



Jobs and the Economy
Community Service Delivery
Income Supplement Programs

55 PLUS – A MANITOBA INCOME SUPPLEMENT

POLICY MANUAL

REVISION 2014

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SECTION 1: REGULATIONS

[THE SOCIAL SERVICES ADMINISTRATION ACT](#)

[Income Supplement for Persons Not Eligible for Old Age Security Benefits, \(55 PLUS\) Regulation](#)

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1: Regulations	1	03/07/89	FEB/14

SECTION 2: DEFINITIONS

GUARANTEED INCOME SUPPLEMENT (GIS)

The [Guaranteed Income Supplement](#) is a monthly benefit for pensioners with limited income, apart from the basic OAS pension. The benefit amount is determined by the applicant's income in the preceding year, marital status, and fulfillment of residency requirements. The recipient must make an initial application.

JUNIOR COMPONENT

Component of 55 Plus. The Junior Component is for persons 55 years and over who are not eligible to receive Old Age Security benefits but whose income falls within certain specified ranges. Annual application is required for Junior Component benefits.

INVOLUNTARY SEPARATION

Married couples living apart due to medical reasons. Separate dwellings include personal care homes, as well as extended care in hospital.

OLD AGE SECURITY (OAS)

[Old Age Security](#) is a monthly benefit payable to all Canadian citizens, or legal residents of Canada, aged 65 or over, who meet certain residency requirements. It is independent of employment history, marital status or income. In some instances, a reciprocal agreement on Social Security may have been signed between Canada and another country which enables individuals to combine periods of residence and/or contributions in both countries in order to satisfy minimum eligibility conditions for OAS benefits.

May also refer to the [Old Age Security Act](#) (Canada), the legislation under which the OAS, GIS, the Allowance, and the Allowance for the Survivor are regulated.

PENSIONER

Any person who receives monthly benefits for any of the four programs under the Old Age Security Act (Canada). These programs include OAS, GIS, the Allowance, and Allowance for the Survivor.

Also refers to an individual who jointly elects to split their eligible pension income for tax purposes.

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2: Definitions	2	03/07/89	FEB/14

PERMANENT RESIDENCE

In Canada, a **Permanent Resident** is a person who is not a Canadian citizen but who has been granted permission to live and work in Canada without any time limit on his or her stay. A permanent resident must live in Canada for two years out of every five or risk losing that status.

A Permanent Resident holds many of the same rights and responsibilities as a Canadian citizen, among others the right to work for any enterprise as well as for the federal or provincial government (under restriction of access rights to certain regulated professions). The main differences are that permanent residents cannot:

- vote in elections in Canada;
- run for elected office;
- hold Canadian passports;

CONFIRMATION OF PERMANENT RESIDENCE FORM

An official document issued to a person when they arrive in Canada as a permanent resident. Before June 28, 2002, the document issued was called the Record of Landing (IMM 1000). The change was to increase security as a result of the events on 9-11. This document will confirm the following important information:

- Original date of entry to Canada
- Date they became a permanent resident
- If they are sponsored to reside in Canada and how long if they are

RECORD OF LANDING (IMM 1000)

An official document once issued to a person when they arrived in Canada as a permanent resident. Canada stopped issuing records of landing on June 28, 2002.

SENIOR COMPONENT

Component of 55 Plus. The Senior Component is for persons, primarily 65 years of age and over, whose income falls within certain specified ranges and who are eligible to receive certain levels of benefits for OAS, GIS, the Allowance, and the Allowance for the Survivor. Eligibility for the Senior is determined from the person's entitlement under the Federal GIS program.

THE ALLOWANCE

The [Allowance](#) is a benefit which is paid under the Old Age Security Act to the 60-64 year old spouse of an OAS (65 and over) pensioner, depending upon the combined income of the couple. The applicant must meet a residency requirement.

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THE ALLOWANCE FOR THE SURVIVOR

The [Allowance for the Survivor](#) is a monthly income tested benefit paid under the Old Age Security Act to low income widowed persons aged 60-64 and who have resided in Canada for a total of 10 years after the age of 18.

VETERANS AFFAIRS CANADA (VAC)

[Veterans Affairs Canada](#) is a Federal department that provides pensions for disability or death, economic support in the form of allowances, health care benefits and services to: members of the Canadian Forces and Merchant Navy veterans who served in the Second World War or the Korean War; certain civilians who are entitled to benefits because of their wartime service; former members of the Canadian Forces; and the Royal Canadian Mounted Police survivors and dependents of military and civilian personnel.

WAR VETERANS ALLOWANCE (WVA)

The War Veterans Allowance (WVA) is a form of financial assistance available from Veterans Affairs Canada. In recognition of war service, qualified persons are provided with a regular monthly income to meet basic needs. WVA is based on income, family status and number of dependants. Recipients are paid at a single, couple or orphan's rate.

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SECTION 3: MARITAL STATUS

SENIOR COMPONENT

COMMON-LAW

The OAS office recognizes common-law relationships and same-sex relationships.

Persons who have a common-law relationship may qualify for the GIS supplement upon the submission of a statutory declaration, which states that they have been living together and publicly representing themselves as husband and wife for at least one year. Once the common-law relationship has officially been acknowledged by the OAS office, the income of both spouses must be reported for GIS purposes.

INVOLUNTARY SEPARATIONS

Involuntary separations exist when a couple lives apart for medical reasons. The Old Age Security program recognizes involuntary separations and will determine the marital status for the couple as married or separated based on what is most advantageous for the couple. 55 Plus Senior follows the marital status as reported by OAS.

JUNIOR COMPONENT

COMMON-LAW

Applicants living common-law, including those in a same-sex relationship, are considered married for 55 PLUS purposes.

55 Plus follows the Employment and Income Assistance (EIA) guidelines to determine the marital status of an applicant.

The existence of a common-law relationship is based on:

1. Shared residency and family composition. All married couples, self-declared common-law partners and adults that are the parents of a child together or have maintenance obligations in place for each other or the children in the household are considered spouses or common-law partners.

For all other non-familial, cohabiting relationships the program will apply the other factors of common-law status once a cumulative three months of shared residency in a six-month timeframe have passed.

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Plus one of the following two factors:

2. Family/social interdependence – the degree to which the two adults who are living together interrelate with family, friends and community as a couple rather than as two people sharing a residence.
3. Financial interdependence – the degree to which the two adults who are living together support each other financially.

Should a common-law relationship be suspected after discussing the issue with the applicant, approve the application with the marital status as declared. Forward the possible common-law relationship and supporting documents to the supervisor. The investigator for the branch will follow up.

INVOLUNTARY SEPARATION

Effective August 28, 2008, a policy change was made to follow the Old Age Security Act which allows for applicants to provide proof of an involuntary medical separation to receive GIS as a single person and apply this same criteria for 55 Plus applicants. Therefore, these same criteria can now be applied to the Junior component. This will apply to both legally married and common-law couples. Prior to this time, 55 Plus Junior did not recognize involuntary separations.

55 Plus Junior will allow a couple who is involuntarily separated for medical reasons to be assessed at either a single or married rate – whichever is to their advantage.

In the event that both spouses are eligible under Junior and it is only beneficial for one of them to be assessed as involuntarily separated, please review with the supervisor.

When an involuntary separation is used, it will be the responsibility of the adjudicator to manually check if the applicant (or co-applicant, if eligible) transfers to OAS during the benefit year. File should be reviewed and a letter sent at the appropriate time.

Providing the address of the person with the health issues is reported as a hospital or care facility, no further verification is required.

NOTE: Clients who are married but each living with a different family member at a different address (usually because of financial hardship to the supporting family) are to be assessed as married. Eligibility is to be based on income of both spouses for the prior tax year and clients will be paid the married rate of benefits.

DETERMINING LEGAL SEPARATION

Eligibility for 55 PLUS benefits is based on the marital status at the time of the application. Consequently, two applications may be received from the same person within the same benefit year. This would occur when a client is rejected on the initial application and reapplies at a later

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3: Marital Status	6	03/07/89	FEB/14

date based on a new marital status. If the assessor becomes suspicious of whether a separation truly exists, especially if the address is the same, investigate.

The following procedure will be followed if the assessor suspects a false declaration is being made:

1. Approve the application with the marital status as reported by the applicant and pass the details of the file to the supervisor. The investigator for the branch will conduct a review.

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3: Marital Status	7	03/07/89	FEB/14

SECTION 4: RESIDENCY

GENERAL

55 PLUS is to be provided only to those persons physically living in Manitoba. A client who meets all 55 PLUS eligibility criteria and is physically present in Manitoba for at least one day of a quarter is entitled to that quarter's 55 PLUS benefit.

NOTE: There are instances in which a person resides near the border and has a mailing address in a bordering province. As long as the person physically resides in Manitoba they qualify for 55 Plus Junior benefits. The adjudicator must verify the person's residence address or farm coordinates in Manitoba. This address should be entered into the Provincial Services System as the residence address. A Manitoba landline telephone number is also a strong indicator that the person resides in Manitoba.

Addresses include, but are not limited to:

- Creighton, SK (Flin Flon, MB area)
- Pelly, SK (Benito, MB area)
- MacNutt, SK (Daupin, MB area)



2013-05 Circular -
Border Town Postal C

For 55 PLUS purposes, a married client will be considered eligible for single supplements when his/her spouse is not residing in Manitoba. The intent of the 55 PLUS regulations is that the applicant can only be considered for married rates if his/her spouse is a resident of Manitoba.

When an adjudicator becomes suspicious that the address is a postal drop (e.g. Bank or relative's home) for persons not residing in Manitoba, the adjudicator must investigate.

As with all policies, there may be exceptional cases that should be reviewed on an individual basis. Staff will take any such questions to the supervisor who will review the file.

EXAMPLES

The following provides direction and policy on the provision of benefits to clients who have moved or temporarily left the province.

1. Where a recipient has moved, the file will be closed in the benefit period following the date of departure.

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4: Residency	8	03/07/89	FEB/14

FILE CLOSURE

An underlying principle of this policy is that income supplements are for Manitobans and that the money is to stay within the province. Therefore, while we will redirect one benefit out-of-province (if the client is eligible for that cheque), a second will not be redirected out-of-province. This limitation is enforced through the suspension of clients' benefits during their absence from Manitoba.

There may be exceptional cases that require judgment. Please refer all such instances to the supervisor, who will review the file and make a decision.

RE-OPENING OF APPLICATION

A new application does not have to be completed when a client wants to reapply during the same benefit year in which the file was rejected. The original application and benefit amounts will be used.

IMMIGRATION

If the landing or permanent resident date is within the last 10 years, the client must provide a copy of his/her Record of Landing or Confirmation of Permanent Residence form and the date entered into the Date of Landing area for tracking of 10-year residency requirements for Old Age Security qualification.

Effective October 1, 2014, a copy of the front **and** back of the Permanent Resident card is acceptable, providing the person is unable to provide a copy of their Confirmation of Permanent Residence form. See circular 2014-03 for further details.



2014-03 Circular - 55
Plus Junior - Verificati

NOTE: The original date of entry to Canada is not used when determining ten year residency for OAS as they only count time in Canada while having permanent resident or landed status in Canada.

Immigrants must have a Residency Report completed five years after landing in Canada and during the benefit year in which they may qualify for OAS residency. Should an adjudicator suspect that a person may have been out of Manitoba that may result in an overpayment, a residency report can be sent at that time as well. A Manitoba residency report can be sent if an adjudicator suspects and non-immigrant may have an overpayment due to being out of Manitoba.



Canadian Residency
Report.doc



Manitoba Residency
Report.doc

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4: Residency	9	03/07/89	FEB/14

If the applicant's spouse remains out of Manitoba, the applicant will be assessed as "separated" and will receive single rate benefits only. Should the spouse join the applicant in Manitoba, the applicant will remain at single rates until the end of the benefit year, and the spouse will receive married rates, if eligible, upon application for benefits.

If the client is declaring OAS and/or GIS on the income tax return, but is not listed on the Senior Cheque Register, that client may be receiving OAS under an International (reciprocal) Agreement (see Section 9c, page 42). Pass file to the supervisor for verification.

BROKEN RESIDENCY

A number of landed immigrants return to their homeland after the initial date of entry into Canada. This creates some problems with the dates of entry, and transfers to the Senior Component, as **ten complete years** of Canadian permanent residency is required to qualify for OAS benefits.

NOTE: The computer program will not reject clients whose landed immigrant date is within the past 10 years. In some cases it is necessary to adjust the "Date of Landing" to ensure a timely client transfer to the Senior Component.

The following procedure is to be used when dealing with a client with a broken Canadian residency:

1. The adjudicator is responsible to ensure that residency reports are sent according to the policy in the Immigration sub-section.
 - If there are absences that affect OAS residency eligibility is the responsibility of the adjudicator to adjust the landing date in PSS.

FOR EXAMPLE: Initial date of entry August '86. Client has, 5 years residency from August '86 to July '91, and two years residency from April '94 to March '96. Client has returned in January 2000.

The total complete years of residency are seven years (or 84 months) as of March 91. The immigration date for the April 91 reapplication should be calculated as follows:

08/86 to 07/91 = 5 Years or 60 Months

04/94 to 03/96 = 2 Years or 24 Months

TOTAL 84 Months

(10 Years or) 120 MONTHS LESS 84 MONTHS = 36 MONTHS

JAN 2000 PLUS 36 MONTHS = DECEMBER 2002

Residency date should be coded 12/92 so that a computer rejection letter will be generated 10 years later i.e. 12/02. When a client has resided here for 10 complete years:

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4: Residency	10	03/07/89	FEB/14

- A report will be generated by the supervisor. Each person on this report will receive a notification letter that ten year residency has been met and they are now eligible for Old Age Security and will be assessed under the 55 Plus Senior Component. The application status should be changed to Rejected.
- If an applicant states they have not met their ten year residency after we have sent them a rejection letter follow the steps below:
 1. Ensure the applicant was sent out a residency report during the benefit year. If not have one sent out. When returned, adjust the Date of Landing as required.
 2. Check to make sure that our office has used the person's permanent resident/landing date and not their original date of entry to Canada.
 3. If after this, everything suggests the person should qualify for benefits under OAS, have the applicant apply. If they do not qualify for OAS, they will be required to send us the letter from OAS confirming this. The OAS letter should list a date they may become eligible. Adjust the Date of Landing based on this date and assess the person under Junior.

IMPORTANT: Client should advise the 55 PLUS office immediately upon receipt of any OAS benefits.

** If a client is out of the country for **1 year less a day** or less, residency is not to be adjusted. This is considered a visit by OAS.

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4: Residency	11	03/07/89	FEB/14

SECTION 5: ABORIGINAL PEOPLES AND COMMUNITIES

ABORIGINAL PEOPLES

Is a collective name for the original peoples of North America and their descendants. The Canadian constitution recognizes three groups of Aboriginal people: Indians (commonly referred to as First Nations), Métis and Inuit.

Aboriginal communities are located in urban, rural and remote locations across Canada. They include:

- First Nations or Indian Bands, generally located on lands called reserves;
- Inuit communities located in Nunavut, NWT, Northern Quebec (Nunavik) and Labrador;
- Métis communities; and
- communities of Aboriginal people (including Métis, Non-Status Indians, Inuit and First Nation individuals) in cities or towns which are not part of reserves or traditional territories (for example, the Aboriginal community in Winnipeg).

Aboriginal Affairs and Northern Development Canada (AANDC) is one of the federal government departments responsible for meeting the Government of Canada's obligations and commitments to First Nations, Inuit and Métis.

INUIT

Are the Aboriginal people of Arctic Canada. About 45,000 Inuit live in 53 communities in: Nunatsiavut (Labrador); Nunavik (Quebec); Nunavut; and the Inuvialuit Settlement Region of the Northwest Territories. Each of these four Inuit groups have settled land claims. These Inuit regions cover one-third of Canada's land mass.

METIS

Refers to distinctive peoples who, in addition to their mixed ancestry, developed their own customs and recognizable group identity separate from their Indian or Inuit and European forbearers.

NON-STATUS INDIANS

Commonly refers to people who identify themselves as Indians but who are not entitled to registration on the Indian Register pursuant to the Indian Act. Some of them may be members of a First Nation.

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5: Aboriginal Peoples	12	03/07/89	FEB/14

FIRST NATIONS PEOPLE

Refers to Status and Non-Status "Indian" peoples in Canada. Many communities also use the term "First Nation" in the name of their community.

INDIAN STATUS

The Indian Register is the official record identifying all Status Indians in Canada. Status Indians are people who are registered with the federal government as Indians, according to the terms of the Indian Act. Status Indians are also known as Registered Indians. Status Indians have certain rights and benefits that are not available to Non-Status Indians or Métis people. These may include on-reserve housing benefits, education and exemption from federal, provincial and territorial taxes in specific situations.

As of March 2012, there were 140,975 registered First Nation members in Manitoba. A total of 84,874 members (60.2 per cent) lived on reserves. Manitoba is second only to Ontario in terms of total on-reserve population and in total First Nation population.

Manitoba has 63 First Nations, including six of the 20 largest bands in Canada. Twenty-three First Nations are not accessible by an all-weather road. This accounts for more than half of all Manitoba First Nations people who live on reserve.

INCOME ASSISTANCE PROGRAM

The Income Assistance program provides funding to assist eligible individuals and families who are ordinarily resident on-reserve, with basic and special needs services that are aligned with the rates and eligibility criteria for off-reserve residents of the reference province or territory.

In general, AANDC provides funding to First Nations who, in turn, deliver Income Assistance programs and services to community members.

When a Registered (Status) Indian who is in receipt of 55 Plus benefits starts to receive Income Assistance eligibility for 55 Plus ends the quarter following the month in which the assistance started.

NOTE: Registered Indians living on a Reserve but not in receipt of Income Assistance are eligible for 55 Plus. Clients receiving Educational Assistance are also eligible.

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5: Aboriginal Peoples	13	03/07/89	FEB/14

SECTION 6: SOCIAL ALLOWANCES

TYPES AND TREATMENT

There are two types of Social Allowances: Federal and Provincial. Federal Social Assistance consists of Income Assistance (generally funding provided by AANDC) or Resettlement Assistance Program (RAP) (for refugees and protected persons). Recipients of Income Assistance are not eligible for 55 Plus; Recipients of RAP are eligible for 55 Plus.

Treaty persons in receipt of Band educational assistance to attend school are eligible for 55 Plus.

Persons receiving benefits under the Guardian Social Allowances program are eligible for 55 Plus.

Social assistance benefits are not counted as income for 55 PLUS purposes.

HEALTH BENEFITS ONLY

A person who is active on EIA for health benefits only, is eligible to 55 Plus.

REWARDING WORK

In 2008, the Government of Manitoba introduced the Rewarding Work strategy. Some of these initiatives such as the Get Started Benefit and Rewarding Work Health Plan assist individuals who transition off of EIA.

Applicants who receive these benefits will not be treated as on EIA. They will qualify for 55 Plus.

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6: Social Allowances	14	03/07/89	FEB/14

SECTION 7: INCOME VERIFICATION

Verification of income is required from all applicants. The file should be MINd (short for “more information needed”) until the information is received. If the required documents are not received within four weeks the file is to be rejected. As the applicant is advised in the MIN letter that their file will be closed if the information is not received, another letter is not required. If the information is then sent after the file is closed, determine eligibility and approve if eligible. The effective date will be the 1st day of the month the signed application was received (providing all other eligibility requirements are met).

Income verification is not sought when a client will be rejected because he/she:

- 1) is in receipt of OAS benefits;
- 2) is under 55, and will not turn 55 during the benefit year;
- 3) declares on the application that his/her income is well in excess of 55 PLUS levels. (If the income is close to the border line, verification will be required, as CPP contributions and EI premiums, or the employment expense deduction may reduce his/her income to a level where he/she would be eligible);
- 4) when client receives Employment and Income Assistance or Income Assistance (from a First Nation);
- 5) is not a resident of Manitoba.

NOTE: When a file is rejected and income information is available, enter the income into the computer system. This reduces the need to return to the hard copy file if circumstances change at a later date. Enter a note that the income has been entered.

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7: Income Verification	15	03/07/89	FEB/14

SECTION 8: LETTERS

An approval or rejection letter must be sent to both the applicant and co-applicant except when the co-applicant is under the age of 55 during the entire benefit year or is in receipt of Old Age Security program benefits.

If the person who is listed as the applicant is under 55 years of age for the entire benefit year or is on OAS and the person listed as the co-applicant is eligible for 55 Plus, their relationship should be reversed in PSS. Letters should be sent to both in this case.

When an email address is available, the letter should be emailed and a note entered informing this has been done.

When a client may be rejected for more than one reason, the rejection letters should indicate all reasons for rejection.

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8: Letters	16	03/07/89	FEB/14

SECTION 9: INCOME POLICY

BABYSITTING INCOME AND CASUAL EARNINGS

According to Canada Revenue Agency (CRA), babysitting and casual income may be claimed on the tax form as either employment income, self-employment income or other income.

55 Plus will report the income using the same income source as reported for income tax purposes.

In some instances the applicant may not report this income on the tax return. If the adjudicator determines that the applicant or their spouse, if applicable, has this type of income it should be reported for 55 Plus purposes. This would include any type of casual or “under the table” income for which a T4 is not issued.

NON-MONETARY COMPENSATION FOR EMPLOYMENT

There are instances in which a person receives non-monetary compensation for employment. 55 Plus will include the current market value of this compensation as income.

The most common example is a caretaker for a rental complex. The caretaker often does not pay rent as compensation for their services. The actual amount of rent they would be paying if not caretaking would be included as income for 55 Plus.

CLERGY INCOME

CLERGY HOUSING ALLOWANCE

The housing allowance paid to a clergyman to have the option to own a house or receive funds to pay rent is considered an income by CRA and therefore considered as income for 55 PLUS purposes.

CLERGY AUTO ALLOWANCE

On the income tax form the Clergy auto allowance is claimed as income and then allowed as an expense deduction. For 55 PLUS purposes, this deduction will not be allowed. The auto allowance will be considered as income.

VOW OF PERPETUAL POVERTY

If a client has taken a vow of perpetual poverty as a member of a religious order, they can deduct the amount of earned income and pension benefits that they have given to the order. This amount is entered on line 256 of the income tax return. As Canada Revenue Agency allows this deduction it will also be allowed as a deduction for 55 PLUS purposes, as per Directive issued May 2000.

SECTION	PAGE	ISSUE DATE	RE-ISSUE DATE
9: Income Policy	17	03/07/89	FEB/14

FARMING INCOME

GENERAL

Farming income, the total income, is counted for 55 PLUS purposes. The inventory adjustment, and restricted loss or carryover of that loss is not considered when determining income. These are, therefore, not considered as allowable expenses either.

55 PLUS uses the actual farm loss not the restricted loss when calculating income for benefits.

The Capital Cost Allowance and the non-business portion are not considered as allowable deductions for 55 PLUS.

Any income from adjustments to partnerships or proprietorship will be considered as income.

It is possible to enter a loss as income for 55 PLUS purposes.

FARM LOSS

A farm loss occurs when the expenses of a farm exceed the income from that farm in a year.

If the individual's chief source of income is farming, CRA allows for the deduction of the full amount of the farm loss from other income earned in the year. A farm loss incurred in 2003 or a subsequent tax year may be carried back three years and/or forward ten years, and applied against income from any source in those years.

If the individual has a loss from a farming business and receives income from other sources, such as employment or another business, the amount of the loss that may be claimed against other sources of income will be restricted if the chief source of employment is neither farming nor a combination of farming and some other source of income.

PATRONAGE DIVIDENDS AS INCOME FOR 55 PLUS PURPOSES

Patronage dividends are non-taxable when related to goods or services purchased for personal use because these foods or services have not been included as expenses when computing farming or business income.

Where patronage dividends are claimed as income for income tax purposes, 55 PLUS also counts the dividends as income. 55 PLUS does not count patronage dividends as income when:

- the client indicates that the dividend related to personal consumption; or
- the dividend has not been included on the client's income tax return.

If the dividend is not on the tax return, it is assumed that it was earned from non-business purchases and is therefore, non-taxable.

SECTION	PAGE	ISSUE DATE	RE-ISSUE DATE
9: Income Policy	18	03/07/89	FEB/14

WORKER'S COMPENSATION BOARD

JUNIOR COMPONENT POLICY

Annual WCB benefits are considered as income with respect to the determination of eligibility under the 55 PLUS Program. Although WCB is non-taxable income, WCB issues T-slips and benefits are declared on Line 144 of the tax return. WCB is counted as income for 55 Plus purposes.

HOME OPERATORS

HOME OPERATORS FOR JUVENILES

Juveniles, who are sentenced by the courts, generally go to the Youth Center first, then are placed into open custody in private homes. The home operators are responsible for these youths twenty-four hours a day, attending various activities and social functions.

Financial data:

- On a maximum basis, a home operator will receive a per diem rate per child (maximum four children per home).
- No statement is issued for tax purposes. This income is non-taxable and not required to be shown on the income tax form.
- The home operator is paid for 15 days at a time. A company invoice is included with the pay cheque and pay stub.
- The income is not constant.
- It was indicated that part of the per diem is to offset expenses (room, board, etc). The remainder is the supervision fee.

The supervision fee only, is to be counted as income for 55 PLUS purposes.

HOME OPERATORS FOR MENTALLY HANDICAPPED CHILDREN

The Department of Family Services and Housing arranges the placement of mentally handicapped children in private family homes. Persons who care for these children receive approximately \$500.00 per month per child.

For 55 PLUS purposes, all income received for the care of mentally handicapped children/adults will be offset by living expenses and therefore is not counted.

SECTION	PAGE	ISSUE DATE	RE-ISSUE DATE
9: Income Policy	19	03/07/89	FEB/14

ALIMONY AND MAINTENANCE

Currently, all **gross** alimony or maintenance (line 156) received by a client in a year is counted as income by 55 PLUS. CRA requires that this be declared as income (when received) or as a deduction (when paid). In all cases where a client is receiving continued support, be it regular or irregular, the money received is counted as income (or as a deduction when it is paid). Where it is discovered that a previous spouse is providing support but not claiming it as a deduction and not, therefore, claimed by the recipient as an income, 55 PLUS will continue to count it as income.

NOTE: This includes back payments provided in a lump sum from a recalcitrant spouse. It also includes support from an ex-spouse that is still required to sponsor an immigrant spouse to Canada. This also includes paying monthly expenses, in lieu of alimony, such as making the mortgage payments or paying utility bills.

LUMP SUM PAYMENT

Monies received as a lump sum (one time only) payment in lieu of regular alimony or maintenance payments is considered by Canada Revenue Agency as a final settlement of "Assets" rather than as "Income". Thus, it is non-taxable. Any interest received from an investment of this asset would be counted as income. For 55 PLUS purposes, these lump sum payments will not be counted as income. Interest earned on the settlement will be counted as income.

If the payer of support falls behind in their regular payments this is considered to be in arrears. If the arrears amounts are paid by a lump sum at a later date this amount is to be considered as income for 55 Plus.

LEGAL FEES - LINE 232 – OTHER DEDUCTIONS

Effective April 2012, legal fees listed as a deduction on this line of the tax return are allowed as a deduction for 55 Plus purposes. This is in addition to the already allowed deduction for repayment of Employment Insurance benefits, providing the repayment was for the same year (see Employment Insurance – Income).

If the tax return does not list the source of the other deduction, the adjudicator must follow up to determine if it is allowed. The appropriate schedule, worksheet or statement from the tax return will be required.

If legal fees are paid to collect or establish a right to a salary or wage, the deduction is to be reported on line 229 – Other Employment Expenses. Line 229 is already an allowed deduction for 55 Plus, excluding any possible Capital Cost Allowance (CCA). Because legal fees under line 229 are allowed, the decision was made to also include legal fees deducted under line 232.



Line 232 - Other Deductions - Legal Fees - 55 Plus Junior.txt

SECTION	PAGE	ISSUE DATE	RE-ISSUE DATE
9: Income Policy	20	03/07/89	FEB/14

SECTION 10: PUBLIC TRUSTEE CLIENTS

The 55 PLUS regulations allow for the payment of benefits to a person other than a recipient, as follows:

Payments to a Person Other than a Recipient:

10(1) Where a responsible person or agency provides evidence satisfactory to the Minister that a recipient, by reason of infirmity, illness or other cause is incapable of managing his or her own affairs, the Minister may direct the benefit to be paid on behalf of the recipient to a person or agency who has entered into an agreement with the Minister to administer and expend the benefits on behalf of the recipient in accordance with the terms of the agreement.

The Public Trustee may, therefore, submit an application for 55 PLUS benefits on behalf of a client.

Benefits may be issued to the Office of the Public Trustee.

SECTION	PAGE	ISSUE DATE	RE-ISSUE DATE
10: Public Trustee Clients	21	03/07/89	FEB/14

SECTION 11: POWER OF ATTORNEY

When a Power of Attorney is named for a client, benefits will still be paid in the client's name. If the Power of attorney document is received, information about the client may be shared with that person.

Check for an alert in PSS to see information on the Power of Attorney. Should you receive documents from the Power of Attorney, add an alert with the details.

SECTION	PAGE	ISSUE DATE	RE-ISSUE DATE
11: Power of Attorney	22	03/07/89	FEB/14

SECTION 12: EFFECTIVE DATE OF PAYMENT

APPS/REAPPS

The effective date is the first day of the month in which the application is received, provided that the eligibility conditions are met in that month. The effective date is never prior to the start of the benefit year.

Where the application is incomplete and further information is requested, the effective date is determined from the month in which the application was first received. The adjudicator must ensure that the correct effective date is entered.

An application is **not valid** unless signed by the applicant and spouse, if applicable. If not signed by the applicant and spouse, if applicable, the application is to be returned. The effective date in these instances is the month in which the appropriately signed application is received in the Income Supplement Programs office.

NOTE: If the applicant's spouse or common-law partner does not reside in Manitoba, they are not required to sign the application form. This is because the applicant is being assessed as a single person for 55 Plus. Should the spouse or common-law partner return to Manitoba during the benefit year and wish to apply, they must then sign a new application or the previously completed one.

APPLICATION/REAPPLICATION EFFECTIVE DATES

CIRCUMSTANCES	EFFECTIVE DATE
Application received	
During benefit year	Month received.
Prior to benefit year	April 1
Newcomers	
From another province	a) Month received
From another country	a) Month received
Turning 55	Month received (first payment is month of 55 th birthday)

SECTION	PAGE	ISSUE DATE	RE-ISSUE DATE
12: Effective Date of Payment	23	03/07/89	FEB/14

Social Assistance

Enrolled after app received, before app processed.	Rejected – EIA
Medical card only	Treat as not on assistance
	Month received

Marital Status Changes

Prior to April 1	Based on marital status as of April 1
After April 1	Based on marital status at time of application
Social Assistance closure	Eligible for quarter benefits if off of social assistance at least one day during the quarter. Issue retroactive benefit if necessary.
Social Assistance enrollment	Closed month of enrollment/notification per regulation 5(4)(E) applicant may appeal but should be notified that EIA will deduct benefit received.
Deceased	Closure date is month following date of death, so that benefits can be issued for that quarter. If there is a surviving spouse check for OAS eligibility for spouse.
Out of Province/Country	Close quarter following date left Manitoba
Incarceration of Applicant/Spouse	Quarter following date of incarceration.
Marital Status Changes - Separation/Marriage/Widowed	Update month following on system
Income Updates as per CRA	Update immediately on system
Client Request	Month of request.

SECTION	PAGE	ISSUE DATE	RE-ISSUE DATE
12: Effective Date of Payment	24	03/07/89	FEB/14

SECTION 13: CONFIDENTIALITY

Included on the 55 PLUS application forms is the statement that any information provided by the applicant will be kept confidential and used solely to verify the contents of the application. The Program promises its applicants that information will be kept confidential.

Program staff has taken an Oath of Office. This means that they will not discuss applicants outside of the office. They also will not discuss any applicant's situation with an "interested" party (i.e. an applicant's friend, neighbor, relative, etc.).



Oath of Office -
October 2013.pdf

Program staff will not release 55 PLUS applicant information to consultants, lawyers, accountants, tax preparers or other interested third parties. An Authorization letter from the applicant is required before the staff can release any information to anyone other than the applicant.

If Employment and Income Assistance staff request information on a specific applicant, only release the applicant's benefit, effective date and the benefit amount. No other personal information may be given over the phone. If more information is required, the request must be made in writing.

SECTION	PAGE	ISSUE DATE	RE-ISSUE DATE
13: Confidentiality	25	03/07/89	FEB/14

SECTION 14: APPLICATION ENTRY PROCESS

FRONT OFFICE STAFF ENTRY PROCESS

Clerical staff is to enter all pertinent information onto the system from the application. Such as: name, birthday(s), social insurance number(s), sex, marital status, common-law/spouse, address, telephone number, Immigration date, and Hutterite status, if applicable.

PSS assigns an application number for each benefit year and a Client ID number to each person.

ASSESSMENT PROCESS

The application form serves as a computer input document. The 55 PLUS application form is then reviewed by the assessment staff, where eligibility will be determined. The assessment process consists of two stages; first, a pre-scan, followed by data entry and assessment review. The assessor will determine eligibility and will generate the appropriate benefit and applicant letter.

PRE-SCAN

The pre-scan consists of a general review of the application form to ensure that all major requirements have been completed. The pre-scan should include consideration of the following items:

1. Is the application signed in consent and declaration area?
2. Check the birth dates. Is applicant 55, 60, 64 or 65?
Will applicant turn 55, 60 or 65 during the benefit year?
3. Is the applicant eligible to receive a benefit under OAS, or will they during the benefit year?
4. Is the applicant a recipient of Employment and Income Assistance or Band Assistance? Check SAMIN for every application/re-application received.
5. Is the applicant a landed immigrant?
6. Has the applicant answered yes to any questions in regarding Veterans Affairs benefits or non-taxable insurance?
7. If the application indicates possible eligibility, is there verification of income? Does income tax return need to be requested from CRA?
8. Has all required income and other documentation been supplied by the applicant?
9. Is the application date stamped?

SECTION	PAGE	ISSUE DATE	RE-ISSUE DATE
14: Application Entry Process	26	03/07/89	FEB/14

When the pre-scan reveals major omissions, errors, or indicates a need for special office requirements, initiate the appropriate action. If the pre-scan indicates that the form has been adequately completed, a detailed review may then be undertaken.

SECTION	PAGE	ISSUE DATE	RE-ISSUE DATE
14: Application Entry Process	27	03/07/89	FEB/14

SECTION 15 - FINANCIAL ASSISTANCE

If the client leaves this section blank, the client should be contacted to determine correct response. If a follow-up is required, file should be noted, "client verbally declared response". In cases where the section is blank and the client has immigrated after the year referred to in Section E, there is no need to verify with the client as that information is not applicable. Assessor is to mark "N/A" in Section E area.

If client indicates "YES" to receiving War Veterans allowance, or Non-taxable sickness, disability or insurance benefits; this should be followed up with income verification from the sources.

SECTION	PAGE	ISSUE DATE	RE-ISSUE DATE
15: Financial Assistance	28	03/07/89	FEB/14

SECTION 16: INCOME TAX RETURN

A tax return is required from both the applicant and spouse, if applicable. An application cannot be approved without returns on file. If the spouse (or both) have nil income, a nil return will be required for each separately. If the spouse or both have not filed tax returns, inform them that in order to determine eligibility for 55 Plus, a return must be filed.

NOTE: The Canada Revenue Agency does not require a tax return to be filed in all cases. If an applicant states they do not have to file a return for tax purposes, they are correct. However, inform them they if they wish to be eligible for 55 Plus they must. For further information on whether or not a tax return is required for CRA, see online at <http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/flng-blgtns/menu-eng.html>.

The only exceptions to this policy are:

- If the applicant and/or spouse did not live in Canada during the income year the application is based on.
- If the applicant and/or spouse immigrated to Canada *in the last three months* of the income year the application is based on. A return is optional.

When an exception exists, 55 Plus will accept the following to verify income for the benefit year:

- A signed world income declaration form.
- Income as reported on the 55 Plus application form (Section H).
- A signed letter or note indicating income sources is also acceptable.

Acceptable forms of the return are as follows:

- A certified printout from the Canada Revenue Agency
- A tax summary
- A working/draft copy of the return

NOTE: A working copy is not acceptable if there are CPP/EI deductions reported that could affect eligibility as the amounts on the working copy do not report amounts that may be paid back. In these cases, obtain a certified printout from the Canada Revenue Agency.

Non-acceptable forms of the tax return include:

- Notice of Assessment
- T-slips only

NOTE: A Notice of Assessment is acceptable if the client has provided t-slips to account for the total income reported, the total income is nil, or the total income is the 55 Plus benefits they received. Please note that using the Notice of Assessment may also miss certain allowable deductions. A tax return showing income sources should be used in those cases.

If the person has farming, business, or rental income, the accompanying statement must be included. If the person is unable to provide the statement, 55 Plus will also accept a written listing

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16: Income Tax Return	29	03/07/89	FEB/14

of the sources of the income and expenses, provided the figures match the appropriate tax return lines.

NOTE: As a tax return is now required, a copy of a relatives Schedule 5 or the self-declaration form are no longer required.

Whenever the client indicates that the tax return should be returned, the adjudicator will be responsible for photocopying the forms and return the originals to the client.

OBTAINING A COPY OF A MISSING INCOME TAX RETURN

ACCESSED BY 55 PLUS STAFF

If the applicant and spouse if applicable have signed the CRA consent form, staff can obtain a copy of the certified tax printout directly from CRA.

1. Photocopy the consent from the application. The authorization must be signed and dated.
2. Complete a listing of all clients whose tax returns are being requested. List should include name and SIN of each person.
3. A cover letter and the tax request forms are forwarded to CRA at the following address:

T1 Specialty Services
Attention: T1 Control
66 Stapon Rd
Winnipeg MB R3C 3M2
(effective August 20, 2014)

4. A note should be entered that the return has been accessed.

NOTE: CRA is now confirming that the surname in addition to the SIN matches their records. If CRA cannot provide a tax return due to the surname not matching, request the applicant to provide the return.

NOTE: In most cases, CRA is unable to provide a copy of an income statement. This is due to the vast majority of returns being e-filed or net filed. The income statement should be requested from the applicant.

THE APPLICANT

The applicant can obtain a certified tax printout by contacting CRA at 1-800-959-8281 or contacting their tax preparer. If applicable, they can obtain a copy of their income statement from their tax preparer.

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16: Income Tax Return	30	03/07/89	FEB/14

SECTION 17: DECLARATION AND SIGNATURE

SIGNATURE(S) PRESENT

1. The client's and spouse's signature must be present, noting that:
 - The complete surname, whether it is written or printed, is required. If it is not on the "Signature of Applicant" line, but it is in section G, draw a red arrow from the signature to the appropriate area. Should CRA not accept the arrow, the application form must be returned to the client for signature.
 - An application is considered as "signed" providing either Section G (Declaration of Applicant and Spouse or Common-law Partner) or Section I (Consent Form) is signed. A reapplication is considered signed if either page 3 (Declaration of Applicant and Spouse or Common-law Partner) or page 5 (Canada Revenue Agency Authorization) is signed.

NOTE: If the CRA authorization is not signed, the applicant must provide the necessary tax documents. If the signature requires a witness to sign, then the Declaration of Applicant and Spouse or Common-law Partner must be signed.

2. Client may sign with a mark or X if he/she cannot sign. An X will only be accepted if witnessed. Beside the mark the assessor should write in red - His/Her mark.
3. A Chinese mark or thumbprint is considered acceptable.
4. Two signatures are required for married/common-law applicants. If one of the spouse's does not reside in Manitoba, their signature is not required.
5. Should a couple file a separate application for each spouse instead of one application for the couple, the assessor should consolidate the information onto one application and file the extra copy.
6. When only one of the spouse's signatures is on each application, the assessor must transpose the information that is required and in the missing spouse signature area mark in red "X - SIGNATURE IN FILE".
7. If a couple applies as married but it is determined that they are separated, or they separate during the benefit year, a second file is made up, with a photocopy of the spouse's signature and a note regarding the original signature in the ex-spouse's file.
8. If prior year applications are on file, compare the signature with signatures on prior applications. Assessor to use discretion if obvious discrepancy and a residency report may be sent for completion and signature.
9. A faxed, emailed, or photocopied application form is accepted as a valid application. If a direct deposit form is included it must contain the original signature – a fax, email or photocopy is not acceptable This is in order to meet auditor requirements for direct deposit.

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17: Declaration and Signature	31	03/07/89	FEB/14

SIGNATURE(S) MISSING

If the proper signatures are missing:

1. On the bottom of the front page of the application mark "RETURNED FOR SIGNATURE", in red ink and cross out the stamped date.
2. Photocopy all sides of the application form and return the original to the client for his/her signature. If signatures are missing on Section I only, assessor to determine if beneficial to have signature(s), and send back that section only. If CRA tax return is received, signatures on Section I is not mandatory.
3. The effective date for assessment will then become the date upon which the signed application is received in the 55 PLUS office.

If the client is not eligible due to excess income, or social assistance etc., process the application, and document in file that signature is missing. Signature should be obtained if the applicant becomes eligible later in the benefit year.

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17: Declaration and Signature	32	03/07/89	FEB/14

SECTION 18: INCOME

For 55 PLUS purposes, income represents all income received by the applicant and the spouse (if applicable). Income earned by children is not counted. Income means monies received during the tax year immediately preceding the benefit year of application. While the tax return is used as a guide in determining income, the actual 55 PLUS criteria differs from Canada Revenue Agency criteria. Section E and H of the application form or Section F of the reapplication form should be reviewed for any non-taxable income.

Income generally includes:

- gross earnings from employment, including earnings on a Reserve which are tax free (and should be listed on the Certified Income Tax return).
- gross earnings from self-employment and farming (less allowable expenses),
- taxable Canada Pension Plan benefits,
- gross private pensions,
- gross superannuation funds,
- taxable annuities including Registered Retirement Savings Plans withdrawals,
- Service Disability, Canada Pension Commission and Veterans Affairs Pensions,
- gross Employment Insurance Benefits,
- gross Workers Compensation, sickness, or disability plan benefits, income replacements, such as Manitoba Public Insurance (MPIC) wage loss replacement,
- Old Age Security benefits,
- Guaranteed Income Supplement Benefits,
- gross deferred profit sharing plans (dividends),
- gross retirement allowances,
- gross foreign pensions,
- training allowances,
- gross interest less carrying charges as per line 221 of ITR,
- total capital gains
- total capital losses in the year incurred
- gross rental income (less allowable expenses),

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18: Income	33	03/07/89	FEB/14

- gross foreign income,
- gross alimony and maintenance received,
- municipal officers' honorarium (full amount),
- patronage dividends, less amounts for personal consumption or services, if identified, and
- Criminal Injuries Compensation Board payments.

Income **not counted** for 55 PLUS purposes include:

- Canada Child Tax Benefits;
- CPP Orphans Benefits;
- CPP Disabled Contributor's Child Benefit (DCCB);
- lump sum CPP death benefits;
- War Veteran's Allowance and Canada Pension Commission dependent's portion;
- social assistance payments from the Province, and the Federal Government (including assistance, education allowance for books & tuition from an Indian Band or the Federal Resettlement Assistance Program);
- social assistance from provinces, territories, municipalities, cities or countries outside of Manitoba;
- Guardian Social Assistance from an Indian Band;
- income received from Family Services and Housing specifically for the room and board of mentally handicapped children and foster children;
- income received from the Remand Centre specifically for the basic maintenance (room and board) and general expense of juveniles. However, monies received as a supervision fee are assessable for 55 Plus;
- income received from Child and Family Services for grandchildren (foster care);
- support or gifts from relatives, or from charitable organizations;
- inheritances or life insurance policies;
- withdrawals from savings plans (not RRSP's) and trust funds;
- federal and provincial tax rebates, credits and refunds;
- Medicare rebates;
- Rewarding Work Program monies, including MCB, MSB, PHB, etc;

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18: Income	34	03/07/89	FEB/14

- STAT 55+ benefits;
- Primary Caregiver Tax Credit
- patronage allocations "for consumer goods only"; and
- gifts of money, lottery winnings
- income tax refunds
- scholarships, fellowships, research grants, or bursaries
- Registered disability savings plan (RDSP) income (line 125 of tax return)



FW RDSP exemptions.txt

In reviewing the following segments, ensure that the correct amounts are posted in the Income section. All income is to be shown in dollar and cent amounts. Section H – Income Information from the application or Section F – Household Income Sources from the reapplication form should be compared to the tax return, if applicable. There may be non-taxable income sources reported on the application/reapplication that will not appear on the tax return.

EMPLOYMENT INCOME

Earnings from employment denotes the gross wages and salaries of the applicant and the spouse. An employment expense deduction (20% of gross employment income to a maximum of \$500), and the CPP contributions and EI premiums are allowed as a deduction.

Line 1 (application)/Employment Income – Salary before deductions (reapplication)

Total amount from lines 101 and 104 of income tax return. Employment earnings from a Reserve should also be counted on Line 1. Report with income source as “Salary” in PSS.

Line 2 (application)

This line is automatically calculated by the computer system. The amount is 20% of “Salary” to a maximum of \$500.00.

Line 3 (application)/CPP/EI premiums (reapplication)

The total of lines 308, 310 and 312 from Schedule 1, and line 222 of the income tax return, are entered as “Payroll Deductions” in PSS.

Lines 308 and 312 from Schedule 1 are the required CPP contributions and EI premiums respectively.

Line 222 from the T1 General and Line 310 from Schedule 1 are the CPP contributions from self-employment earnings.

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18: Income	35	03/07/89	FEB/14

NOTE: This figure can also be obtained from Line 421 of the T1 General instead of the combined Line 222 and Line 310 amounts.

NOTE: CPP contributions and EI premiums to be used are the actual amounts paid. Any amounts repaid must be removed from the figures used.

Line 4 (application)

Take the figure in line 1 and subtract the figures in lines 2 and 3. Enter the result on line 4. This amount is automatically calculated. It is the net earnings from employment for 55 Plus purposes.

NOTE: Sometimes only line 3 is completed in this section to show CPP Self Employment contributions and lines 1 and 2 are blank. In these cases line 4 will always be a negative figure (CR). Employment expenses claimed on Line 229 of tax return are allowed as an expense. A Statement of Employment Expenses is required to verify that CCA is excluded from the other employment expenses. The allowable portion from Line 229 is deducted from employment earnings.

SELF-EMPLOYMENT INCOME

The self-employment income area (lines 5-9) must be completed if the applicant is self-employed or a fisherman. If this area is not completed, but information available indicates self-employment, investigate. Review the Statement of Business Activities and ensure that the Capital Cost Allowance and any other non-allowable income and expenses are accurately recorded.

Any salary which is received from a corporate business (this may also apply to Farmers and Fishermen) should be recorded as Employment Income. Dividends received from a corporate business should be recorded on Line 24. Should a negative amount appear on lines 7 or 9, it must be shown as a credit to the left of the dollar figure.

Opening and closing inventory amounts are to be included in calculating self-employment income and expenses.

For individuals that are maintaining a non-calendar year-end for their business, base 55 PLUS self-employment income on the current income and expense statement amounts. Do not include reserve amounts.

Line 5 (application)

Enter the gross self-employment income.

Line 6 (application)

Enter the total expenses. Automobile expenses should be checked for CCA portion, which is not an allowed expense.

Line 7 (application)

Subtract the figure on line 6 from the figure on line 5.

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Line 8 (application)

Enter the total capital cost allowance if it was included in the expenses on Line 6.

Line 9 (application)/Net self-employment income (reapplication)

This line must show the total of lines 7 and 8. Choose either Business Income or Self Employed as the income source in PSS.

NOTE: The self-employment CPP (Line 222 and 310 on ITR) contributions should be recorded on line 3. Line 4 would show a CR, if no employment income was claimed.

FARMING INCOME

Must be completed for persons with farm income and/or expenses. Capital Cost Allowance, optional and mandatory inventory adjustments, restricted loss (or carry over of that loss), and terminal losses and recaptures are not used in determining farm income for the purposes of 55 PLUS.

If a negative amount is shown on Line 12 or Line 14, identify it as a minus to the left of the dollar figure. Ensure that the Statement of Farming Activities is reviewed. Make changes to the income where required.

Line 10 (application)

Include patronage payments as income as reported on the income tax return. (It may be claimed on line 130 or as income on the farming statement). Deduct the optional/mandatory inventory adjustment. The recapture of CCA should be excluded from income.

Line 11 (application)

If the client does not deduct the non-business portion of expenses on this line, deduct them from expenses.

Deduct the optional and mandatory inventory adjustments. These are not allowable expenses.

Line 12 (application)

Subtract the figure on line 11 from the figure on line 10.

Line 13 (application)

Enter the total capital cost allowance if it was included in the expenses on Line 11.

Line 14 (application)/Net farming income (reapplication)

This line must show the total of lines 12 and 13. Choose Farm Income as the income source in PSS.

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OTHER INCOME

The other income segment (lines 15-29) includes all monies received from sources other than employment, self-employment and farming.

Insurance payments, which are received in order to replace lost income, are counted as income. This includes payments from public or private insurance plans, and any replacement for income lost due to a disability, an illness or other causes. Insurance payments which are received to cover extraordinary expenses or to replace the value of a lost or destroyed asset are not counted as income.

CANADA PENSION PLAN BENEFITS

Line 15 (application)/Canada Pension Plan (reapplication)

Enter the CPP benefits listed on Line 114. Line 152 is the amount of CPP disability benefits received and is included in line 114. Ensure this amount is not included as income twice.

The Canada Pension Plan also can provide a benefit for a deceased person. This benefit is a one-time, lump-sum payment (of at most \$2500) made to the estate upon the death of a contributor. Death benefits are shown in box 18 of a T4A(P) slip. Either the beneficiary of the deceased person's estate can choose to include it as income on their line 114 or on a T3 Trust Income Tax and Information Return for the estate. It is not to be reported on the deceased person's individual return. For 55 Plus this benefit is not included as income and must be excluded from the amount reported on line 114.

NOTE: When adjudicating an application from a recently widowed applicant who has reported Canada Pension Plan income it is important to confirm the source as it may include the death benefit of their deceased spouse.

The Canada Pension Plan (CPP) children's benefits provide monthly payments to the dependent children of disabled or deceased CPP contributors. The child must be either:

- under age 18
- between the ages of 18 and 25 and in full-time attendance at a recognized school or university.

There are two types of Canada Pension Plan (CPP) children's benefits:

- A disabled contributor's child benefit for the child of a person receiving a CPP disability benefit – a monthly payment for a natural or adopted child or a child who is in the care and custody of the person receiving a CPP disability benefit.
- A surviving child's benefit for the child of a deceased contributor – a monthly payment for a natural or adopted child or a child who was in the care and custody of the contributor at the time of death. For the benefit to be paid, the deceased contributor must have made sufficient contributions to the CPP.

For 55 Plus purposes, neither of these child benefits is to be included as income. There are instances in which Canada Pension will approve a person for the Canada Pension Plan disability

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years after they initially applied. The person will receive a lump sum payment for multiple years as a result. CRA will adjust the income tax return for each year. The income will be apportioned to the tax year for which it was for. 55 Plus will count the full amount in the year it was received, rather than how it is counted for income tax purposes. In situations where lump sum Canada Pension Plan disability benefits are being assigned to another government agency, such as Employment and Income Assistance, count only the amount received less the amount assigned to the agency. Proper verification of the amount of assigned benefits is required.

Enter CPP benefits in PSS as “CPP”, except for CPP Disability benefits, which are to be reported as “CPP Disability”.

PRIVATE PENSIONS, TAXABLE ANNUITIES, AND RRSP WITHDRAWALS

Line 16 (application)/Private pension or Annuity payments or Lump sum payments or pensions (reapplication)

Enter all earnings received from private pensions, taxable annuities, and RRSP's. Lump sum pensions which are rolled over into an annuity, registered pension, RRSP, etc. will not be counted as income for 55 PLUS purposes for that year. These will be shown as a transfer under paragraph 60(j) of the federal Income Tax Act.

When the lump sum pension is withdrawn and reported on the income tax return, it will be counted as income. Spousal transfers are not included as income.

Enter in PSS using the appropriate “Pension” income source.

PENSION SPLITTING

An individual (the pensioner) receiving a pension may be able to jointly elect with their spouse or common-law partner (the pension transferee) to split eligible pension income if all requirements are met. This is done to reduce the taxes paid by the couple.

Eligible pension income is generally the total of the following amounts received by the pensioner in the year:

- the taxable part of life annuity payments from a superannuation or pension fund or plan
- if they are received as a result of the death of a spouse or common-law partner, or if the pensioner is 65 years of age or older at the end of the year:
 - annuity and registered retirement income fund (including life income fund) payments; and
 - registered retirement savings plan (RRSP) annuity payments.

The following amounts received by the pensioner are not eligible for pension income splitting:

- old age security payments
- Canada Pension Plan
- amounts received under a retirement compensation arrangement
- any foreign source pension income that is tax-free in Canada because of a tax treaty that entitles you to claim a deduction at line 256
- income from a United States individual retirement account (IRA)

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- amounts from a RRIF included on line 115 and transferred to an RRSP, another RRIF or an annuity

The “pensioner” will report their total pension income as normal as income on their tax return. They will then deduct the amount the couple is electing to split on line 210 (Deduction for elected split-pension amount). The “pension transferee” will report the amount the couple is electing to split as income on line 116 (Elected split-pension amount).

55 Plus will apportion the income in the same manner as tax purposes. The total pension income received by the “pensioner” should be reported with the income source as reported as income on the tax return. The elected split pension should be reported with the income source of Pension – Split. As this amount is a deduction it needs to be reported as a negative figure. The elected split pension amount should be reported by the “pension transferee” with the same income source of Pension – Split. In this case it is income and must be reported as a positive figure.

NOTE: Should the couple be separated when applying for 55 Plus the income will still be calculated in the same manner. The “pensioner” will be allowed the deduction and the “pension transferee” will include the amount as income.

RRSP income from the Home Buyers Plan and Lifetime Learning Plan are to be include as income for 55 Plus. (Policy and Program Development, November 2013)

SERVICE DISABILITY, VETERANS AFFAIRS, AND CANADA PENSION COMMISSION

Line 17 (application)/Veterans Affairs (reapplication)

Include all earnings received from service disability, the Department of Veteran’s Affairs, or Canada Pension Commission. These earnings are considered non-taxable income, therefore there are no T-slips issued. If there is a spousal amount, it is to be included with the recipient's income. Children's portion is not included. If these amounts appear as non-taxable income on the income tax return (lines 144-146) no further verification is necessary.

In order to obtain acceptable verification of this form of income request either:

1. A printout or a letter from the Department of Veterans Affairs, listing the benefits received for the previous tax year, or
2. A copy of a cheque stub that the applicant or spouse received during the previous tax year, which would also show the children's portion, if any.

Enter in PSS as “Pension – DVA”.

EMPLOYMENT INSURANCE BENEFITS

Line 18 (application)/Employment Insurance Benefits (reapplication)

Enter the amount of the regular and/or sickness EI benefits received on line 119 of the tax return. Benefits repaid on line 232 are to be deducted, **if** the repayment occurs in the same year benefits were received.

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Enter in PSS as “Employment Insurance”.

WORKERS COMPENSATION AND OTHER SICKNESS OR DISABILITY PLAN BENEFITS

Line 19 (application)/Workers Compensation or Disability pensions (reapplication)

Enter the amount of Worker’s Compensation benefits received. These benefits are considered non-taxable and will appear as non taxable income on the tax return (line 144). No further verification is needed for Worker's Compensation benefits. Verification on any disability pensions or benefits not reported on the tax return will require verification of the amount. Either a letter from the provider showing the gross amount or a benefit stub is required.

Enter Workers Compensation benefits in PSS as “Workers Compensation”. Enter other sickness or disability benefits as either “Pension – Disability” or “Other”.

FEDERAL OLD AGE SECURITY BENEFITS

Line 20 (application)/Federal Old Age Security (reapplication)

Include all of the Federal OAS benefits received, as stated on line 113 of the tax return.

FEDERAL GUARANTEED INCOME SUPPLEMENT (INCLUDING THE ALLOWANCE AND THE ALLOWANCE FOR THE SURVIVOR)

Line 21 (application)/Guaranteed Income Supplement or The Allowance (reapplication)

Enter all of the federal GIS benefits received, as stated on Line 146 of tax return. These benefits are considered non-taxable income, but counted as income for 55 Plus purposes.

NOTE: Starting with the 2012/2013 benefit year, OAS and GIS figures must be calculated based on what the person would have been eligible to based on April 2011 amounts.

Enter OAS benefits that are calculated with the rate freeze as “Federal OAS” in PSS and enter GIS benefits that are calculated with the rate freeze as “GIS”. If the rate freeze is not required enter as “OAS” as the income source in PSS.

OTHER PENSION INCOME SUCH AS FOREIGN PENSIONS

Line 22 (application)/Foreign Pension (reapplication)

Enter all other pension income, such as foreign pension. Specify the amount of the pension received (reported in Canadian funds). (All foreign pension income must be reported on line 115 of the tax return. A deduction is then allowed for the tax exempt portion of the pension on line 256, page 3 of the return.) 55 PLUS counts the actual income received.

Verification of foreign pension is not required. The amount used will be based on what is reported in Canadian currency by the applicant.

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Enter foreign pensions in PSS as “Pension – Foreign” and “Pension – Private” for private or employer based pensions.

INTEREST INCOME

Line 23 (application)/Interest from banks, bonds or mortgages (reapplication)

Enter all interest received from banks, bonds or mortgages from Line 121 of the tax return, less carrying charges reported on line 221.

PSS allows for the entry of interest and carrying charges separately. Enter interest income as “Interest” in PSS and carrying charges as “Carrying Charges”.

The following carrying charges may be deducted, even if no interest, dividends, or capital gains are claimed:

- safety deposit charges,
- accounting fees, and/or
- interest on monies borrowed to earn other investment income.

Accrued interest will be counted when it is claimed on the income tax return even if no actual interest is received. For example, many clients claim accrued Canada Saving Bond interest without actually cashing the bonds.

TAX FREE SAVINGS ACCOUNTS

The Tax Free Savings Account (TFSA) program began in 2009. It is a way for individuals who are 18 years or older and who have a valid social insurance number (SIN) to set money aside tax free throughout their lifetime.

Contributions to a TFSA are not deductible for income tax purposes. Any amount contributed as well as any income earned in the account (for example, investment income and capital gains) is generally tax-free, even when it is withdrawn.

55 Plus Junior does not count interest or investment income earned through a TFSA.



2014-01 Circular - 55
Plus Junior - Tax Free

ACTUAL DIVIDENDS

Line 24 (application)/Dividends (reapplication)

Enter all actual dividends, not the taxable amount. Starting with the 2006 income tax year, there are two types of dividends:

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- eligible – calculate the taxable amount of eligible dividends by multiplying the actual amount of eligible dividends by 145%
- other than eligible - calculate the taxable amount by multiplying the actual amount of dividends (other than eligible) by 125%

Prior to 2006, all taxable dividend income was calculated by multiplying the actual amount of dividends by 125%. At the time of the change, the decision to calculate the actual dividends for 55 Plus would be based still on the old income tax rules. Multiply the taxable amount, whether eligible or other than eligible by 80%. As a result, applicants who receive eligible dividends will have their 55 Plus actual dividend amount calculated at an amount lower than the true figure.

NOTE: Enter the taxable amount as “Taxable Dividends” and the computer system will calculate the 80%.

ACTUAL CAPITAL GAINS OR LOSSES

Line 25 (application)/Total capital gains (reapplication)

55 Plus uses the actual capital gains or loss as income. Multiply the taxable amount of capital gains (line 127 of tax return) by 200%. Capital losses claimed on Schedule 3 may be used in the year incurred. The capital loss is used only if the client provides a Schedule 3. If there is a capital loss during the year, show a negative amount to indicate the loss.

Enter the taxable amount in PSS as “Taxable Capital Gains” and the computer will convert to the actual amount. If the amount is a loss, enter the figure as a negative.

RENTAL INCOME LESS EXPENSES

Line 26 (application)/Rental income (reapplication)

Enter the rental income received. Shared rent is not considered as income. However, if a contribution to the family income is shown for roomers and boarders, and no such income is shown on Line 126, check with the applicant as to the nature of the contribution and period it covers. If the applicant advises that the income is valid for the tax year in question, 60% of such income will be taken into account. In all other cases, rental income received from roomers and/or boarders in the principal residence is to be counted to the extent that it is subject to income tax. Capital Cost Allowance is NOT an allowable deduction for 55 PLUS purposes.

Enter the net amount allowed for 55 Plus purposes in PSS as “Rental Income”.

TOTAL ALIMONY AND MAINTENANCE RECEIVED

Line 27 (application)/Spousal support payments received (reapplication)

Enter the total alimony and maintenance benefits received (line 156). Alimony and maintenance payments received either by the applicant, or in the form of direct payments to a third party on behalf of the applicant are counted as income in full. An example would be mortgage payments made in lieu of alimony.

Enter the amount in PSS as “Alimony/Maintenance”.

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If only Line 128 is completed and no amount on line 156, the actual total amount should be verified with the applicant.

All lump sum alimony and maintenance payments are non taxable and are NOT counted as income for 55 PLUS benefits. It is considered as a final settlement of assets rather than income.

NOTE: Back payments which are provided in the form of a lump sum from a recalcitrant spouse ARE counted by 55 PLUS.

OTHER INCOME

Line 28 (application)/Other (reapplication)

The other income line requires the entry of all income not specifically listed previously but does NOT include non-taxable income as listed in [Income not counted for 55 Plus purposes](#).

Enter the amount as “Other Income” in PSS. The source of the income should be listed in the Employ/Source column.

Line 29 (application)

Total of all income and all deductions/credits, from line 15 to line 28 inclusive. This amount is calculated automatically.

TOTAL INCOME

Line 30 (application)

Total income from all sources, by adding lines 4, 9, 14, and 29. This amount is calculated automatically.

Line 31 (application)

The total family income (applicant and spouse, if applicable) is gained by adding the amount in the applicant and the spouse columns of line 30. This amount is calculated automatically.

Line 32 (application)

Enter all alimony and/or maintenance payments made by either the applicant and/or spouse in the applicable columns on line 32. A receipt is required if the alimony and/or maintenance payments are not shown as a deduction on Line 230 of the tax return.

Enter the annual alimony or maintenance paid in PSS in the “Annual Maintenance/Alimony Paid” box.

Line 33 (application)

Subtract the amounts on line 32 from that on line 31, and enter the total amount on line 33 to produce the new family income. This amount is automatically calculated.

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Effective Date: Enter the first day of the month and year the completed application was received, or when all eligibility criteria are met, i.e EIA closure date, signature.

Effective date must be within the benefit year.

The latest date stamped, is used in the case where an application was returned to the client for signature.

Any client who is resident in Manitoba for even 1 day of a quarter is entitled to that quarter's benefits, providing he/she meets the program requirements.

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SECTION 19: INTERVIEWS

The following are general procedures for conducting client interviews:

1. Begin in-person interview by introducing yourself.
2. Always sit in the chair closest to the door leading to the office area. If the client or another person is seated in that chair, take time to ask them to move. This procedure is for the safety of the interviewer.
3. Keep the door to the office area open; the door to the office entrance may be closed for privacy of the applicant. Again, this is for the safety of the assessor by allowing for rapid egress if the client should start become aggressive or unruly.
4. Ask the client if he/she has ever received 55 Plus before. If within the last two years, locate the client file.
5. If the client is clearly ineligible for the program, for example, has income well in excess of the program maximum limits, eligible under senior component, will be under 55 years of age during the entire benefit year, or receiving Employment and Income Assistance, inform the client of this immediately. Do not wait until the end of the interview, or until the application is processed. Inform the client, and ask if he/she wishes to continue filling out the application. He/she may need the rejection letter for another program.
6. If it appears that the client may be eligible, mark interviewer's initials on the top left-hand corner of the application/re-application form.
7. Review the application for completeness and signatures.
 - An application **MUST** be signed by the APPLICANT and the SPOUSE (if applicable). When one or both of the signatures are missing the application should be photocopied and returned to the client with a request for signature(s) and any other documentation that may be required. The words "**Returned for signature**" noted on the bottom left-hand corner of the form.
 - Applications will be accepted despite the lack of required information. Interviewer will inform the client that his/her application will not be processed until the required information is received. This will be confirmed with an Information Request letter, indicating the information requested, the date and the interviewer's first name. The client will be given a copy and another copy attached to the application. The file will be BF'd by the assessor, who will also determine if any other information is required.
 - If a client asks how much time they have to supply the required information, inform them that they have approximately 4-8 weeks before the file is closed or benefits are lost.
8. Complete any required photocopying and return the originals to the applicants. Copies for the file should be marked on the last page photocopied "O/R" (original returned), the date and interviewer's initials.

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9. If the interviewer is writing down notes during the interview, allow the client to view what is written. Ensure that only relevant information is written down. If the client gives any income information, or if the assessor deems it necessary, ask the client to sign the information sheet, declaring that the information is correct. If requested by the client, make a photocopy of the information sheet for him/her. HOWEVER, do not let the client peruse his/her file. If the client wishes to view his/her file, he/she must apply through the Freedom of Information Act. He/she does not have the right to view it in an interview setting.
10. Be courteous, but efficient. Take the time to make sure that the client understands the application process, and answer any questions they may have. Inform the client that, while you are the assessor who has interviewed them, you may not necessarily be the assessor who processes their application. Ensure that the client has the general office number if there are any further questions. Take effective, not excessive, time to complete the interview.
11. If there is any indication that a client may be eligible for other programs such as RentAid, STAT 55+, OAS/GIS, or CPP, inquire if the client is aware of the programs. Provide the client with appropriate application forms or telephone numbers for those programs.
12. If it appears that the client is not comfortable with the assessor and the interview will not be completed, indicate that a supervisor may come to help discuss the issues.
13. If a client appears to be getting angry, stay calm. Do not argue. Ask questions, do not tell the client what is what. You may take blame, ("Oh, I am sorry, I must have misunderstood what you said."), but do not admit to stupidity. Apologise, if need be.
14. If the client should ask, or demand, there is no money kept in the office. The assessor cannot give the client money, nor can he/she spontaneously produce a cheque for the 55 Plus amount. It will take 2-4 weeks for a manual cheque to be sent, and 3-4 weeks for a computer-generated cheque. Do not give the client the impression that there is any money available from the assessor, the coffee fund, etc.
15. Clients who use foul and abusive language should be advised that the interviewer is not required to listen to that type of language. They should be told that once they calm down and are prepared to speak in a civil manner, the assessor would be more than pleased to assist them at that time.
16. If unable to handle the client, request assistance from the supervisor.

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SECTION 20: TELEPHONE INQUIRIES

OVERVIEW

A number of calls are received from politicians, band leaders, etc. who may request information on general program policy. This normally does not present any problem, however, in some situations, more specific information on a client or government policy is "demanded". The following procedure will be followed in such cases:

1. State exactly what the program policy is, quoting directly from the regulations if necessary.
2. State that any information regarding a specific client is confidential. No client will be discussed with an "interested" party (friend, neighbour, etc.). If the applicant provides consent over the telephone or has been noted in client contact information in the computer, information can be provided. An authorization letter will be required before any information can be released to any third party in all other cases.
3. If (1) or (2) is not acceptable by caller, indicate:
 - 3.1.1. "I am an employee of the program. I do not have the authority to release confidential client information. OR It is not my position to defend government policy".
4. As a last resort, take down the name and number of the caller and advise him/her that the Supervisor will return his/her call.

QUESTIONS – PRE-RETIREMENT INFORMATION

QUESTION: I will be retiring in six months, and I would like some information on the various benefits that would be available to me at the age of 65.

ANSWER: There are several programs which provide financial benefits. Briefly, here are some of the better known programs:

1. OAS An application for the basic OAS (Old Age Security) must be completed and mailed to the OAS offices six months prior to the 65th birthday. An OAS application can be picked up at any Post Office or the Service Canada office. Proof for birth is required to be submitted with OAS applications.
2. CPP An application for CPP (Canada Pension Plan) Retirement benefit must also be completed. If over age 60 and no longer working, CPP early retirement may be an option if contributions have been made. The CPP retirement is based on contribution into the program since its inception on January 1, 1966. Therefore, if a person has not worked since 1966 an application would not be required.
3. GIS The Federal Supplement Program is called (GIS) (Guaranteed Income Supplement) and it is added to the monthly OAS Pension cheque if low-income criteria is met.

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Your OAS application must be approved first before a GIS application can be completed. There is a one-time application for GIS, then it is automatically re-assessed each year from your income tax return. Some immigrants are required to apply annually.

4. 55 PLUS The 55 PLUS is an income supplement paid to low income persons who are residing in Manitoba and are at least 55 years of age. There are two parts to the 55 PLUS program:
- i) One part is for persons who are currently in receipt of OAS/GIS or the Allowance benefits. NO APPLICATION IS REQUIRED under this component (which is referred to as the Senior Component).
 - ii) Eligibility is automatically based on your assessment for GIS benefits. The 55 PLUS benefit under the Senior Component is paid primarily to those pensioners who have minimal CPP benefits and/or little other income.
 - iii) The second part applies to those persons who are over 55 years and are NOT receiving a benefit under the OAS program but are living on a low income. APPLICATION IS REQUIRED.

QUESTION: I am 70 years of age and am receiving Old Age Security Pension whereas my wife is only 58 years of age and does not have any income.

ANSWER: SENIOR COMPONENT EXPLANATION

As you are 70 years of age and in receipt of a benefit under the OAS program, you are NOT required to file an application for 55 PLUS. Your eligibility is automatically determined from the income reported on your income tax return.

Can you please provide me with the amount of your monthly OAS/GIS for last month (your big cheque) and I will be able to determine whether you will automatically be eligible for a 55 PLUS benefit at the end of July?

Refer to the appropriate table under the OAS tables and advise if:

- a) Eligible - Yes, you appear to be eligible for the 55 PLUS benefit. You should automatically receive a separate cheque from the Province of Manitoba at the end of _____.
Cheques are payable quarterly, at the end of January, April, July, and October. Exact amounts should not be given to caller unless verified on cheque register.
- b) Ineligible - Unfortunately, you would not be eligible for 55 PLUS benefits as it appears that the income used to assess your eligibility for the GIS is in excess of the 55 PLUS allowable amounts.

The maximum income that is allowed to obtain 55 PLUS is \$_____.

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Personal income generally consists of CPP benefits, Workers Compensation Benefits, interest from savings and bonds or any other income BUT DOES NOT INCLUDE OAS/GIS, social assistance, or CPP death benefits.

ANSWER: JUNIOR COMPONENT EXPLANATION

- As your wife is not in receipt of benefits under the OAS program she may be eligible for 55 PLUS under the Junior Component. If your income from the year ____ is 16 207.20 or less, you may be eligible to receive 55 Plus benefits. If your income is close to that amount, you should still apply as there are some deductions that are allowed that may entitle you to benefits. Would you like an application form sent to you?

QUESTION: I am receiving OAS pension and I'd like to find out whether I qualify for the supplement.

ANSWER: First, there are two Supplement Programs (both are income tested):

- 1) The Federal Government Supplement Program is called the Guaranteed Income Supplement (GIS) and it is added to your monthly OAS Pension cheque. Refer caller to the Old Age Security office for more information.
- 2) The Provincial Government supplement is called 55 PLUS and it is paid primarily to those pensioners who have minimal CPP benefits and/or little other income. It is a small cheque mailed every three months and is paid on an automatic basis. NO APPLICATION IS REQUIRED.

QUESTION: It is the Federal Supplement I'm inquiring about. How do I qualify?

ANSWER: The Federal Government Supplement is called the Guaranteed Income Supplement (GIS) and it is added to your monthly OAS pension cheque. It is income tested and reassessed each year. Generally, you only need to initially apply for GIS benefits. You may obtain more information from the Service Canada Centres at:

Phone: 1-800-277-9914 (toll-free)
1-800-255-4768 (TTY/TTD deaf access)

Mail: P.O. Box 818, Station Main
Winnipeg MB R3C 2N4

QUESTION: How would I qualify for 55 PLUS benefits?

ANSWER: Eligibility for the 55 PLUS is automatic with your annual assessment for GIS benefits. If your "personal" income is within the 55 PLUS guidelines, you will automatically receive a cheque that covers a three-month period. The cheque will be mailed to you four times during the year, at the end of January, April, July and October.

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The maximum income that is allowed to obtain 55 PLUS is \$_____ (obtain marital status and age of spouse and refer to the proper table).

QUESTION: Where can I apply for Widow’s Pension?

ANSWER: There are three different kinds of Pensions available for Widow/Widowers.

FIRST The Canada Pension Plan provides a Survivor’s Benefit, if the deceased spouse was a CPP contributor. Application must be made with the CPP office

SECOND The OAS act provides an Allowance for the survivor if you are **age 60 – 64**. This is a Federal Government program that is income tested. Application is made with the OAS office.

THIRD A Widow’s Pension is available under the War Veterans Allowance (WVA) Act if your spouse was a war veteran. WVA is paid if:

- You are a widow and 55 years of age, or earlier if dependent children at home.
- You are a widower and age 60 years, or earlier if dependent children at home.
- Income is within certain levels
- There is Canadian or Overseas Services.

QUESTION: Where can I apply for a Disability pension?

ANSWER: There are several programs that provide a Disability Pension.

FIRST: The Canada Pension Plan provides a [Disability Pension](#). This is a Federal Government Program. Benefits under this program are based on contributions into the program. Have you been working up to now? If you have contributed, you may make an application with the CPP offices.

Your disability must be “severe and prolonged” so that you would be unable to return to work otherwise you would not qualify for the CPP Disability Pension.

SECOND: The Veterans Affairs Pension Act provides a Disability Pension (Canada Pension Commission CPC). Benefits under this program are based on Canada or overseas military services. Additional information may be obtained by calling the DVA office at 983-2860 or 1-800-368-1594.

THIRD: A long term Disability benefit is available under the Employment and Income Assistance (commonly known as Provincial Welfare).

This is a provincial government program based on nature of disability as well as a “means” test. This program will provide for your basic needs such as food, clothing, personal needs and household supplies plus shelter on a month to month basis in accordance with the Provincial guidelines. (Over 18 years of age).

FOURTH: Short term sickness benefits under [Employment Insurance](#), which are paid through Service Canada.

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FIFTH: Provincial and Territorial Workers' Compensation benefits.

SIXTH: A short or long-term disability pension may be provided to employees through a private insurance through your employer or union. This income may or may not be taxable, but is counted as income for the Junior Component of 55 Plus.

SEVENTH: Disability pensions may be available from another country.

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SECTION 21: MORE INFORMATION NEEDED

When additional information is required on a client file, adjudicators will:

1. Send a More Information Needed (MIN) letter to the applicant requesting the required information.
2. Place the file in the appropriate MIN drawer.
3. Set a reminder for themselves to follow up four weeks after requesting the information. The best method is to use Microsoft Outlook.
4. At the end of each week, the adjudicator provides a count of the outstanding (re)applications (either in applied or reapplication status) on their weekly stats sheet.



Revised Phone Stats
Sheet - Mar 2013.xlsx

5. If the information is received prior to the four week deadline, retrieve the file from the MIN drawer and adjudicate the (re)application.
6. If the information is not received by the four week deadline, retrieve the file from the MIN drawer, change the status to rejected and file the hard copy. A rejection letter is not required.

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21: More Information Needed	53	03/07/89	FEB/14

SECTION 22: RETROACTIVE BENEFITS

SENIOR COMPONENT

GENERAL

GIS benefits and 55 Plus benefits are adjusted each July based on the prior year tax return filed. There may be delays in receiving GIS benefits due to late filing of a tax return or for late application for first-time GIS benefits. These cases may result in a need for retroactive benefits under the Senior Component. Delayed benefits are discovered through client inquiries or Notice Slips received from the OAS office. Client inquiries need to be verified with a "Senior Inquiry" to the OAS office.

LIMITED LIABILITY DUE TO PROCESSING DELAYS

The retroactive payments of 55 PLUS benefits will be limited to twelve months or four retroactive benefit periods.

Dec 6/13 – As per supervisor, limited liability is no longer limited to the benefit quarter in which the GIS application/renewal is received.

PAYMENTS TO ESTATES

Effective June 1984, Bill C84 allows for the processing of unsigned OAS/GIS applications which have been submitted by the executor/estate. For OAS retroactivity, the applications must be received within 5 years from the date of death. For GIS retroactivity, the application must be received within 11 months from the date of death.

For 55 PLUS, retroactivity will only be paid if the client signed the GIS application prior to his/her death. Applications must have been processed within a year from the date of death.

VOUCHER PROCEDURES

The 55 PLUS office regularly receives notice slips from the OAS office for Senior Component clients eligible for retroactive 55 PLUS benefits.

1. Verify the 55 PLUS benefit to be paid.
2. Check individual slips for duplicates to:
 - a) Senior Retroactive Voucher List
 - b) Senior Automated Cheque Register
 - c) Junior Automated Cheque Register

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3. Check individual slips for:
 - a) Redirect to a bank address in the Bank Address Database
 - b) Cheque hold by Lynne Piche in the Bank Address Database
 - c) Active E&IA case in the SAMIN system
4. Forward to administration for preparation of RV's

ADMINISTRATION

1. When typing is completed, double check the notice slip to the voucher for dollar amounts and addresses of the clients and match to the tape supplied by assessment. After checking, initial the benefit amount on the bottom right corner of the notice slip.
2. Stamp the RV (retroactive voucher) with the appropriate number on the first two copies of the last page and forward to the supervisor for signature.

JUNIOR COMPONENT

GENERAL

The majority of applications are complete and ready to process upon initial receipt. However, some of the applications are received without the appropriate substantiating documentation - tax forms, landing documents, etc. These applications cannot be processed until the documentation is received.

Most clients return the requested information within a short period. When the information is not received by the closure date stated on the letter, the file will be rejected administratively. If the information should come in at a later date, the file is reopened and the client may be eligible for a retroactive benefit.

RE-ASSESSMENT OF APPLICATIONS

A previously rejected file can be re-opened within the same benefit year. An application will be recalculated for benefits when there has been:

- i) an incorrect rejection or a closure;
- ii) a change in client's marital status after closure or rejection of a file which affects eligibility;
- iii) an error on an application listing a married person as single or vice versa which affects eligibility;
- iv) a prior rejection or closure due to client receiving social assistance and social assistance case has now been closed; or

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- v) a prior rejection or closure where client was out of province/country and has returned to Manitoba.

POINTS TO REMEMBER

1. The only time a 55 PLUS benefit should change during the benefit year is if there is an adjustment to the client's previous year income. This would only occur if the original income used to determine the client's benefits was in error.
2. A letter must be issued if the client's benefit level changes, is transferred to Senior component during benefit year, for closures except in cases where a spouse is deceased and survivor not entitled to the Allowance for Survivor.
3. A single client will continue to receive single 55 PLUS benefits when a spouse is added. The new spouse will receive married benefits, if eligible.

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SECTION 23: OVERPAYMENTS

SENIOR COMPONENT

It is important to note that few attempts are made to recover senior component overpayments. The most significant reason is that the province is not aware that overpayments are occurring. As this component is administered for the province by the federal government, there are no client files/documents available to provincially audit overpayments and make recoveries. The federal government does not now provide the province with overpayment information. While this may be an area to improve controls, there are possible problems. The federal government runs the senior component without cost. If the federal workload increased as a result of increased communication and file audit requirements, there may be some federal resistance to assuming these new activities. Also, to run a Senior Component overpayment system would require additional provincial staff for the collections activities. For this reason, overpayment procedures for the Senior Component have not been instituted.

The only exceptions for collecting Senior overpayments are:

1. If a client is deceased and the Estate inappropriately receives a benefit.
2. If duplicate payments under both Junior and Senior Component are made which can be discovered by matching the Junior and Senior cheque registers.

JUNIOR COMPONENT

DISCOVERY OF AN OVERPAYMENT

Overpayments may occur in any of the following ways:

- 1) administrative error;
- 2) unreported income;
- 3) assessed under Senior Component
- 4) adjustments to CPP and EI premium contributions;
- 5) assessed or re-assessed income tax return not matching the tax return submitted with application;
- 6) out of province;
- 7) client deceased; or
- 8) cheque inappropriately cashed by the Estate of next of kin
- 9) starts to receive Employment and Income Assistance

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It is the assessor's responsibility to ensure no further benefits are paid to the client or the Estate until the overpayment has been collected. No more than one cheque is to be held. If more than one quarterly cheque hold is required to recover the overpayment, close file and resubmit application in the quarter following recovery of the overpayment. In all cases where the file is closed, confirmation of all application information is required prior to resubmission of the application.

RECOVERY OF AN OVERPAYMENT DUE TO ADMINISTRATIVE ERROR

Overpayments due to administrative error usually involves one of the following situations:

- a) failure of staff to act on information received or known;
- b) staff error in calculation;
- c) staff oversight;
- d) staff error in judgment or interpretation of relevant legislation or policies; or,
- e) inability of the automated payment system to respond to reported changes in recipient circumstances.

Overpayments which result exclusively from an administrative error shall not be subject to recovery, except in cases where the Director is of the opinion that the recipient clearly recognized that an incorrect payment had been made.

The decision not to recover an administrative overpayment is to be fully documented in the client file. Documentation is to include; when and how the overpayment occurred, the dollar value, and when and how the overpayment was discovered. Each decision not to recover an overpayment must be signed off by the Director and/or Program Manager.

The intent of this policy is to avoid creating financial hardship for clients through the recovery of overpayments to which they in no way contributed. It must be considered that these recipients received the overpayments in good faith if there are not facts to suggest they were aware that the benefit they were receiving was more than their entitlement.

The decision to recover an overpayment due to administrative error is at the discretion of the Director. In determining whether recovery is appropriate, the Director should consider all the relevant facts of the case. The following guidelines are provided to assist in these decisions. It should be recognized, however, that these guidelines do not exhaust all factors that might be considered and are not listed in order of weight or importance.

1) RECIPIENT(S)' CONTRIBUTION TO THE OVERPAYMENT

Did the recipient contribute in any way to the overpayment (e.g. Not advising staff immediately of changes in their family, or landed immigrants who became eligible for OAS/GIS and did not notify the program)? Overpayments which are partly the responsibility of the client should be recovered unless other factors in the case suggest that non-recovery is appropriate.

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2) AMOUNT OF OVERPAYMENT

Was the overpayment of a sufficient size for the recipient to have noticed that an error had been made?

3) TIME OF THE OVERPAYMENT

Did the overpayment occur at the time of application, adjustment, or for no apparent reason? It can be considered that recipients would be less likely to notice that an error had been made when they were in receipt of a new or adjusted benefit than after they had been receiving the same benefit for several quarters.

4) RECIPIENT(S)' KNOWLEDGE OF A BENEFIT ADJUSTMENT

Did the recipient receive prior notification, either in writing or verbally (with a notation on the file), that their benefits would be reduced or terminated effective on a certain date? Recovery should be considered in cases where recipients were advised that their benefits would be reduced or terminated and then failed to contact the office when the expected changes did not occur (e.g. Their benefits remain the same, the adjusted benefit does not agree with the amount indicated in the notification, or the recipient continues to receive benefits when they are supposed to be terminated).

5) STATEMENTS OR ACTIONS OF THE APPLICANT

Do any statements or actions of the recipient indicate that he or she was aware that an overpayment had been made? Overpayments should be recovered in cases where recipients admit that they were aware that an overpayment had been made and purposely chose not to notify the 55 PLUS office of the error.

OVERPAYMENTS DISCOVERED BEFORE DATE OF ISSUE

All overpayments due to administrative error should be recovered if the error is discovered and the recipient advised of the error and the method of recovery before the date of issue on the cheque.

In these situations, staff should attempt to recover the overpayment immediately through one of the following procedures:

- i) the recipient may choose to return the cheque to the 55 PLUS office and receive a manual cheque for the correct amount, or
- ii) the recipient may cash the cheque and return the overpayment amount to the 55 PLUS office.

OVERPAYMENT RECOVERY PROCEDURES

Upon discovery of an overpayment, assessment staff will:

1. Enter the overpayment amount in New Client Arrears in PSS. Enter the amount as a recovery.

NOTE: Do not enter a recovery in account details as this causes issues with batching

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2. If there is an existing Overpayment for the client, the computer system will automatically recover any eligible benefits that are outstanding (ensure that a check mark is in place to collect arrears). Any balance owing once the overpayment is recovered will automatically be issued to the client.
3. Forward the overpayment letter to the supervisor for review. Keep a copy of the overpayment letter on file.

NOTE: At any time during the recovery period, verification of the exact status of the overpayment recovery may be made by referring to the arrears screen.

As per June 2012 directive, benefits of the spouse or common-law partner cannot be used to recover an overpayment from the applicant unless they are the executor or administrator for that person. This decision is in line with 55 Plus Junior regulations.

NOTE: October 2014 – Overpayments that result from the effective date of reapplications being incorrect due to being received after the first quarter are considered non-recoverable. It is important for the adjudicator to ensure that the effective date is changed when the reapplication is received after April 30 of the benefit year.

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SECTION 24: SUSPENDED BENEFITS

Benefits may be suspended under 55 Plus Junior in the following situations:

1. Address unknown
2. Overpayment Assessor in doubt/more information required,
 1. Closure of file, or
 2. Reduced benefits.

IMPORTANT: Benefits must be held for both the applicant AND spouse (if applicable) in most cases.

A maximum of two (2) held cheques per case is allowed. If you are unable to determine a client's further eligibility, the file should be closed before the third cheque is produced.

It is up to the assessor to ensure appropriate action/procedures are undertaken concerning the client file. The assessor will review with the Supervisor/Director of any cases that require the third cheque hold.

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24: Suspended Benefits	61	03/07/89	FEB/14

SECTION 25: APPEALS

Note: The SENIOR COMPONENT legislation DOES NOT provide for a formal Appeal.

In the event that a Junior Component client is dissatisfied by a decision made in his/her case, he/she should first contact the 55 PLUS office and discuss the matter with an assessor. If he/she is still dissatisfied he/she has the right to appeal the decision to the [Social Services Appeal Board](#), as stated in Manitoba Regulation 135/86 (Junior Component).

“Right of Appeal:

9. Where an applicant or a recipient is dissatisfied with a decision regarding the applicant's or recipient's eligibility or benefit levels, the applicant or recipient may appeal to the Social Services Appeal Board in accordance with [The Social Services Appeal Board Act](#)."

Appeals must be made in writing and sent to the Social Services Appeal Board within 15 days of receiving the decision. The appeal must be sent to:

Social Services Appeal Board
 7th – 175 Hargrave St
 Winnipeg, MB R3C 3R8
 Phone: 945-3003 or 945-3005 (in Winnipeg)
 Toll free: 1-800-282-8069
 TTY: 204-948-2037
 Fax: 945-1736

WITHDRAWAL OF APPEAL

Once the appeal is received by the Secretary of the Appeal Board, the 55 PLUS office is informed of the client's decision to appeal. The Manager or Director usually makes an informal call to the client to discuss the matter. In some cases, the matter is cleared up at this point, and the client decides that he/she does not wish to pursue the appeal. To withdraw the appeal the client must contact the Appeal Board and advise them of the withdrawal. The 55 PLUS office cannot withdraw an appeal on a client's behalf.

APPEAL HEARING PROCEDURE

If the client wishes to continue the appeal, the Advisory Committee will advise both the client and the 55 PLUS office of the date, time and location of the appeal hearing. If the client lives outside of Winnipeg, the Appeal Board will arrange for the hearing, generally held by teleconference. The Committee member and the 55 PLUS officer must participate in this meeting.

To prepare for the hearing, the 55 PLUS office must draft an appeal write-up; a memorandum-format briefing which describes the facts as seen by the 55 PLUS office and the authority under which the appealed decision was made, quoting from the appropriate legislative regulation. The

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Program Manager or Director must sign and date this write-up, and attach a copy of the client’s application form. A copy is sent to the Appeal Board prior to the hearing, to the Director and one copy kept in the office.

At the hearing the client is able to state his/her complaint. The 55 PLUS office is able to defend their decision. The Committee members will hear these remarks, ask questions, and then close the hearing. Based upon the information received at this hearing they will deliberate and make a decision within a few days. Both the client and the 55 PLUS office are informed of the Committee’s decision in writing.

Both the client and the 55 PLUS office must abide by the decision of the Social Services Appeal Board, and make the appropriate changes, or payments.

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SECTION 26: MONTHLY REPORTS

TURNING 55 REPORT

The report identifies 55 Plus clients who will be turning 55 and appear to be entitled for a 55 Plus benefit for our next cheque run. **Persons are eligible to a benefit the month they turn 55 years of age.** The client should be contacted and advised that our records indicate that he/she will be 55 and that we have to verify the following:

- that the address is correct
- the marital status has not changed, and
- they have not started to receive social assistance status

If the person's marital status has changed prior to them turning 55 years of age, they will need to be reassessed for 55 Plus with the new marital status. If the client cannot be reached by telephone send client a letter for a call back. Once it has been determined that client is eligible advise him/her that a benefit letter will be sent and that a benefit will be forthcoming. Note that the call was made.

The assessor is responsible for mailing a Turning 55 letter to the client and placing a copy in file.

NOTE: During the months of February and March extra exception reports are done to ensure that reapplications are printed correctly. PSS allows for the adjudicator to adjust the month in which the payment is issued. Ensure the payment is issued for the month they will turn 55.

TRANSFER TO OLD AGE SECURITY REPORTS

There are also reports run monthly to close applications for persons who are now eligible for OAS program benefits and now assessed under 55 Plus Senior.

NOTE: These reports are based on the date that is listed in PSS for the Date of Landing. If the Date of Landing is blank the report will not list the person. It is the responsibility of the adjudicator to ensure there is date listed in PSS. This issue generally occurs when the client is first created in PSS when they are imported from SAMIN for persons on EIA who are eligible to RentAid benefits. Either add the person's date of birth or their correct immigration date as the Date of Landing.

55 PLUS CLIENTS 60+_WITH SPOUSE 65+

This report lists all persons who have now turned 60 years of age who have a spouse who is at least 65 years of age and receiving OAS benefits. It will also lists persons 60 to 64 years of age whose spouse has now become eligible for OAS.

These persons are now eligible for The Allowance under the Old Age Security program.

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26: Reports	64	03/07/89	FEB/14

55 PLUS CLIENTS OVER 65 (ATTAINING 10 YEARS RESIDENCY)

This report lists all persons who have now met their ten year residency requirements for OAS and are 65 years of age or older.

These persons are now eligible for Old Age Security and the Guaranteed Income Supplement under the Old Age Security program.

55 PLUS CLIENTS TURNING 65 (10+ YEARS RESIDENCY)

This report lists all persons who have now turned 65 years of age and have already met their residency requirements for OAS.

These persons are now eligible for Old Age Security and the Guaranteed Income Supplement under the Old Age Security program.

WIDOWED CITIZENS TURNING 60 – 55 PLUS

This report lists all persons who have now turned 60 years of age and have reported their marital status as widowed.

These persons are now eligible for The Allowance for the Survivor under the Old Age Security program.

Persons are no longer eligible for 55 Plus Junior the quarter following the month in which they show on one of the above reports. For example, if a person turned 65 years of age in September, they are no longer eligible as of October. A person who met their OAS requirements in October are no longer eligible as of January.

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26: Reports	65	03/07/89	FEB/14

SECTION 27: RELATED PROGRAMS

CANADIAN PENSION COMMISSION

The [Canadian Pension Commission](#) provides pensions for disabilities or death related to military service. Pensions may be paid to: members or former members of the Canadian Forces who are suffering a disability or disease which is or was directly connected with military service; eligible surviving dependants of disability pensioners; former prisoners of war; and to certain categories of civilians for disability or death arising out of civilian service related directly to the Second World War.

The amount of pension awarded is based on the extent of the disability as verified by medical examination. The extent is expressed as a percentage, and there are 20 classes of pension ranging from 5% to 100%. If the disability is assessed at less than 100% the amount of pension paid is proportionately less. Pensions are paid monthly to the nearest 5%. When disability is less than 5% a single lump sum is paid in lieu of a monthly pension.

CPC pensions are indexed and adjusted in January of each year. The rates of pension apply equally regardless of sex of the pensioner, or rank held while in military service. Pensions are paid in Canadian dollars regardless of where they are paid.

This pension is not income tested and the cheque is separate from the WVA.

SURVIVOR'S BENEFITS

When a disability pensioner dies, the widow or widower receives, for a period of one year, the monthly amount of disability pension paid at the married rate. After the one year they will automatically receive the widow's or widower's pension.

There are two types of pension for widows or widowers; full pension or proportionate pension. A full pension is paid if the deceased's death is due to military service or if he/she was or should have been receiving a pension for a disability assessed at 48% or higher. It amounts to three-quarters of the basic pension paid to an unmarried 100% pensioner.

A proportionate pension is paid if the deceased's disability was assessed between 5% and 47%, and amounts to one-half the disability pension in payment at time of death.

WAR VETERANS ALLOWANCE (WVA)

The [War Veterans Allowance](#) provides allowances for Canadian veterans, Commonwealth or Allied Veterans, and certain civilians who served in a theatre of war or in close support of the Armed Forces. They must meet service eligibility requirements and who, because of age or incapacity, are unable to work and have insufficient income for maintenance as determined by an income test. The allowance is paid monthly according to marital status, with an additional allowance for each dependent child.

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An allowance may be awarded to a male veteran at age 60, and to a female veteran at age 55. Both men and women may be awarded allowances at an earlier age if they are considered to be unemployable due to physical or mental disabilities or are unable to maintain themselves because of the need to provide care for a dependent child residing at home.

Income levels are adjusted every three months for cost of living (January, April, July, and October). WVA benefits are reduced dollar for dollar by other income earned with the following exceptions:

- 1) A single recipient is permitted an exemption of up to \$2,900 per year for rental income or income from employment earnings, plus a further exemption of \$140 per year for interest income.
- 2) A married recipient is permitted an exemption of up to \$4,200 per year for rental income or income from employment plus, a further exemption of \$140 per year for interest income.

Any changes in circumstances, i.e. Change in domestic status, income or address, must be reported to the DVA in order to ensure that the recipient is neither overpaid nor underpaid.

WIDOWS, WIDOWERS AND ORPHANS

Allowances are also paid to the widow, widower or orphans or a deceased veteran or civilian who had the required war service or pension status.

An allowance may be awarded to a widower of a female veteran at age 60, and to a widow of a male veteran at age 55. Both men and women may be awarded allowances at an earlier age if they are considered to be unemployable due to physical or mental disabilities or are unable to maintain themselves because of the need to provide care for a dependent child residing at home.

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