Elders' Guide

SECOND EDITION

First Nations Health Authority
Health through wellness

BC Elders' Guide

Second Edition
August 2024

A message from the First Nations Health Authority and BC Government

The First Nations Health Authority (FNHA) and Province of BC are pleased to share the updated BC Elders' Guide.

The purpose of the Guide is to make sure that Elders, their families and caregivers have access to information about the programs, services and resources they need.

Elders play a pivotal role in the health and wellness of First Nations communities and are often sought out for guidance and advice. It is important to support Elders so that they can live long and healthy lives and continue to provide guidance and support for the next generation.

This edition of the BC Elders' Guide was originally printed in August 2024. Content was supplemented with information from the BC Seniors' Guide.

Visit **www.fnha.ca/EldersGuide** or **www.gov.bc.ca/seniorsguide** for periodic updates to this guide.

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You can find information on the following in the **Your wellness** section of this guide:

- **Healthy eating**
- **Being active**

You can find information on the following benefits in the **Your health** services section of this guide:

- **BC Services Card**
- **Medical Services Plan premium assistance**

You can find information on the following benefits in the **Your benefits** section of this guide:

- **Medical supplies and equipment**
- **Dental benefits**
- **Vision benefits**
- **Pharmacy benefits**
- **Mental health benefits**
- **Medical transportation benefits**

You can find information on the following in the **Your home** section of this guide:

- **Cash back for energy efficient home improvements**
- **Homeowner grant for seniors**
- **Home Adaptations for Independence Program**
- **Shelter Aid for Elderly Renters Program**

You can find information on the following in the **Your transportation** section of this guide:

- **Transit seniors' fare discount**
- **Bus Pass Program**
- **Taxi Saver Program**
- **BC Ferries discounts**
- **Seniors' vehicle insurance discounts**

You can find information on the following in the **Your money** section of this guide:

- **Old Age Security pension**
- **Guaranteed Income Supplement**
- **Allowance/ Allowance for Survivor Benefits**
- **Canada Pension Plan**
- **BC Senior's Supplement**
- **Income assistance for seniors not receiving Old Age Security**
- **Employment Insurance**
- **Veterans' Benefits**

You can find information on the following in the **Your safety and security** section of this guide:

- **Preventing Elder abuse and neglect**
- **Substitute decision-makers**
- **Victim services and crime prevention**
- **Consumer Protection BC**

Your Wellness

Elders honour the traditional ways of knowing and being for First Nations people.

The world is ever-changing and Elders play an important role in teaching balance and sharing, while honouring the wisdom of our ancestors. The First Nations Health Authority seeks to support Elders in achieving balance and wellness and sharing their gifts.

For First Nations people, traditional lifestyles include healthy local foods, high levels of physical activity and spiritual well-being.

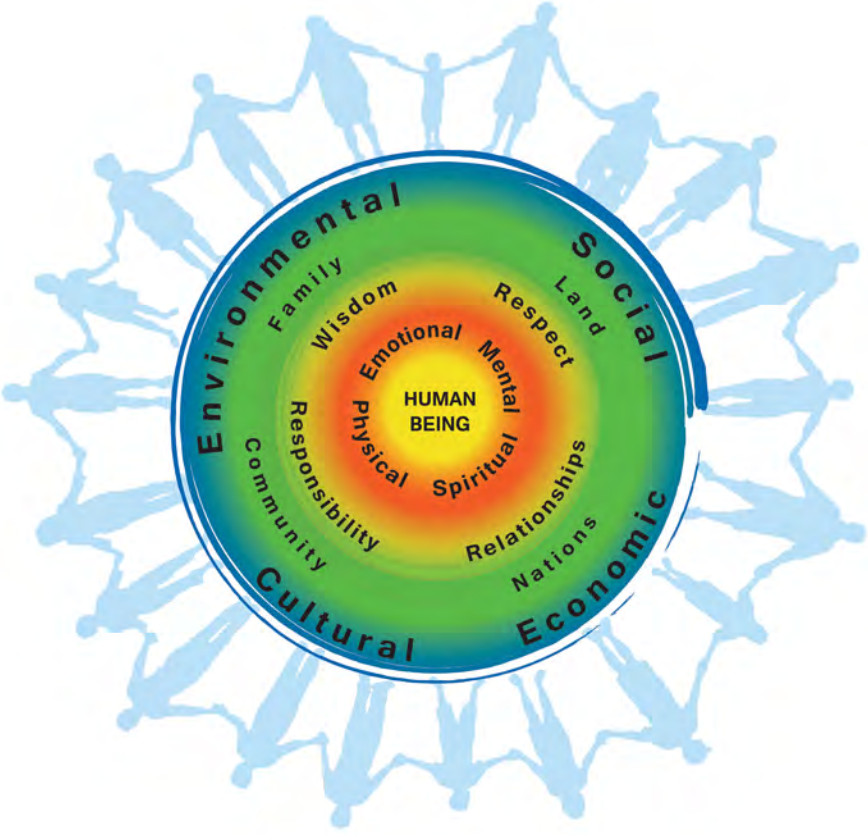
This section will provide health and wellness information and resources to help facilitate the creation of a wellness plan.

Visit **www.fnha.ca/wellness** and **www.gov.bc.ca/healthyaging** for more information.

Questions to consider as you plan for Healthy Aging:

- How do you plan to stay physically active as you get older?
- How will you stay connected with your friends, family and community?
- How do you share your skills, knowledge and culture?
- Have you thought about lifelong learning and what new skills or knowledge you want to gain?

First Nations Perspective on Health and Wellness



The First Nations Perspective on Health and Wellness is based on a wholistic perspective of health and wellness and the Medicine Wheel. The image above shows how all the components of our lives are interconnected.

Learn more about the First Nations Perspective on Health and Wellness here: www.tinyurl.com/yc6vc4ru

Wellness streams

There are four key areas that can affect your overall health and wellness:

1

Healthy eating

2

Being active

3

Respecting tobacco

4

Nurturing spirit

Find a full list of supports in the **Your resources** section on page 113 of the guide.

Healthy eating

Nutrition is the foundation of maintaining good health. Choosing whole foods that are natural or traditional, and eating a variety of foods in moderation can support your overall health and wellness.

Being mindful about the kind of food you eat and when you eat it can support your overall health. Minimizing refined sugars and highly processed foods can also be beneficial.

Eating from the land by accessing community gardens, fishing, hunting, trapping, or foraging and picking can help incorporate traditional and whole foods into your diet. These foods are often high in nutrients and tasty.

Traditional foods are an important part of First Nations history and culture.

Examples of some traditional foods are:

- **Fish:** salmon, trout halibut and cod.
- **Berries:** huckleberry, gooseberry, salmonberry, strawberry, blueberry and blackberry.
- **Vegetables:** wild sweet potatoes, eelgrass, yellow glacier lily and balsamroot chocolate lily.

The following printable resource provides information about the history of use, traditional harvesting and nutrition information for some traditional foods found throughout the province.

Traditional Food Fact Sheet: www.tinyurl.com/bdh8jdsp

Eating is a big one for me when I think about taking care of my health because it leads to a lot of the health issues. We need to keep balance and the value in that and eating healthy and being able to use those skills of gardening as well to produce our own vegetables and fruit to sustain a life and bring that education forward to our children, grandchildren and future generations.

— Margaret Deneault, Neskonlith Indian Band

Healthy Eating for Seniors handbook

The **Healthy Eating for Seniors handbook** created by the province of BC provides information for seniors on what to pay attention to when it comes to food, meals and supplements. It gives tips on how to eat to prevent or manage common chronic diseases, and simple suggestions like how to eat in a way that best supports your own health journey.

You can find **Healthy Eating for Seniors** online or order a free printed copy by calling HealthLink BC (811). You can also find it as an audio book in all public libraries.

- **Phone** (Deaf/hearing impaired [TTY], toll-free): 711
- **Website:** www.gov.bc.ca/seniorshealthyeating
- **HealthLink** BC's fact sheet Healthy Eating and Healthy Aging for Adults: www.tinyurl.com/4v5aczc2

Nutrition advice

Call HealthLink BC and ask to speak with a registered dietitian. Translation services are available in over 130 languages, upon request.

- **Phone** (toll-free): 811
- **Phone** (Deaf/hearing impaired [TTY], toll-free): 711
- To email a registered dietitian, use **HealthLink** BC's online form: www.tinyurl.com/4j28mxrx

Being active

Being active benefits more than just our bodies. It helps us stay engaged in life and improves our mood and mental health.

It also increases independence later in life and gives us opportunities to meet new people. Being active can also boost confidence and self-esteem. Some studies show that physical activity can improve sleep and reduce the risk of health issues like dementia by keeping our minds in good condition.

Being active can look different for everyone.

Many of cultural activities support a healthy and active lifestyle. Berry picking, hunting, canoeing and dancing are great examples of cultural activities that can get you moving. The best activities for you are the ones that you enjoy and bring balance to your life.

How much exercise should I be getting?

The Canadian Physical Activity Guidelines for Older Adults recommends at least 150 minutes of moderate to vigorous intensity aerobic activity every week, in bouts of 10 minutes or more. Add muscle and bone strengthening activities using major muscle groups at least two days per week as well as performing activities that enhance balance and prevent falls.

Respecting tobacco

For thousands of years, tobacco has been an integral part of First Nations culture in many parts of British Columbia and Canada.

Used in ritual, ceremony and prayer, tobacco is considered a sacred plant with immense healing and spiritual benefits. For these reasons, the tobacco plant should be treated with great respect.

However, when tobacco is used in a non-traditional manner it can cause lung diseases, lung cancer, mouth cancer, heart disease and cancers of the upper respiratory tract, etc. Non-traditional tobacco use includes smoking cigarettes and hookahs and using smokeless

tobacco such as chewing tobacco, snuff and snus. If you have been using tobacco in a non-traditional way, there are many resources available to help you quit.

Health Benefits to help you quit smoking

First Nations Health Benefits (FNHB) offers supports to help you quit smoking:

1. Nicotine gum;
2. Nicotine inhaler;
3. Nicotine lozenges;
4. Nicotine patches and
5. Pharmaceuticals to help you quit such as varenicline (Chantix), bupropion (Zyban) and clonidine (Catapres).

It's important to note that most of these supports have quantity and/or frequency limits on them.

For more information, call FNHB: 1-855-550-5454.

Nurturing spirit

Nurturing spirit is the aspect of your life that gives you a sense of purpose and meaning — it is about feeling good and connected.

Nurturing your spirit supports mental, emotional and physical aspects of your being. Even though your spirit is fundamental in your wellness it is often overlooked or not supported when discussing your health.

A huge component of taking a First Nations perspective on health is taking a wholistic view of health including the spiritual and emotional aspects and the physical and mental aspects. This wholistic view includes a 'healthy mind, body and spirit'.

I incorporate the teachings of the Medicine Wheel in my daily practice for my health and wellness. I work towards a balance of all quadrants of the Wheel. I do this by taking time for a daily self-assessment or a check-in with myself. I focus on how I feel and if my emotions are intensified, I work on regulation practices like mindful breathing, smudging and praying. I focus on my mental quadrant and if I find that my thoughts are self-defeating, I examine my triggers and use skills like countering the thoughts that do not support me.

Next, I focus on my physical wellness. If I am feeling discomfort, I use natural medicines to help me to relieve things like headaches and muscle stiffness, or as required; I consult medical professionals. I never ignore what my body is telling me needs attention. I also assess my spiritual well-being. I ensure that I practice my cultural traditions because I know that culture is healing. Every aspect of our personal Medicine Wheel naturally becomes balanced when we lean into our culture. Most importantly, for my overall health and wellness, I focus on gratitude for the blessings of my life.

— Elder Emily Henry, Ochapowace First Nation

Wellness resources

Health promotion workshops

The provincial government is supporting the Council of Senior Citizens Organizations of BC in delivering province-wide health and safety promotion workshops intended to improve older people's health through peer-led education workshops.

The free workshops are approximately 90 minutes long and topics include fall prevention, preventing elder abuse and neglect, creating an age-friendly community, emergency preparedness for seniors, and care giving.

View the series of workshops and register:
www.tinyurl.com/ubpsbynu

Alcohol and Aging: Know the Facts

The **Alcohol and Aging: Know the Facts brochure** provides safe drinking guidelines for older adults. It explains why older people are more sensitive to the effects of alcohol and highlights how alcohol-related problems in older adults can be mistaken for physical, social or emotional conditions associated with aging, such as depression, insomnia, poor nutrition or frequent falls.

The brochure **Alcohol and Aging: Know the Facts** is available on the SeniorsBC website, along with further information on how alcohol affects older adults: www.tinyurl.com/3jfx3kh5

Fall prevention information

Falls are the leading cause of injury for seniors: one in three British Columbians over the age of 65 typically fall once or more each year. Falls are the main reason older adults lose their independence. Most falls are preventable, and there are many resources available to help seniors stay fall and injury-free. For older adults, their relatives and caregivers, as well as health professionals and care providers, information on prevention, causes, consequences and treatment of falls among older adults can be found on the following websites:

- www.gov.bc.ca/fallprevention
- www.injuryresearch.bc.ca

You can also find information on how to prevent falls by calling your local public health unit. You can find contact information for your local public health unit in your phone book; by calling your regional health authority (you can find health authority contact information in the **Your health services section** of this guide) or by using the public health unit finder on the **Immunize BC website**: www.immunizebc.ca/finder

Non-medical home support program, *Better at Home*

United Way's Better at Home program helps older adults in BC access services like transportation to appointments, housekeeping, yard and home maintenance, friendly visits, information and referrals, to help people age in place.

This program is introducing non-medical home support services for seniors in many communities throughout the province.

› **Phone:** 604-268-1312
› **Website:** www.betterathome.ca

Healthy communities' resources

Getting out on the land with your family members helps strengthen connections to the territory and one another. Beyond exploring our own communities and back yards, there are several discounts and sporting opportunities available to Elders in BC.

BC Healthy Communities Initiative

BC Healthy Communities (BCHC) is a province-wide initiative intended to promote healthy, inclusive and sustainable communities. As part of the international Healthy Communities/Healthy Cities movement, BCHC takes a collaborative learning approach, enhancing existing community capacity to support optimal health, well-being and human development.

Website: www.bchealthycommunities.ca

Healthy Families BC Communities

The Province is partnering with employers, schools and communities to create environments that encourage people to make healthy choices in all areas of their lives;

this supports improved quality of life for residents and encourages British Columbians to lead healthier lives where they live, work, learn and play.

Website: www.healthyfamiliesbc.ca/your-community

Campsite fee discounts

BC Elders age 65 and older receive a discount on campsite fees during the shoulder season (from the day after Labour Day to June 14). The discount does not apply to group camping, group picnicking, backcountry or marine fees.

Website: www.env.gov.bc.ca/bcparks/fees/senior.html

More information about campsite fees may be obtained at any Service BC Centre or by calling **Service BC**:

- **Phone (toll-free):** 1-800-663-7867
- **Phone (Victoria):** 250-387-6121
- **Phone (Greater Vancouver):** 604-660-2421
- **Phone (Deaf/hearing impaired, toll-free):** 1-800-661-8773
- **Phone (Deaf/hearing impaired, Greater Vancouver):** 604-775-0303

BC Seniors Games

The BC Seniors Games promote active participation in sport and recreation for people 55 years and over. This annual four-day celebration attracts more than 3,500 participants and volunteers from communities across BC. Participants qualify through regional zone playoffs. Competitors are required to pay a registration fee and be members of the
BC Seniors Games Society. For more info on the Games or zone competitions, contact the BC Seniors Games Society.

› **Phone (Victoria):** 778-426-2940
› **Email:** info@55plusbcgames.org
› **Website:** www.55plusbcgames.org

Education

Post-secondary tuition

Some of BC's public post-secondary institutions offer reduced or free tuition to Elders. Contact information for post-secondary institutions is available from the Ministry of **Advanced Education website**: www.aved.gov.bc.ca/find_an_institution/welcome.htm

As of August 2024, two universities in British Columbia offer free tuition for students from local First Nations:

- **University of Northern British Columbia:** Lheidli T'enneh Nation
- **Kwantlen Polytechnic University:** Kwantlen, Katzie, Semiahmoo, Musqueam, Tsawwassen, Qayqayt and Kwikwetlem First Nations

Volunteering

SeniorsBC

Volunteering is a great way to stay connected, enjoy new experiences and take part in building the health of your community. Local volunteer centres can provide information about volunteer opportunities in your community.

Visit the **SeniorsBC website** for more information on the benefits of volunteering for older adults: www.tinyurl.com/3azvnntv

Volunteer BC

Volunteer BC is a provincial organization that promotes the development and value of volunteerism in BC. You can find contact information for your local volunteer centre on the Volunteer BC website.

- **Email:** admin@volunteerbc.bc.ca
- **Phone:** 604-379-2311
- **Website:** www.volunteerbc.bc.ca

Your Health Services

BC's health care system supports Elders to stay healthy and independent for as long as possible.

The FNHA and provincial government are committed to making it easier to find information about the programs and services offered. Knowing what's available is the first step to enjoying improved health services.

This section of the BC Elders' Guide has information about the provincial health care system, assistance for travel within BC for medical reasons, health and wellness programs and focused medical care. If you are looking for information about managing disease or disability, assisted living resources, or planning end of life, the services listed here can help.

To learn more about useful health information tools and resources, such as HealthLink BC's toll-free 811 phone services, please visit the **Your resources** section of this guide.

Also, refer to the section on **Your safety and security** in this guide to read about planning in advance of incapacity and how to appoint someone to make health and personal care decisions for you in case you're ever unable to make those decisions on your own.

Questions to consider as you plan for Healthy Aging:

- Do you schedule regular dental and medical check-ups?
- Do you prepare for your medical appointments (e.g., prepare a list of questions beforehand)?
- Have you thought about how you would manage if you were diagnosed with a chronic condition?
- Have you thought about what would happen in a medical crisis if you were not able to make important health care decisions for yourself? Do you know about Advance Care Planning (Advance Directives) and Representation Agreements?

BC's health care system

In BC's regionalized health care system, responsibility for the direct delivery and management of most health services rests with each region's health authority. The Ministry of Health has ultimate responsibility for our publicly administered health care system. The ministry ensures that health authorities manage and deliver health services consistent with provincial legislation, regulation, policy, standards and other requirements set by the Minister of Health.

The Ministry of Health delivers several province-wide programs, including HealthLink BC, the Medical Services Plan, Travel Assistance Program and PharmaCare.

In 2013, the FNHA was created to assume responsibility for federal health services for Status First Nations in BC. The FNHA delivers direct services on-reserve and works with the Ministry of Health to address access issues and to better integrate First Nations health services.

HealthLink BC can help you learn about health topics, check your symptoms and find the health services and resources you need for healthy living. Call toll-free to consult with a nurse, pharmacist or dietitian, or visit the HealthLink BC website for easy access to help you find the health services you need, closest to where you live.

Translation services are available in more than 130 languages upon request.

- **Phone** (toll-free): 811
- **Phone** (Deaf/hearing-impaired [TTY], toll-free): 711
- **Website:** www.healthlinkbc.ca

If you have difficulty finding or contacting local health services, call **Service BC for assistance**:

- **Phone (toll-free):** 1-800-663-7867
- **Phone (Victoria):** 250-387-6121
- **Phone (Greater Vancouver):** 604-660-2421
- **Phone (Deaf/hearing-impaired, toll-free):** 1-800-663-7867

Contact list for health authorities in BC

Vancouver Coastal Health

12th Floor, 601 West Broadway, Vancouver, BC V5Z 4C2
Phone (toll-free): 1-866-884-0888
Phone (Greater Vancouver): 604-736-2033
Website: www.vch.ca

Northern Health

Suite 60–299 Victoria Street, Prince George, BC V2L 5B8
Phone (toll-free): 1-866-565-2999
Phone (Prince George): 250-565-2649
Fax: 250-565-2640
Website: www.northernhealth.ca

Interior Health

220–1815 Kirschner Road, Kelowna, BC, V1Y 4N7
Phone (Kelowna): 250-862-4200 **Fax:** 250-469-7068
Website: www.interiorhealth.ca

Fraser Health

Suite 400, 13450-102nd Ave., Surrey, BC, V3T 0H1
Phone (toll-free): 1-877-935-5669
Phone (Greater Vancouver): 604-587-4600
Fax: 604-587-4666
Website: www.fraserhealth.ca

Island Health

1952 Bay Street Victoria, BC, V8R 1J8
Phone (toll-free): 1-877-370-8699
Phone (Victoria): 250-370-8699 **Fax:** 250-370-8750
Website: www.viha.ca

Provincial Health Services Authority

700–1380 Burrard Street, Vancouver, BC, V6Z 2H3
Phone (Greater Vancouver): 604-675-7400
Fax: 604-708-2700
Website: www.phsa.ca

First Nations Health Authority

501–100 Park Royal South, West Vancouver, BC, V7T 1A2
Phone (toll-free): 1-866-913-0033
Phone: 604-693-6500 **Fax:** 604-913-2081
Website: www.fnha.ca/contact-us

Other health services

The FNHA Indian Residential Schools information line

Phone: 1-877-477-0775
Website: www.tinyurl.com/4d5cfma4

Healthy Families BC

Learn more about healthy eating and physical activity, discover some healthy recipes and take part in online blogs. Programs range from new physician-supported lifestyle planning to dietitian and physical activity call services and more.
Website: www.HealthyFamiliesBC.ca

HealthLink BC

HealthLink BC brings together existing and reliable services that British Columbians count on for health information — Nursing Services, Dietitian Services, Late Night Pharmacy, HealthLink BC Files and the BC Health-Guide Handbook — and expands these with online and phone services to help people find the health resources and facilities they need, closest to where they live.

HealthLink BC is the gateway to access non-emergency health information and services in the province. The resources include a phone line, website and collection of print material.

Through HealthLink BC programs and services, you can get the information you need to manage your health concerns or those of your family. For more information, please refer to the **Your resources** section of this guide.

Phone (toll-free): 811
Phone (Deaf/hearing-impaired [TTY], toll-free): 711
Website: www.healthlinkbc.ca

Emergency

Call 911 (or a local emergency number) in the event of a medical emergency when immediate action is required.

Poison Control

If you are concerned about a possible poisoning or exposure to a toxic substance, call Poison Control for 24-hour toll-free poison information:
Phone (toll-free): 1-800-567-8911
Phone (Metro Vancouver): 604-682-5050

Your Benefits

What is the FNHA Health Benefits program?

The First Nations Health Benefits and Services (FNHB) program provides coverage for medically necessary items, services and travel that supports the health and wellness of First Nations in BC with the goal of achieving an overall health status that is comparable with other Canadians.

The FNHB program aims to ensure that First Nations in BC get the essential health goods and services that they need and can't get from other plans and programs.

Eligibility

You are eligible for FNHA Health Benefits if you meet the following criteria:

- A First Nations person with Indian status OR an infant (up to 24 months) of a First Nations person who is eligible for the program;
- Have lived in British Columbia for at least 3 months; and
- Are not covered under any other benefits provided by the Federal Government or by a First Nations organization as part of a self-government agreement with Canada.

The FNHA provides benefit coverage through partnerships with Pacific Blue Cross (PBC), BC Pharmacare, Indigenous Services Canada (ISC) and First Nations organizations and communities. These partnerships help the FNHA offer First Nations in BC a convenient and accessible way to access health benefits.

Health Benefits and MSP

In BC, the **Medical Services Plan (MSP) covers the cost of medically necessary insured doctor services for BC residents.** You must have a BC Services Card for MSP to cover your doctor services.

The Health Benefits Program manages MSP for First Nations people in BC. If you have status and need to register for MSP, do so through Health Benefits.

First Nations Health Benefits (FNHB)

Phone: 1-855-550-5454
Fax: 1-888-299-9222
Email: healthbenefits@fnha.ca
Visit in person: 701-1166 Alberni Street, Vancouver BC, V6E 1A1
Mailing address: 504-757 West Hastings Street, Vancouver BC, V6C 1A1

Benefit areas

The FNHA helps provide coverage for medically necessary items and services in the following benefit areas:

Medical Supplies and Equipment (MS&E)

Health Benefits has partnered with Pacific Blue Cross (PBC) to offer a comprehensive MS&E plan to First Nations

in BC. Most items require a prescription or written recommendation to access coverage for eligible MS&E items.

Prescriptions can be written by doctors, nurse practitioners and other health care providers where specified. Pre-determination is required for some claims, but your provider can submit approval requests directly to PBC for you. The MS&E provider has an obligation to tell you, as the client, if items are fully covered under Health Benefits or if you will have to pay for items upfront.

Examples of covered supplies include, but are not limited to:

- Audiology equipment (e.g., hearing aids and repairs)
- Medical equipment (e.g., wheelchairs and walkers)
- Medical supplies (e.g., bandages and dressings)
- Orthotics and orthopedic footwear
- Oxygen and respiratory supplies and equipment
- Pressure garments
- Prosthetics

A Status Card and BC Services Card/CareCard are needed to fill prescriptions.

For more information about MS&E benefits or to learn more about item coverage, log in to your PBC Member Profile or download the PBC App.

- https://service.pac.bluecross.ca/member/login
- www.pac.bluecross.ca/mobile

Pharmacy

Health Benefits partners with BC PharmaCare to offer a comprehensive pharmacy plan to First Nations people in BC, called Plan W. You will access your pharmacy benefits through a pharmacist when prescriptions are filled or when they are recommended by a pharmacist. You will be required to provide your Status Number as well as your BC Services Card/CareCard to fill a prescription.

Some medications or pharmacy items need Special Authority from Pharmacare BC for coverage. If Special Authority is required, the pharmacist will be informed through the computer system. Pharmacists have an obligation to tell you, as the client, if you will have to pay for prescriptions upfront.

In addition to a wide variety of prescription drugs, over-the-counter drugs and compounded drugs, pharmacy benefits cover several wellness items:

- A variety of vitamins and minerals (A, B12, C, Calcium etc.)
- Antihistamines such as Allegra and Claritin
- Continuous Glucose Monitor
- Blood glucose test strips
- Anti-inflammatory creams for skin conditions
- Certain types of anti-dandruff shampoo
- Hydration solutions such as Hydralyte, Electrolyte

Dental

Health Benefits has partnered with Pacific Blue Cross (PBC) to offer a comprehensive Dental plan to First Nations in BC. You can access your Dental benefits directly through most dentists. To access the benefit, please provide your Status Number and BC Services Card/ CareCard at the time of scheduling your appointment for the check-up or dental work.

Some common dental services or procedures include:

- Exams and X-rays
- Teeth cleanings
- Fillings
- Root canals
- Removable dentures
- Oral surgery services

Pre-determination through PBC is required for many dental procedures. Before receiving treatment, please ask your dental provider if they are registered with PBC. Providers who are registered can bill PBC directly.

The dental provider has an obligation to tell you, as the client, if you will have to pay out-of-pocket for services before treatment is started.

Vision

Health Benefits has partnered with Pacific Blue Cross (PBC) to offer a comprehensive vision care plan. First Nations in BC access vision benefits through their eye doctor at the time of their exam and through the optician when they have their prescription filled.

Through Health Benefits, you are eligible for the following (from the last date of service and up to the coverage maximum):

- New glasses every 2 years
- An eye exam every 2 years
- Eyeglasses frame repairs

To access the benefit, provide your Status Number and BC Services Card/CareCard at the time of scheduling your vision test or glasses purchase.

Medical Transportation

The Medical Transportation (MT) benefit is intended to support you in accessing medically necessary health services not available in your community of residence.

If eligible, you may be provided with coverage towards the cost of transportation and, where appropriate, meals and accommodations. MT benefits cover travel to the closest appropriate provider, using the most efficient and economical type of transportation appropriate for your needs and medical condition.

MT benefits may provide funding towards the cost of travel, accommodation and meals for the following:

- Air travel, boats/ferries and other ground transportation such as buses and taxis (not including gratuity)
- A mileage rate that supplements the cost of fuel
- Non-commercial accommodation (i.e., Jean C Barber Lodge or Easter Seals)
- Commercial accommodation at the most economical medical rate
- Accommodation in private homes
- Meals at a daily rate, nightly rate or weekly rate

If you are age 65 and above and require assistance to attend a scheduled medical appointment, you are eligible for escort coverage without the need for additional documentation.

Where you access the program depends on what Nation and/or community you are from and where you live.

If you live in community, please contact your community's Patient Travel (PT) Clerk to access your MT benefits.

If you live in an urban area or away from home (UAH), or are unsure who to contact for your travel, please call MT Operations at 1-855-550-5454.

Mental Health

The Mental Health benefit covers counselling services from a qualified mental health provider, which includes psychologists, clinical counsellors and social workers. The Mental Health provider selected **must** be registered with Health Benefits. The plan covers as many hours of counseling needed as determined between you and your provider.

Mental Wellness and Counselling

The Mental Wellness and Counselling (MWC) program is designed to support clients who need support to process their emotions and enhance wellness.

All FNHB Clients are eligible for the MWC program.

To access the benefit, provide your Status Number and BC Services Card/CareCard at the time of scheduling with your registered Mental Health Provider.

Appeals Process

If you have been denied coverage for an item, service or travel, you have the right to appeal the decision. You can submit an appeal up to 12 months from the date that your benefit was denied. Appeals can be submitted by you, or a representative.

For more info regarding the appeals process, visit the FNHA website www.fnha.ca/benefits/appeals, or contact Health benefits directly.

Your Home

Your home

In this section, you will find information about Independent Living BC, homeowner grants for Elders age 65+, affordable housing, property tax assessment and deferment and how to receive assistance to renovate and adapt your home — you can even receive cash back for energy efficient home improvements.

Support for assisted living is a crucial service. In BC more than 4,000 affordable assisted living units have been created through partnerships between the Province and various non-profit and private care providers. These units often include accommodation, meals, housekeeping, laundry, 24-hour response, recreational opportunities and personal care services for low-income seniors and people with disabilities.

The provincial government also subsidizes rents in affordable housing units built in partnership with non-profit housing providers and other levels of government and provides rent subsidies to seniors living in private rental housing.

Questions to consider as you plan for Healthy Aging:

- Have you thought about how your housing needs may change as you age? (e.g., do you need to downsize?)
- Can your current home be adapted to suit your future needs?

Shelter Aid for Elderly Renters

The Shelter Aid for Elderly Renters (SAFER) program provides cash re-imbursement for rent paid to eligible BC residents who are 60 or over and who pay rent for their homes.

You may be eligible for SAFER if you meet all the following conditions:

- You are age 60 or older
- You have lived in British Columbia for the full 12 months immediately preceding your application
- You and your spouse (with whom you are living) meet the citizenship requirements
- You pay more than 30 per cent of your gross (before tax) monthly household income towards the rent for your home, including the cost of pad rental for a manufactured home (trailer) that you own and occupy

You will not be eligible if any of following statements are true:

- You are under age 60
- You live in subsidized housing, or a residential care facility funded by the Ministry of Health
- You live in co-operative housing and are a shareholder
- You or your family receive income assistance through the BC Employment and Assistance Act or the Employment and Assistance for Persons with Disabilities Act (excluding Medical Services only)

Application forms and further information on eligibility are available from any BC Housing office or can be downloaded from BC Housing's website: www.bchousing.org

For more information, contact BC Housing:
10–4555 Kingsway, Burnaby, BC V5H 4V8
Phone (toll-free): 1-800-257-7756
Phone (Greater Vancouver): 604-433-2218
Fax: 604-439-4729

Seniors' Supportive Housing

The Seniors' Supportive Housing (SSH) program provides specially modified rental homes in selected subsidized housing developments, primarily to low-income Elders who need some assistance to continue to live independently. Support services include one meal per day, 24-hour response, light housekeeping and social and recreational activities. Those eligible pay 50 per cent of their income to live in these units.

You may be eligible for SSH if:

- You are a low-income Elder or person with a disability who would benefit from an accessible home
- You require some support services to continue to live independently
- You can manage your lifestyle

Application forms and further information on eligibility are available from any BC Housing office and can be downloaded from BC Housing's website: www.bchousing.org

For more information, contact BC Housing:
10–4555 Kingsway, Burnaby, BC V5H 4V8
Phone (toll-free): 1-800-257-7756
Phone (Greater Vancouver): 604-433-2218
Fax: 604-439-4729

Independent Living BC

Assisted living services provide housing, hospitality and personal care services for adults who can live independently, but require regular assistance with daily activities, usually due to age, illness or disability.

Subsidized Assisted Living units are for seniors and people with disabilities who require some support, but do not need 24-hour institutional care. **Assisted Living offers a middle option to bridge the gap between home care and residential care by providing:**

- Accommodation
- Hospitality services such as meals, housekeeping, laundry, recreational opportunities and 24-hour response
- Personal care services such as assistance with grooming, mobility and medications

Those eligible pay 70 per cent of their after-tax income to live in these units. To be considered for Assisted Living, candidates must first be assessed, then referred through their local health authority.

A health authority case manager will work with you to find out whether Assisted Living is the best option for you.

For more information, refer to the Health Authorities and Home and Community Care entries in the **Your Health Services** section of this guide.

Affordable Housing for seniors

Independent Living BC is a subsidized, assisted-living program that provides housing with support services to seniors and people with disabilities.

There are three types of affordable housing developments in BC:

› Public housing: Managed by BC Housing
› Non-profit housing: Managed by non-profit societies
› Co-op housing: Managed by residents

Many affordable housing developments are listed on the Housing Registry, a centralized listing and application service maintained by BC Housing.

The Housing Registry includes public housing and some non-profit and co-op housing providers. Other non-profit and co-op housing providers maintain their own registries.

To apply to developments listed in the Housing Registry, complete and submit an Application for Accommodation form. Application forms and further information on eligibility are available from any BC Housing office and can be downloaded from the BC Housing website: www.bchousing.org

To apply to non-profit societies and co-op housing developments that maintain their own registries, contact them directly.

Contact information for societies and co-ops across the province are available from any BC Housing office, and can be downloaded from the BC Housing website, some are also listed below.

BC Housing head office

101–4555 Kingsway Burnaby, BC V5H 4V8
Phone (toll-free): 1-800-257-7756
Phone (Greater Vancouver): 604-433-2218
Website: www.bchousing.org/contact

Vancouver Island regional office

Phone (toll-free): 1-800-787-2807
Phone (Victoria): 250-475-7550

Interior regional office

Phone (toll-free): 1-800-834-7149
Phone (Penticton): 250-493-0301

Northern regional office

Phone (toll-free): 1-800-667-1235
Phone: 250-562-9251

Cooperative Housing Federation

Phone (toll-free): 1-866-879-5111
Website: www.chf.bc.ca/contact

Home Adaptations for Independence Program

The Home Adaptations for Independence program helps low-income seniors and people with disabilities finance home modifications for accessible, safe and independent living. Eligible homeowners and landlords with eligible tenants can receive up to $20,000 per home in the form of a forgivable loan.

To obtain full details about the program, including eligibility requirements and an application form, **please visit the website below:**
Phone (Greater Vancouver): 604-259-1211
Website: www.bchousing.org/housing-assistance/BC-RAHA/program-overview

Residential Tenancy Branch

The Residential Tenancy Branch provides information to landlords and tenants about their rights and responsibilities and options under the Residential Tenancy Act and the Manufactured Home Park Tenancy Act. The office can provide information to help resolve disputes related to tenancy, such as claims for damages, return of security deposits, rent increases and eviction notices. Where disputes cannot be resolved by the landlord and tenant, you can apply for dispute resolution. The Residential Tenancy Branch also provides information and dispute resolution services for manufactured home park tenancies.

Information about landlord and tenant rights and responsibilities are available on the Residential Tenancy Branch website. To speak to an information officer or listen to 24-hour recorded information on renting in BC, see the contact information below:

Phone (toll-free): 1-800-665-8779
Phone (Greater Vancouver): 604-660-1020
Phone (Victoria): 250-387-1602
Email: HSRTO@gov.bc.ca
Website: www.tinyurl.com/53w4cf8z

Seniors Services Society

This non-profit organization provides information on all types of housing options and services for seniors living in or wanting to live in BC.

For more information, use the contacts provided below.
Phone (Greater Vancouver): 604-520-6621
Website: www.seniorsservicessociety.ca

Your Transportation

Transportation is crucial in helping Elders stay active and can be a major issue.

As roads become busier and communities grow and expand, accomplishing the day's errands can become more of a challenge. Whether you rely on public transportation or drive a vehicle, you need reliable access to a range of transportation options to stay active.

In this section you will find information about a variety of programs and services available to seniors.

There are discounts for transportation services like transit fares and bus passes, and passage on BC Ferries. The Bus Pass Program is offered in over 60 BC communities and benefits more than 65,000 people each year.

If you need someone to drive for you, many local community organizations provide volunteer driving services, or can put you in touch with commercial driving services.

You can also access specialized services like **handyDART** and the **Taxi Saver Program**.

Seniors are eligible for reduced rates on automobile insurance. Information about driver's licenses for seniors and license plates for veterans can also be found in this section.

If you need road report and travel weather updates, the Drive BC website provides up-to-the-minute information about conditions, travel hazards and road closures.

Questions to consider as you plan for Healthy Aging:

› Typically, older adults live seven to ten years beyond their driving ability — what are you doing to plan for your future transportation needs?

Transit seniors' fare discount

Seniors 65+ in BC are eligible for discounted travel on most public transit systems. For detailed information, please contact the following agencies:

Metro Vancouver Region TransLink

Phone: 604-953-3333
Website: www.translink.ca

Capital Regional District (Victoria) BC Transit

Phone: 250-382-6161
Website: www.bctransit.com/victoria

Outside of Victoria and Metro Vancouver, contact your local transit operator, or visit the BC Transit website: www.bctransit.com

Bus Pass Program

The Bus Pass Program provides affordable transportation to low-income seniors and persons with disabilities (PWD). Eligible people can buy a yearly pass at a reduced cost. The bus pass allows travel without additional cost on BC Transit and TransLink, including buses, SkyTrain and SeaBus. The bus pass is only valid for concession fares on the West Coast Express and is not valid on handyDART.

To be eligible for the BC Bus Pass, the applicant must be living in a transit service area where the annual pass is available and meet one of the **following criteria:**

- 60 years or older and the spouse of a person with the PWD designation and are receiving disability assistance from the Province
- 60 years or older and receiving income assistance from the Province
- 60 years or older, living on a First Nations reserve and getting assistance from the band office
- 65 years or older and would qualify for the Guaranteed Income Supplement (GIS) but does not meet the Canadian 10-year residency rule
- Receiving Old Age Security and the GIS
- Receiving the federal spousal Allowance
- Receiving the federal Allowance for the Survivor

People with the PWD designation who live in community and receive assistance from their band should contact their band office for information.

Recipients with the PWD designation, who are receiving disability assistance and turn 65 years of age, begin receiving Old Age Security (OAS)/Guaranteed Income Supplement (GIS), and transition to Medical Services Only (MSO) can continue to receive a bus pass under the low-income seniors program. In the year they transition, there is no fee.

Online service: You can apply for the BC Bus Pass Program, update your address or contact information and request a replacement if your pass has been lost or stolen using the online form: www.myselfserve.gov.bc.ca/BusPass

Email service: General questions and documents can be submitted via email (BCBusPassProgram@gov.bc.ca). Emails that do not include the attached Bus Pass General Enquiry Form (www.tinyurl.com/53r67zdx) may cause delay. Emails will be responded to within a 5-day period.

When contacting the Bus Pass Program, please provide: Your name, Social Insurance Number, phone number, date of birth and spoken language if not English.

BC Bus Pass Program contact:
PO Box 9985, STN PROV GOVT, Victoria, BC V8W 9R6
Phone (toll-free): 1-866-866-0800 **Fax:** 1-855-771-8788
Email: BCBusPassProgram@gov.bc.ca
Website: www.tinyurl.com/3jn9y3kp

If you are advocating on behalf of multiple individuals, please ensure each person's documentation is faxed separately for privacy reasons.

If your name or address changes, please contact the Bus Pass Program to ensure you receive next year's application and pass.

handyDART

handyDART is a special transportation service for eligible people with a physical or cognitive disability who cannot use regular public transport without assistance. This transit service uses specially equipped vehicles, provides door-to-door service and is available in all of the province's larger centers, as well as many smaller communities.

Other transit services are provided to seniors, persons with a disability and others in many smaller communities. These services use smaller, accessible vehicles and offer a range of services, including door-to-door and fixed route.

For areas other than Metro Vancouver, including Victoria, contact handyDART listed in the white pages of your phone book. To find handyDART information on the BC Transit website, search for your community, or find it on the map, then click "Rider Info."
Phone (Victoria): 250-385-2551
Website: www.bctransit.com

In Metro Vancouver, please contact your local community resources centre, call TransLink at the number below, or visit the TransLink website.
Phone (Vancouver): 250-727-7811
Website: www.translink.ca

Taxi Saver Program

BC Transit and TransLink offer a Taxi Saver Program for handyDART or HandyCard registrants living in Metro Vancouver and for handyDART registrants living in Victoria and other BC municipalities.

This program provides a 50 per cent subsidy toward the cost of taxi rides. Passengers use coupons for taxi travel by booking directly with a participating taxi company, without having to pre-plan the trip.

Taxi Saver coupons are sold by local handyDART offices to any adult who has been issued a BC Transit handyPass or TransLink HandyCard, which are available to any permanent registered handyDART user and, in Metro Vancouver, also to persons who register having a permanent disability who are unable to use conventional transit without assistance.

In all areas outside Metro Vancouver, contact your local handyDART operator to learn more or use the contact information listed below.
Phone (Victoria): 250-727-7811
Website: www.bctransit.com/victoria/riderinfo/handydart

In Metro Vancouver, please contact your local community resources centre or call TransLink at the number below.
Phone (Vancouver): 604-953-3333

Community Travel Training Program

The Community Travel Training Program is a free service that provides training to seniors and people with disabilities who wish to use the regular transit service.

Travel trainers have in-depth knowledge of the transit system and are familiar with the issues facing seniors and persons with disabilities. They have experience working with a range of assistive devices, mobility aids and special needs and will work with you and your caregiver or family member and provide follow-up to make sure you are comfortable using the transit system.

Phone (Victoria): 250-384-7723
Phone (Kelowna): 250-860-8121
Phone (Prince George): 250-563-0011
Phone (Vernon): 250-545-7221

BC Transit frequently holds open houses in various communities throughout the province (outside of Greater Vancouver) to provide information on transit services. To find out more information about open houses in your community, please contact the BC Transit head office in Victoria.
Phone (Victoria): 250-995-5726

Ferry fares

BC Ferries

BC seniors 65 or older, possessing either a BC Gold CareCard or a valid BC Services Card, receive a 100 per cent discount on passenger fares Monday to Thursday, excluding statutory holidays on all routes, except the northern routes. For the northern routes, seniors receive a 33 per cent discount on the passenger fare any day of the week. If you are driving, a vehicle fare will still apply.

Note: 50 per cent off regular adult fare is not applicable on the Inside Passage, Haida Gwaii and Discovery Coast Connector routes. However, a special discount on BC Senior passenger fares on these routes is available. Customer information and reservations are available by phone.

Phone (outside North America): +8-001-223-3779
Website: www.bcferries.com

Inland Ferries

Passage on inland ferries operated under contract with the Ministry of Transportation and Infrastructure is available to the public free of charge. This includes both passengers and vehicles. Route and schedule information, plus telephone numbers for individual routes are available online.
Website: www.tinyurl.com/3fxsr7a3

Information is also available from the **Ministry of Transportation** and Infrastructure's Marine Branch, or through **Drive BC**.

Phone (Toll free): 1-800-550-4997
Website: www.drivebc.ca

Seniors' vehicle insurance discounts

Senior driver savings apply to policies where the vehicle is owned or leased by a senior (65+) and is used for pleasure use. Now, seniors may use their vehicle for up to six days in a calendar month for commuting, business or delivery — a change from the previous seniors' discount, which had restrictions on vehicle use.

If the senior has an at-fault crash, the savings will be reduced and then eliminated if there's a second at-fault

crash in the same scan period. For more information about these discounts, contact ICBC.

Phone (toll-free): 1-800-663-3051
Phone (Greater Vancouver): 604-661-2800
Website: www.icbc.com/insurance/costs/Discounts-and-savings

Driver's licenses

If you are 65 years or older, fees for some services offered by ICBC driver licensing offices are reduced or free of charge.

Reduced fees apply to:
- Driver's license renewals
- Original BC Identification Cards

Free services include:
- British Columbia Identification Card (if you are giving up driving and surrender your driver's license)
- Driver's examinations, incl. knowledge and road tests

For more information, contact ICBC:
Phone (toll-free): 1-800-950-1498
Phone (Victoria): 250-978-8300
Website: www.icbc.com/driver-licensing/visit-dl-office/Pages/Fees.aspx

Driver fitness medical reports and road test re-exams

Through British Columbia's Driver Fitness Program, drivers are assessed to determine that they are physically, cognitively and medically fit to drive:

- When they apply for a BC driver's license
- At regular intervals if they hold a commercial class driver's license
- When a reliable report is received from a medical professional, police officer, concerned family member or other individual (doctors, registered psychologists and optometrists have a reporting obligation under the Motor Vehicle Act)
- At regular intervals beginning at age 80, as medical conditions affecting driving are more common as people age

If you are required to provide a driver's medical exam report for any of the reasons listed above, you will be mailed a form which you should take to your doctor (there are detailed instructions on the back of the form).

Your doctor will complete the report and send it for review to RoadSafetyBC. You will be notified in writing only if there is any change to your driver's license status or if more information or testing is needed to determine your fitness to drive.

For more information or **general inquiries** about **driver fitness** and **medical requirements, contact RoadSafetyBC:**

Phone (toll-free): 1-855-387-7747
Phone (Victoria): 250-387-7747
Website: www.tinyurl.com/mr429mh5

For more information on **driver licensing** and **driver testing, contact ICBC:**

Phone (toll-free): 1-800-950-1498
Phone (Victoria): 250-978-8300
Website: www.icbc.com/driver-licensing/re-exam

License plates for veterans

Veteran specialty license plates are available to veterans who served or are currently serving:

- During wartime
- In a post-war capacity
- During a NATO or UN operation, including members of the RCMP and Municipal Police

To apply for a veteran specialty plate, print the application form from ICBC's website or pick up a copy from your Autoplan broker.

For more information on the application process or eligibility requirements, please contact one of the following organizations:

British Columbia Veterans Commemorative Association
Phone (Greater Vancouver): 604-770-3498
Website: www.bcveterans.org

BC Yukon Command, Royal Canadian Legion
Phone (Greater Vancouver): 604-575-8840
Phone (toll-free): 1-888-261-2211
Website: www.legionbcyukon.ca

Drive BC

The Drive BC website is updated with the most current information on highway conditions for major highways in British Columbia. Visit the Drive BC website or call the toll-free number below to access weather information, travel advisories, road closures, webcams, U.S.-BC border traffic wait times, inland ferry schedules, BC Ferries schedules, TransLink and other important links and travel information.

Phone (toll-free): 1-800-550-4997
Website: www.drivebc.ca

Taxi Bill of Rights

The Taxi Bill of Rights is a statement of principles, outlining expectations of both taxi drivers and passengers. The purpose of the Taxi Bill of Rights is to improve taxi service in Metro Vancouver.

As a taxi passenger, you have the right to:

- Be picked up and transported to your stated destination by any available on-duty taxi driver
- Pay the posted rate by cash, or accepted credit card or Taxi Saver voucher
- A courteous driver who helps if requested
- Travel with an assistance dog or portable mobility aid
- A taxi that is clean, smoke free and in good repair
- Direct the route, or expect the most economical route
- A quiet atmosphere, upon request
- A detailed receipt when requested

Further information regarding these rights can be found on the website: www.taxirights.gov.bc.ca

Your Money

Elders across Canada are living longer, more active, more technology-literate and more financially secure than ever before.

While many Elders fare well, others experience financial challenges and may need support.

If you're a low-income Elder, there are programs available to help supplement your income. These include the federal Old Age Security and Guaranteed Income Supplement programs and the BC Senior's Supplement.

You may also be eligible for a variety of provincial and federal tax credits to reduce the amount of tax you pay. This section provides information about income security programs and tax credits so you can make sure you're getting all the benefits you're entitled to receive.

For more information, refer to the **Your benefits** section at the beginning of this guide.

Also refer to the **Your safety and security** section in this guide to read about: incapacity planning and how to appoint someone to make legal, financial, or health care decisions for you in case you're ever unable to make these decisions on your own and consumer protection and investor education programs to help you protect yourself and your money from scams and fraud.

Questions to consider as you plan for Healthy Aging:

- Have you thought about what sources of income you will have in the future?
- Do you have a plan in case you become unable to manage your financial matters?
- Do you know about representation agreements and powers of attorney?

Federal programs

For information on any Government of Canada program or service, contact Service Canada at the toll-free number below, or visit their website.

Phone (toll-free): 1-800-622-6232
Website: www.servicecanada.gc.ca

Old Age Security Pension

The Old Age Security Pension (OAS) is a federally funded base monthly pension paid to Canadian citizens and legal residents of Canada who have reached the age of 65 and meet the residency requirements. If you have lived or worked in another country that has a social security agreement with Canada, under this agreement you may be eligible for OAS benefits from Canada or from the other country. Benefit rates are reviewed in January, April, July and October to reflect increases in the cost of living as measured by the Consumer Price Index.

You must apply to receive OAS benefits, and you should apply at least six months before your 65th birthday or the date of your eligibility. For more information about the OAS, contact Service Canada, or visit their website.

Phone (toll-free, Canada & U.S.): 1-800-277-9914
Website: www.tinyurl.com/mr3vnstc

Guaranteed Income Supplement

The Guaranteed Income Supplement (GIS) provides additional money, on top of the Old Age Security Pension, to eligible low-income seniors living in Canada. You must apply to receive the GIS. Whether you are a new applicant or already receive these benefits, your benefits will be renewed automatically each year if you remain eligible and file your annual income tax return on time.

If you do not file your income tax return on time, or if further information is needed, you will receive a renewal form in the mail. The GIS is based on your annual income, or the combined income of you and your spouse or common-law partner. As your annual income may change from year to year, you must provide your income each year, either by completing an application form or by filing your income tax return.

For more information about the GIS, contact Service Canada, or visit their website.

Phone (toll-free, Canada & U.S.): 1-800-277-9914
Website: www.tinyurl.com/m4xk4wy

Federal Allowance/Allowance for the Survivor

a) Allowance

If you are a spouse or common-law partner of someone receiving both Old Age Security and the Guaranteed

Income Supplement, you may qualify for a benefit called the Allowance. The Allowance provides extra money to eligible low-income individuals age 60 to 64. The benefit you receive will be based on the combined incomes of you and your spouse or common-law partner.

Phone (toll-free, Canada & U.S.): 1-800-277-9914
Website: www.tinyurl.com/3kjxvc6c

b) Allowance for the Survivor

If your spouse or common-law partner dies (or has died), and depending on your income, you may receive a benefit called the Allowance for the Survivor until you reach age 65.

You must apply to receive both supports. Whether you are a new applicant or you already receive these benefits, your benefits will be renewed automatically each year, as long as you remain eligible and you file an annual income tax return on time.

If you do not file your return on time, or if further information is needed, you will receive a renewal form in the mail. As your annual income may change from year to year, you must provide your income each year either by completing an application form or by filing your income tax return.

For more information about the Allowance or about the Allowance for the Survivor, contact Service Canada, or visit their website.

Phone (toll-free, Canada & U.S.): 1-800-277-9914
Website: www.tinyurl.com/bdbnpuh9

Canada Pension Plan

The Canada Pension Plan (CPP) provides a retirement pension and other benefits for those who have contributed to the plan through paid employment in Canada. The amount of CPP benefit is determined by the contributions you made during the time you were employed. The CPP is adjusted for inflation every January to keep up with increases in the cost of living.

Individuals must apply to receive CPP benefits, retirement benefits do not begin automatically except for those who were in receipt of CPP disability benefits when they turned 65. Applications for CPP must be submitted at least six months before applicants want their CPP pension to begin. If an individual applies for CPP retirement benefits to begin early (age 60-64), they will receive a reduced pension. If they apply after age 65 and as late as age 70, they will receive an increased pension. If they apply to have their pension begin at age 65, they will receive their full pension amount with no increase or reduction.

People who have lived or worked in another country that has a social security agreement with Canada, or if an individuals is the surviving spouse or common-law partner of someone who has lived or worked in another country that has a social security agreement with Canada, they may be eligible for benefits from Canada or from the other country.

For individuals who have contributed to the CPP for the necessary number of years, the CPP also offers a one-time lump-sum death benefit to their estate upon death. Furthermore, an individual's spouse or common-law partner may be eligible to receive a monthly survivor pension. Dependent children up to the age of 25 may also be eligible for benefits (those between 18 and 25 must be attending school full-time).

In 2019, the CPP started being gradually enhanced, meaning people will receive higher benefits in exchange for making higher contributions.

For more information about the CPP, contact Service Canada:
Phone (toll-free, Canada & U.S.): 1-800-277-9914
Website: www.tinyurl.com/3xtnm9v7

Employment Insurance benefits

Seniors who wish to continue working after age 65 are eligible for the same Employment Insurance (EI) benefits as other workers in Canada. You must meet the qualifying and entitlement conditions.

The receipt of pension income does not prevent you from receiving EI benefits. If you return to work and accumulate enough insurable hours and meet the entitlement conditions to set up a claim, your pension income will not be deducted from your EI benefits.

You can apply for Employment Insurance benefits online. For more information, contact Service Canada:
Phone (toll-free): 1-800-206-7218
Website: www.servicecanada.gc.ca

Veterans Affairs Canada

Veterans Affairs Canada (VAC) provides a variety of services and benefits for eligible Veterans, their families and caregivers, both at home and in community facilities.

These include disability benefits, financial assistance for low-income Veterans and their families, health care, respite care, palliative care, special equipment and support for home adaptations for Veterans with special needs. VAC can also help bring together services offered by the community and the provincial government to meet

the needs of Veterans, their families and caregivers. For more information, call Veterans Affairs Canada or visit their website.

Phone (toll-free): 1-866-522-2122
Website: www.veterans.gc.ca/eng/services

Tax credits

The following information describes tax credits that may be available to you when you prepare and submit your annual income tax and benefit return.

Age amount

In addition to the basic personal amount, if you turned 65 during the year (or are older), you may be entitled to claim the age amount, which allows eligible seniors a non-refundable tax credit to reduce their income tax payable. Your eligibility and the amount you can claim are based on your net income.

Pension income amount

If you receive pension income, superannuation, or annuity payments, you may be able to claim the pension income amount, an allowable amount for certain pension incomes. Your qualifying pension income amount will be used in determining the total non-refundable tax credits used to reduce your federal income tax.

Amounts transferred from spouse

Your spouse may be able to transfer to you amounts that he or she qualifies for but does not need to reduce his or her federal income tax to zero. For example: a spouse may be able to transfer the age amount, pension income amount or the disability amount.

Pension income splitting

You may also want to explore the idea of splitting your eligible pension income with your spouse or common-law partner. Using income splitting, your spouse or common-law partner may be able to transfer up to half of their pension income to you for income tax purposes.

For more information about pension income splitting, please refer to your income tax guide or call the Canada Revenue Agency (CRA).

Phone (toll-free): 1-800-959-8281
Website: www.canada.ca/en/revenue-agency/services/tax/individuals/topics/pension-income-splitting.html

Canada Pension Plan contributions

The Canada Pension Plan (CPP) provides a retirement pension and other benefits for those who have contributed to the plan through paid employment in Canada. The amount of CPP benefit is determined by the contributions you made during the time you were employed.

The CPP is adjusted for inflation every January to keep up with increases in the cost of living. Individuals must apply to receive CPP benefits – retirement benefits do not begin automatically except for those who were in receipt of CPP disability benefits when they turned 65. Applications for CPP must be submitted at least six months before applicants want their CPP pension to begin.

For more information:
Phone (toll-free): 1-800-959-8281
Website: www.tinyurl.com/3xtnm9v7

Other amounts

You may also be able to claim a disability amount, an amount for medical expenses, and expenses for an attendant or full-time care in a nursing home.

For more information, please refer to your income tax guide, call the CRA, or visit the CRA website.

Phone (toll-free): 1-800-959-8281
Website: www.canada.ca/en/revenue-agency.html

Goods and services tax credit

The goods and services tax (GST) credit is a tax-free quarterly payment that helps individuals and families with low and modest incomes to help offset all or part of the GST that they pay.

To receive GST credit payments, individuals must file their income tax return each year, even if they did not receive any income during the year. The Canada Revenue Agency uses the information from income tax and benefits returns to calculate credit payments and will advise those who are eligible to receive the credit.

If you have a spouse or common-law partner, only one of you can receive the credit. The credit will be paid to the person whose tax return is assessed first, and the amount will be the same regardless of who (in the couple) receives it.

Sales tax credit

You are eligible to claim the sales tax credit for a tax year if you were a resident of BC on December 31 of the tax year and any of the following applied:

- Are 19 years of age or older
- Have a spouse or common-law partner
- Are a parent

You can claim up to $75 for yourselves and $75 for your cohabiting spouse or common-law partner.
If you are single, the credit is reduced by two per cent of your net income over $15,000. If you have a cohabiting spouse or common-law partner, the credit is reduced by two per cent of the family net income over $18,000.

You can claim the sales tax credit when you file you T1 income tax return by using the British Columbia Credits form (BC479). The credit is refundable to the extent it exceeds and individual's income tax payable.

For more information, refer to your income tax guide, call CRA, or visit the CRA website.

Phone (toll-free): 1-800-959-8281
Website: www.tinyurl.com/4jdvv2jm

Provincial programs

Senior's Supplement

The Senior's Supplement is a monthly payment to low-income seniors who are receiving federal Old Age Security and the Guaranteed Income Supplement or federal Allowances. If the income level of an eligible senior falls below a level guaranteed by the Province, the supplement is provided to make up the difference. It is paid automatically to those who are eligible — seniors do not need to apply.

For more information, contact the senior's Supplement call center:
Phone (toll-free): 1-866-866-0800
Website: www.tinyurl.com/2rnsah8s

BC climate action tax credit

The BC climate action tax credit is a quarterly payment that helps offset the impact of carbon taxes paid by people and families. You don't need to apply for the BC climate action tax credit. When you file your T1 Income Tax and Benefit Return, the Canada Revenue Agency (CRA) determines your eligibility and automatically calculates your credit amount.

You're eligible to receive the credit if you are a resident of BC and you:

- Are 19 years of age or older
- Have a spouse or common-law partner
- Are a parent who resides with your child

Only one person can receive the credit on behalf of a family.

For more information:
Phone (toll-free): 1-800-387-1193
Website: www2.gov.bc.ca/gov/content/taxes

Income Assistance for Seniors Not Receiving Old Age Security

If you are 65 or over and in need of financial assistance, but not eligible for OAS and GIS benefits, the BC Employment and Assistance (BCEA) program may be able to help. Your eligibility for BCEA benefits depends on your income, assets and other factors.

For more information:
Phone (toll-free): 1-866-866-0800
Website: www.tinyurl.com/45c8zps6
To apply: www.myselfserve.gov.bc.ca

Powers of attorney

A power of attorney is a legal document that appoints another person, called an "attorney," to deal with your business, property and to make financial and legal decisions on your behalf. You can appoint almost anyone as your power of attorney, including a spouse, common-law partner, family member or adult child. It can be broad in scope or can be limited to specific matters.

A power of attorney ends if you become mentally incapable. If you want the power of attorney to continue even if you become mentally incapable, you can choose to make an enduring power of attorney.

For more information on planning in advance of incapacity, including enduring powers of attorney, please see **Your Safety and Security** section of this guide.

For more information:
Website: www.tinyurl.com/mtzeycdr

Your Safety and Security

This section of the BC Elders' Guide provides information and resources to help keep Elders safe.

Elder abuse and neglect is a growing problem. If you think that someone is abusing or neglecting a vulnerable senior, call the police, or refer to the contact information under the heading **Preventing Elder abuse and neglect**. Scams and fraud are also of increasing concern for Elders.

This section includes information on organizations such as Consumer Protection BC, the Motor Vehicle Sales Authority of BC and the BC Securities Commission. **These organizations can help you protect yourself from unfair business practices and investment fraud.**

You can also find important information in this section of the guide about substitute decision-making and how to appoint someone to make decisions for you in case you are ever unable to make health, personal care, financial and/or legal decisions for yourself. This includes information on enduring powers of attorney, representation agreements and advance directives/ advance care planning.

Questions to consider as you plan for Healthy Aging:

- Do you know how to protect yourself against financial fraud, scams and identity theft?
- Do you know who to contact for help if you or a senior you know is being abused, neglected, or overmedicated?
- Are you prepared in case of an emergency or natural disaster? powers of attorney?

Preventing Elder abuse and neglect

Abuse and neglect later in life can seriously affect an adult's health, happiness and safety. Older adults can experience different kinds of harm from people they rely on or trust, such as physical, emotional, or financial abuse and neglect. Shoving, hitting, threatening, taking money or property, failing to provide adequate care and withholding medication, or giving it improperly, are all examples of abuse and neglect. **Many of these are criminal offences.**

Abuse of older adults can occur at home, in the community, or in institutional settings. Those who abuse are most often family members, such as a person's spouse or children, but they can also include friends and caregivers.

If you think a senior is being abused, taken advantage of, or neglected — or if they cannot help themselves — report the situation by contacting VictimLink BC (1-800-563-0808) in cases of physical or emotional abuse, or the Public Guardian and Trustee of BC (1-800-663-7867) in cases of financial or legal abuse.

If you see a crime or abuse taking place, call the police or 911 immediately.

Contacts for reporting and support

VictimLink BC

VictimLink BC provides information, referrals and support for victims of family and sexual violence and other crimes.

- **Phone (BC and Yukon, toll-free):** 1-800-563-0808
- **Email:** VictimLinkBC@bc211.ca

Public Guardian and Trustee (PGT) of BC

More information on the Public Guardian and Trustee can be found later in this section of the guide.

- **Phone (Service BC, toll-free):** 1-800-663-7867 (ask to be transferred to the PGT)

Assisted Living Registrar

If you believe someone is being abused or neglected in an assisted living residence, you can contact the Assisted Living Registrar.

- **Phone:** 778-974-4887
- **Phone (toll-free):** 1-866-714-3378 (outside the Greater Victoria area)
- **Email:** Hlth.assistedlivingregistry@gov.bc.ca

Health authority contacts

Home and Community Care Offices in local health authorities have a responsibility to investigate more serious reports of suspected abuse or neglect. Refer to the **Your health services** section of this guide for health authority contact information.

HealthLink BC

You can call HealthLink BC 24/7 for non-emergency health information and advice from a registered nurse. Translation services are available in over 130 languages, upon request.

› **Phone (toll-free):** 811
› **Phone (Deaf/hearing-impaired [TTY], toll-free):** 711
› **Website:** www.healthlinkbc.ca

BC Association of Community Response Networks

The BC Association of Community Response Networks addresses adult abuse and neglect in communities across BC. Email or visit their website for more information and community resources.

› **Email:** info@bccrns.ca
› **Website:** www.bccrns.ca

Seniors First BC

Seniors First BC, formerly the BC Centre for Elder Advocacy and Support, is a charitable, non-profit society that provides information, legal advocacy, support and referrals to older adults across BC who are dealing with issues affecting their well-being, as well as those who care for them.

For further information, contact Seniors First BC:

› **Website:** www.seniorsfirstbc.ca

Seniors Abuse & Information Line

Seniors Abuse & Information Line (SAIL) is a confidential information line for older adults and those who care about them to speak to a professional intake worker about abuse, mistreatment and any issues that impact the health and well-being of older adults in BC.

- **Phone (Lower Mainland)**: 604-437-1940
- **Phone (toll free):**1-866-437-1940

Office of the Seniors Advocate

The seniors advocate is mandated to monitor and review system-wide issues affecting the well-being of seniors and to raise awareness about resources available to them. The seniors advocate is also responsible for making recommendations to the government and those who deliver seniors services related to health care, personal care, housing, transportation and income support. The seniors advocate is interested in hearing from seniors and caregivers about system gaps and inefficiencies in service delivery.

For further information, contact the Office of the Seniors Advocate:

- **Phone Toll-free:** 1-877-952-3181
- **Phone (Victoria):** 250-952-3181
- **Email:** info@seniorsadvocatebc.ca

Assisted Living Registrar

The Office of the Assisted Living Registrar (OALR) was established to protect the health and safety of people living in assisted living residences. All assisted living residences in BC must be registered with the Registrar regardless of the form of ownership or funding. Operators of registered assisted living residences must meet and maintain provincial assisted living health and safety standards. The OALR investigates complaints about assisted living health and safety standards not being met.

A member of the public may contact the Assisted Living Registrar with concerns about registered assisted living residences by phone (toll-free) or email:

- **Phone (toll-free):** 1-866-714-3378
- **Victoria:** 778-974-4887
- **Fax:** 250-953-0496
- **Email:** Hlth.assistedlivingregistry@gov.bc.ca
- **Website:** www.tinyurl.com/4mnc5j4j

Planning in advance of incapacity

Planning for the future is important, especially if something unexpected happens and you become incapable of making your own decisions for health care treatment, personal, or financial matters. Careful planning can help you and your family to feel more at ease and manage through a difficult time. There are several legal options and resources,

including forms, available in British Columbia to assist capable adults to make plans in the event of future incapacity. Please note that while visiting a lawyer or notary public is not required to fill out the forms discussed below, you may wish to seek medical or legal advice before you complete them.

Making future health care treatment decisions: Advance care planning

Having a voice in decisions about your future health care treatment is important. There may come a time when, due to illness or injury, you become incapable of expressing your health care treatment wishes to your health care provider(s). By planning in advance, you can be sure that your family, friends and/or health care providers know your wishes or instructions and can ensure they are followed.

Planning in advance is called advance care planning. When you talk over and write down your beliefs, values and wishes for health care, you are making an advance care plan.

You can make an advance directive as part of your advance care plan, without visiting a lawyer or notary public. An advance directive allows you to state your instructions about the health care treatments you want to accept or refuse, including life-support and life-prolonging medical interventions, and provides those instructions directly to

your health care provider(s). Health care providers must follow an advance directive and won't seek a consent decision from anyone when your instructions address the care that is needed at the time, unless you have a representative (more information on representatives is available later in this section of the guide) who will be asked.

Many adults prefer to talk their wishes over with close family or a friend so that person can express the adult's wishes if a time comes when the adult is incapable of deciding for themselves. If you want someone in particular to make your health care decisions, read about substitute decision makers below.

For more information:
› **Website:** www.tinyurl.com/mrxmubjm
› **Phone (BC and Yukon, toll-free):** 811
› **Phone (Deaf/hearing impaired [TTY], toll-free):** 711

Substitute decision-makers

A substitute decision-maker is a person chosen to make health care decisions for you should a severe illness or injury prevent you from making these decisions for yourself. The document that grants this decision-making power to the person selected is called a representation agreement, proxy directive, or another name depending on the province or territory.

A substitute decision-maker may also be called a health care representative, agent, or proxy.

Although laws vary by province or territory, a substitute decision-maker can usually make treatment decisions (if health professionals agree with these decisions) at the end of life or anytime a person is not able to communicate. As soon as you select a substitute decision-maker, it is important to thoroughly discuss and document health care preferences, such as when to continue or abandon life-support measures.

› **HealthLink BC Website:** www.tinyurl.com/yc73c92c

How do you choose a substitute decision-maker?

Choose your substitute decision-maker (health care agent, proxy, surrogate) carefully. You can choose a family member or someone else. Talk to the person before you decide. Make sure the person is comfortable with this responsibility.

It's a good idea to choose someone who:

› Is of legal age and someone you trust
› Knows you well and understands what makes life meaningful for you
› Understands your religious and moral values
› Will honour your wishes and do what you want, not what they want
› Will be able to make hard choices at a stressful time

- Will be able to refuse or stop treatment, if that's what you would want, even if you might die
- Will be assertive with doctors if needed
- Will be able to ask questions of doctors and others to get the information needed to make decisions
- Lives near you or will travel to you if needed

Who will make decisions for you if you don't have a substitute decision-maker?

If you don't have a substitute decision-maker or an advance care plan, you may not get the care you want. Decisions may be made by family members who disagree about your medical care, or decisions may be made by a medical professional who doesn't know you well. **When you name a substitute decision-maker, it is very clear who has the power to make health decisions for you.**

Supports for personal planning

Enduring power of attorney

An enduring power of attorney is a legal document that you can make to appoint another person to make financial and legal decisions for you, without visiting a lawyer or notary public. You must be mentally capable when you make an enduring power of attorney, and it will be effective if you become incapable of making financial/legal decisions.

Note that a "regular" (non-enduring) power of attorney ends if you become mentally incapable (for more information on "regular" powers of attorney, see the **Your money** section of this guide). An enduring power of attorney can be broad in scope, or very specific.

To create an enduring power of attorney, the document must be properly signed, and must state:

- Whether the attorney (the person appointed to make decisions) can act while you are capable or only while you are incapable, and
- That the attorney's authority continues despite your incapability.

For more information about representation agreements and enduring power of attorney, visit the Ministry of Justice website:

- www.tinyurl.com/h332ft5m

A helpful tool can also be found on the Public Guardian and Trustee of British Columbia's website, It's Your Choice: Personal Planning Tools

- **Website:** www.trustee.bc.ca/adults

Nidus Personal Planning Resource Centre and Registry

The Nidus Personal Planning Resource Centre is a non-profit, charitable organization. Nidus provides education on personal planning, making legal arrangements in case you need assistance with things such as paying bills or making health care decisions due to illness, injury or disability. The Nidus website contains optional forms for Representation Agreements, information on Enduring Powers of Attorney and health care consent.

Nidus operates a centralized registry for personal planning documents, including Representation Agreements, Enduring Powers of Attorney, Advance Directives, My Voice Expression of Wishes, Nominations of Committee and Notices of Revocations.

- **Website:** www.nidus.ca
- **Email:** info@nidus.ca
- **Phone (toll-free):** 1-877-267-5552
- **Phone (Greater Vancouver):** 604-408-7414
- **Fax:** 604-801-5506

Public Guardian and Trustee of British Columbia

The Public Guardian and Trustee of British Columbia provides help when a person cannot make legal, financial or health decisions themselves. The Public Guardian and Trustee (PGT) of BC is appointed to safeguard and uphold

the legal and financial interests of children, manage the legal, financial and personal care interests of adults needing assistance in decision making, and administer the estates of deceased and missing persons. The PGT serves the interests of seniors who need help making decisions in the following ways;

Responding to reports of abuse

The PGT collaborates with designated agencies (regional health authorities, Providence Health and Community Living BC) in responding to allegations of abuse, neglect and self-neglect of vulnerable adults.

When an allegation of financial abuse is made, the PGT may conduct an investigation where there is an immediate risk of harm to the adult's assets, there is reason to believe that the adult is not capable of managing his or her financial or legal affairs, and no other suitable person (family or friend) has the authority or is willing and able to act on the individual's behalf.

Specifically, the PGT may be able to assist by:

- Investigating actions of trustees, representatives or attorneys under enduring powers of attorney when the adult is incapable and concerns about financial management have been raised
- Exercising PGT protective measures, including temporarily freezing bank accounts or preventing property transfers

- Consulting on complex situations of abuse, neglect or self-neglect
- Providing information on the options available

Authorizing or acting as a temporary substitute decision-maker for health care decisions

In situations where an adult is incapable of providing consent to health care and has no legal representative, family or friend authorized and qualified to provide substitute consent, the PGT may authorize a Temporary Substitute Decision Maker to make health care decisions for the adult.

If necessary, the PGT itself can act as the Temporary Substitute Decision Maker of last resort. See the Planning in Advance of Incapacity content earlier in this section of the guide for more information on temporary substitute decision makers.

Acting as Committee to make Substitute Financial Decisions Where there is reason to believe an adult is incapable of managing his or her financial affairs, the adult has assets which require management and no other suitable person is available to manage the adult's affairs, the PGT may agree to act as committee for the adult to make substitute decisions on behalf of the adult and to manage the adult's affairs. See the Planning in Advance of Incapacity content in this section of the guide for more information on personal guardianship or committeeship.

In some cases, the court may also appoint the PGT to make health and personal care decisions for the adult if there is no other suitable person available to act.

Estate and personal trust services

When a person dies and leaves a Will, the executor named in the Will has the first right to handle funeral arrangements and administer the estate. If the executor is unwilling or unable to act and there is no one else (an alternate executor or a beneficiary) willing and able to administer the estate, the PGT may provide this service. An adult may also choose to name the PGT as executor in his or her Will.

For more information, contact the PGT of BC:

› **Phone (Vancouver):** 604-660-2421
› **Phone (Victoria):** 250-387-6121
› **Email:** mail@trustee.bc.ca
› **Website:** www.trustee.bc.ca

If you live in Greater Vancouver or Victoria, use the appropriate phone number above. Otherwise, toll-free calling is available through Service BC. After dialing the toll-free number below, ask to be transferred to the PGT.

› **Phone (toll-free):** 1-800-663-7867

Personal safety

There are many things people of all ages, including seniors, can do to maintain their personal safety.

The RCMP have developed a Seniors' Guidebook to Safety and Security. The information in the guide can help people and their loved ones discuss personal safety and security as well as help recognize potential crime situations and show readers how to reduce or remove the risk:

› **Website:** www.rcmp-grc.gc.ca/en/relationship-violence/senior-safety

Victim services and crime prevention

The BC Government supports more than 160 victim service programs across the province, providing information, referrals, emotional support and practical assistance to victims of crime.

VictimLinkBC is a toll-free information and help line, available 24/7, for victims and witnesses of crime or violence. If you or someone you know is a victim or a witness of crime or violence, contact VictimLinkBC to find a victim service program in your area.

› **VictimLinkBC,** available 24/7
› **Phone (call/text):** 1-800-563-0808
› **Website:** www.victimlinkbc.ca

Victims of certain crimes may be eligible for financial assistance and benefits through the provincial government's Crime Victim Assistance Program (CVAP), which helps victims of crime protect themselves, their homes and recover from these experiences. For more information about financial assistance and benefits for victims of crime, please visit the CVAP website.

› **Website:** www.tinyurl.com/mr64ed6w

To learn more about victim services and preventing crime in your community, contact the Ministry of Justice using the information below.

› **Phone (Vancouver)**: 604-660-5340
› **Email:** VictimServices@gov.bc.ca
› **Websites:** www2.gov.bc.ca/gov/content/safety/crime-prevention

Legal Aid BC

If you have a legal problem and a low income, you may be eligible for legal aid from the Legal Services Society (LSS) of BC.

Legal aid includes:

› Legal information to help you work through your problem on your own
› Legal advice from a lawyer who can help you work through your problem

- Legal representation (a lawyer to act for you) in court if you have a serious legal problem and no other way to solve it.

The services you can get depend on your legal problem. You do not have to be financially eligible to get legal information. However, you must be financially eligible for most legal advice services and for a lawyer to represent you. Many publications and some services are available in languages other than English.

To find out more, contact your local legal aid office or the LSS Call Centre:

- **Phone (toll-free):** 1-866-577-2525
- **Phone (Greater Vancouver):** 604-408-2172
- **Website:** https://legalaid.bc.ca

People's Law School

The People's Law School is a non-profit society that provides complimentary and impartial legal information in plain language. A wide range of law-related topics are covered in several languages in booklets, e-books, videos, animations and public events. The People's Law School publishes a planning for aging booklet series entitled When I'm 64: Benefits and Services. The resource is also available online in e-book format.

They do not provide legal advice on individual legal problems; however, they have a variety of public legal education and information resources on their website and can refer individuals to other sources of help.

For more information, or to find out about similar services in other communities, visit the People's Law School reading room or website, or call the number provided below.

› **Phone:** 604-331-5400
› **Email:** info@peopleslawschool.ca
› **Website:** www.peopleslawschool.ca
› **Planning booklet:** www.tinyurl.com/3t8f8y5u

Consumer Protection BC

Consumer Protection BC is the not-for-profit corporation, operating at an arm's length from the government that regulates and licenses the travel industry, the debt collection industry, pay-day lenders, home-inspectors, motion pictures and segments of the telemarketing industry, as well as the cremation, interment and funeral services industry.

It focuses on educating BC consumers and stakeholders to make sure consumer transactions respect the laws that govern them, and when the consumer protection laws it administers are violated, Consumer Protection BC can take enforcement action.

It is also responsible for the administration of the Travel Assurance Fund (TAF). The TAF is a fund of last resort which provides a potential source of compensation for travel services paid for, but not received, when those services are obtained from a licensed BC travel agency.

If you, or a member of your family, have a complaint about a consumer transaction, Consumer Protection BC offers complaint resolution and referrals through a toll-free inquiry center.

- **Phone (toll-free):** 1-888-564-9963
- **Fax:** 250-920-7181
- **Website:** www.consumerprotectionbc.ca
- **Email:** operations@consumerprotectionbc.ca

Vehicle Sales Authority of British Columbia

The VSA builds public confidence in the motor dealer industry in BC by engaging and educating industry and consumers, ensuring a safe and reliable motor vehicle buying experience.

As an independent, non-profit, regulatory agency that oversees the sales of personal-use new and used vehicles, the VSA:

- Licenses motor vehicle dealerships, salespeople, broker agents, broker agent representatives and wholesalers
- Provides licensing courses and continuing education for VSA licensees

- offers consumer information and assistance
- Investigates consumer complaints and provides dispute resolution
- Undertakes compliance action as needed

There are many things that a consumer should know before buying a new or used vehicle, and the VSA provides the tools and information to help the consumer make an informed buying decision.

- **Phone (toll-free):** 1-877-294-9889
- **Phone (Vancouver):** 604-575-7255
- **Email:** consumer.services@vsabc.ca
- **Website:** www.vsabc.ca

Investor education to avoid scams

Many investors have lost their life savings to risky or fraudulent investments because they did not understand the risks, ask the right questions, do independent research, or get a second opinion when looking to invest.

To help educate people on how to protect themselves from fraud, the BC Securities Commission (BCSC) has a suite of tools and resources on its investor education website InvestRight.org. People can learn about the warning signs of fraud, how to spot investment scams, and how to conduct a background check on an investment advisor.

The BCSC can help answer questions about investment planning, unsuitable investments and scams. It is a one-stop resource for investors to educate themselves on how to make informed investment decisions.

› Website: www.investright.org

Whether you are an Elder, a family member, or a care-giver, you can act and prevent financial abuse. Take the time to bring suspicious activity to the attention of securities regulators. Your care and attention may save a friend, family member or member of your community from falling victim to a scam artist.

› **Phone (toll-free):** 1-800-373-6393
› **Phone (Vancouver):** 604-899-6854
› **Website:** www.bcsc.bc.ca

Emergency and disaster preparedness

An important part of provincial emergency preparedness is personal preparedness. Everyone has a responsibility to know what to do in an emergency to protect themselves and their loved ones. There are more than 50 identified hazards in BC, including forest fires, earthquakes, tsunamis and floods. Being prepared can reduce the impact of extreme events such as these and can also help during less severe events like power outages or snowstorms.

The federal government recommends being prepared for at least 72 hours; however, some authorities, such as the Capital Regional District (covering Greater Victoria and the Southern Gulf Islands), now recommend being prepared for at least seven days.

Important in preparing for any emergency is discussing and coordinating your needs with family and friends, as well as any people involved in your care (e.g., your family physician, home care providers or long-term care home providers). Discuss any specific medical needs with your family physician. Here are simple steps to help you get prepared:

- Create an emergency contact list and talk to everyone on that list about how you would try to get a hold of them during an emergency or where you would try to meet them if you would have to leave your building.
- Pack an emergency kit for your home and a 'grab-and-go' kit with essentials you can easily take with you.

For more information on how to be prepared:

- **Website:** www.getprepared.gc.ca
- **Phone (toll-free):** 1-800-622-6232

Emergency Info BC

Emergency Info BC provides up-to-date information about emergency events happening in BC. You can access emergency updates in your region, listen to advisories

and access emergency preparedness information and resources.

› **Website:** www.emergencyinfobc.gov.bc.ca

Emergency Management BC

Emergency Management BC (EMBC) works to enhance public safety before, during and after emergencies or disasters. EMBC provides information to British Columbians about hazards in BC, general emergency preparedness and hazard-specific emergency preparedness. EMBC has many publications and resources that can help you get prepared for emergencies according to your needs.

› **Website:** www.tinyurl.com/5xc4zbhz

The EMBC website provides specific preparedness information for First Nations communities and local governments.

Your Resources

This section of the BC Elders' Guide covers government programs and services not listed in the previous sections.

These include websites, phone lines and service centers that can help you find the information you need.

You can learn about useful resources like HealthLink BC, the BC Health Service Locator App and the SeniorsBC website. You can also find information in this section on specialized services, including support for grandparents raising grandchildren.

If you are looking for information on government programs and services, visit www.SeniorsBC.ca or call Service BC at 1-800-663-7867. You can also visit a Service BC Centre in your area if you prefer to receive assistance in person.

Questions to consider as you plan for Healthy Aging:

› Do you know where to find the information you need about healthy living, health care and programs and services for seniors?

SeniorsBC website

The SeniorsBC website provides information on services and programs for Elders offered by the British Columbia and federal governments and non-profit organizations. Included on the website are sections on health, finances, benefits, housing, transportation and more.

SeniorsBC provides Elders, their families, caregivers and supporting service organizations with access to reliable, consistent and up-to-date information. The website includes online versions of the BC Seniors' Guide (this is very similar to the BC Elders' Guide).

Visit SeniorsBC regularly for up-to-date content, event announcements and feature stories highlighting the achievements of older British Columbians.
› **Website:** www.seniorsbc.ca

HealthLink BC

HealthLink BC is the gateway to access non-emergency health information and services in British Columbia. HealthLink BC helps you learn about health topics, check your symptoms and find health services and resources that you need for healthy living.

You can call 811 to speak with a nurse, pharmacist or dietitian, or visit www.healthlinkbc.ca for easy access to help you find the health services you need, closest to where you live. Translation services are available in more than 130 languages on request.

Visit HealthLink BC's website at www.healthlinkbc.ca for medically approved information on more than 5,000 health topics and over 5,800 health services in a searchable database, along with reliable information on prescription and over-the-counter drugs. You can also find HealthLink BC Files, or fact sheets on public health and safety topics.

- **Phone (toll-free):** 811
- **Phone (Deaf/hearing-impaired [TTY]):** 711
- **Website:** www.healthlinkbc.ca

BC HealthGuide Handbook

HealthLink BC has written the book on how to recognize and cope with common health concerns; including healthy aging, preventing illness, home treatment and when to see a health professional.

There is also a First Nations Health Handbook available online as a companion document to the BC HealthGuide Handbook.

› **Website:** www.tinyurl.com/2s4k3d8s

BC Health Service Locator App

The BC Health Service Locator App allows people to locate a range of health services in British Columbia. Users can find walk-in clinics, hospitals, emergency rooms, immunization clinics and after-hours pharmacies nearby. Mobile users can filter the results to view a particular type of health service, such as walk-in clinics, or view wheelchair accessible locations. The keyword search provides the opportunity to view results in different locations or find a particular type of health service. Details attached to the locations include the health service description, hours of operation, contact information and address.

Users can view the latest health alerts posted on the HealthLink BC website from within the app and have instant access to call 811 for non-emergency health information and 711 for hearing-impaired assistance. This app is designed for more immediate, non-emergency medical assistance and information. For immediate emergency help, always call 911.

For more information about this free app visit HealthLink BC online: www.healthlinkbc.ca/app

Service BC

Government services are available in person, online and over the telephone.

Service BC Contact Centre

The Service BC Contact Centre provides the following services to all BC residents, on behalf of provincial government ministries, Crown corporations and public agencies:

- Basic provincial government information
- Assistance in identifying the program or person that the caller needs to speak to
- Government program or government employee contact information
- Assistance in identifying the level of government responsible for a program or service

- Toll-free transfer for callers who would otherwise incur a cost for obtaining information from, or conducting business with, the provincial government.

Contact Service BC:

- **Phone (toll-free):** 1-800-663-7867
- **Phone (Greater Vancouver):** 604-660-2421
- **Phone (Victoria):** 250-387-6121
- **Phone (Deaf/Hearing-impaired, toll-free):** 1-800-663-7867
- **Phone (Deaf/Hearing-impaired, Greater Vancouver):** 1-604-660-2421
- **Email:** ServiceBC@gov.bc.ca
- **Website:** www.servicebc.gov.bc.ca

Service BC Centers assist seniors in getting access to provincial government programs and services. These offices are a point of contact for services and programs for people living outside the Lower Mainland and Victoria. Staff members have knowledge of local programs and will refer you to other sources of information and assistance.

Visit your local Service BC Centre for information and services, including permits, fishing licenses and Medical Services Plan information and payments.

Kinship Care Help Line

This toll-free line assists grandparents and other relatives raising children to navigate complex service systems; to find the answers, the support and the resources they need to prevent or solve problems; and to learn about benefits and services that will support the whole family.

The line is staffed by two part-time social workers with training in advocacy, family law and government services pertaining to kinship caregiving.

- **Phone (toll-free):** 1-855-474-9777
- **Phone (Lower Mainland):** 604-558-4740
- **Email:** office@parentsupportbc.ca
- **Website:** www.parentsupportbc.ca

Your Directory

The following is an alphabetical listing of services described in this guide or available to seniors.

A

Ability411

› **Website:** www.ability411.ca

Acute, Home and Community Care Services

Check the HealthLink BC directory to find services in your community or call HealthLink BC at 811.

› **Phone (toll-free):** 811
› **Phone (Deaf/hard-of-hearing, toll-free TTY):** 711
› **Website:** www.healthlinkbc.ca/find

Adult Upgrading

Adult upgrading is offered across the province through public post-secondary institutions, school district, adult learning centres and online. Adult Upgrading courses help students improve their literacy, numeracy and academic skills.

› **Website:** www.tinyurl.com/y88tbb4j

Affordable Child Care Benefit

› **Phone (toll-free):** 1-888-338-6622
› **Phone (Deaf/hard-of-hearing, toll-free TTY):** 711
› **Website:** www.tinyurl.com/2smpst8w

After a Death: What to do when someone dies

› **Website:** www2.gov.bc.ca/gov/content/life-events/death/after-death

Age-friendly BC (Age-friendly Communities)

› **Email:** AgefriendlyBC@gov.bc.ca

› **Website:** www.tinyurl.com/46hjpz2d

Al-Anon Family Groups BC/Yukon

Al-Anon offers self-help programs for families and friends of alcoholics, with- in a policy of anonymity.

› **Website:** www.bcyukon-al-anon.org

Alcoholics Anonymous BC/Yukon

This website describes the Alcoholics Anonymous program and philosophy and provides contact information for local support groups.

› **Website:** www.bcyukonaa.org

Allowance for the Survivor

› **Phone (Canada & USA, English, toll-free):** 1-800-277-9914

› **Phone (Canada & USA, French, toll-free):** 1-800-277-9915

› **Phone (Deaf/hard-of-hearing, toll-free):** 1-800-255-4786

› **Websites:** www.tinyurl.com/bdbnpuh9

Alzheimer Society of BC

› **Phone (toll-free):** 1-800-667-3742

› **Phone (Metro Vancouver):** 604-681-6530

› **Email:** info@alzheimerbc.org

› **Website:** www.alzheimer.ca/bc/en

Arthritis Answers Line

For every question, there is an answer. The Arthritis Answers Line is here as your source of help and hope.

- **Phone (toll-free):** 1-800-321-1433
- **Phone (interpreter services, toll-free):** 1-877-228-2557

Arthritis Society

- **Phone (toll-free):** 1-866-414-7766
- **Phone (Metro Vancouver):** 604-714-5550
- **Email:** info@bc.arthritis.ca
- **Website:** www.arthritis.ca/bc

Assisted Living Registry

- **Phone (toll-free):** 1-866-714-3378
- **Phone (Greater Victoria):** 778-974-4887
- **Email:** Hlth.assistedlivingregistry@gov.bc.ca
- **Website:** www.tinyurl.com/47jbx297

B

BC Alcohol & Drug Information and Referral Line

- **Phone (toll-free):** 1-800-663-1441
- **Phone (Greater Victoria):** 604-660-9382

BC Association of Community Response Networks

- **Email:** info@bccrns.ca
- **Website:** www.bccrns.ca

BC Brain Injury Association

- **Email:** Info@brainstreams.ca
- **Website:** www.brainstreams.ca

BC Cancer Agency

- **Phone (toll-free):** 1-800-663-3333
- **Website:** www.bccancer.bc.ca

BC Case Providers Association

- **Phone (Metro Vancouver):** 604-736-4233
- **Email:** info@bccare.ca
- **Website:** www.bccare.ca

BC Center for Disease Control (BCCDC)

- **Phone (Metro Vancouver):** 604-707-2400
- **Website:** www.bccdc.ca/our-services

BC Dental Association

- **Phone (toll-free):** 1-888-396-9888
- **Phone (Metro Vancouver):** 604-736-7202
- **Email:** info@yourdentalhealth.ca
- **Website:** www.yourdentalhealth.ca

BC Emergency Health Services

BC Emergency Health Services oversees the BC Ambulance Service and the BC Patient Transfer Services

In a medical emergency:

› **Call 911**

› **Areas where 911 is not available:**

- **Call toll free:** 1-800-461-9911
- **Cellphone/SAT Phone from Outside BC:** 250-374-5937

› **Website:** www.bcehs.ca

For ambulance billing, contact:
BC Columbia Ambulance Service Ambulance Billing Department
PO Box 9676 STN PROV GOVT
Victoria BC V8W 9P7

› **Phone (toll-free):** 1-800-665-7199

› **Website:** www.bcehs.ca

BC Care Providers Association

› **Phone (Metro Vancouver):** 604-736-4233

› **Email:** info@bccare.ca

› **Website:** www.bccare.ca

BC Ferries

BC seniors (BC residents who are 65 years or older) should book the BC resident seniors fare. Seniors (65 years or older) who are not BC residents should book the adults and seniors fare type. BC seniors travel free on select routes Monday to Thursday except certain holidays.

Customer Information and Reservations:

› **Phone (outside North America):** +8-001-223-3779
› **Website:** www.bcferries.com

BC Health Care System

› **Phone (Service BC, toll-free):** 1-800-663-7867

BC Healthy Communities Society

The BC Healthy Communities Society is a province wide, not-for-profit organization that promotes and supports healthy, inclusive and sustainable communities.

› **Phone (Greater Victoria):** 250-590-8442
› **Email:** bchc@bchealthycommunities.ca
› **Website:** www.bchealthycommunities.ca

BC Hospice Palliative Care Association

› **Phone (toll-free):** 1-877-410-6297
› **Phone (Metro Vancouver):** 604-267-7024
› **Email:** office@bchpca.org
› **Website:** www.bchpca.org

BC Housing and the Housing Registry

› **Phone (toll-free):** 1-800-257-7756
› **Phone (Metro Vancouver):** 604-433-2218
› **Website:** www.bchousing.org

Lower Mainland Directly Managed Office

› **Phone:** 604-609-7024

Vancouver Island Regional Office

› **Phone (toll-free):** 1-800-787-2807
› **Phone (Greater Victoria):** 1-250-475-7550

Interior Regional Office

› **Phone (toll-free):** 1-800-834-7149
› **Phone (Penticton):** 1-250-493-0301

Northern Regional Office

› **Phone (toll-free):** 1-800-667-1235
› **Phone (Prince George):** 1-250-562-9251

BC Hydro

For electric service or energy-efficient information:
› **Website:** www.bchydro.com
To report a power outage or downed wires:
› **Phone: (toll-free):** 1-800-224-9376

BC Mental Health Information Line

› **Phone:** 310-6789 (no area code required)

BC Hospice Palliative Care Benefits

› **Website:** www.tinyurl.com/5frdd9c5

BC Parks – Campsite Fee Discount

› **Website:** www.bcparks.ca/reservations/camping-fees/#discounts-and-exemptions

BC Partners for Mental Health and Addictions Information (here to help)

- **Phone (toll-free):** 1-800-661-2121
- **Phone (Metro Vancouver)**: 604-669-7600
- **Email:** bcpartners@heretohelp.bc.ca
- **Website:** www.heretohelp.bc.ca

BC Recreation and Parks Association

- **Phone (toll-free):** 1-866-929-0965
- **Phone (Metro Vancouver):** 604-629-0965
- **Website:** www.bcrpa.bc.ca

BC Securities Commission

- **Phone (toll-free):** 1-800-373-6393
- **Phone (Metro Vancouver):** 604-899-6854
- **Email:** inquiries@bcsc.bc.ca
- **Website:** www.bcsc.bc.ca

BC Senior's Community Parks

- **Website:** www.tinyurl.com/368ksmtd

BC Seniors Games Society (55+ BC Games)

- **Phone (Greater Victoria):** 778-426-2940
- **Email:** info@55plusbcgames.org
- **Website:** www.55plusbcgames.org

BC Services Card

- **Website:** www.tinyurl.com/ynymwfx7

BC Transit

› **Phone (Greater Victoria):** 1-250-382-6161 or contact your local transit operator
› **Email:** transitinfo@bctransit.com
› **Website:** www.bctransit.com

Better at Home

This program, which is managed by the United Way of the Lower Mainland, provides non-medical home support services for seniors in many communities throughout the province.

› **Phone:** 604-268-1312 (general inquiries)
› **Website:** www.betterathome.ca

Bounce Back: Reclaim Your Health

Speak with your health care provider about this program for those with depression and anxiety

› **Website:** www.bouncebackbc.ca

Brain Health for seniors

Actions for a healthier brain at any age:

› **Website:** www.tinyurl.com/ycxsrm6m
› **Website:** www.alzheimer.ca

Bus Pass Program

You can get a bus pass through the BC Bus Pass Program if you're; a low-income senior or receiving disability assistance.

› **Phone (toll-free):** 1-866-0800
› **Email:** SDSIBUSPA@gov.bc.ca
› **Website:** www.tinyurl.com/3jn9y3kp

C

Canada Pension Plan

- **Phone (Canada & USA, English, toll-free):** 1-800-277-9914
- **Phone (Canada & USA, French, toll-free):** 1-800-277-9915
- **Phone (Deaf/hard-of-hearing, toll-free):** 1-800-255-4786
- **Website:** www.canada.ca/en/services/benefits.html

Canada Revenue Agency

- **Phone (individual income tax and trust enquiries, toll-free):** 1-800-959-8281
- **Website:** www.canada.ca/en/revenue-agency.html

Canadian Coalition for Seniors' Mental Health

Working to promote and enhance senior's mental health. Check out the information and tools available on this site:

- **Website:** www.ccsmh.ca

Canadian Institute for Substance Use Research

- **Phone (Metro Vancouver):** 604-408-7753
- **Phone (Greater Victoria):** 250-472-5445
- **Email:** cisur@uvic.ca
- **Website:** www.uvic.ca/research/centres/cisur

Choice in Supports for Independent Living

Speak with your health care provider for more information.

- **Website:** www.tinyurl.com/yjrwpnk8

Choose to Move

A free 6-month physical activity program with 1-on-1 coaching support.

› **Phone:** 604-875-4111 ext. 21787
› **Email:** contact@choosetomove.info
› **Website:** www.choosetomove.info

Civil Resolution Tribunal

› **Phone (toll-free in Canada):** 1-844-322-2292
› **Website:** www.civilresolutionbc.ca

Cocaine Anonymous – British Columbia Area

This website describes the Cocaine Anonymous program and philosophy and provides contact information for local support groups.

› **Website:** www.ca-bc.org

Community Centres and Other Community Services Agencies

Look for local community center listings in your phone book or visit the WelcomeBC website for tips on finding community organization information online.

› **Website:** www.welcomebc.ca

Community Travel Training Program

Phone BC Transit at 250-382-6161 and press 0 or call your local transit provider to learn about travel training in your area. In Victoria, Kelowna, Prince George and Vernon, contact:

- **Phone (Greater Victoria):** 250-384-7723
- **Phone (Kelowna):** 250-860-8121
- **Phone (Prince George):** 250-563-0011
- **Phone (Vernon):** 250-545-7221

Community Volunteer Income Tax Program

For information about the Community Volunteer Income Tax program, to find out how to become a volunteer or to find a participating community organization in your area, visit the Canada Revenue Agency website.

- **Website:** www.tinyurl.com/4yt7wb22

Congratulatory Messages

Congratulatory messages may be requested for a significant birthday or wedding anniversary. For more information, contact the provincial government's Office of Protocol.

- **Phone (Service BC, toll-free):** 1-800-663-7867
- **Phone (Greater Victoria):** 250-387-1616

Canadian National Institute for the Blind (technology programs)

CNIB tech programs include introductions to new, accessible technology options like smartphone apps and the latest devices for people with varying degrees of sight loss. There are opportunities for learning, sharing and problem-solving in groups and one-on-one.

› **Email:** info@cnib.ca
› **Website:** www.cnib.ca/en/programs-and-services/tech

Consumer Protection BC
› **Phone (toll-free):** 1-888-564-9963
› **Website:** www.consumerprotectionbc.ca

Crisis Line Association of BC
For mental health crisis support:
› **Phone (toll-free):** 1-800-784-2433

For mental health support and information:
› **Phone (toll-free):** 310-6789 (no area code needed)
For more information about crisis lines in BC, visit:
› **Website:** www.crisislines.bc.ca

D

Dementia Helpline (First Link®)
› **Phone (toll-free):** 1-800-936-6033
› **South Asian Dementia Helpline:** 1-833-674-5003
› **Website:** www.alzheimerbc.org

Diabetes Association Canada
› **Phone (toll-free):** 1-800-226-8464
› **Phone (Metro Vancouver):** 604-732-1331
› **Email:** info@diabetes.ca
› **Website:** www.diabetes.ca

Disability Alliance BC

› **Phone (toll-free):** 1-800-663-1278
› **Website:** www.disabilityalliancebc.org

Disability Tax Credit

› **Phone (toll-free):** 1-800-959-8281
› **Website:** www.canada.ca/disability

Domestic Violence Helpline (VictimLink BC)

› **Phone (toll-free):** 1-800-563-0808
› **Website:** www.domesticviolencebc.ca

DriveBC

› **Phone (toll-free):** 1-800-550-4997
› **Website:** www.drivebc.ca

Driver's Medical Examination Reports and Enhanced Road Test Assessments

› **Phone (toll-free):** 1-855-387-7747
› **Phone (Greater Victoria):** 250-387-7747
› **Website:** www.tinyurl.com/mr429mh5

Drivers Licenses (ICBC)

› **Phone (toll-free):** 1-800-950-1498
› **Website:** www.icbc.com/driver-licensing

Driving – CAA Senior Drivers' Toolkit

Information to help senior drivers and those who support them assess driving skills, learn about changing abilities and, if needed, modify driving habits.

› **Website:** www.caa.ca/driving-safely/senior-drivers/tools

E

Elder Abuse Prevention

In an emergency, always call 911, or the emergency number listed in the front of your phone book. You can read more about Elder abuse prevention in the **Your safety and security** section of this guide.

For information, referrals and support:

Seniors Abuse & Information Line

› **Phone (toll-free):** 1-866-437-1940
› **Phone (Metro Vancouver):** 604-437-1940
› **Website:** www.seniorsfirstbc.ca

VictimLink BC

› **Phone (toll-free in BC and Yukon):** 1-800-563-0808
› **Phone (Deaf/hard-of-hearing [TTY]):** 604-875-0885 (to call collect, dial the TELUS Relay Service at 711)
› **Text:** 604 836-6381
› **Email:** VictimLinkBC@bc211.ca
› **Website:** www.tinyurl.com/yc8zme7j

Emergency Info BC

Emergency Info BC provides up-to-date information regarding emergency events in British Columbia.

› **Website:** www.emergencyinfobc.gov.bc.ca

Emergency Management BC

Emergency Management BC works to enhance public safety before, during and after emergencies or disasters.

› **Website:** www.gov.bc.ca/PreparedBC

› **Website:** www2.gov.bc.ca/gov/content/safety/emergency-management

Employment Insurance (EI) Benefits

› **Phone (Service Canada, toll-free):** 1-800-206-7218

› **Website:** www.canada.ca/en/services/benefits/ei.html

EI caregiving benefits

EI caregiving benefits provide financial assistance while you're away from work to care for or support a critically ill or injured person or someone needing end-of-life care.

› **Website:** www.canada.ca/en/services/benefits/ei/caregiving.html

EI Sickness Benefits

EI sickness benefits can provide you with up to 26 weeks of financial assistance if you can't work for medical reasons.

› **Website:** www.canada.ca/en/services/benefits/ei/ei-sickness.html

Employment standards

The Employment Standards Act sets standards for payment, compensation and working conditions in most workplaces. The standards promote opencommunication, fair treatment and work-life balance for employees.

› **Phone (toll-free):** 1-800-663-3316
› **Website:** www.tinyurl.com/4tw87ce9

F

Fall Prevention

› **Website:** www.findingbalancebc.ca

Family Caregivers of British Columbia

› **Caregiver Support Line Phone (toll-free):** 1-877-520-3267
› **Phone (Greater Victoria):** 250-384-0408
› **Website:** www.familycaregiversbc.ca

Federal and Provincial Non-refundable Tax Credits

Federal

› **Phone (toll-free):** 1-800-959-8281
› **Website:** www.tinyurl.com/3dcsjc3v

Provincial

› **Website:** www.tinyurl.com/59nn42hv

Federal Programs

For information on any Government of Canada program or service, contact Service Canada.

› **Phone (toll-free):** 1-800-O-Canada (1-800-622-6232)
› **Phone (Deaf/hard-of-hearing [TTY]):** 1-800-926-9105
› **Website:** www.servicecanada.gc.ca

Ferries

Information on BC Ferries and Inland Ferries in BC is available in the **Your transportation** section of this guide.

First Link® Dementia Helpline

› **Phone (toll-free):** 1-800-936-6033
› **Website:** www.alzheimerbc.org

Foreign Country Services

The BC Office of Protocol provides contact information for over 70 countries represented by consular officers in the province.

› **Website:** www.tinyurl.com/yxvzaf3j

For information on all other countries, which can be contacted through their embassies and high commissions based in Ottawa, refer to the following website.

› **Website:** www.international.gc.ca/global-affairs-affaires-mondiales/home-accueil.aspx

G

Gluu Digital Coaching Network

This initiative delivers basic digital skills training to older adults across British Columbia. Participants will learn a variety of skills including how to safely use public WIFI, securely browse the internet, manage online accounts, identify fraudulent emails, use video calling, understand social media and access online government services.

- **Email:** hello@gluusociety.org
- **Phone (toll free):** 1-855-458-8622
- **Phone:** 604-343-4946

Goods and Services Tax (GST) Credit

- **Phone (toll-free):** 1-800-387-1193
- **Website:** www.tinyurl.com/4jdvv2jm

Government of Canada

Retirement and public pensions:

- **Website:** www.canada.ca/en/services/benefits/publicpensions.html

Seniors Canada On-Line:

- **Phone:** 1-800-622-6232
- **Website:** www.tinyurl.com/bdddbnpr

Guaranteed Income Supplement

Information about the Guaranteed Income Supplement is available in the **Your money** section of this guide.

- **Phone (English, toll-free):** 1-800-277-9914
- **Phone (French, toll-free):** 1-800-277-9915
- **Phone (Deaf/hard-of-hearing, toll-free):** 1-800-255-4786
- **Website:** www.tinyurl.com/m4xk4wy

H

HandyDART Custom Transit

BC Transit (Greater Victoria and the rest of BC outside Metro Vancouver)

- **Phone (Greater Victoria):** 250-727-7811
- **Website:** www.bctransit.com/Victoria/riderinfo/handydart/register

TransLink (Metro Vancouver only)

- **Phone (Metro Vancouver):** 604-575-6600
- **Phone (toll-free):** 1-844-475-6600
- **Website:** www.translink.ca/rider-guide/transit-accessibility/handydart

Health Authorities

› **Fraser Health**
- **Phone (toll-free):** 1-877-935-5669
- **Website:** www.fraserhealth.ca

› **Interior Health**
- **Phone (Kelowna):** 250-862-4200
- **Website:** www.interiorhealth.ca

› **Island Health**
- **Phone (toll-free):** 1-877-370-8699
- **Website:** www.islandhealth.ca

› **Northern Health**
- **Phone (toll-free):** 1-866-565-2999
- **Website:** www.northernhealth.ca

› **Vancouver Coastal Health**
- **Phone (toll-free):** 1-866-884-0888
- **Website:** www.vch.ca

› **Provincial Health Services Authority**
- **Phone (Metro Vancouver):** 604-675-7400
- **Website:** www.phsa.ca

› **First Nations Health Authority**
- **Phone (toll-free):** 1-866-913-0033
- **Website:** www.fnha.ca

Health Connections

This health authority based regional travel assistance program that offers subsidized transportation options to help defray costs for rural residents who must travel to obtain non-emergency, physician-referred medical care outside their home communities.

› **Website:** www.tinyurl.com/5n6zkhjj

› **Northern Health**
  - Service provided through Northern Health Connections. Please have your BC Services Card number and appointment information ready.
  - **Phone (toll-free):** 1 888-647-4997
  - **Website:** www.nhconnections.ca
› **Interior Health**
  - Service provided through BC Transit. For more information about Health Connections in the Interior, contact your local BC Transit office, or check your local BC Transit website.
  - **Website:** www.bctransit.com
› **Vancouver Coastal Health**
  - Medical Travel Tickets are provided through Bella Coola Valley Health Services. Service focuses on the Central Coast and Bella Coola Valley.
  - **Phone (Bella Coola Valley Health Services):** 250-799-5311

HealthLink BC

HealthLink BC provides non-emergency health, nutrition, physical activity, medication and health service information.

Visit the HealthLink BC website or contact HealthLink BC at 811 any time of the day or night.

› **Phone (toll-free):** 811
› **Phone (Deaf/hard-of-hearing [TTY], toll-free):** 711
› **Website:** www.healthlinkbc.ca

Health Promotion Workshops

Seniors Helping Seniors

› **Website:** www.seniorshelpingseniors.ca/workshops

Healthy Eating for Seniors

Refer to the Your Lifestyle section of this guide for healthy eating information, including ordering information for the Healthy Eating for Seniors handbook and information on Dietitian Services at HealthLink BC.

› **Website:** www.tinyurl.com/2u644j4s
› **Phone (toll-free):** 811
› **Phone (Deaf/hard-of-hearing [TTY], toll-free):** 711

Heart & Stroke Foundation, BC and Yukon

› **Phone (toll-free):** 1-888-473-4636
› **Phone (Metro Vancouver):** 778-372-8000
› **Website:** www.heartandstroke.ca

HeretoHelp

HeretoHelp provides information to help people prevent and manage mental health and substance use problems and live healthier lives.

› **Phone (toll-free):** 1-800-661-2121
› **Phone (Metro Vancouver):** 604-669-7600
› **Email:** bcpartners@heretohelp.bc.ca
› **Website:** www.heretohelp.bc.ca

Home Energy Rebate Offer

The Home Energy Rebate Offer gives homeowners incentives for home energy upgrades that will help to reduce ongoing energy costs and improve the comfort of their homes.

› **Website:** www.tinyurl.com/4m6fnptj

Homeowner Grant for Seniors

For more information about the homeowner grant, including who qualifies and how to apply, visit:

› **Website:** www.tinyurl.com/mweny2f8

If you have questions, contact your municipality:

› **Website:** www.civicinfo.bc.ca/11.asp

If you're in a rural area, contact the Surveyor of Taxes:

› **Phone (toll-free):** 1-888-355-2700
› **Phone (Greater Victoria):** 250-387-0555
› **Email:** ruraltax@gov.bc.ca

Low-income grant supplement for seniors

For more information about the low-income grant supplement including who qualifies and how to apply, visit:

› **Phone (toll-free):** 1-888-355-2700
› **Phone (Greater Victoria):** 250-387-0555
› **Email:** hogadmin@gov.bc.ca
› **Website:** www.tinyurl.com/4f7avuuz

Home Renovation Tax Credit for Seniors and Persons with Disabilities

Home Renovation Tax Credit for Seniors and Persons with Disabilities is a refundable personal income tax credit to assist with the cost of permanent home modifications that improve accessibility or help a senior be more functional or mobile at home.

› **Phone (toll-free):** 1-877-387-3332
› **Email:** ITBTaxQuestions@gov.bc.ca
› **Website:** www.tinyurl.com/22d6axxe

Home accessibility tax credit (HATC)

Renovations that make homes safer or more accessible for seniors or a Person with Disabilities may qualify for a tax credit.

- **Phone (toll-free):** 1-877-387-3332
- **Website:** www.tinyurl.com/3ucebs9t

Housing Registry

Individuals searching for subsidized housing can apply form to BC Housing to be considered for any available housing units in developments managed by the Housing Registry members.

- **Phone (toll-free):** 1 800 257-7756; press 1
- **Phone (Metro Vancouver):** 604 433-2218; press 1
- **Website:** www.tinyurl.com/3jp5u9js

I

iCON – interCultural Online Health Network, University of British Columbia Faculty of Medicine Digital Emergency Medicine

iCON provides culturally and linguistically appropriate health resources online and in-person about chronic disease management to Chinese, South Asian and Indigenous patients, families and caregivers throughout British Columbia.

- **Phone (toll-free):** 1-877-357-7611
- **Email:** iconsupport@ubc.ca
- **Website:** www.iconproject.org

Immunization Services

Contact your health care provider or local public health unit under "Health Authorities" in the blue pages of your phone book.

› **Website:** www.immunizebc.ca

Insurance Corporation of BC (ICBC)

The Insurance Corporation of British Columbia (ICBC) is a provincial Crown corporation responsible for licensing and insuring BC drivers and vehicles across the province.

› **Phone (toll-free):** 1-800-663-3051

› **Phone (Metro Vancouver):** 604-661-2800

› **Website:** www.icbc.com

Income Assistance for Seniors Not Receiving Old Age Security

› **Phone (toll-free):** 1-866-866-0800

› **Website:** www.tinyurl.com/53554v3n

› **Website:** www.tinyurl.com/45c8zps6

Inland Ferries

› **Website:** www.tinyurl.com/3fxsr7a3

InspireHealth Supportive Cancer Care

› **Phone (toll-free):** 1-888-734-7125

› **Phone (Metro Vancouver):** 604-734-7125

› **Website:** www.inspirehealth.ca

Investor Education – BC Securities Commission

Investor education is offered through InvestRight and the BC Securities Commission. Call to book a free group seminar or ask an investment-related question.

- **Phone (toll-free):** 1-800-373-6393
- **Phone (Metro Vancouver):** 604-899-6854
- **Email:** inquiries@bcsc.bc.ca
- **Website:** www.investright.org

K

Kidney Foundation of Canada

BC and Yukon Branch Office 200 – 4940 Canada Way Burnaby BC V5G 4K6

- **Phone (toll-free):** 1-800-567-8112
- **Phone: (Metro Vancouver):** 604-736-9775
- **Email:** info.bcy@kidney.ca
- **Website:** www.kidney.ca

Kinship Care Help Line

- **Phone (toll-free):** 1-855-474-9777
- **Phone (Metro Vancouver):** 604-558-4740
- **Website:** www.parentsupportbc.ca/services/support-line

L

Land Title and Survey Authority of BC

Corporate Office

› **Phone (Greater Victoria):** 250-410-0600

Land Title Office and Districts

› **Phone (toll-free):** 1-877-577-LTSA (5872)
› **Phone (Metro Vancouver):** 604-630-9630
› **Website:** www.ltsa.ca

Legal Aid BC

› **Phone (toll-free):** 1-866-577-2525
› **Phone (Metro Vancouver):** 604-408-2172
› **Website:** https://legalaid.bc.ca

Licensing and Consumer Services

› **Phone (toll-free):** 1 800-407-7757
› **Phone (Metro Vancouver):** 604-646-7050
› **Website:** www.bchousing.org/licensing-consumer-services

M

Medical Assistance in Dying (MAiD)

› **Website:** www.tinyurl.com/bdeeb7dw

› **Website (FNHA-specific):** www.tinyurl.com/2sh6xfzh

Medical Services Only

People who live in BC can get help from BC PharmaCare to pay for: many prescription drugs, some medical devices and supplies, pharmacy services.

› **Website:** www.tinyurl.com/yc2z57as

Medical Services Plan (MSP)

› **Phone (toll-free):** 1-800-663-7100

› **Phone (Metro Vancouver):** 604-683-7151

› **Website:** www.tinyurl.com/3f8z9xxk

Medical Services Plan Billing

› **Phone (toll-free):** 1-877-405-4909

› **Phone (Collections, toll-free):** 1-866-361-5050

› **Email:** RevenueServicesBC@gov.bc.ca

Medication Coverage

Health Insurance BC (HIBC) administers PharmaCare (and MSP) on behalf of the Ministry of Health.

For more information about PharmaCare or to register contact HIBC:

› **Phone (toll-free):** 1-800-663-7100

› **Phone (Metro Vancouver):** 604-683-7151

› **Website:** www.tinyurl.com/5bkreyhb

Medication Information (Pharmacist Services at HealthLink BC)

If you have questions about over the counter or prescribed medications, call 811 to talk to a pharmacist. HealthLink BC pharmacists are available every night from 5 p.m. to 9 a.m. when your local community pharmacist may be unavailable. Translation services are available in more than 130 languages.

- **Phone (toll-free):** 811
- **Phone (Deaf/hard-of-hearing [TTY], toll-free):** 711
- **Website:** www.healthlinkbc.ca/medications

Mental Health Act – Guide

The Guide to the Mental Health Act provides information about British Columbia's Mental Health Act. The Mental Health Act has significant implications for those whose lives it touches – those who receive involuntary treatment under the act, their families, the public and those who use the act.

- **Website:** www.tinyurl.com/347mcjkd

Mental Health: Self-Help Strategies to Improve Mental Health

Bounce Back is an evidence-based program for adults experiencing symptoms of mild to moderate depression, low mood, or stress, with or without anxiety. Speak with your health care provider about this program.

- **Phone (toll-free):** 1-866-639-0522
- **Website:** www.bouncebackbc.ca

Move for Life! DVD

Move for Life! can be watched online or you can borrow a copy of the Move for Life DVD from your local library.

› **Website:** www.tinyurl.com/2rddk6tc

Multiple Sclerosis Society of Canada

› **Website:** www.mscanada.ca

National Office

› **Phone (toll-free):** 1-800-268-7582

Lower Mainland Chapter Office

› **Phone (Metro Vancouver):** 604-689-3144

› **Email:** info.bc@mssociety.ca

N

Narcotics Anonymous (BC Region)

This website describes the program and provides a list of meetings throughout British Columbia.

› **Website:** www.bcrna.ca

National Indian Residential School Crisis Line

› **Phone (toll-free):** 1-866-925-4419

New Horizons for Seniors Program (Government of Canada)

Community-based and Pan-Canadian project funding for seniors.

› **Website:** www.tinyurl.com/ey25xv7m

Nidus Personal Planning Resource Centre and Registry

- **Voicemail:** 604-408-7414
- **Website:** www.nidus.ca

Nutrition Information: Dietitian Services at HealthLink BC

If you have any questions about healthy eating, food or nutrition, call 811. A health service navigator can connect you with a registered dietitian.

- **Phone (toll-free in BC):** 811
- **Phone (Deaf/hard-of-hearing [TTY], toll-free):** 711
- **Website:** www.tinyurl.com/ye23yfs5

O

Old Age Security (OAS) Pension

- **Phone (English, toll-free,):** 1-800-277-9914
- **Phone (French, toll-free):** 1-800-277-9915
- **Phone (Deaf/hard-of-hearing, toll-free):** 1-800-255-4786
- **Website:** www.tinyurl.com/mr3vnstc

Older (Mature) Workers Program

- **Phone (toll-free):** 1-877-952-6914
- **Phone:** 250-952-6914
- **Website:** www.workbc.ca/plan-career/resources/mature-workers

Office of the Ombudsperson

If you think a provincial government ministry, public agency, or local government has treated you unfairly, contact the Office of the Ombudsperson.

- **Phone (toll-free in BC):** 1-800-567-3247
- **Phone (Greater Victoria):** 250-387-5855
- **Fax (Greater Victoria):** 250-387-0198
- **Website:** www.bcombudsperson.ca

Order of British Columbia

The Order of British Columbia recognizes people who have served with the greatest distinction and excelled in any field of endeavor benefiting the people of the province or elsewhere.

- **Email:** bchonoursandawards@gov.bc.ca
- **Website:** www.tinyurl.com/5jdwvk6b

P

Pain BC

Pain BC provides information and resources for people with chronic pain including: a telephone-based Pain Support Line, Live Plan Be online self-management resource, Coaching for Health telephone support and Pain Waves podcasts.

- **Website:** www.painbc.ca
- **Phone (toll-free):** 1-844-430-0818
- **Pain Support Line:** 1-844 880-PAIN (7246)

Parents and Families of Lesbians and Gays (PFLAG) BC

Information and support for parents, families and friends with questions about gay, lesbian, bisexual and transgender.

› **Website:** www.pflagcanada.ca/chapters

Parkinson Society British Columbia

Parkinson Society British Columbia is a not for profit charitable organization that aims to ease the burden for those affected by Parkinson's disease through advocacy, education, support services and contributions to research.

› **Phone (toll-free):** 1-800-668-3330
› **Phone (Metro Vancouver):** 604-662-3240
› **Website:** www.parkinson.bc.ca

Patient Voices Network

› **Phone (toll-free):** 1-877-282-1919
› **Email:** pvn@bcpsqc.ca
› **Website:** www.patientvoicesbc.ca

People's Law School

› **Phone:** 604-331-5400
› **Email:** info@peopleslawschool.ca
› **Website:** www.peopleslawschool.ca

Personal Income Tax Information Services

› **Phone (toll-free):** 1-877-387-3332
› **Website:** www2.gov.bc.ca/gov/content/taxes/income-taxes/personal

Personal Safety Tips from the RCMP

› **Website:** www.tinyurl.com/4rym8m9h

PharmaCare

Health Insurance BC (HIBC) administers PharmaCare (and MSP) on behalf of the Ministry of Health.

For more information about PharmaCare or to register contact HIBC:

› **Phone (toll-free):** 1-800-663-7100

› **Phone (Metro Vancouver):** 604-683-7151

› **Website:** www.tinyurl.com/5bkreyhb

Physical Activity

Getting and staying active benefits our bodies, helps us stay engaged in life, improves our mood and mental health and gives us opportunities to meet new people. For more information, refer to the Your Lifestyle section of this guide, or visit the HealthLinkBC website.

› **Website:** www.tinyurl.com/23r6nsmd

Physical Activity Services

For every age and health level, there's a free physical activity plan that works. Just connect with BC's Physical Activity Services at HealthLink BC, you'll find qualified exercise professionals to provide you with custom physical activity plans that meet your needs.

› **Phone (toll-free):** 811 (or 711 for the hearing impaired)

› **Website:** www.tinyurl.com/37k3ejdh

Poison Control Centre

If you suspect someone has been poisoned by a medicine, chemical, or other substance, call the Poison Control Centre at the number below.

- **Phone (toll-free):** 1-800-567-8911 (24-hour line)
- **Phone (Metro Vancouver):** 604-682-5050
- **Website:** www.dpic.org

Power Outages and Repairs

To report a power outage or downed wires, call BC Hydro, or submit a report on their website.

- **Phone (toll-free):** 1-888-224-9376
- **Website:** www.bchydro.com/outages

Problem Gambling

- **Phone (toll-free):** 1-888-795-6111
- **Phone (Greater Victoria):** 250-387-5311
- **Email:** info@bcresponsiblegambling.ca
- **Website:** www.bcresponsiblegambling.ca

Property Assessment

Contact your local BC Assessment office at the phone number or address written on the front of your assessment notice.

- **Website:** www.bcassessment.ca

Property Tax Deferment Program

Contact the tax collector's office or Service BC Centre (government agent) where you pay your property taxes or contact the Tax Deferment Office at the numbers below.

- **Phone (toll-free):** 1-888-355-2700
- **Phone (Greater Victoria):** 250-387-0555
- **Email:** taxdeferment@gov.bc.ca
- **Website:** www.tinyurl.com/muwyxvch

Public Guardian and Trustee of British Columbia

- **Phone (Service BC, toll-free):** 1-800-663-7867 (ask to be transferred to the Public Guardian and Trustee)
- **Email:** clientservice@trustee.bc.ca
- **Website:** www.trustee.bc.ca

Public Health Alerts

Health alerts such as outbreaks, boil water advisories and product recalls can come from various trusted sources throughout British Columbia, in your local health authority area and right across Canada. HealthLink BC provides a streamlined, single location for all alerts.

- **Phone (toll-free):** 811
- **Phone (Deaf/hard-of-hearing [TTY], toll-free):** 711
- **Website:** www.healthlinkbc.ca/public-health-alerts

Q

QMUNITY

Older adults program serves Lesbian, Gay, Bisexual, Transsexual, Queer and two-spirit seniors 55+

› **Phone:** 604-684-5307
› **Email:** reception@qmunity.ca
› **Website:** www.qmunity.ca

R

Residential School Survivor Services

The First Nations Health Authority (FNHA) Indian Residential Schools Resolution Health Support program provides mental health and emotional supports to eligible former residential school students and their families before, during and after their participation in settlement agreement processes.

FNHA Indian Residential Schools Information Line:

› **Phone (toll-free):** 1-877-477-0775

National Indian Residential School Survivor Support Line:

Provides emotional support and crisis referral services for residential school survivors.

Phone (toll-free): 1-866-925-4419

Residential Tenancy Branch:

- **Phone (toll-free):** 1-800-665-8779
- **Phone (Metro Vancouver):** 604-660-1020
- **Phone (Greater Victoria):** 250-387-1602
- **Email:** HSRTO@gov.bc.ca
- **Website:** www.tinyurl.com/mrxbkp74

Rural Property Tax Office

Contact the local tax collector's office or Service BC Centre (government agent) where you pay your property taxes or contact the Rural Property Tax Office using the information below.

- **Phone (toll-free):** 1-888-355-2700
- **Phone (Greater Victoria):** 250-387-0555
- **Email:** Ruraltax@gov.bc.ca
- **Website:** www.tinyurl.com/ybxj7s8c

S

Sales Tax Credit

- **Website:** www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/sales-tax

Scams and Fraud (information from the RCMP)

- **Website:** www.tinyurl.com/38v6v2sp

Self-Management BC, University of Victoria

The University of Victoria Centre on Aging provides patient education pro-grams for people with chronic health conditions.

- **Phone (toll-free):** 1-866-902-3767
- **Email:** selfmgmt@uvic.ca
- **Website:** www.selfmanagementbc.ca

Seniors First BC

- **Phone (toll-free):** 1-866-437-1940
- **Phone (Metro Vancouver):** 604-437-1940
- **Website:** www.seniorsfirstbc.ca

Seniors Advocate

- **Phone (toll-free):** 1-877-952-3181
- **Phone (Greater Victoria):** 250-952-3181
- **Email:** info@seniorsadvocatebc.ca
- **Website:** www.seniorsadvocatebc.ca

Seniors Abuse & Information Line (SAIL)

- **Phone (toll-free):** 1-866-437-1940
- **Phone (Metro Vancouver):** 604-437-1940
- **Phone (TTY):** 1-855-306-1443
- **Email:** info@seniorsfirstbc.ca
- **Website:** www.seniorsfirstbc.ca/programs/sail

Seniors' Health Information (HealthLink BC)

- **Phone (toll-free):** 811
- **Phone (Deaf/hard-of-hearing [TTY], toll-free):** 711
- **Website:** www.healthlinkbc.ca/more/healthy-aging/seniors-health

Seniors Services Society

- **Phone:** 604-520-6621
- **Email:** info@seniorsservicessociety.ca
- **Website:** www.seniorsservicessociety.ca

Senior's Supplement Program

If you are a low-income senior and receive certain federal supports, you may be able to get a monthly top-up from the provincial government.

- **Phone (toll-free):** 1-866-866-0800
- **Website:** www.tinyurl.com/2rnsah8s

Seniors' Supportive Housing

- **Lower Mainland (Outside City of Vancouver):** 604-433-2218
- **Phone (Vancouver Island Region [toll free]):** 1-800-787-2807
- **Phone (Interior Region [toll free]):** 1-800-834-7149
- **Phone (Northern Region [toll free]):** 1-800-667-1235
- **Email:** shr@bchousing.org
- **Website:** www.bchousing.org/housing-assistance/housing-with-support/seniors-supportive-housing

SeniorsBC.ca

› **Website:** www.SeniorsBC.ca

Service BC

› **Phone (toll-free):** 1-800-663-7867
› **Website:** www.tinyurl.com/mrsbahay
› **Find a list of service BC centres across the province here:** www.tinyurl.com/yc6pztuy

Service Canada

For information on any Government of Canada program or service.

› **Phone (toll-free):** 1-800-622-6232
› **Website:** www.servicecanada.gc.ca

Sexually Transmitted Infections

Sexually transmitted infections are some of the most widespread infections in the world. Preventing a sexually transmitted infection is easier than treating an infection once it has occurred.

› **Website:** www.tinyurl.com/975h4zds

Shelter Aid for Elderly Renters Program

The Shelter Aid for Elderly Renters (SAFER) program provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes.

› **Phone (toll-free):** 1-800-257-7756
› **Phone (Metro Vancouver):** 604-433-2218
› **Website:** www.tinyurl.com/3yvd4vb5

SPARC

Social Planning and Research Council of British Columbia. Contact SPARC to obtain a parking permit for a person with a disability.

› **Phone (toll-free):** 1-888-718-7794

› **Phone (Metro Vancouver):** 604-718-7744 (Parking permit inquiries)

› **Website:** www.sparc.bc.ca

Strata Housing

Strata properties are a popular housing choice in BC for the convenience, security, added amenities and good value. An estimated 1.5 million people live in strata housing. Strata housing can include: condos, townhouses, duplexes, even single family homes in bare land strata corporations.

› **Website:** www.tinyurl.com/ydfwsdef

T

Taxi Bill of Rights

› **Website:** www.taxirights.gov.bc.ca

TransLink

(Metro Vancouver only)

› **Phone (Metro Vancouver):** 778-452-2860

› **Website:** www.translink.ca

Taxpayer Services Information Line (Province of BC)

› **Phone (toll-free):** 1-877-388-4440

Telephone Device for the Deaf (Service BC)

› **Telephone Device for the Deaf (TDD):** 711 (Across BC)

Tenant Resource Advisory Centre

› **Phone (toll-free):** 1-800-665-1185

› **Website:** www.tenants.bc.ca

Trans Lifeline

Trans Lifeline is a new Transgender Crisis Hotline, which has recently opened a toll-free line in Canada. Their goal is to assist anyone who may be struggling with their gender identity and connect them with services that can assist them in their journey.

› **Phone (toll-free):** 1-877-330-6366

Transcare BC (PHSA)

Transcare provides various types of resources for gender-affirming care and the following related issues: legal/advocacy, immigrant and refugee, partners and spouses, caregiver and family.

› **Website:** www.phsa.ca/transcarebc/care-support

Transit Seniors' Fare Discounts

TransLink

(Metro Vancouver only)

› **Phone (Metro Vancouver):** 604-953-3333

› **Website:** www.translink.ca

BC Transit

(Greater Victoria and the rest of BC outside Metro Vancouver)

› **Phone (Greater Victoria):** 250-382-6161

› **Website:** www.bctransit.com

Travel Assistance Program (for medical travel)

› **Phone (toll-free):** 1-800-663-7100

› **Phone (Metro Vancouver):** 604-683-7151

› **Website:** www.tinyurl.com/wt3pwj39

V

Vehicle Sales Authority of British Columbia

The Vehicle Sales Authority of British Columbia is a not-for-profit agency authorized by the provincial government to administer the Motor Dealer Act and sections of the Business Practices and Consumer Protection Act. The VSA provides consumer information about the purchase, lease and consigning of vehicles. Dispute resolution between consumers and licensed dealers is also available.

› **Phone (Metro Vancouver):** 604-574-5050

› **Website:** www.vsabc.ca

Veterans

Specialty license plates

To apply for a veteran specialty plate, print the application form from ICBC's website or pick up a copy from your Autoplan broker. For further information, please contact one of the organizations listed below.

› **Website:** www.tinyurl.com/bdduxace

British Columbia Veterans Commemorative Association

› **Website:** www.bcveterans.org

BC Yukon Command, Royal Canadian Legion

› **Phone (Metro Vancouver):** 604-575-8840
› **Phone (toll-free):** 1-888-261-2211
› **Website:** www.legionbcyukon.ca

Canadian Peacekeeping Veterans Association

› **Website:** www.cpva.ca

Veterans Affairs Canada

› **Phone (toll-free, English):** 1-866-522-2122
› **Phone (toll-free, French):** 1-866-522-2022
› **Website:** www.veterans.gc.ca/eng/services

VictimLink BC

VictimLink BC is a toll-free, confidential telephone service available across BC and Yukon 24 hours a day, 7 days a week. VictimLink BC provides information and referral services to all victims of crime and immediate crisis support to victims of family and sexual violence.

VictimLink BC provides service in more than 110 languages, including 17 North American Indigenous languages.

- **Phone (toll-free in BC and Yukon):** 1-800-563-0808
- **Phone (Deaf/hard-of-hearing [TTY]):** 604-875-0885 (to call collect, please dial the TELUS Relay Service at 711)
- **Website:** www.victimlinkbc.ca

Victim Services

The Province supports more than 400 programs across BC to assist victims of crime, and women and children impacted by violence.

- **Phone (toll-free in BC and Yukon):** 1-800-563-0808
- **Website:** www.tinyurl.com/4husunz5

Virtual Tax Clinic Finder

This website provides in-depth information about taxes. The site also provides contact information for individuals who deliver tax services to older adults free of charge.

- **Website:** www.tinyurl.com/4yt7wb22

Volunteer BC

› **Phone (Metro Vancouver):** 604-379-2311
› **Email:** info@volunteerbc.bc.ca
› **Website:** www.volunteerbc.bc.ca

Volunteer Canada

› **Website:** www.volunteer.ca

W

WorkBC

WorkBC is a provincial website to help all British Columbians navigate BC's labour market, including information, programs and services for mature workers.

› **Phone (toll-free):** 1-877-952-6914
› **Phone (Greater Victoria):** 250-952-6914
› **Website:** www.workbc.ca

WorkSafeBC

WorkSafeBC is dedicated to promoting workplace health and safety for BC workers and employers.

› **Phone (toll-free):** 1-888-922-2768
› **Phone (Metro Vancouver):** 604-244-6181

Claims or rehabilitation (Claims Call Centre)

› **Phone (toll-free):** 1-888-967-5377
› **Phone (Metro Vancouver):** 604-231-8888
› **Website:** www.worksafebc.com

To report unsafe working conditions or an emergency:

- **Phone (toll-free, during business hours):** 1-888 621-7233
- **Phone (toll-free, after hours):** 1-866-922-4357
- **Phone (Metro Vancouver):** 604-276-3100

Your Secret to Aging Well

As you age, you may notice natural changes to your body or mind.

Learn how to plan for a healthy life in the coming decade and improve your experience of getting older.

While there are common aging priorities for everyone like staying active, healthy eating, connection to culture and mental well-being, we asked several BC Elders what their secrets are to aging well, you'll find their responses below.

Quelle'p (Dora Casper), Bonaparte First Nation

"Clean living. I try to be positive, and I try to eat properly. I have had health problems, but I try to stay positive about everything. Keep your spirituality, it's very important. There is a Creator and I believe he looks after us, but we need to do our work as well, be kind to people and help each other. And the most important thing, my Grandchildren."

Jean McLeod, C'eletkwmx (Coldwater Indian Band)

"I try to keep busy, I do a lot of beadwork. I make earrings, keychains and medicine bags. Every time they have classes, I learn to make new ones. To stay healthy, my brother usually calls me and we go out in the mountains and pick berries. I make huckleberry jam or freeze them. I also planted raspberries in my yard so every two days I go out there and pick the berries so that I can make jam in the winter."

Carl McLeod, C'eletkwmx (Coldwater Indian Band)

"I am a powwow dancer so I go to a lot of powwow dancing. I also go on long walks three times a week. I like to stay connected by going down to the river and talking with the guys. I just keep moving so I can stay active."

Rose Aslin, Tl'azt'en Nation

"I work as a homecare coordinator. I do a lot of organizing and helping other people. It takes a lot of time and can take me away from my family but the thing I do to help myself is to see a counselor. I just talk about anything I'm going through or if I'm having a hard day or hard week. The best thing I do for myself is to talk to someone that I trust, like a counsellor."

First Nations Health Authority
Health through wellness

Visit www.fnha.ca
Or call, 1-866-913-0033

For information about government programs and services, visit www.SeniorsBC.ca or call Service BC at 1-800-663-7867. For health-related information, call HealthLink BC at 811.