity.org/FactsheetsonOWandODSPchangesfromBudget2013.htm>)

## HOW TO APPLY

**By phone:** Contact the Ontario Works Application Centre at 416-392-5100, or [click here for the Ontario Social Assistance Office Finder](https://secure.toronto.ca/WAYSSelect/locator.jsp) (<https://secure.toronto.ca/WAYSSelect/locator.jsp>) and find the phone number for the Ontario Works office closest to you.

**Online:** Use the following link to [complete an online Ontario Works Application](http://www.mcass.gov.on.ca/en/mcass/programs/social/apply_online.aspx).  
([http://www.mcass.gov.on.ca/en/mcass/programs/social/apply\\_online.aspx](http://www.mcass.gov.on.ca/en/mcass/programs/social/apply_online.aspx))

After the phone or online application is complete, you will be asked to attend an in-person interview, usually completed at your local Ontario Works office. In some circumstances other arrangements may be possible.

#### **What you might be asked for:**

- Your current family situation and living status
- ID and citizenship/immigration documents (where applicable) for yourself and everyone in the household
- Income from all sources for all adults in the household (including employment; Child Tax Benefits; insurance or compensation payments)
- Custody/Divorce papers and child support arrangements (where applicable)
- Assets from all sources (including RRSP, GIC's and Bonds; car or home ownership)
- Debts (including credit cards; student or any other form of loans)
- Bank statements
- Rent receipts, lease or other housing information; mortgage information; other housing-related charges (including hydro, gas, water bills)
- Basic needs expenses
- Education and employment history and current status

### **Ontario Works Emergency Assistance**

If you are in an immediate crisis, have no savings or other sources of financial support and are unable to pay your rent or basic expenses, you may be able to access Ontario Works Emergency Assistance while applying for Ontario Works assistance.

Emergency Assistance can provide up to a **maximum of half of a regular month's benefit** based on your household size to cover housing and basic needs costs. Approval from an Ontario Works Supervisor may be required for eligibility.

#### **Emergency Assistance is available in emergency situations only, in order to:**

- Alleviate potential physical dangers to household members (e.g. from eviction, lack of food, heat/hydro)
- Reduce the need for children and families to be separated due to basic income issues

**For more information on Ontario Works, the Ontario Works application process, or Ontario Works Emergency Assistance, please see:**

#### **[Ontario Works Policy Directives](http://www.mcsc.gov.on.ca/en/mcsc/programs/social/directives/ow_policy_directives.aspx)**

[www.mcsc.gov.on.ca/en/mcsc/programs/social/directives/ow\\_policy\\_directives.aspx](http://www.mcsc.gov.on.ca/en/mcsc/programs/social/directives/ow_policy_directives.aspx)

#### **[Need welfare?: How to apply to Ontario Works](http://www.cleo.on.ca/en/publications/need-wel)**

<http://www.cleo.on.ca/en/publications/need-wel>

#### **[Ontario Works Emergency Assistance](http://www.mcsc.gov.on.ca/en/mcsc/programs/social/directives/directives/OWDirectives/2_3_OW_Directives.aspx)**

[www.mcsc.gov.on.ca/en/mcsc/programs/social/directives/directives/OWDirectives/2\\_3\\_OW\\_Directives.aspx](http://www.mcsc.gov.on.ca/en/mcsc/programs/social/directives/directives/OWDirectives/2_3_OW_Directives.aspx)

## ONTARIO DISABILITY SUPPORT PROGRAM (ODSP)

The Ontario Disability Support Program is a provincial income support program available in Ontario for those who meet the definition of “a person with a disability” according to ODSP legislation, as well as demonstrating financial need. Recipients receive monthly shelter and basic needs amounts, and have access to a range of other benefits and entitlements.

### 1. Starting the application process

If you are currently receiving Ontario Works, you can ask your OW worker for assistance in starting the ODSP application process. If you are not currently receiving Ontario Works, you can apply for ODSP both by phone or online.

#### HOW TO APPLY

**By phone:** Contact the ODSP Information Line at 1-888-789-4199

**Online:** Use the following link to [complete your ODSP assessment of financial eligibility online](http://www.mcsc.gov.on.ca/en/mcsc/programs/social/apply_online.aspx)  
[http://www.mcsc.gov.on.ca/en/mcsc/programs/social/apply\\_online.aspx](http://www.mcsc.gov.on.ca/en/mcsc/programs/social/apply_online.aspx)

If you are not receiving Ontario Works and are in immediate financial need and meet Ontario Works asset and savings restrictions, you will be able to apply for OW at the same time.

### 2. Determination of financial need

The first part of the ODSP application process involves determining your financial need. If you are on Ontario Works, this step will be considered already completed. The financial assessment takes in to account income from all sources, as well as assets and savings. ODSP recipients can have up to \$5,000 in assets and savings; as well as an additional \$2,500 for a spouse; and \$500 for each dependent. Note that a home and car will not be considered assets when applying to ODSP.

### 3. Disability Determination Package

If you are receiving Ontario Works, your worker will either prepare the package for you to pick up, or they will send it to you by mail. If your worker refuses to issue you the Disability Determination Package stating that they “do not think you’ll qualify”, contact your local Community Legal Clinic, or the Information & Referral Centre @ Daily Bread for further guidance.

If you are not currently on Ontario Works, after the phone or online application has shown financial need, you will receive a Disability Determination Package, either in person or by mail.

Your DDP will include the following forms:

- Health Status Report (must be completed by a physician or nurse practitioner)
- Activities of Daily Living Index (must be completed by a doctor or other health care professional)
- Self-Report (completed by yourself )

You have 90 days to complete the package, beginning from the date it is sent out or given to you. A number of community agencies including the Information & Referral Centre @ Daily Bread can assist you to understand the ODSP application process, organize and fill out forms such as the Self-Report

Form, and provide other potential assistance, such as providing a list of doctors taking new patients.

Once completed, return all forms and any additional medical, psychological, or other reports that may help your case, to the ODSP Disability Adjudication Unit at the address given in the package. You will receive your ODSP decision by mail, usually several months after the application has been submitted.

If you find that you need more than 90 days to complete the package, (eg. additional medical tests are required, or you are waiting to see a medical specialist), you can request an extension. If you are denied the extension by ODSP, or need help with this step, contact your local Community Legal Clinic for more information.

**Tip:** If you have been approved for CPP Disability Benefits (CPP-D), you will only need to complete the financial determination process in order to qualify for benefits. If you think you may qualify for CPP-D because you have a past work history and haven't been able to work for disability-related reasons, but haven't applied, consider completing both application processes at the same time. CPP-D can also take several months to be approved, however, once approved, your ODSP application will be as well, even if you are appealing being denied ODSP benefits.

For more information on applying for ODSP, see [Disability Benefits in Ontario](http://www.cleo.on.ca/english/pub/onpub/PDF/socialAsst/disabben.pdf).  
[www.cleo.on.ca/english/pub/onpub/PDF/socialAsst/disabben.pdf](http://www.cleo.on.ca/english/pub/onpub/PDF/socialAsst/disabben.pdf)

## **CHANGES TO OW AND ODSP**

As of November 12, 2014, there will also be a new online computer system will be used to produce social assistance payments. There should be no change in benefits as a result.

As of December 2014, if you receive more assistance than you are eligible to receive, that amount is considered to be an overpayment. The overpayment will be collected by reducing your monthly benefits by 5%. This is referred to as a monthly overpayment recovery amount. Overpayments include, but are not limited to, delays in reporting changes in circumstances, non-disclosure of information, misrepresentation of facts, administrative error, and excess assets.

Starting December 2014, some clients may see a change in their monthly overpayment recovery amount because the new computer system will calculate additional monthly benefits such as Special Diet Allowance into the 5% overpayment recovery amount. This is in accordance with legislative requirements.



## **APPEALING ONTARIO WORKS AND ODSP DECISIONS**

If you are denied benefits and/or disagree with an Ontario Works or ODSP decision you may be able to appeal the decision through the Social Benefits Tribunal (SBT). The following are examples of OW/ODSP decisions that you may be able to appeal:

- Being denied benefits or an OW/ODSP entitlement
- Your benefit amounts being reduced
- Being cut off of OW/ODSP assistance

Generally, only Mandatory Benefits (some of which will be discussed in the coming sections) are appealable. You should receive a "Notice of Decision" Letter which can then be used to initiate the appeal process. If you have not received your letter but know that a decision you disagree with has been made contact the office where the decision was made.

### **Timelines for appealing OW/ODSP Rulings**

Prior to applying to the Social Benefits Tribunal, you must first ask for an Internal Review within 30 days from the date you received the Notice of Decision.

1. Write a letter stating that you want an "Internal Review" to be done and send or take the letter to the OW/ODSP office where the decision was made. Your letter can be typed or handwritten, but make sure you sign and date it.
2. In your letter, state your 9-digit Member ID number, the date of the decision, and the date you received the 'Notice of Decision.' You can also state the reasons why you disagree with the decision, and if you choose, you can include new supporting information as well.
3. If you are unable to complete this letter within the 30 days, contact your local Community Legal Clinic, for further information on what to do next.
4. The Internal Review should be completed and a decision made within 30 days after your request is received. You will receive the Internal Review Decision in writing.
5. You can begin the process of Appealing the original decision at any of the following points in time:
  - 1) Any time after you submit your Internal Review Request, up to 60 days from the date the office would have received it,
  - 2) Within 30 days of receiving the Internal Review decision, if you disagree with the decision made,
  - 3) 30 days after submitting the Internal Review Request, even if no Internal Review decision has been made or received.

It is strongly recommended that you have Community Legal Clinic support to complete the SBT Appeal Form and to prepare for and possibly have representation at the Social Benefits Tribunal hearing. Contact your local Community Legal Clinic, as soon as you receive the verbal or written Internal Review Decision that you disagree with. If you need the number of your local Community Legal Clinic, call 211 or Daily Bread's Information & Referral Centre at 416-203-0050 x261, [irc@dailybread.ca](mailto:irc@dailybread.ca).

8. After you submit your SBT Appeal Form a Social Benefits Tribunal Hearing will be scheduled. You should receive a notice by mail within 60 days of the date your Appeal Form was received.

Your SBT Appeal Form will also give you the option of applying for Interim Assistance through Ontario Works. This can be utilized if you have been denied or cut-off Ontario Works benefits, are appealing the denial, and require benefits while you are waiting for the Hearing on your case.

***\*\*Note that if your case is denied at the Social Benefits Tribunal, you may be expected to pay all Interim Assistance money back to Ontario Works\*\****

For more information on appealing Ontario Works and ODSP decisions, please see:

**[Social Assistance Appeals and Internal Reviews](#)**

[www.cleo.on.ca/english/pub/onpub/PDF/socialAsst/apir.pdf](http://www.cleo.on.ca/english/pub/onpub/PDF/socialAsst/apir.pdf)

# ONTARIO WORKS BENEFITS FOR RECIPIENTS WHO ARE WORKING, VOLUNTEERING OR IN APPROVED TRAINING PROGRAMS

## MANDATORY BENEFITS

### Other Employment and Employment Activities Benefit

This benefit is provided for those involved in a wide range of literacy, education and employment programs, as well as community volunteering placements that enable the development of confidence and up-to-date job skills, references, etc. A maximum amount of up to \$253 in a 12-month period is provided to assist with costs associated with beginning or changing employment or an employment assistance activity.

### Full-Time Employment Benefit (FTEB)

The FTEB provides up to \$500 in a 12-month period for recipients, a spouse or a dependent adult to assist with expenses associated with starting full-time employment (30 or more hours per week). This benefit is provided to those who have received Ontario Works for a minimum period of three consecutive months.

### Advance (Up-Front) Child Care Benefit

The Ontario Works recipient, spouse or dependent adult child may be eligible for up-front child care costs needed to participate in employment. If you are a working parent, there may be other support available to pay for the child care required for you to work. Ask your OW worker for more information.

## DISCRETIONARY BENEFITS

### Employment-Related Expenses

This benefit is provided for participants who have already accessed the mandatory Other Employment and Employment Assistance Activities Benefit. The benefit covers out-of-pocket expenses including clothing, safety equipment, transportation, childcare costs, the costs of criminal reference checks, medical examinations, telephone expenses and other items associated with participation in employment assistance activities. In general, the amount provided is up to \$250 per month, which can be approved by your Ontario Works worker. In specific circumstances, with approval from an OW Administrator, in order to support a participant's progress towards sustainable employment, this benefit may be increased to a maximum advance of \$500.

### Vocational Training

Funds may be provided through this Discretionary Benefit, for the costs associated with vocational training that are not covered under the Employment-Related Expenses benefits, such as specific courses offered through private career colleges. These funds would cover costs related to instruction in the skills and knowledge required to secure employment in a specialized field.

## Transportation Allowance

\$100 per month may be provided towards transportation (car or public transit) to get to your employment activity or volunteer position.

Please Note: if you receive ODSP benefits, contact your worker about whether you can access any of the above benefits.

If you have been denied one of the mandatory benefits you may be able to appeal the decision, as discussed in the previous section, **APPEALING ONTARIO WORKS AND ODSP DECISIONS**. While Discretionary Benefits are not appealable, if you are not satisfied with a discretionary decision made by an Ontario Works worker, you can request an internal review of the decision in writing within 30 days of the decision. An Ontario Works Administrator will review the matter. If the Administrator continues to deny the benefit, there is no right to appeal this decision.

## EMPLOYMENT INCOME AND OW/ODSP

**An important and positive change was recently made to both Ontario Works and ODSP treatment of employment income that will lead to greater amounts of monthly income for OW/ODSP recipients who are working.**

Effective September 2013, a new \$200 flat rate “earnings exemption” was introduced for monthly employment, training and self-employment earnings, for those receiving OW for at least three months and for all ODSP recipients. Money earned above this amount each month will continue to be deducted at 50%, meaning that your monthly social assistance cheque would then be reduced by half of the additional dollars earned. For those on OW for less than three months, your full employment earning will continue to be taken off dollar-for-dollar, for the initial three-month period.

ODSP recipients are also eligible for a \$100 per month Work-related Benefit, as well as up to \$300 per month in order to pay for transportation and other work-related expenses.

*For more information on recent changes to OW/ODSP treatment of income see the following incomesecurity.org Fact Sheet: **Changes to OW and ODSP rules on earnings from work, training, or self-employment.***

*<http://incomesecurity.org/FactsheetsonOWandODSPchangesfromBudget2013.htm>*

# HOUSING: PAYING RENT & UTILITIES

## HOUSING STABILIZATION FUND (must be in receipt of OW/ODSP)

The Housing Stabilization Fund (HSF) was introduced January 1, 2013. It is available to residents of Toronto who receive assistance from OW or ODSP.

### HSF may provide assistance for the following:

- Payment of Last Month's Rent (LMR) in order to secure safe and affordable housing
- Paying up to two (2) months in rental arrears in order to prevent eviction for non-payment of rent
- Paying your outstanding hydro or gas bill to prevent you from having these disconnected
- Essential furniture
- Moving expenses if you need to move because:
  - You are leaving an abusive relationship
  - Your current home is harmful to your health
  - You need to move for medical reasons
  - You're leaving a shelter/hostel

Toronto Employment & Social Services established the following maximum amounts of HSF that can be accessed for 2013:

	LMR, Rental/Energy Ar-rears	Possible Additional Amount for Household Furnishings
Singles & couples	Up to \$800	\$800
Families with adult dependent children	Up to \$1000	\$1000
Families with children	Up to \$1500	\$1500

If you live outside of Toronto, contact your local 211 service, or Regional Municipality information line, or call the Information & Referral Centre @ Daily Bread for information on housing support programs in your area.

If you are currently receiving OW/ODSP, are in need of financial assistance related to housing and meet the criteria outlined above, contact your OW/ODSP caseworker for an assessment and referral for the Housing Stabilization Fund. You will likely need to show documentation such as a letter from your landlord stating the amount you owe in rent, an eviction notice, a letter from a new Landlord showing their intent to rent to you, a hydro or gas disconnection notice, etc. You may also be asked to show your ability to manage costs over the long term, such as by reducing your housing costs, sharing the costs of rent with a roommate, agreeing to have OW or ODSP send your rent, gas or hydro payments directly to the landlord or utility company, etc.

If you are told that you don't qualify for the HSF, the decision may be appealed to your caseworker. The decision will then be reviewed by a Supervisor. If the decision is still negative, it will be further reviewed by the local office manager, who will generally issue the decision verbally rather than in writing. The manager's decision is considered final, and no other avenues of appeal are available.

See [Housing Stabilization Fund \(HSF\)](http://www.toronto.ca/socialservices/Policy/HSF.htm) for more information.  
<http://www.toronto.ca/socialservices/Policy/HSF.htm>

## **CITY OF TORONTO SHELTER FUND**

### **Must be in receipt of or financially eligible for OW/ODSP**

The Shelter Fund is a one-time payment of up to additional \$1500.00 for families on OW, with one or more dependent children under the age of 18. The Shelter Fund is available in the City of Toronto, to help pay for rent and other housing costs when all other available resources have been accessed such as the Housing Stabilization Fund.

See [Shelter Fund](http://www.toronto.ca/socialservices/Policy/shelter_fund.htm) for more information.  
[http://www.toronto.ca/socialservices/Policy/shelter\\_fund.htm](http://www.toronto.ca/socialservices/Policy/shelter_fund.htm)

## **EMERGENCY ENERGY FUND**

### **Available to all Ontario residents living on a low income)**

If you have received a Notice of Disconnection or have had your hydro or gas cut off, you may be able to access the Emergency Energy Fund, a one-time emergency payment to assist with paying your outstanding hydro or gas bill. In Toronto, the Emergency Energy Fund is administered by Toronto Employment and Social Services.

If you are receiving OW/ODSP, ask your caseworker to assist you in accessing this benefit.  
If you are not on OW/ODSP, call **Toronto Employment and Social Services at 416-338-3332** for further assistance.

## **LOW-INCOME ENERGY ASSISTANCE PROGRAM (LEAP)**

The Low-Income Energy Assistance Program generally provides a one-time payment per year of up to \$500 to assist eligible low-income households who have recently received a 'past due' bill and/or a disconnection notice for hydro or gas. A LEAP worker may be able to advocate on your behalf with your hydro or gas company, if you require your utility services re-instated, or you need to negotiate an additional repayment plan for any money still outstanding.

**Contact your local Housing Help Centre or Neighbourhood Information Post at (416)924-2543 x223 to apply for assistance through LEAP.**

**For more information see:**

[Energy Assistance Programs](http://www.nipost.org/new/services/energy-assistance-programs) <http://www.nipost.org/new/services/energy-assistance-programs>  
[Help for Low-Income Energy Consumers](http://www.ontarioenergyboard.ca/OEB/Consumers/Consumer+Protection/Help+for+Low-Income+Energy+Consumers) <http://www.ontarioenergyboard.ca/OEB/Consumers/Consumer+Protection/Help+for+Low-Income+Energy+Consumers>

# MEDICAL, HEALTH AND DENTAL BENEFITS

## DENTAL BENEFITS: OW/ODSP & OTHER OPTIONS

### Ontario Works

Dental benefits are available for dependent children under the age of 18. If you are an adult on Ontario Works and need dentures or emergency dental care, your OW worker may be able to help on a case-by-case basis.

### Ontario Disability Support Program

Dental benefits are available for all recipients including spouses and dependent children under 18. ODSP recipients who have a health condition that affects their teeth may be eligible for the dental special care plan, which includes more frequent cleanings, visits and enhanced levels of coverage. Some examples include:

- Diabetes
- Developmental disabilities (such as Down Syndrome)
- HIV/AIDS
- Radiation of head and/or neck
- Diuretics

### Other Dental Options

Toronto Public Health provides dental care for children, high school student and seniors. Individuals do not have to be receiving social assistance to be eligible for these services. For information about eligibility and the services, call 416-392-0907.

If you need dental work that is not covered by Ontario Works or ODSP, and/or are not receiving social assistance, contact the Information & Referral Centre @ Daily Bread at 416-203-0050 ext. 261 for other possible low or no-cost dental service options. Additionally, medical assistance for dental related emergency costs for those 18 years of age or older and not receiving Ontario Works or ODSP may be available through Toronto Employment and Social Services. For more information, call 416-397-0330.

## MEDICAL BENEFITS: OW/ODSP & OTHER OPTIONS

### Assistive Devices Program (ADP)

The Assistive Devices Program is a provincial government program that can pay up to 75% of the costs of such devices and supplies as:

- mobility devices (e.g. wheeled walkers and wheelchairs)
- visual aids
- hearing aids

- orthotics/prosthetics
- speech devices (e.g. teletypewriters)
- medical supplies
- respiratory devices

Assessments as well as batteries and repairs for assistive devices may be covered as well.

**[See here for more information about the Assistive Devices program.](http://www.health.gov.on.ca/en/public/programs/adp/)**

<http://www.health.gov.on.ca/en/public/programs/adp/>

As either a Mandatory Benefit for ODSP recipients, or as a Discretionary Benefit under Ontario Works, the remaining 25% of items purchased through the ADP Program can usually be covered.

If you are not receiving social assistance you may be able to access additional medical assistance to pay for the costs of assistive devices not covered by ADP, through Toronto Employment and Social Services (TESS). Call 416-397-0330 for more information. Applications must be submitted and approved to TESS prior to paying for any medical items. Assistive devices and other medical supplies already paid for will not be reimbursed.

#### **Extended Employment Health Benefits: OW/ODSP**

If you begin working while receiving Ontario Works, and are told that you are no longer eligible to receive income from Ontario Works for at least 6 months, and in some cases for up to 12 months in total.

#### **Mandatory Special Necessities Allowance: OW/ODSP**

If you are on Ontario Works or ODSP, and you need special medical devices, such as diabetic supplies, surgical supplies and dressings, you may be able to access money for these through this allowance. Additionally, you may be eligible to receive a Medical Transportation Allowance of up to \$100 to cover costs for travel to and from doctor and/or hospital appointments, individual or group counselling, addictions or health related programs. If your travel expenses for any of these types of appointments is more than \$15 per month, and you are not receiving any other Transportation Allowance, contact your OW/ODSP caseworker regarding this benefit.

**[See here for a list of items covered by the Mandatory Special Necessities Allowance](http://www.mcass.gov.on.ca/en/mcass/programs/social/directives/directives/ODSPDirectives/income_support/9_12_ODSP_ISDirectives.aspx)**

[www.mcass.gov.on.ca/en/mcass/programs/social/directives/directives/ODSPDirectives/income\\_support/9\\_12\\_ODSP\\_ISDirectives.aspx](http://www.mcass.gov.on.ca/en/mcass/programs/social/directives/directives/ODSPDirectives/income_support/9_12_ODSP_ISDirectives.aspx)

If you need devices not covered in the above list, ask your caseworker about whether you may still be eligible to receive this benefit.



### **Pregnancy / Newborn Child Allowances: OW/ODSP**

Starting the month pregnancy is confirmed, OW/ODSP recipients can receive up to \$50 per month extra for food and nutritional supplements. The Newborn Child Allowance is available one (1) month prior to the expected due date or up to three (3) months following the birth or adoption of your child. The allowance can include \$100 for items such as clothing for the baby and \$260 for the purchase of a crib.

### **Prescription Drug Benefits through OW/ODSP Drug Card**

OW/ODSP recipients receive a monthly drug card that covers the cost of many prescription medications. The pharmacy may still charge a dispensing fee of \$2, but you can choose a pharmacy that will not charge you this amount.

### **Prescription Drug Benefits through Trillium Drug Program**

You may qualify for this provincial government program if the following apply:

- you are not receiving OW or ODSP benefits
- you have a low to moderate income
- you have high drug costs

You will likely have to pay for your prescription drugs at the beginning of each three month quarterly period. After you reach the deductible set for you based on your income, your prescription drugs will then be covered by the Trillium Drug Program. The lower your income the lower your deductible will be. Applications are available on-line and at most local pharmacies.

#### **[See here for more information about the Trillium Drug Program](http://www.health.gov.on.ca/en/public/programs/drugs/programs/odb/opdp_trillium.aspx)**

[http://www.health.gov.on.ca/en/public/programs/drugs/programs/odb/opdp\\_trillium.aspx](http://www.health.gov.on.ca/en/public/programs/drugs/programs/odb/opdp_trillium.aspx)

If you are not receiving social assistance and have moderate to high drug costs that are difficult to cover, you may be able to access additional medical assistance for prescription drugs on a one time basis through Toronto Employment and Social Services (TESS). To access this benefit you will also need to submit an application for Trillium Drug Program coverage. Call 416-397-0330 for more information or to apply for drug coverage assistance. TESS must approve the application prior to purchasing the medication. Items already paid for under this benefit will not be reimbursed.

### **Special Diet Allowance: OW/ODSP**

If you are on OW or ODSP, and have a medical condition requiring a special diet, you can receive up to \$250 per month. Only certain medical conditions are approved for the Special Diet Allowance. You will need to contact your OW or ODSP worker to get an application form. Take the form to your doctor or medical specialist to have it completed.

For conditions and special diet amounts please see the following links:

**[Ontario Works](#)**

<http://www.toronto.ca/socialservices/Policy/spdiet.htm>

**[Ontario Disability Support Program](#)**

[http://www.mcsc.gov.on.ca/en/mcsc/programs/social/directives/directives/ODSPDirectives/income\\_support/6\\_4\\_ODSP\\_ISDirectives.aspx](http://www.mcsc.gov.on.ca/en/mcsc/programs/social/directives/directives/ODSPDirectives/income_support/6_4_ODSP_ISDirectives.aspx)

**[See here for the latest changes to the Special Diet Allowance](#)**

<http://incomesecurity.org/SpecialDietChangesFeb2013.htm>

### **Vision Benefits through OW/ODSP**

On ODSP the following benefits are available for all recipients including spouses and dependent children under 18. Under Ontario Works, the following benefits are considered Mandatory for all dependent children under the age of 18 years.

- Eye exam every 24 months
- New frames and/or lenses every 3 years
- Necessary repairs
- Replacement for loss or damage of children's glasses

The above vision benefits may also be available as a Discretionary Benefit for adults receiving Ontario Works. Specific approval from an Ontario Works caseworker or Administrator will be required.

### **Vision Exams & Glasses through OneSight**

If you are living on a low income and are not receiving Ontario Works or ODSP, with a referral letter from a community organization such as the Information & Referral Centre @ Daily Bread, you may be able to receive free eye glasses through LensCrafters which offers the OneSight Program throughout Toronto. If you require an eye exam, or an updated eyeglass prescription, Daily Bread works with an Optometrist who provides free eye examinations to low income community members through the OneSight Program.

For a referral to either of these programs, call the Information & Referral Centre @ Daily Bread at (416)203-0050 x261.

# ADDITIONAL MONTHLY BENEFITS

To receive any of the following benefits, you must file Income Tax with Revenue Canada every year. This is required even if:

- you are receiving Ontario Works or ODSP
- didn't earn any income
- haven't filed your taxes for several years.

Contact the Information & Referral Centre at Daily Bread at 416-203-0050 x261, for more information on year round locations that prepare Income Tax Returns for free.

## THE ONTARIO TRILLIUM BENEFIT (OTB)

The Ontario Trillium Benefit combines, into one monthly payment, the Ontario Sales Tax Credit, the Ontario Energy and Property Tax Credit, and the Northern Ontario Energy Credit. While in the past these credits were given to low income individuals and families as a lump sum refund after filing income tax, these credits have been combined into a monthly payment. Anyone whose credits for the year amount to more than \$360 will see their total benefit divided into 12 equal monthly payments. While this means that the amount received for many people at tax time will be lower, you will have access to more income on a monthly basis throughout the year.

[See here for more information on the Ontario Trillium Benefit.](http://www.fin.gov.on.ca/en/credit/otb/index.html)

<http://www.fin.gov.on.ca/en/credit/otb/index.html>

## BENEFITS FOR FAMILIES

### The Canada Child Tax Benefit (CCTB)

This is a benefit available to eligible Canadians who are raising children under the age of 18.

[More information on who qualifies for the Canada Child Tax Benefit can be found here.](http://www.servicecanada.gc.ca/eng/goc/cctb.shtml)

[www.servicecanada.gc.ca/eng/goc/cctb.shtml](http://www.servicecanada.gc.ca/eng/goc/cctb.shtml)

### Child Disability Benefit

If you are a primary caregiver for a child under the age of 18 with a severe and prolonged physical and/or mental functioning impairment you may be eligible for a tax-free benefit of up to \$218.83 per month from July 2013 - June 2014. A family must be eligible for or receiving the Canada Child Tax Benefit in order to be eligible for the Child Disability Benefit. In order to receive the Child Disability Benefit you must have a certified practitioner complete a Form T2201, known as a Disability Tax Credit Certificate. Once the completed form is submitted, Canada Revenue Agency will determine eligibility for both the Disability Tax Credit and the Child Disability Benefit.

[See here for more information on the Child Disability Benefit.](http://www.servicecanada.gc.ca/eng/goc/cdb.shtml)

<http://www.servicecanada.gc.ca/eng/goc/cdb.shtml>

### **The National Child Benefit Supplement (NCBS)**

This benefit is available to lower income Canadians with children 18 years and younger. The amount you receive will depend on your previous year's income tax. It is based on the amount of money you earn from employment or receive through social assistance. The less money you earn from either of these, the higher your NCBS amount will be.

[See here for more information about the NCBS.](http://www.cra-arc.gc.ca/bnfts/ncb-eng.html)

[www.cra-arc.gc.ca/bnfts/ncb-eng.html](http://www.cra-arc.gc.ca/bnfts/ncb-eng.html)

### **The Universal Child Care Benefit (UCCB)**

This benefit is available for children under age 6 to help in paying child care costs. All families receive an equal amount of \$100 at the same time as the CCTB.

[See here for more information on the Universal Child Care Benefit.](http://servicecanada.gc.ca/eng/goc/universal_child_care.shtml)

[servicecanada.gc.ca/eng/goc/universal\\_child\\_care.shtml](http://servicecanada.gc.ca/eng/goc/universal_child_care.shtml)

### **The Ontario Child Benefit (OCB)**

This is a benefit for low-income families with children under the age of 18. Families that qualify can receive up to the maximum \$100.83 a month per child in 2013, and \$109.16 per child in 2014.

You will receive this benefit in addition to your Canada Child Tax Benefit (CCTB) and the National Child Benefit Supplement (NCBS). To qualify for the Ontario Child Benefit you must:

- Be living with a dependent child/children under 18
- Live in Ontario
- Meet the low-income eligibility criteria
- Have filed your yearly income tax return
- Be eligible for the Canada Child Tax Benefit

[See here for more information about the OCB](http://www.children.gov.on.ca/htdocs/English/topics/financialhelp/ocb/index.aspx)

<http://www.children.gov.on.ca/htdocs/English/topics/financialhelp/ocb/index.aspx>

[Find the online Ontario Child Benefit Calculator here.](http://www.children.gov.on.ca/htdocs/English/topics/financialhelp/ocb/howmuch.aspx)

<http://www.children.gov.on.ca/htdocs/English/topics/financialhelp/ocb/howmuch.aspx>

### **Transition Child Benefit (TCB)**

If you are a family on OW/ODSP and for any reason don't qualify for any or all of the Ontario Child Benefit or the Canada Child Tax Benefit, the Transition Child Benefit may be added onto your OW/ODSP monthly benefit. The maximum amount provided is up to \$222 per child per month. Your worker will apply for this benefit automatically based on the information you provided in your OW/ODSP income assessment.

If you are not receiving the OCB or CCTB and are denied the Transition Child Benefit, contact your local Community Legal Clinic.

**[See here for more information on the Transition Child Benefit.](http://www.mcsc.gov.on.ca/documents/en/mcss/social/directives/ow/0706.pdf)**

<http://www.mcsc.gov.on.ca/documents/en/mcss/social/directives/ow/0706.pdf>



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