



Guide to Programs and Services for Seniors in Ontario

ontario.ca/SeniorsGuide

Winter 2022

This guide is maintained by the Ministry for Seniors and Accessibility. All URLs and telephone numbers provided in this document were accurate and active prior to publication. This document is updated periodically but for the most up to date information, please refer to the [online version of this guide](#).

Learn more about how the ministry is helping seniors and people with disabilities stay independent, active, and socially connected through our [website](#). For more information, you can contact us through the following channels.

- [Email](#)
- [Contact form](#)
- Toll-free: [1-888-910-1999](#)
- Toll-free TTY: [1-800-387-5559](#)
- [Facebook](#)
- [Twitter](#)
- [LinkedIn](#)

[Take a short survey](#) to help us improve the guide.

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- Telephone: 1-800-668-9938
- TTY: 1-800-268-7095
- [Email](#)

[Read our accessible customer service policy](#).

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About the guide

This guide is your resource for programs and services available to Ontario's seniors that can help them stay safe and healthy, active and engaged.

This version replaces the previous *Guide to Programs and Services for Seniors in Ontario* with updated information about programs and services for seniors, their caregivers and the organizations that support them.

This document is updated periodically but for the most up-to-date information please refer to the online version of this guide at ontario.ca/SeniorsGuide which you can also print on your home printer, either in full or just the sections you need.

Organizations that serve seniors can [find grant programs and seminar information here](#).

What's in the guide

In this guide, you will find information on:

[COVID-19 information and support](#)

Find information on how to get vaccinated and community supports available to help you stay safe.

[Keeping active and engaged](#)

Find social, cultural and recreational programs to help you stay connected, physically and mentally healthy.

[For family and caregivers](#)

Find information if you or someone else takes care of a loved one.

[Managing your finances](#)

Learn what tax credits, benefits and government pensions are available to you.

[Staying healthy and well](#)

Get information on staying healthy and learn how to get coverage for prescription drugs, assistive devices, dental care and more.

[Housing options](#)

Find programs to help you stay in your current home or see what types of housing and care homes are available in your community.

[Staying safe and secure](#)

Learn about common scams and how to protect yourself as a consumer. Find information about elder abuse, estate planning and preparing for emergencies.

[Transportation and driving](#)

Get information on transportation services, accessible parking permits and driver's licences, including information for drivers 80 years or older.

[Key contacts](#)

Find contact for federal, provincial and local government.

[Your Ontario government ID](#)

Learn how to get and renew your ID, such as an Ontario photo card, driver's licence, health card and more through ServiceOntario.

COVID-19 information and support

Accessible Drive to Vaccines

If you are a person with a disability or a senior with mobility issues, you could get help getting to a vaccination site so you can get your COVID-19 vaccine.

You are eligible for this program, if you:

- have a COVID-19 vaccine appointment booked for the date of transportation requested
- are a person with a disability, as defined under the [Accessibility for Ontarians with Disabilities Act, 2005](#), including physical, mental, developmental, learning, mobility, vision or hearing impairment.

[Visit the Accessible Drive to Vaccines website for more details.](#)

If you can't request service using the internet or you require service in a language other than English or French, call:

- [2-1-1](#) on any phone
- Toll-free: [1-877-330-3213](#)
- Toll-free TTY: [1-888-340-1001](#)

Ontario Community Support Program

If you are a low-income senior or a person with a disability (PWD) in need, such as those in supportive housing environments or community-based independent living programs, you can get:

- paid or subsidized delivery of meals
- delivery of medicine and other necessities.

[Visit the COVID-19 Community Support Finder to get help.](#)

If you can't request service using the internet or you require service in a language other than English or French, call:

- Tel: [2-1-1](tel:2-1-1) on any phone
- Toll-free: [1-877-330-3213](tel:1-877-330-3213)
- Toll-free TTY: [1-888-340-1001](tel:1-888-340-1001)

Financial support

Learn what [financial support](#) is available in addition to Employment Insurance and other relief from the federal government's [COVID-19 Economic Response Plan](#) during COVID-19.

- [Financial help for basic needs](#)
- [Changes to renting](#)
- [Help for electricity bills](#)

How to book a COVID-19 vaccine appointment

You can use the [provincial system to book your appointment](#). To use the provincial online vaccine system, you will need:

- a **green photo health (OHIP) card** (you will need numbers from both sides of the card, expired cards will be accepted)
- an **email address and/or a phone number** to book your appointment (your own or someone else's who is helping you)
- a **modern web browser** (the system is not compatible with Internet Explorer 11 or earlier).

For [help booking an appointment, downloading your proof of vaccination or getting more information about the vaccines](#), contact:

- the Provincial Vaccine Contact Centre at Toll-free: [1-833-943-3900](tel:1-833-943-3900) (TTY for people who are deaf, hearing-impaired or speech-impaired: Toll-free TTY: [1-866-797-0007](tel:1-866-797-0007)) available 8:00 a.m. to 8:00 p.m., 7 days a week, in over 300 languages

COVID-19 proof of vaccination

You can use the provincial system to [download your enhanced certificate with QR code](#). To use the provincial online vaccine system, you need:

- a **green photo health (OHIP) card** (you will need numbers from both sides of the card, expired cards will be accepted)
- an **email address and/or a phone number** to book your appointment (your own or someone else's who is helping you)
- a **modern web browser** (the system is not compatible with Internet Explorer 11 or earlier).

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COVID-19 test information

What you need to know before, during, and after a test at an assessment centre, pharmacy, or community lab. [Learn more](#).

- [Find a testing location](#).
- [Check COVID-19 test results](#).

COVID-19 updates

[Public Health Ontario](#) provides scientific and technical advice to the Ministry of Health, local public health units and other health system partners to support COVID-19 response efforts.

Active living

Community activities

There are many ways to learn about cultural, recreational and social activities in your community.

You can begin by contacting your local:

- [community](#) and [seniors' centres](#)
- service clubs (such as the [YMCA](#), [Rotary Club](#), [Lion's Club](#) or [Royal Canadian Legion](#))
- cultural centres
- places of worship
- [parks](#) and recreation department

2-1-1

Get [information and referrals](#) to community, government, social and health services, including [mental health resources](#), across Ontario.

- Tel: [2-1-1](#)
- Toll-free: [1-877-330-3213](#)
- TTY: [1-844-483-9835](#)

Click on the magnifying glass in the top right and use the [site's search function](#) to find cultural centres, places of worship and other organizations near you.

Public libraries

Ontario's extensive public and First Nations library services provide many services to seniors and their families in a welcoming, accessible and friendly environment. Along with lending books and other material, libraries provide Internet access and training, reference material and workshops.

[Ontario Library Services](#)

Toll-free: [1-800-387-5765](#)

Seniors Active Living Centres

Seniors Active Living Centre programs offer social, cultural, learning and recreational programs for seniors. By promoting wellness, social connections and education, these programs can help reduce social isolation and help seniors stay active, independent and engaged.

There are almost 300 programs across the province. Each centre provides different programs to meet the unique needs of local residents, including:

- arts and culture programs
- book clubs
- fitness centre and classes
- health and wellness services
- lifelong learning classes
- multicultural social groups
- recreation and leisure activities
- special events
- travel.

[Find your local Seniors Active Living Centre.](#)

In response to COVID-19, many centres are running activities online and over the phone. For example, some centres offer [Seniors' Centre Without Walls](#), a program that helps isolated seniors take part in group activities and connect with others in their community over the phone.

[Older Adult Centres' Association of Ontario](#)

Toll-free: [1-866-835-7693](tel:1-866-835-7693)

Sport and recreation

There are many health benefits of being physically active, including improved fitness, strength and well-being. Regular exercise is an important part of healthy aging. Get tips about how you can increase your physical activity, maintain good health and improve your quality of life with the information below.

Staying healthy and active

It is recommended that adults ages 65 or over get 150 minutes of physical activity per week. Learn more about:

- [physical activity tips](#) for adults age 65 years or older
- [guidelines](#) you can follow for physical activity
- an 8-week walking program in the [physical activity tool kit](#)
- [staying active at any age](#) with ParticipACTION.

Staying mentally and socially engaged is also key to good overall health, along with a healthy diet and a good night's sleep. Learn about:

- programs and services available in your area through [211ontario.ca](#), including information about [mental health counselling and treatment for older adults](#)
- [the Seniors Active Living Centre closest to you](#)
- [brain health](#) from the Alzheimer Society
- [A Friendly Voice](#), which is a free, confidential phone line for Ontarians 55+ who just want to chat with a friendly person. Call Toll-free: [1-855-892-9992](#) between 8:00 a.m. to 10:00 p.m.
- the [importance of sleep](#) and healthy [sleep advice for seniors](#)
- [healthy eating for seniors](#)
- [mental health](#) information
- the importance of [social connections](#)
- healthy aging through the [McMaster Optimal Aging Portal](#).

Ontario senior games

Also known as the Ontario 55+ summer games and the Ontario 55+ winter games, the Ontario senior games include multi-event provincial competitions for older adults with the opportunity to increase social interaction, and maintain and enhance physical and mental well-being through participation in recreational activities and sports. These games allow adults 55 years and older to interact in an environment that celebrates a healthy and active lifestyle.

[Ontario Seniors Games Association](#)

Tel: [905-232-8581](tel:905-232-8581)

Ontario Parks

Ontario's provincial parks offer reduced camping and day-use fees to seniors 65 years or older and to persons with physical disabilities. Many Ontario parks offer barrier-free facilities, including showers, washrooms, campsites and visitor centres. The Park Locator on the [Ontario Parks](#) website allows visitors to search for parks with barrier-free facilities. Many campsites accommodate recreational vehicles and may also provide electrical hook-ups and trailer dumping stations.

Toll-free: [1-888-668-7275](tel:1-888-668-7275)

Fishing and hunting

If you're over 65 years of age or a Canadian resident with a disability, you are not required to [obtain an Outdoors Card](#) with a fishing licence tag to fish in Ontario. However, you must still follow all regulations, including catch and possession limits. If you wish to hunt in Ontario, you are required to obtain an Outdoors Card and you must have a licence valid for the species or group of species you are hunting. You are required to carry the licence and any validation tags while you are hunting and show the licence to a Conservation Officer if asked to do so.

Ministry of Northern Development, Mines, Natural Resources and Forestry

[Outdoors Card Centre](#)

Toll-free: [1-800-387-7011](tel:1-800-387-7011)

Travel

Travelling in Ontario

Many of Ontario's tourist attractions offer discounted rates for seniors, while some offer programs with seniors in mind. Visit an Ontario Travel Information Centre to learn more about Ontario's attractions and to customize an itinerary based on your interests.

[Destination Ontario](#)

Toll-free: 1-800-ONTARIO ([1-800-668-2746](tel:1-800-668-2746))

Travelling outside Ontario or Canada

If you are temporarily away from Ontario or Canada, the Ontario Health Insurance Plan (OHIP) may cover all or a part of your health care costs. If you are travelling outside of Ontario but within Canada and pay for health services, submit an OHIP claim for reimbursement by filling out the [Out of Province/Country Claims Submission form](#), treatment statement and proof of payment to the OHIP Claims Office within 12 months of the date you received service or treatment.

If you are travelling outside of Canada, OHIP will pay a set rate for emergency hospital and physician services for an acute, unexpected condition, illness, disease or injury that requires immediate treatment. To cover medical charges not paid for by OHIP, you should purchase private health insurance for all trips outside of Ontario and Canada.

[Learn about OHIP coverage while outside of Canada.](#)

If you are enrolled in the Ontario Drug Benefit program and you're planning to travel outside Ontario, you may be able to get a larger supply of prescription drugs, but you can only do this once during the Ontario Drug Benefit program year — between August 1 and July 31. Keep in mind that **prescriptions filled outside Ontario are not covered by the Ontario Drug Benefit program.**

Here's how it works:

- if you have a supply of less than 30 days, you can get a travel supply of **up to 200 days**
- if you have a supply of more than or equal to 30 days, you can get a **100-day supply**

To get your travel supply, give your pharmacist either:

- a letter (that you can write yourself) confirming you're leaving the province for more than 100 days, or
- a copy of your travel insurance policy showing you're leaving the province for between 100 and 200 days

You have to pay the deductible or co-payment amount for the extra supply.

[Learn more about how to get a three-month supply of prescription drugs.](#)

ServiceOntario

Toll-free: [1-866-532-3161](tel:1-866-532-3161)

Toll-free TTY: [1-800-387-5559](tel:1-800-387-5559)

To learn more about OHIP or the Ontario Drug Benefit Program, please see the [health and well-being section](#) of this guide.

Retirement abroad

The federal government offers [information and tips for people thinking about retiring in another country](#) either on a seasonal or permanent basis. This includes information about tax laws, medical care and security.

Enquiries Service — Global Affairs Canada

Toll-free: [1-800-267-8376](tel:1-800-267-8376)

Employment

In 2006, legislation ending mandatory retirement came into effect, providing greater fairness and choice for workers aged 65 or older who can now decide for themselves when, and if, to retire.

Employment Ontario

[Employment Ontario](#) is an integrated employment and training network that makes it easier for Ontarians to find the employment and training programs and services they need.

Employment Ontario Contact Centre

- Toll-free: [1-800-387-5656](tel:1-800-387-5656)
- Toll-free TTY: [1-866-533-6339](tel:1-866-533-6339)
- Email: contactEO@ontario.ca

Employment Service

The goal of Employment Service is to provide Ontarians with improved access to all of the employment services they need in one location to help them find and keep a job, apply for training and plan a career.

Ontario Job Creation Partnerships

[This program](#) is designed to improve the long-term employment prospects of people eligible for or in receipt of Employment Insurance benefits by providing them with opportunities to gain work experience.

Second Career

The objective of [Second Career](#) is to support eligible laid-off workers to get the skills training they need to help them find work in occupations with demonstrated labour market prospects. The program offers up to \$28,000 for tuition, books, transportation and other training related expenses. This amount may be higher for persons with disabilities. There is no age limit for people to participate in the Second Career program.

Job Bank

The [Job Bank](#) is a web-based network of national job postings that are available to all Canadians. It provides labour market information for job seekers and employers.

Ontario WorkinfoNet (OnWIN)

[OnWIN](#) is a free, bilingual online web directory that provides Ontarians with current and relevant career and volunteer opportunities and labour market information. Seniors can use [OnWIN](#) to make informed decisions about volunteer, employment and further training opportunities.

Employment Standards Act (ESA)

All Ontarians have the right to be treated fairly in the workplace. The ESA sets out the minimum standards that employers and employees must follow. If you are employed in Ontario, you are probably protected by the ESA.

[Learn more about your rights and obligations under the ESA.](#)

Employment Standards Information Centre

Toll-free: [1-800-531-5551](tel:1-800-531-5551)

Toll-free TTY: [1-866-567-8893](tel:1-866-567-8893)

Internationally trained professionals

If you are an internationally trained professional, Ontario has a number of [bridging programs](#) that could help you.

[Learn about the services available in Ontario to help you continue working in your profession or trade if you've been trained in another country.](#)

Lifelong learning

Continuing and distance education

Many Ontario school boards, colleges and universities offer opportunities for continuing and distance education. Some offer special discounts for seniors.

- [public school boards](#)
- [universities](#)
- [colleges](#)
- [OntarioLearn](#)

Third Age Network

[This network](#) consists of self-managed groups of seniors who share learning experiences on a wide range of subjects.

- Email: info@thirdagenetwork.ca

Independent Learning Centre

[This centre](#) provides distance education and General Education Development (GED) testing. It offers people an alternative way to get their Ontario Secondary School Diploma.

- Toll-free: [1-800-387-5512](tel:1-800-387-5512)

Computer training

- [Public libraries](#) run courses for beginners and for more advanced users. Most courses are free.
- Find training programs near you with 211. Call [2-1-1](tel:2-1-1) or Toll-free: [1-877-330-3213](tel:1-877-330-3213).
- [Seniors Active Living Centre Programs](#) offer educational programming that may include computer training.
- The [Lifelong Learning Plan](#) allows you to withdraw money from your RRSPs to help pay for full-time education for you, your spouse or common-law partner.

Please see the finances section of this guide for more information.

Volunteering

Ontario Volunteer Centre Network

[This organization](#) helps to bring volunteers and agencies together and acts as the provincial voice for volunteer centres in Ontario.

- Toll-free: [1-866-693-3318](tel:1-866-693-3318)
- Email: info@PINnetwork.ca

Volunteer Canada

This [bilingual, non-profit organization](#) promotes volunteerism across Canada by encouraging community participation and recognizing volunteer efforts.

- Toll-free: [1-800-670-0401](tel:1-800-670-0401)
- Email: info@volunteer.ca

If you would like to volunteer to help others complete their tax returns, consider the [Community Volunteer Income Tax Program](#) run by the Canada Revenue Agency. Please see the finances section for more information.

Recognizing seniors' contributions

Congratulatory messages

You can mark a special occasion by requesting a congratulatory message from her Majesty the Queen or the Governor General.

Her Majesty the Queen sends birthday greetings to Canadians who are 100 years of age or older and to couples who are celebrating an anniversary of 60 years or more.

The Governor General sends birthday greetings to Canadians who are 90 years of age or older and to couples who are celebrating an anniversary of 50 years or more.

To request a message from Her Majesty the Queen or the Governor General, you can:

- Call: [613-993-8164](tel:613-993-8164)
- Email: anniversaries.anniversaires@gg.ca
- [Visit the website.](#)

The Lieutenant Governor of Ontario sends [greetings to Ontarians](#) celebrating birthdays of 90 years or older and couples celebrating anniversaries of 50 years or more.

- Tel: [416-325-7780](tel:416-325-7780)
- TTY: [416-325-5003](tel:416-325-5003)
- [Online greeting request form](#)

The Prime Minister of Canada sends [congratulatory certificates](#) to Canadians celebrating birthdays of 65 years and up (at five-year intervals) and for couples celebrating anniversaries of 25 years or more (at five-year intervals).

Executive Correspondence Services Congratulatory Messages
Tel: [613-941-6901](tel:613-941-6901)

The Premier of Ontario provides [congratulatory certificates](#) to Ontarians celebrating birthdays of 80 years or more and for couples celebrating anniversaries of 40 years or more.

- Tel: [416-325-3777](tel:416-325-3777)
- Email: CAB.Certificates@ontario.ca

Your Member of Provincial Parliament and/or Member of Parliament provides greetings for a variety of occasions. For more information, contact the constituency office of your local MPP or MP.

To find your MPP:

- Elections Ontario Toll-free: [1-888-668-8683](tel:1-888-668-8683)
- Toll-free TTY: [1-888-292-2312](tel:1-888-292-2312)
- Email: info@elections.on.ca
- [Elections Ontario website](#)

To find your MP:

- Elections Canada Toll-free: [1-800-463-6868](tel:1-800-463-6868)
- Toll-free TTY: [1-800-361-8935](tel:1-800-361-8935)
- [Elections Canada website](#) (Voter Information Service)

Awards honouring seniors

The Honours and Awards Secretariat manages Ontario's medal and recognition programs, as well as special commemorations and celebrations.

Provincial awards honouring seniors include:

- [Senior Achievement Award](#) recognizing Ontarians over the age of 65 who have made outstanding contributions in any field.
- [Senior of the Year Award](#) is given by a municipality in Ontario to an individual over the age of 65 who has enriched the social, cultural or civic life of the community.

Annual events

Don't forget to mark these special dates in your calendar.

- [Seniors Month](#), celebrated every June in Ontario, is a time to recognize the many contributions seniors have made in communities across the province.
- National Seniors Day, celebrated on October 1st, honours seniors who have helped build our country and continue to make valuable contributions to society. Read the [Celebrating Canada's Seniors Act](#).
- [International Day of Older Persons](#), also celebrated on October 1st, is a United Nations designated day recognizing the significant contributions of seniors around the world.

Services for newcomers

Ontario is home to the largest percentage of immigrant seniors in Canada. If you are an immigrant senior, there are many programs and services that may be offered in your local community.

Newcomer settlement program

Through this program, provincial funding is provided to community agencies that help newcomers settle and integrate in Ontario. These community agencies help newcomers connect with language, job training and community services, such as health care. Services are free and are often available in multiple languages.

[Learn more about moving to and settling in Ontario.](#)

Settlement.Org

This website offers [information and resources to help newcomers settle](#) in Ontario. Topics include employment, education, housing, health care and recreation. Some of this information is available in multiple languages.

Ontario immigration portal

This portal provides [information about what you need to know as an immigrant](#) to Ontario from before you apply to after you've arrived.

Learning English or French

Classes in English or French as a Second Language (ESL/FSL) are offered through local school boards. A wide range of training is available, from beginner to more advanced levels. Some school boards offer classes specifically for seniors. For more information, [contact your local school board](#).

[Learn about language training for your job, education and language support for children and youth at school.](#)

The [Language Instruction for Newcomers to Canada \(LINC\) program](#) is funded by the federal government. To find a free LINC class near you, contact a local immigrant-serving organization or Immigration, Refugees and Citizenship Canada. You must be a permanent resident of Canada to be eligible for this program.

[Immigration, Refugees and Citizenship Canada](#)

Toll-free: [1-888-242-2100](tel:1-888-242-2100)

Toll-free TTY: [1-888-576-8502](tel:1-888-576-8502)

Some universities, community colleges, private language schools and community organizations offer language classes, as well. Contact these groups directly for more information.

For Indigenous seniors

Indigenous artists in communities and schools

This program is part of the Ontario Arts Council's Artists in Education Program. It helps Indigenous artists and Elders to work with individuals or groups of people from a community on collaborative activities that create a meaningful arts experience and transmit artistic skills and knowledge.

[Ontario Arts Council](#)

Toll-free: [1-800-387-0058](tel:1-800-387-0058)

Creating, knowing and sharing

Creating, knowing and sharing acknowledges the cultural sovereignty of Indigenous peoples and respects the concepts of First Nations, Inuit and Métis self-determination. This program supports Indigenous individuals, groups, Indigenous-led arts organizations and arts/cultural sector development organizations that foster a vital and resilient Indigenous arts ecosystem.

[Canada Council for the Arts](#)

Toll-free: [1-800-263-5588](tel:1-800-263-5588)

Email: info@canadacouncil.ca

For Two-Spirited, Lesbian, Gay, Bisexual, Transgender, Queer or Questioning, Intersex+ (2SLGBTQI+) seniors

The 519

This downtown Toronto community centre offers a wide range of [programs and services](#), including the older 2SLGBTQI+ program, which offers a weekly drop-in program and a monthly book club for men and women over the age of 50.

Tel: [416-392-6874](tel:416-392-6874)

Email: info@the519.org

Senior Pride Network Toronto

[This network](#) is an association of individuals, organizations and community groups that are committed to expanding programs and services for 2SLGBTQI+ individuals aged 50+ in Toronto.

Email: spntoronto@gmail.com

For veterans

Royal Canadian Legion (RCL) Ontario Provincial Command

The [Ontario Command of the RCL](#) has over 400 branches throughout the province. Legions focus on remembering those who gave their lives for freedom and look after the needs of veterans, their dependents and those still serving in the Canadian Forces.

- Toll-free: [1-888-207-0939](tel:1-888-207-0939)
- Email: info@on.legion.ca

Royal Canadian Legion (RCL) Manitoba and Northwestern Ontario Command

The [Manitoba and Northwestern Ontario Command of the RCL](#) comprises approximately 130 branches, many of which are located in Northwestern Ontario.

- Tel: [204-233-3405](tel:204-233-3405)
- Email: mblegion@mbnwo.ca

The Memory Project

An ongoing initiative from Historica Canada, [The Memory Project](#) chronicles Canada's military participation from the First World War to the modern era. This national bilingual archive houses an unprecedented collection of oral interviews, digitized artefacts and memorabilia that tell our stories of service and sacrifice. If you would like to join the Veterans' Speakers Bureau, the Institute will coordinate classroom visits for you to share your story with students at local schools.

The Historica-Dominion Institute

Toll-free: [1-866-701-1867](tel:1-866-701-1867)

Caregiving

Caregivers provide ongoing care to family members and friends who have a physical, cognitive or mental health condition. Caregiving is not new, but today's caregivers provide more complex care for a longer period of time than ever before.

If you are a caregiver, it's important to know what your needs are and if there are community supports available that can help you. It's also important to start talking early with your family members about what they want as they age and to stress the critical role of legal and financial planning.

In addition, you may want to learn more about home and community care services that serve the needs of seniors, the frail elderly and others.

Home and Community Care Support Services manage and deliver home and community care. Your local organization can provide an assessment for an individual who requires home care and explain options for care in the community.

[Learn more about home, community and residential services available to seniors.](#)

Please see the health and well-being section of this guide for more information about community support services.

Tax credits for caregivers

Tax credits may be available to the “supporting person” under the [Disability Tax Credit](#) and the [Medical Expense Tax Credit](#). As non-refundable tax credits, these credits can reduce the amount of federal or provincial tax you owe but are not a cash benefit.

In addition, you may be able to claim the caregiver amount if you are maintaining a home for an eligible dependent relative. Unlike the Disability and Medical Expense Tax Credits, this cannot be claimed if the person you're caring for is your spouse or common-law partner.

If you support a spouse or common-law partner, or a dependent with a physical or mental impairment, you may also be eligible to claim the [Canada Caregiver Credit \(CCC\)](#). The amount you can claim depends on your relationship to the person for whom you are claiming the CCC, your circumstances, the person's net income, and whether other credits are being claimed for that person.

The Canada Revenue Agency (CRA) provides [accessible forms](#), publications, and personalized correspondence in alternate formats for persons with disabilities.

[Canada Revenue Agency](#)

Toll-free: [1-800-959-8281](tel:1-800-959-8281)

Toll-free TTY: [1-800-665-0354](tel:1-800-665-0354)

For more information about tax credits, please see the finances section of this guide.

Employment benefits

Compassionate care benefits

Caring for a gravely ill family member is one of life's most difficult challenges.

Caregivers face many emotional, physical and financial demands. During this stressful time, you should not have to choose between keeping your job and caring for your family. [Compassionate care benefits](#) are federal Employment Insurance benefits available to workers who have to be away from work temporarily to provide end-of-life care or support to a family member who has a serious medical condition with a significant risk of death within 26 weeks (6 months). A maximum of 26 weeks of compassionate care benefits may be paid to eligible individuals.

[Service Canada](#)

Toll-free: [1-800-206-7218](tel:1-800-206-7218)

Toll-free TTY: [1-800-926-9105](tel:1-800-926-9105)

Family medical leave

Even if you qualify for compassionate care benefits, you want to be sure that your employer will keep your job for you while you are away. Ontario's family medical leave allows you to take up to 28 weeks of leave in a 52-week period to care for certain family members who have a serious medical condition with a significant risk of death within 26 weeks. This leave is unpaid, so although your job is protected, you won't get paid while you are away from work. If you do not qualify for federal compassionate care benefits, you may still be able to take an unpaid family medical leave.

[Learn more about your rights and obligations for family medical leave under the ESA.](#)

Employment Standards Information Centre

Toll-free: [1-800-531-5551](tel:1-800-531-5551)

Toll-free TTY: [1-866-567-8893](tel:1-866-567-8893)

Family caregiver leave

Family caregiver leave is unpaid, job-protected leave of up to eight weeks per calendar year per specified family member. Family caregiver leave may be taken to provide care or support to certain family members for whom a qualified health practitioner has issued a certificate stating that they have a serious medical condition.

One of the main differences between family caregiver leave and family medical leave is that an employee is only eligible for the latter if the family member who has a serious medical condition has a significant risk of death occurring within a period of 26 weeks. Employees may also be entitled to take critical illness leave to provide care or support to a minor child or adult who is a family member, whose baseline state of health has changed significantly and whose life is at risk from an illness or injury.

[Learn more about your rights and obligations for family caregiver leave under the ESA.](#)

Employment Standards Information Centre

Toll-free: [1-800-531-5551](tel:1-800-531-5551)

Toll-free TTY: [1-866-567-8893](tel:1-866-567-8893)

Finances

Taxes

If you are a senior, there are many reasons why you should file an annual personal tax return even if you have no income to report. For example:

- Many government benefit programs use your income tax return to determine if you are eligible.
- The Goods and Services Tax/Harmonized Sales Tax (GST/HST) credit, a tax-free quarterly payment that helps offset all or part of the GST or HST you pay.
- There may be refundable tax credits or grants that you may be eligible for even if you have no earnings or have paid no tax.
- Pension programs and other benefits that automatically renew when you file your tax return, such as Old Age Security, Guaranteed Income Supplement, Allowance and Allowance for the Survivor.

Filing your tax return by April 30th each year is the best way to ensure that you are getting the benefits you are eligible to receive.

[Canada Revenue Agency \(CRA\)](#)

Toll-free: [1-800-959-8281](tel:1-800-959-8281)

Toll-free TTY: [1-800-665-0354](tel:1-800-665-0354)

Filing your tax return

You can prepare and file your tax return on paper or electronically. If you send a paper form, include all of your information slips that show your income and deductions, and keep a copy of your return for future reference. If you file electronically, there are programs that can help you, such as [NETFILE](#).

If you are entitled to a tax refund, the CRA will issue one. If you owe money, there are a number of ways you can pay, including using the CRA's electronic payment service called My Payment.

You can also pay through your bank or by attaching a cheque or money order made out to the Receiver General to the front of your paper return when you file. If you choose this option, make sure to include your Social Insurance Number on the back of your cheque.

[Learn more about individual tax filing.](#)

If you are the executor of an estate, you are responsible for filing a tax return for the deceased. For more information, please see the [safety and security](#) end of life section.

[Canada Revenue Agency \(CRA\)](#)

Tele refund: Toll-free: [1-800-959-1956](tel:1-800-959-1956)

Payment Arrangements: Toll-free: [1-888-863-8657](tel:1-888-863-8657)

Toll-free TTY: [1-800-665-0354](tel:1-800-665-0354)

Learning about taxes

This [free online course](#) can help teach you how to prepare and file a basic income tax and benefit return.

Community Volunteer Income Tax Program

Do you need help to complete your income tax and benefit return?

The Canada Revenue Agency works with community organizations to connect volunteers with eligible low-income individuals with simple tax situations who need help preparing their tax returns. If you have a basic understanding of income tax and you would like to [volunteer for this program](#), contact a participating organization in your community.

[Canada Revenue Agency \(CRA\)](#)

Toll-free: [1-800-959-8281](tel:1-800-959-8281)

Toll-free TTY: [1-800-665-0354](tel:1-800-665-0354)

Provincial tax credits and benefits

If you are a senior, you may be eligible to receive the following:

- [Ontario Trillium Benefit \(OTB\)](#) – The OTB combines the Ontario Sales Tax Credit, Ontario Energy and Property Tax Credit and Northern Ontario Energy Credit. Most recipients receive monthly OTB payments.
 - Toll-free: 1-866-ONT-TAXS ([1-866-668-8297](tel:1-866-668-8297))
 - Toll-free TTY: 1-800-263-7776
- [Ontario Senior Homeowners' Property Tax Grant](#) – Up to \$500 for each eligible household to help offset property taxes if you own your own home.
 - Toll-free: [1-877-627-6645](tel:1-877-627-6645)
- [Seniors' Home Safety Tax Credit](#) – This is a temporary, refundable personal income tax credit that can help with improvements that can make your home safer and more accessible, helping you stay in your home longer. You are eligible if you are a senior 65+ or if you are someone who has senior relatives living with you. The credit is worth 25% of up to \$10,000 in eligible expenses for a senior's principal residence in Ontario (the maximum credit is \$2,500).
- [Low-Income Energy Assistance Program](#) – Low-income customers can get up to \$500 in emergency assistance for their electricity bills (\$600 if your home is heated electrically) and \$500 for their natural gas bills. Contact a social service or government agency
- [Ontario Electricity Support Program](#) – The program lowers electricity bills for lower-income households. The OESP provides a monthly credit to eligible customers based on household income and household size. The OESP credits are applied directly to eligible customers' bills.
 - Toll-free: [1-855-831-8151](tel:1-855-831-8151)
 - Toll-free TTY: [1-800-855-1155](tel:1-800-855-1155)

Caregivers may be eligible for the Tax Credit for Caregivers and other benefits. Please see the caregiving section of this guide for more information.

For information about property tax relief for seniors or people with disabilities, please see the housing section of this guide.

Your rights as a taxpayer

As a taxpayer, you have rights including rights related to service, which are outlined in the [Taxpayer Bill of Rights](#). These govern your interactions with the Canada Revenue Agency (CRA). For example, you have the right to be treated professionally, courteously, and fairly. As well, you have the right to complete, accurate, clear and timely information from the CRA. If you feel your rights as a taxpayer are not being respected, contact the Office of the [Taxpayers' Ombudsperson](#) at Toll-free: 1-866-586-3839.

Pensions and other benefits

Contact Service Canada for information about the Old Age Security (OAS) Pension program or the Canada Pension Plan (CPP). When you call, make sure you have the number that appears on your OAS or CPP payment, your Social Insurance Number or the number on your Old Age Security card. If you'd like to have your benefits directly deposited into your bank account each month, be sure to have the full number of your bank account when you call. You can find this information at the bottom of one of your cheques. If you don't have a chequing account, ask your bank for this information.

For a full list of federal programs and services for seniors, visit canada.ca/seniors

[Service Canada](#)

Toll-free: [1-800-277-9914](tel:1-800-277-9914)

Toll-free TTY: [1-800-255-4786](tel:1-800-255-4786)

Old Age Security (OAS) pension

If you are 65 years of age or older and have lived in Canada for 10 years or more after turning 18, you can apply for the OAS pension which provides monthly benefits to eligible Canadians. You don't have to be retired to receive the basic OAS pension. You might receive a letter that

lets you know that you will receive the OAS pension. You will need to apply for the OAS pension if you get a letter asking you to apply or if information in the letter you receive is incorrect.

If you are a low-income senior, you may be eligible for other benefits as early as age 60. If you lived or worked in another country that has a social security agreement with Canada, you may be eligible for benefits from Canada or from the other country. [Learn more.](#)

Guaranteed Income Supplement (GIS)

If you are a low-income senior living in Canada who receives OAS pension benefits, you may qualify for the GIS as well. The amount you receive is based on your annual income or the combined annual income of you and your spouse or common-law partner. You may have to apply for this benefit if you are already receiving your OAS pension and never applied for the GIS. You can receive your first payment the month after you turn 65. You must file your taxes on time every year to avoid any disruption to your payments. [Learn more.](#)

Toll-free: [1-800-277-9914](tel:1-800-277-9914)

Toll-free TTY: [1-800-255-4786](tel:1-800-255-4786)

Allowance and Allowance for the Survivor

If you are receiving the GIS and your spouse or common-law partner (same sex or opposite sex) is between 60 and 64 years of age, he or she can apply for the Allowance. Additionally, the Allowance for the Survivor can be claimed by a widow or widower between the ages of 60 and 64. [Learn more.](#)

Other benefits

You may also be eligible for other programs, some of which are intended for low-income seniors or for particular groups, such as veterans. Contact Service Canada to find out if you are eligible for a particular program.

[Service Canada](#)

Toll-free: [1-800-277-9914](tel:1-800-277-9914)

Toll-free TTY: [1-800-255-4786](tel:1-800-255-4786)

Canada Pension Plan (CPP) Retirement Pension

With very few exceptions, all people over the age of 18 who work in Canada (outside of Quebec) pay money into the CPP. You and your employer each pay half of the contributions. If you are self-employed, you pay the whole contribution. The CPP retirement pension you receive is based on how much you contributed and for how long, as well as the age at which you start to receive your pension.

The CPP offers flexibility regarding the age you can choose to begin your retirement pension. The standard age is 65. However, you can choose to start receiving it as early as age 60 or as late as age 70. If you start receiving your pension earlier, the monthly amount you receive will be smaller. If you decide to start later, the monthly amount you receive will be larger. As a result of this flexibility, it is important to note that you must apply for your CPP retirement pension when you decide you would like it to begin. You will not automatically be enrolled when you turn 65. If you have not applied for your CPP retirement pension by the time you reach age 70, you will be automatically enrolled. Individuals who do not wish to receive benefits have one year to opt out.

Income from CPP benefits is taxable and must be declared on your annual tax return. [Learn more.](#)

[Service Canada](#)

Toll-free: [1-800-277-9914](tel:1-800-277-9914)

Toll-free TTY: [1-800-255-4786](tel:1-800-255-4786)

Canada Pension Plan Disability Benefits

If you are a CPP contributor under the age of 65 and cannot work because of a disability, you may be eligible for monthly benefits provided by the Canada Pension Plan Disability Benefits program. [Learn more.](#)

Canada Pension Plan Survivor's Pension and Death Benefits

The CPP survivor pension is a monthly payment paid to the legal spouse or common-law partner of the deceased contributor. As the survivor, you are responsible for applying for your monthly pension.

If you are incapable of applying, you may have a representative (such as a trustee) apply for you.

[The death benefit](#) is a one-time payment, payable to the estate or other eligible individuals, on behalf of a deceased CPP contributor.

[The children's benefit](#) is a monthly benefit for dependent children of a deceased contributor. [Learn more](#).

CPP Pension sharing

Spouses or common-law partners who are living together, who are both at least 60 years old, can share their CPP retirement benefits. This may reduce the amount of personal income tax that older couples pay. [Learn more](#).

Canada pension and benefits for those who have lived or are living outside Canada

If you have lived or worked in Canada and in another country, or you are the survivor of someone who has lived or worked in Canada and in another country, you may be eligible for pensions and benefits from Canada and/or from the other country because of a social security agreement. A social security agreement is an international agreement between Canada and another country that is designed to coordinate the pension programs of the two countries for people who have lived or worked in both countries.

[International social security agreements](#)

Toll-free: [1-800-454-8731](tel:1-800-454-8731)

Toll-free TTY: [1-800-255-4786](tel:1-800-255-4786)

Employment Insurance (EI) benefits

If you wish to continue working after age 65 you may be eligible for the same EI benefits as other workers in Canada. The receipt of pension income does not prevent you from receiving EI benefits but you must meet the qualifying and entitlement conditions. [Learn more](#).

[Service Canada](#)

Toll-free: [1-800-206-7218](tel:1-800-206-7218)

Toll-free TTY: [1-800-529-3742](tel:1-800-529-3742)

Guaranteed Annual Income System (GAINS)

GAINS is a provincial program that ensures a guaranteed minimum income for qualifying Ontario senior citizens. You may be eligible if you are an Ontario resident, 65 years of age or older who is receiving OAS and GIS benefits, and has a total income below the level guaranteed by the province. [Learn more](#).

Ministry of Finance

Toll-free: 1-866-ONT-TAXS ([1-866-668-8297](tel:1-866-668-8297))

Toll-free TTY: [1-800-263-7776](tel:1-800-263-7776)

Financial planning

Everyone should have a financial plan. It's never too late to get started. A good plan will include your current and future living expenses, sources of income, assets, tax planning, insurance needs and investments. You can find free guides online to help you get started or you can contact a certified financial planner. Elder planning counsellors specialize in working with people 50 years of age and older.

[FP Canada \(Financial Planners Canada\)](#)

Tel: [416-593-8587](tel:416-593-8587)

Toll-free: [1-800-305-9886](tel:1-800-305-9886)

Email: info@fpcanada.ca

Registered Retirement Savings Plan (RRSP) and Registered Retirement Income Fund (RRIF)

Many people choose to privately save for retirement by putting money into RRSPs. RRSP contributions are tax deductible and interest you earn in the plan is tax-free. Payments made out of an RRSP, however, are taxable. By law, you cannot hold an RRSP beyond the last day of the year in which you turn 71. A RRIF is a fund that provides income during your retirement. As with an RRSP, a RRIF is an arrangement between you and a carrier, such as an insurance company, a trust company or a bank.

[Learn more about RRIFs.](#)

[Learn more about RRSPs.](#)

Tax-Free Savings Account (TFSA)

This unique bank account allows you to set money aside tax-free throughout your lifetime. Each calendar year, you can contribute up to the TFSA dollar limit for the year, plus any unused TFSA contribution room from the previous year. Your federal income-tested benefits and credits such as OAS, GIS or EI benefits will not be reduced as a result of the income you earn in your TFSA or the amount you withdraw from your TFSA. [Learn more at this website](#) or contact your financial institution.

Lifelong Learning Plan

This plan allows you to take up to \$10,000 in a calendar year from your RRSPs to pay for training or education for you or your spouse/common-law partner. When you withdraw funds for this purpose, you have up to 10 years to repay the amount back into your RRSP. Students must have completed an educational program before the end of the year in which they turn 71. [Learn more.](#)

Other types of investments

Understanding different types of investment options will help you to meet your goals in retirement. [GetSmarterAboutMoney.ca](#) is a website funded by the Ontario Securities Commission (OSC) that provides unbiased and independent financial tools to help you make better financial decisions. The website is run by OSC's Investor Office and is a great resource to learn more about GICs, mutual funds, as well as more complex investments.

Financial assistance

Ontario Works

If you qualify, Ontario Works provides money to help cover the costs of basic needs, such as food and rent. How much you receive depends on your family size, income, assets and housing costs. Your local Employment and Social Services office can provide more information. [Learn more.](#)

Home and Vehicle Modification Program

Run by the Ontario March of Dimes, this program provides funding for basic home and/or vehicle modifications so that people with mobility restrictions can continue to live safely in their homes and participate in their communities. [Learn more.](#)

Ontario March of Dimes

Toll-free: [1-877-369-4867](tel:1-877-369-4867) (press “2” to speak with an Intake Counsellor)

The [Seniors' Home Safety Tax Credit](#) can also help seniors with mobility-related disabilities or impairments live safely in their homes. See the taxes section of this guide for more information.

Medical Expense Tax Credit (METC).

This non-refundable tax credit is also available to help seniors with mobility-related disabilities or impairments renovate their homes. The METC is applied through your personal tax return. It is calculated at 15 per cent of eligible expenses in excess of the lesser of 3 per cent of net income or \$2,397 in 2021.

Examples of eligible renovation expenses include: the purchase and installation of ramps, widening halls and doorways, and lowering of kitchen or bathroom cabinets.

[For more information about qualifying expenses under the METC, see the CRA's Income Tax Folio S1-F1-C1, Medical Expense Tax Credit.](#)

For veterans

Disability pensions and awards

Veterans Affairs Canada offers a wide range of services and benefits to eligible veterans and others. Disability pensions and awards are available for conditions related to service in the Merchant Navy, Canadian Forces, Royal Canadian Mounted Police or to those serving in support of the Canadian Forces in wartime or in Special Duty/Operational Areas.

[Veterans Affairs Canada](#)

Toll-free: [1-866-522-2122](tel:1-866-522-2122)

Toll-free TTY: [1-833-921-0071](tel:1-833-921-0071)

Bureau of Pensions Advocates

This nationwide organization of lawyers within Veterans Affairs Canada provides free legal help for veterans who are not satisfied with decisions about their claims for disability benefits. [Learn more.](#)

Toll-free: [1-877-228-2250](tel:1-877-228-2250)

Toll-free TTY: [1-833-921-0071](tel:1-833-921-0071)

War Veterans Allowance

This allowance is available to eligible low-income veterans of the Second World War or Korean War. Surviving spouses, common-law partners and orphans may qualify for this allowance if the deceased veteran or civilian had the required war service. [Learn more.](#)

[Veterans Affairs Canada](#)

Toll-free: [1-866-522-2122](tel:1-866-522-2122)

Toll-free TTY: [1-833-921-0071](tel:1-833-921-0071)

Soldiers' Aid Commission of Ontario

The Soldiers' Aid Commission provides financial assistance to Ontario's eligible veterans and their families in financial need. The commission supplements support offered by the Royal Canadian Legion and Veterans Affairs Canada. One-time assistance is provided every 12 months for essential expenses. Funds can assist with the purchase of health-related items (hearing aids, dentures, eyeglasses, etc.), housing-related items, modifications or repairs that support mobility, health and safety, specialized equipment, and assistive devices to support accessibility, and more. [Learn more](#).

[416-327-4674](tel:416-327-4674)

Toll-free: [1-888-789-4199](tel:1-888-789-4199)

Toll-free TTY: [1-800-387-5559](tel:1-800-387-5559)

Benevolent Funds

Benevolent Funds assist veterans, ex-service personnel and their dependants. The purpose of these funds is to provide emergency assistance, which is not otherwise available. Applications can be made through a Veterans Affairs Canada counsellor or your Royal Canadian Legion Provincial Service Officer. Requests for assistance usually relate to basic needs (food, shelter and medical care) on a one-time only basis. [Learn more](#).

[Royal Canadian Legion — Ontario Command](#)

Toll-free: [1-888-207-0939](tel:1-888-207-0939)

[Veterans Affairs Canada](#)

Toll-free: [1-866-522-2122](tel:1-866-522-2122)

Toll-free TTY: [1-833-921-0071](tel:1-833-921-0071)

Health and well-being

General information

Call [9-1-1](#) if you find yourself in any situation where people are at risk and immediate action is needed.

Telehealth Ontario

Available 24 hours a day, seven days a week, this free service connects you to a registered nurse who can provide confidential health advice and general health information. You will be asked to describe your symptoms and answer questions. The registered nurse may then advise self-care, recommend a visit to a health practitioner or refer you to community resources nearest you. This service is available in more than 300 languages, with a direct TTY number for those with hearing and speech difficulties. [Learn more](#).

Toll-free: [1-866-797-0000](#)

Toll-free TTY: [1-866-797-0007](#)

Home and Community Care Support Services

On April 1, 2021, the Local Health Integration Networks (LHINs) began operating under a new name, Home and Community Care Support Services.

There are no changes to how patients access home and community care or long-term care home placement services and there will be no changes to their regular contacts.

Home Care

[Home and Community Care Support Services](#) supports people of all ages who require care in their home, at school or in the community. Seniors and people with complex medical conditions of all ages can often stay in their own homes if they have some support. If you qualify, the Ontario government pays for a wide range of services in your home and community. If you don't qualify, you may be eligible for community

support services that often have client co-payment. You can also get help from private companies for a fee.

How to arrange home care and access to community services

Home and Community Care Support Services organizations provide patient care, including home care and long-term care home placement services and facilitate access to community services.

Home and Community Care Support Services can help you to live independently in your own home for as long as possible. For example, your Home and Community Care Support Services care coordinator can help coordinate in-home services, including nursing, personal support (help with bathing, dressing, etc.), physiotherapy, occupational therapy, social work, nutritional counselling, medical supplies and equipment.

In addition, there are other community services that assist seniors and persons with disabilities to live independently in their homes. Your care coordinator can tell you about other local community services that could help you, your caregiver or the person you are caring for. You can also directly access these services.

Your care coordinator can also provide information about long-term care homes, other housing alternatives, such as supportive/assistive housing, retirement homes and seniors' apartments, and financial options. Your care coordinator will assess your eligibility for admission to a long-term care home and will help you with the application process.

Home and Community Care Support Services organizations can provide respite services to the caregivers of their clients. These services can offer caregivers a break from their duties. The person you care for can receive care through:

- an adult day program
- a personal support worker visit at home
- a short stay in a long-term care home.

[Learn more.](#)

To contact your Home and Community Care Support Services organization, call [310-2222](tel:310-2222) (no area code required) or use the [online map locator](#).

For more information about housing options for seniors, please see the housing section of this guide.

Finding a health care provider

[The College of Physicians and Surgeons of Ontario's Doctor Search](#) is a free service that provides information about Ontario physicians. [416-967-2600](tel:416-967-2600)

[Health Care Connect](#) is a program that refers people without a regular primary health care provider to physicians and nurse practitioners who are accepting new patients in their community. To register, call Toll-free: [1-800-445-1822](tel:1-800-445-1822) or [register online](#).

[The Ministry of Health](#) helps with navigating Ontario's health care system and connecting you with the programs or services you're looking for.

- [Telehealth Ontario](#). Get fast, free, general medical advice at Toll-free: [1-866-797-0000](tel:1-866-797-0000) or Toll-free TTY: [1-866-797-0007](tel:1-866-797-0007)
- [ConnexOntario](#). Get referrals for mental health, drug and alcohol addiction and problem gambling by calling Toll-free: 1-866-531-2600

Public health

Public Health Units

[Public Health Units](#) offer healthy living programs and disease prevention information to all members of the community about healthy lifestyles, including sexual health, vaccinations, addictions, and healthy growth and development. [Find a public health unit near you.](#)

ServiceOntario INFOLine

Toll-free: [1-866-532-3161](tel:1-866-532-3161)

Toll-free TTY: [1-800-387-5559](tel:1-800-387-5559)

Colon Cancer Check

This program is the first province-wide, organized screening program designed to increase screening rates and reduce deaths from colorectal cancer, which is highly curable if detected early. Ontario has one of the highest rates of colorectal cancer in the world. Make sure you know the risk factors:

- Are you between the ages of 50 and 74? Do you eat a healthy diet? Consider eating more fiber and avoiding red and processed meats.
- Are you a smoker? If you smoke, seriously consider quitting. There is no safe tobacco product and no safe level of smoking.
- Do you consume alcohol excessively? Abstain from drinking alcohol. If you do drink, follow the low-risk alcohol drinking guidelines for cancer prevention; less than 1 a day for women and less than 2 drinks a day for men.
- Are you physically inactive? Get active! Those who are more active have lower risk of colorectal cancer.
- Are you obese? Reach and stay at a healthy weight. Having more body fat may increase the risk of colorectal cancer.
- Do you have a family history of colorectal cancer, particularly a parent, child or sibling?
- Do you suffer from inflammatory bowel disease (ulcerative colitis or Crohn's disease)?

If you answered 'yes' to any of these questions, your doctor or nurse practitioner can help you reduce your risk of colorectal cancer and recommend the appropriate screening methods to catch this disease early. [Learn more.](#)

Ontario Health (Cancer Care Ontario)

Email: info@cis.cancer.ca

Toll-free: [1-866-662-9233](tel:1-866-662-9233)

Diabetes

Diabetes is a serious disease that, if neglected, can lead to serious, long-term health complications, including heart and kidney disease, stroke, blindness and amputation. While type 1 diabetes cannot be prevented, type 2 diabetes can be prevented with healthy eating, weight management and exercise. By making the right lifestyle choices, both types of diabetes can be managed. Early signs of diabetes should be taken seriously. See a doctor to have your blood glucose (sugar) checked.

Early signs include:

- feeling more thirsty
- frequent urination
- a sudden weight change, either a gain or a loss
- a lack of energy or feeling more tired than usual
- blurred vision
- infections that are more frequent or recurring
- injuries, such as cuts and bruises, that are slow to heal
- tingling or no feeling in your hands or feet
- trouble getting or maintaining an erection.

[Learn more.](#)

The **Ontario Monitoring for Health Program** covers testing supplies for select groups, including Ontarian residents who use insulin and have no other funding for these supplies. The program is funded by the Ministry of Health and administered by the Canadian Diabetes Association.

[Canadian Diabetes Association](#)

Toll-free: [1-800-226-8464](tel:1-800-226-8464)

Email: info@diabetes.ca

[Learn more about preventing diabetes and how to live with it if you've already been diagnosed.](#)

Bone mineral density testing

Osteoporosis is a disease that can cause fragile bones and an increased risk of fractures. Bone mineral density testing measures bone loss due to osteoporosis. The results can help you and your doctor evaluate your risk of future fractures, determine the need for medical treatment and monitor the success of existing treatment. OHIP covers annual bone mineral density tests for individuals at high risk for osteoporosis and future fractures, and less frequent testing for lower-risk individuals. [Learn more.](#)

[ServiceOntario](#)

Toll-free: [1-866-532-3161](tel:1-866-532-3161)

Toll-free TTY: [1-800-387-5559](tel:1-800-387-5559)

[Osteoporosis Society of Canada](#)

Toll-free: [1-800-463-6842](tel:1-800-463-6842)

Immunizations

Immunizations help save lives and prevent serious illnesses. Ensuring that you are up to date with your [immunizations](#) can help protect you and your loved ones against certain vaccine preventable diseases, including COVID-19.

Ontario offers the following free vaccines for adults, including those 65 years of age or older:

- COVID-19
- tetanus, diphtheria and pertussis (once in adulthood) Tetanus and diphtheria (every 10 years)
- flu shot (every fall)
- pneumococcal (at age 65)
- shingles (two doses for individuals between the ages of 65 and 70).

Those over the age of 65 are at higher risk for complications from influenza and pneumonia. As a result, it's important for seniors to get a free flu shot each year before influenza season begins, typically in October. Most seniors need to get the pneumonia vaccine only once to be protected and it can be given at any time of year. There are other vaccines that are recommended and free for seniors, especially those with certain medical conditions. Speak with your health care provider to ensure that all your immunizations are up to date.

For more information about Ontario's publicly funded immunization programs or the vaccines, please contact your primary health care provider or your local [public health unit](#).

HIV treatment

Sexual Health Ontario is a source of information about sexual health, HIV/AIDS, Hep C and/or needle exchange services. They will give you information on Ontario-specific HIV-related services.

[Sexual Health Ontario](#)

Toll-free: [1-800-668-2437](tel:1-800-668-2437)

The Ontario AIDS Network (OAN) is a network of community-based organizations that provide HIV/AIDS education, outreach, prevention, and support/care programming and services for people with living with and affected by HIV/AIDS. For a list of members throughout Ontario, contact the OAN directly.

[Ontario AIDS Network](#)

Toll-free: [1-800-839-0369](tel:1-800-839-0369)

Email: info@oan.red

The Canadian AIDS Treatment Information Exchange (CATIE) is Canada's source for current, unbiased information about HIV and hepatitis C. This organization provides people living with HIV or hepatitis C, at-risk communities, healthcare providers and community organizations with knowledge, resources and expertise to reduce transmission and improve quality of life.

[The Canadian AIDS Treatment Information Exchange](#)

Toll-free: [1-800-263-1638](tel:1-800-263-1638)

Email: info@catie.ca

The Ontario HIV Treatment Network (OHTN) is a non-profit organization that funds and conducts HIV research and provides education, capacity building, evaluation services, data collection and monitoring for HIV services in Ontario.

[The Ontario HIV Treatment Network](#)

Toll-free: [1-877-743-6486](tel:1-877-743-6486)

Ontario Health Insurance Plan (OHIP)

OHIP covers a wide range of health services that are medically necessary. As a resident of Ontario, you must have a valid Ontario health card to show that you are entitled to health care services paid for by OHIP.

Eligibility

Generally, as an Ontario resident you are eligible for provincially funded health coverage under OHIP if you:

- are a Canadian citizen, permanent resident or have an OHIP-eligible immigration status as set out in [Regulation 552 under Ontario's Health Insurance Act](#).
- are physically present in Ontario for 153 days in any 12-month period.
- are physically present in Ontario for at least 153 days of the first 183 days immediately after establishing residency in the province.
- make your primary place of residence in Ontario.

[OHIP coverage](#) normally begins three months after the date you establish residency in Ontario. If you are a new or returning resident, you are strongly encouraged to purchase private health insurance in case you become ill during the OHIP waiting period. Please note that in response to COVID-19, Ontario removed the waiting period for OHIP so that immediate coverage is provided to eligible new or returning residents. The removal is a temporary measure and the waiting period may be reinstated at a future date.

[Apply for OHIP and get a health card.](#)

Ontario Health card

Residents of Ontario must have a valid health card to show that they are entitled to health care services paid for by the Ontario Health Insurance Plan (OHIP). Your health card is to be used only to access health care services. Do not show your card or give your health card number to anyone except a health care provider when you receive services or to the Ministry of Health. Either a photo health card or a red and white health card is currently acceptable to access insured health services provided the card is valid and belongs to you. Learn more about red and white cards below.

Renewals

Ontario has paused renewal requirements for health cards to provide immediate relief to Ontarians during the COVID-19 pandemic.

In most cases, your photo health card will have an expiry date that matches your birthday. When your health card expires, you may need to visit a ServiceOntario Centre to renew your card and have another photo taken. Before going in person, check if you are eligible to [renew online](#).

Red and white cards

If you still use a red and white health card, it's time to switch to a more secure photo health card. It's free to switch to a photo health card and doing so will help protect Ontario's health-care system against potential fraud. Learn more about [switching to a photo health card](#).

Renewal reminders

ServiceOntario has ended courtesy mailed renewal notices for most Ontarians in favour of digital reminders. You can sign up for digital reminders and see the full list of Ontarians who will continue to receive renewal notices in the mail at ontario.ca/reminders.

Paper renewal notices for photo health cards will still be mailed to people aged 70 or older and those living in a publicly funded long-term care facility, approximately three months prior to the expiry date shown on the front of their card. However, they can still renew up to six months prior to this expiry date.

If you are 80 years of age or older, you may have the option of renewing by mail. The renewal reminder will confirm if this option is available to you and will give you your next steps.

If you cannot visit a ServiceOntario centre for a medical reason, you must have a physician or nurse practitioner fill out a [Health Card Medical Exemption Request form](#). The completed form, along with your required documents, must be brought into a ServiceOntario centre by someone else on your behalf to finish the renewal.

[ServiceOntario](#)

Toll-free: [1-866-532-3161](tel:1-866-532-3161)

Toll-free TTY: [1-800-387-5559](tel:1-800-387-5559)

[Learn about Ontario health cards.](#)

[Switch to a photo health card.](#)

What's covered

Physician services

The ministry covers all insured medically necessary services provided by your physicians. Physicians may bill you for uninsured services (such as requiring a sick note) if you miss an appointment or if your health card is not valid.

Dental services in hospital

OHIP pays for some dental surgery when it's medically necessary to be performed. You must pay the cost of regular dental services in a dentist's office. (See additional Dental Care information below.)

Eye care

A yearly routine eye examination is covered for people:

- 19 years or younger
- 65 years or older

Patients aged 20-64 with certain conditions may also be eligible for insured eye examinations by an optometrist or physician. Speak to your primary health care provider to learn more. If you are receiving assistance under the Ontario Disability Support Program, Ontario Works or the Family Benefits Program, you are covered for routine eye examinations once every two years.

Services from other health care providers

You may need to pay the full or partial cost of services provided by other health care providers, such as podiatrists, chiropractors and physiotherapists. Contact the Ministry of Health if you have questions about services provided by other health care providers.

See a full list of [services covered by OHIP](#).

Northern Health Travel Grant

If you live in northern Ontario and have to travel long distances for specialty medical care, you may be eligible for this grant. [Learn more](#).

Toll-free: [1-800-461-4006](tel:1-800-461-4006)

Services in other Canadian provinces and territories

Many of your Ontario health insurance coverage benefits can be used across Canada. The province or territory you are visiting will usually bill Ontario directly for insured physician or insured hospital services but can choose to bill you directly.

If you have to pay for insured health services you receive in another part of Canada, [check the ministry's website for instructions on submitting your receipts for consideration of reimbursement](#). Only insured physician and insured hospital services are covered when you are in another province or territory; therefore items such as prescription drugs from pharmacies or services, such as home care, ambulance and long-term care provided in other provinces and territories are not covered.

Services outside Canada

For people travelling outside Canada, [OHIP covers certain doctor and emergency services](#) at limited rates. If recommended by your Ontario doctor, OHIP may cover some medical services in a licensed hospital or facility outside Canada, but you must get written prior approval from the Ministry of Health before you receive the services. If you are planning to travel outside Canada, you are strongly advised to purchase supplementary insurance as emergency health services provided abroad generally cost much more than OHIP may pay.

MedsCheck

This [free program](#) allows you to schedule a 20- to 30-minute one-on-one discussion with your pharmacist to make sure you're using all your medications in a safe and proper way.

Any Ontario resident taking three or more medications for a chronic illness, living in a licensed long-term care home or living with diabetes can use this program. If you take three or more prescriptions for a chronic illness but can't get to a pharmacy, you might also be eligible for an at-home visit with your pharmacist.

Ministry of Health

Toll-free: [1-800-268-1153](tel:1-800-268-1153)

Toll-free TTY: [1-800-387-5559](tel:1-800-387-5559)

Ontario Drug Benefit (ODB) Program

If you're 65 or older and have a valid health card, you are eligible for the [Ontario Drug Benefit program](#). You don't have to apply for coverage. If the Ministry of Health has your correct mailing address, you will receive a letter notifying you of your ODB eligibility about two months before you turn 65. The ODB program is for Ontario residents only. Prescriptions must be filled in an Ontario pharmacy to be covered. Make sure your Ontario health card is valid (for example, it hasn't expired).

Your benefits will begin on the first day of the month after you turn 65. At that point, you simply take your prescription and your health card to the pharmacy and tell the pharmacist that you are eligible for the ODB program. Your pharmacist will check your eligibility on the government's Health Network System. If you change your address, you must inform the ministry. You can update your [address online](#) at or at a ServiceOntario centre.

[Ontario Drug Benefit Program](#)

Toll-free: [1-888-405-0405](tel:1-888-405-0405)

Co-payments and deductibles

The ODB benefit year starts on August 1st. Most seniors will pay the first \$100 of their prescription drug costs (the deductible) at their pharmacy every year. You pay your deductible when purchasing approved prescription products. Once the deductible is paid, most seniors will then be asked to pay up to \$6.11 for each approved prescription filled (the co-payment) until the beginning of the next benefit year.

Seniors Co-Payment Program

Under the [Seniors Co-Payment Program](#) (SCP), lower income seniors can apply to have their \$100 deductible waived and their co-payment reduced to \$2.00 to fill a prescription for an approved product.

To qualify, you must be either:

- a single senior with a net annual income of \$22,200 or less,
- or a senior couple with an income of \$37,100 or less.

You need to apply for this program. For an application, you can either:

- ask your local pharmacy,
- call Toll-free: [1-888-405-0405](tel:1-888-405-0405)
- [download an application](#)

Trillium Drug Program

If you have high prescription drug costs, you may be able to pay \$2 or less for every prescription.

You should apply if you:

- live in Ontario and are under 65 years of age
- have a valid Ontario health card number
- **do not** already qualify for the [Ontario Drug Benefit program](#) (for example, you are not enrolled in a program such as Ontario Works)
- **do not** have an insurance plan that pays for 100% of your drugs
- spend about 4% or more of your after-tax household income on prescription-drug costs.

Find out more about the Trillium Drug Program and eligible prescription costs by visiting ontario.ca/trilliumdrugprogram or calling [1-800-575-5386](tel:1-800-575-5386) toll-free.

What's Covered

The Ontario Drug Benefit program covers most of the cost of approximately 5,000 drug products and therapeutic substances on the ODB Formulary and about 1,000 drug products upon meeting specified criteria through the Exceptional Access Program. While the list of benefits is extensive, it does not include every drug that may be prescribed for a patient. You can check if a drug is covered through the ODB Program through this [search tool](#).

The ODB Program covers the same drugs regardless of whether the patient is a senior or enrolled in the Trillium Drug Program. To qualify, an Ontario doctor or nurse practitioner must prescribe the drugs and you must buy them from an accredited Ontario pharmacy.

[The Exceptional Access Program](#) may, in some cases, cover prescription drugs that are not on the approved ODB list. A doctor must apply on your behalf.

The following products are not covered by the ODB program:

- prescription drugs that you buy outside Ontario
- prescription drugs that you buy at your doctor's office.

Diabetic testing agents

These are products that diabetics use to test their blood sugar levels and ketone levels in their urine. If you are eligible for coverage through the ODB program, have diabetes and have a prescription for the approved diabetic testing agent from an Ontario doctor, the program will cover the costs of diabetic testing agents on the ministry's approved list. The Ontario Drug Benefit program covers the cost for a maximum number of diabetic testing strips based on your current treatment method and clinical guidelines set by the Canadian Diabetes Association. If you want more than the maximum quantity, you must pay for it yourself.

It is understood that there may be exceptional clinical circumstances where you require more frequent testing. Your physician may prescribe you an additional 100 test strips at a time if it has been determined that you need more test strips for exceptional circumstances. If additional testing strips are needed, please consult with your physician.

[Learn more.](#)

[Ontario Drug Benefit Program](#)

Toll-free: [1-888-405-0405](tel:1-888-405-0405)

Dental care

While you must pay for the cost of regular dental services provided in a dentist's office, OHIP will cover some dental surgery that by medical necessity must be provided in a hospital. If you are a resident of a long-term care home, you will be given a dental assessment upon admission and will receive ongoing oral care by qualified dental professionals on a fee-for-service basis. If you need treatment or services not provided by your facility, you will be referred to a dentist or other professional of your choice. You or your representative must authorize and pay for those services.

Ontario Seniors Dental Care Program (OSDCP)

[This program provides free, routine dental services](#) for eligible low-income seniors in Ontario who are 65 years of age or older, have no other form of dental benefits and meet the following income requirements:

- an annual net income of \$22,200 or less for a single senior
- a combined annual net income of \$37,100 or less for a couple.

Coverage includes:

- check-ups, including scaling, fluoride and polishing
- repairing broken teeth and cavities
- x-rays
- removing teeth or abnormal tissue (oral surgery)
- anesthesia
- treating infection and pain (endodontic services)
- treating gum conditions and diseases (periodontal services).

Dental prosthetics (prosthodontic services), including dentures, will be partially covered. Please speak to your [local public health unit](#) for more information.

Toll-free: [1-833-207-4435](tel:1-833-207-4435)

Toll-free TTY: [1-800-855-0511](tel:1-800-855-0511)

Assistive Devices Program

If you are an Ontario resident with a long-term physical disability, you may be eligible to receive funding assistance from this program towards personalized assistive devices to help you live more independently. Any Ontario resident with a valid Ontario Health card who has a long-term physical disability and requires the use of a device for six months or longer can apply for funding assistance. Each device category has specific eligibility requirements that must be met.

The [Assistive Devices Program](#) pays up to 75 per cent of the cost of equipment, such as wheelchairs, respiratory devices, visual aids and custom fabricated orthotic devices.

The Assistive Devices Program also pays up to 75 per cent of the cost of equipment for home oxygen therapy equipment and related services for seniors 65 years of age or older and for individuals 64 years of age or younger who are on social assistance, residing in a long-term care home or who are receiving professional services through [Home and Community Care Support Services](#). For other equipment, such as hearing aids, the program contributes a fixed amount. For items such as ostomy supplies, breast prostheses and needles and syringes for seniors, the program will pay a grant directly to the person.

[Ministry of Health](#)

Toll-free: [1-800-268-6021](tel:1-800-268-6021)

Toll-free TTY: [1-800-387-5559](tel:1-800-387-5559)

Email: adp@ontario.ca

Ambulance services

If you have a valid health card and your use of an ambulance is deemed medically essential by an attending doctor, you won't be billed for ambulance trips between Ontario medical facilities (for example, between two hospitals), but you will be billed a co-payment fee of \$45 for an ambulance trip to a hospital from any other location (for example, your home). You don't have to pay this fee if you are receiving social assistance, living in a long-term care facility licensed or approved by the Ministry of Long-Term Care, receiving certain home care services or meet other exemption criteria. [Learn more](#).

If your ambulance trip is deemed not medically essential by an attending doctor or you do not have a valid Ontario health card, you will be billed an ambulance service co-payment charge of \$240 for each land ambulance trip or the actual cost of an air ambulance trip. [Learn more about ambulance services billing](#).

Find more information about [ambulance services or pre-hospital care](#) (including help with concerns or complaints).

Non-ambulance patient transportation services

Using an ambulance may not be the most appropriate transportation option for patients who are medically stable but require access to care. In these instances, long-term care homes and hospitals may arrange for private (for-profit or non-profit) patient transportation services to perform these routine transports.

These non-ambulance patient transportation services are not:

- regulated by the ministries of Health and Long-Term Care
- covered by the Ontario Health Insurance Plan.

With the exception of transports between hospitals (which are covered by hospitals), passengers are typically responsible for covering the costs of these services, although there may be some programs to help offset costs for some patients, including:

- the Ministry of Long-Term Care's High Intensity Needs Fund, which covers costs of eligible long-term care home residents who need to travel to and from hospital for dialysis treatments.
- the Ministry of Health's [Northern Health Travel Grant](#), which provides travel grants for eligible patients who must travel 100km or more one-way to access (i) the closest medical specialist, or (ii) ministry funded health facility services that are not available locally.

Provincial Geriatrics Leadership Ontario

Ontario's network of specialized geriatric services work in collaboration with primary care physicians, community health professionals and others to meet the needs of older adults living with complex and chronic health conditions. For information about services, see the contact information below.

- [Provincial Geriatrics Leadership Ontario: info@rgpo.ca](#)
- [RGP of Toronto: 416-480-6026](#)
- [Specialized Geriatrics Services](#) (South East Ontario): [613-544-4900](#)
- [RGP of Eastern Ontario](#) (Ottawa): [613-761-4458](#)
- [Specialized Geriatrics Services](#) (South West Ontario): [519-685-4292](#)

Mental health and addictions

Almost 30% of Ontarians will experience a mental health or addiction problem at some point in their lives.

If you or someone you know needs support, Ontario offers several options for free, confidential help with mental health and addiction concerns. [Learn more](#).

[Find mental health and addiction services in your community.](#)

Specialized Geriatric Mental Health Outreach Programs

These programs provide assessment, consultation, treatment and education to seniors with serious mental illness, as well as to their families and service providers. In most cases, seniors with mental

illness or their families can directly access these programs or they can be referred through a family doctor. To find out about a program in your area, contact your family doctor.

Inpatient and outpatient services at hospitals

There are over 85 hospitals across the province that have inpatient psychiatry beds that provide acute, short-term treatment for people with mental illness.

A number of the province's specialty psychiatric hospitals have inpatient beds that provide treatment for seniors with serious mental illness who have longer-term hospitalization needs. Many of these facilities also have outpatient mental health programs for seniors with mental illness, including day treatment programs and outpatient clinics.

In the case of a psychiatric emergency, contact or go to the hospital emergency department nearest you.

To access hospital-based psychiatric services for seniors, contact your family doctor.

Some Home and Community Care Support Services may also offer mental health services for seniors.

To contact Home and Community Care Support Services, you can call [310-2222](tel:310-2222) (no area code required), or [use the online map locator](#) to find services in your community.

[Learn how to get help for patients and seniors who need support living at home.](#)

Centre for Addiction and Mental Health (CAMH)

[CAMH](#) is Canada's leading addiction and mental health organization providing comprehensive, accessible care for people suffering from addiction or mental illness. CAMH's Geriatric Inpatient Services consist of two 24/7 Geriatric Admission Units with a focus on the acute stabilization of symptoms and active treatment that integrate mental health and addictions with geriatric perspectives.

The Service specializes in dementia care, and serves those with various subtypes of dementia, including Alzheimer's Dementia, Lewy Body Dementia, Fronto-temporal Dementia, and Vascular Dementia among others, with a particular focus on developing care plans tailored to the goals and values of the individual clients and their families.

The service is intended for seniors 65 years or older, with both long-standing and newly diagnosed psychiatric disorders, including mood, psychotic, anxiety, and concurrent disorders as well as psychiatric conditions which may arise from medical conditions or substances/medications. Individuals 60 to 64 years of age who are suffering from an age-related dementia may also be considered for this program.

Geriatric Inpatient Services (24/7)

[416-535-8501](tel:416-535-8501)

For many older adults the COVID-19 pandemic has made several common mental health concerns, such as grief and social isolation, more difficult to navigate. The [Understanding Mental Health and Well-Being in Later Life](#) team at CAMH wants to help older adults navigate these concerns and learn where to access help.

Canadian Mental Health Association (CMHA), Ontario

[CMHA Ontario](#) is a non-profit, charitable organization committed to improving services and support for people living with mental illness and their families. The association provides community mental health services in branches located across Ontario and develops public policy advice that promotes mental health for all Ontarians. [Find CMHA in your area.](#)

[CMHA Ontario](#)

Toll-free: [1-800-875-6213](tel:1-800-875-6213)

Email: info@cmha.ca

If you or someone you know is in immediate crisis or has suicide-related concerns, call or text the **Canada Suicide Prevention Helpline**.

Toll-free: [1-833-456-4566](tel:1-833-456-4566) (24/7)

Toll-free: [1-866-277-3553](tel:1-866-277-3553) in Quebec (24/7)

ConnexOntario

[ConnexOntario](#) provides free and confidential health services information for people experiencing problems with alcohol and drugs, mental illness or gambling by connecting them with services in their area. ConnexOntario's knowledgeable and experienced staff support Ontarians via phone, [live web-chat](#), [text](#), and [email](#) 24/7, and offer supportive listening to help you discover the resources you need from their comprehensive database.

Toll-free: [1-866-531-2600](tel:1-866-531-2600)

Smoking cessation

Tobacco use and exposure to second-hand smoke is associated with the development and progression of chronic disease, mobility restrictions and a decline in physical function. Quitting smoking can enhance your quality of life and reduce your risk of illness and death. Counselling is a proven intervention strategy that greatly increases the chance that a smoker will quit. [Learn more](#).

[Smokers' Helpline](#) is a free, non-judgmental, confidential service operated by the Canadian Cancer Society offering support and information about quitting smoking, vaping and tobacco use. Bilingual services are offered [online](#) and by phone, toll-free at [1-877-513-5333](tel:1-877-513-5333).

The Ontario Drug Benefit program can help you quit smoking. It offers:

- up to a year of pharmacist-assisted counselling (talk to your pharmacist or health care provider)
- drugs for treatment if you are age 18 years or older.

ServiceOntario

Toll-free: [1-866-532-3161](tel:1-866-532-3161)

Toll-free TTY: [1-800-387-5559](tel:1-800-387-5559)

Fall prevention

Falls are the leading cause of injury among seniors and roughly half of these falls occur at home. Every year, approximately one-third of seniors fall and often experience serious consequences to their health, independence and quality of life.

Fortunately, many falls are preventable.

Reduce your risk by following these tips:

- **Exercise regularly.** Adults aged 65 years or older should complete at least 150 minutes of moderate to vigorous aerobic physical activity per week, in bouts of 10 minutes or more. If you have poor mobility, physical activity can help you enhance your balance and prevent falls. Make sure you have proper footwear that includes rubber soles, low heels and laces or Velcro that securely fasten.
- **Take a bone density test.** Osteoporosis is a disease that makes bones brittle and more likely to break during a fall. At least 80 per cent of broken bones in older adults are related to osteoporosis, with older women at greatest risk of developing the disease. Ask your doctor for a bone mineral density test to determine your risk.
- **Know your medications.** Taking several medications increases your chance of falling. Speak to your doctor about all the medications you are taking to learn why you are taking them, what side effects they have (such as drowsiness or dizziness) and if there are alternatives.
- **Reduce home hazards.** These include loose carpets and cords on the floor, items blocking the stairs and poor lighting. Also consider installing assistive devices, such as grab bars or raised toilet seats.

[Osteoporosis Canada](#)

Toll-free: [1-800-463-6842](tel:1-800-463-6842)

To order related publications from the **Public Health Agency of Canada**, including the [Safe Living Guide—A Guide to Home Safety for Seniors](#), [You CAN Prevent Falls!](#), and [Steps to Stair Safety at Home](#), visit [their website](#) or call toll-free at 1-800-O-Canada ([1-800-622-6232](tel:1-800-622-6232)).

Nutrition

Find a registered dietitian with Telehealth

This program connects you to a Registered Dietitian who can provide free advice on food and healthy eating. This service is confidential and available in English, French, and more than 300 additional languages. [Learn more](#).

Telehealth

Toll-free: [1-866-797-0000](tel:1-866-797-0000)

Toll-free TTY: [1-866-797-0007](tel:1-866-797-0007)

Eating well with Canada's Food Guide

For years, this guide has helped Canadians find the right balance of nutrition and activity to stay fit and healthy. You don't have to give up foods you love for the sake of your health, but you do need to aim for variety and moderation. [Eating well with Canada's Food Guide](#) can help you make good choices.

Office of Nutrition Policy and Promotion

[613-957-8329](tel:613-957-8329)

Toll-free TTY: [1-800-465-7735](tel:1-800-465-7735)

Email: nutrition@hc-sc.gc.ca

Dietitians of Canada

[This association of food and nutrition professionals](#) is committed to the health and well-being of Canadians. It produces a variety of resources that can help you make healthy food choices, learn more about the role of nutrition in health and find a dietitian in your area.

[416-596-0857](tel:416-596-0857)

Hearing Care Counselling Program

This program is designed to help seniors 55+ stay connected, independent and confident, offering information on communication devices and other available services in the comfort of their own home. Counsellors provide home visits, education, demonstrations and recommendations on communication devices.

[Canadian Hearing Society](#)

Toll-free: [1-866-518-0000](tel:1-866-518-0000)

Toll-free TTY: [1-877-215-9530](tel:1-877-215-9530)

Email: info@chs.ca

MedicAlert® Safely Home®

Over time, a person living with dementia may have trouble problem-solving, communicating and recognizing their surroundings. As a result, they are at risk of becoming lost, even in familiar places. [MedicAlert Safely Home](#) provides support for families and caregivers, people with dementia who are lost, and members of the community who find them.

MedicAlert Safely Home was created through a partnership between MedicAlert Foundation Canada and the Alzheimer Society of Canada. One year of the MedicAlert Safely Home service is \$60. [Learn more.](#)

Veterans receiving health benefits through Veterans Affairs Canada (VAC) may be eligible for the VAC assistance program to cover the cost of signing up with this service.

Toll-free: [1-855-581-3794](tel:1-855-581-3794)

Finding Your Way®

To enhance the safety of people with dementia who may wander or become lost, and support their caregivers and communities, the Alzheimer Society of Ontario delivers this program in collaboration with local societies across the province. This program raises awareness about the risks for people with dementia who may wander and go missing, and offers practical advice for these individuals, their families and caregivers, and communities about how to respond most effectively should such an incident occur.

[Finding Your Way®](#)

[Alzheimer Society of Ontario](#)

Toll-free: [1-800-879-4226](tel:1-800-879-4226)

[2-1-1](#)

Community support services

Community support services are accessed directly by the consumer and help the frail elderly and persons with disabilities to live in the community independently and safely. Home and Community Care Support Services can provide further information and referral to appropriate community services within your region.

Organizations funded by the government to provide these services are not-for-profit corporations. Some private for-profit agencies may provide similar services for a fee.

For information about the following community support services, contact your [home and community care support services organization](#).

To contact **Home and Community Care Support Services**, call [310-2222](tel:310-2222) (no area code required) or [use the online map locator](#) to find services in your community.

Adult day programs

These programs provide structured and supervised activities in a group setting for adults who need care or support. Programs usually include planned recreational and physical activities, meals, transportation to and from the program and some personal care. There may be a consumer fee to cover meal and transportation costs. Subsidies may be available.

Caregiver support services

There are various ways to help the regular caregiver, who is often a family member, to have a break or do some things for themselves. These services are called respite care services and can be provided in two ways: in-home respite and short-stay respite. [Learn more](#).

Client intervention and assistance services

This service provides support to individuals who need help coping with activities associated with daily life, such as maintaining good nutrition, household management, locating services, filling out forms, etc.

Emergency response service

This service requires the installation of an electronic device in your home so that you are connected to an emergency response centre at all times. Often this device is worn around a person's neck so it is within easy reach at all times.

Foot care services

These services are provided by trained staff who assist by trimming toenails, monitoring the condition of your feet and/or providing bathing and massage treatments. Availability may depend on your needs and the extent of foot care services in the community. A consumer fee may also apply.

Friendly visiting services

This service provides regular volunteer visits to an isolated senior. Visits are generally made to your home, but the volunteer can also help run errands or accompany you while you do your shopping, banking or other activities.

A Friendly Voice

[A Friendly Voice](#) is a free, confidential phone line for older Ontarians, 55+ who just want to chat with a friendly person.

Toll-free: [1-855-892-9992](tel:1-855-892-9992)

Email: afriendlyvoice@rosss.ca

Home help referral services

These services refer a person who requires help at home to an individual who provides specific services. A consumer fee may apply.

Home maintenance and repair services

Some agencies can help you arrange heavy home maintenance tasks, such as yard maintenance, snow shovelling, window washing or one-time repair jobs. If you are frail or physically disabled, an agency may make the service arrangements for you, but usually the consumer pays the worker(s) or company directly.

Meal services

Depending on your needs and service availability, nutritious meals can be delivered to your home or arrangements can be made for you to enjoy a meal with others in the community. A consumer fee to cover the cost of food or transportation may apply.

Meals on Wheels

[Meals on Wheels](#) (MOW) delivers nutritious, delicious and affordable meals to a variety of groups, including:

- seniors, people with physical disabilities and cognitive impairments
- individuals suffering from illnesses and recovering from surgeries
- those who need special dietary planning and assistance.

Toll-free: 1-800-267-OCSA ([1-800-267-6272](tel:1-800-267-6272))

Email: info@ocsa.on.ca

Social or recreational services

Available across the province, these services consist of social, cultural, learning and recreational activities that encourage community involvement and intergenerational contact. Often referred to as Seniors Active Living Centre programs, these virtual and in-person programs serve a wide range of individuals, ranging from those who are very healthy to those who require support in order to continue living independently in the community. Seniors are often directly involved in operating these programs in roles that may include serving on the board of directors, advising on program planning and acting as volunteers.

[Seniors Active Living Centre](#)

[Find a seniors active living centre near you.](#)

Transportation services

These services can help if you are unable to use existing transportation options available to you or require some assistance. Transportation can be provided in a volunteer's car, a community vehicle or a taxi depending on your needs and service availability in your area. There is a consumer fee for this service to cover the cost of transportation, although subsidies may be available.

Security checks or reassurance services

This service ensures that a volunteer telephones you regularly to check that you are not in crisis or at risk of physical harm.

Palliative care

Hospice palliative care is a philosophy of care that aims to relieve suffering and improve the quality of living and dying. It strives to help individuals and families address physical, psychological, social, spiritual and practical issues related to the process of dying.

[Ontario Palliative Care Network](#)

[416-971-9800](#)

Complex continuing care

Complex Continuing Care (CCC) provides continuing, medically complex and specialized services to people of all ages, sometimes over extended periods of time. CCC is offered in healthcare centres for people who have long-term illnesses or disabilities typically requiring skilled, technology-based care not available at home or in long-term care facilities.

For information about organ and tissue donation, please see the safety and security (legal matters) section of this guide.

For Indigenous seniors

Non-Insured Health Benefits (NIHB) for First Nations and Inuit

NIHB is a national program that provides coverage to registered First Nations and recognized Inuit for a specified range of medically necessary items and services that are not covered by other plans and programs. Coverage for benefit claims for a specified range of drugs, dental care, vision care, medical supplies and equipment, short-term crisis intervention, mental health counselling and medical transportation are available. [Learn more](#).

Non-Insured Health Benefits Ontario

Toll-free: [1-800-640-0642](tel:1-800-640-0642)

Toll-free TTY: [1-800-267-1245](tel:1-800-267-1245)

Culturally Appropriate Primary Care Services for Indigenous Seniors

Aboriginal Health Access Centres (AHACs)

AHACs are Indigenous, community-led primary health care organizations. They provide a combination of traditional healing, primary care, cultural programs, health promotion programs, community development initiatives, and social support services to First Nations, Métis and Inuit communities. There are currently ten AHACs in Ontario, providing services both on and off-reserve, in urban, rural and northern locations.

The Alliance for Healthier Communities can provide you with contact information for the AHAC closest to you.

[Alliance for Healthier Communities](#)

[416-236-2539](#)

Aboriginal Community Health Centres (ACHCs)

Aboriginal Community Health Centres (ACHCs) offer a blend of traditional Aboriginal approaches to health and wellness with primary health care in culturally appropriate settings. There are currently two ACHCs in Ontario.

[Anishnawbe Health Toronto](#) (three locations)

225 Queen Street E.: [416-360-0486](#)

179 Gerrard Street E.: [416-920-2605](#)

213 Carlton Street: [416-657-0379](#)

[Misiway Milopemahtesewin](#) (Timmins)

130 Wilson Ave: 705-264-2200

Indigenous Interprofessional Primary Care Teams (IIPCTs)

Indigenous Interprofessional Primary Care Teams (IIPCTs) are community-driven Indigenous-governed organizations that may include traditional healers and helpers, medicine people, family physicians, nurse practitioners, nurses, mental health and addictions workers and a range of other health care providers who are committed to working together in an interprofessional model of holistic health and well-being. Programs and services and the delivery of traditional, land-based and culturally safe primary health care is unique to each community.

[Mamaway Wiidokdaadwin](#) “Everyone Helps” Indigenous Interprofessional Primary Care Team (two locations):

Barrie Clinic

125 Bell Farm Rd, Suite 200

Barrie ON L4M 6L2

Hours: 8:30 am – 4:30 pm

[705-503-9554](#)

Orillia Clinic

210 Memorial Drive, Unit 112

Orillia ON L3V 7V1

Hours: 8:30 am – 4:30 pm

[705-259-9520](#)

Dilico Anishinabek Family Care Primary Care Health Team

200 Anemki Place
Fort William First Nation ON P7J 1L6
[807-623-8511](tel:807-623-8511)
Toll-free: [1-855-623-8511](tel:1-855-623-8511)

Matawa Health Cooperative Inc. Indigenous Interprofessional Primary Care Team

233 South Court Street
Thunder Bay ON P7B 2X9
[807-346-2370](tel:807-346-2370)

Tsi Kanonhkhwatsheriyo IIPCT (A place where there is good medicine)

PO Box 721
Deseronto ON K0K 1X0
[343-478-0196](tel:343-478-0196)
Email: iipct@mbq-tmt.org

North Bay Indigenous Interprofessional Primary Care Team

1040 Brookes Street
North Bay ON P1B 2N6
[705-995-0060](tel:705-995-0060)
Email: info@gmghub.ca

Sioux Lookout Area Primary Care Team

61 Queen Street
Sioux Lookout ON P8T 1B8
[807-737-1802](tel:807-737-1802)
[Contact form](#)

Sweetgrass Health Centre

207 6th Street, Unit 3
Cochrane ON P0L 1C0
[705-913-2043](tel:705-913-2043)
Email: hello@sghc.ca

Mino M'Shki-ki Indigenous Health Care Team

421 Shepherdson Road
Temiskaming ON P0J 1P0
[705-647-7855](tel:705-647-7855)

Wasauksing First Nation Indigenous Primary Healthcare Team

1508 Geewadin Road, Lane G

Wasauksing First Nation Community Complex

Parry Sound ON P2A 2X4

National Aboriginal Diabetes Program

[This program](#) raises awareness about diabetes and offers culturally appropriate programs and services for those affected by the disease.

Contact Coordinator at [204-927-1221](tel:204-927-1221) or coordinator@nada.ca

Substance use treatment centres for First Nations and Inuit

Health Canada provides funding to First Nations and Inuit communities to set up and run substance abuse treatment programs. These programs offer many services to help individuals and families who are affected by substance abuse. [Learn more.](#)

For information on treatment services, contact the Ontario Region's **National Native Alcohol and Drug Abuse Program (NNADAP)** Manager at [807-343-5352](tel:807-343-5352). You can also contact the main Ontario Regional Office at [613-668-6411](tel:613-668-6411).

For Two-Spirited, Lesbian, Gay, Bisexual, Transgender, Queer or Questioning, Intersex+ (2SLGBTQI+) seniors

Rainbow Health Ontario (RHO)

[This organization](#) works to improve the health and well-being of the 2SLGBTQI+ community through education, research, outreach and public policy advocacy. It also provides training on a range of health and wellness issues, including those that focus on 2SLGBTQI+ seniors. A program of Sherbourne Health, Rainbow Health Ontario (RHO) creates opportunities for the healthcare system to better serve 2SLGBTQI+ communities. For example, RHO:

- promotes better 2SLGBTQI+ health outcomes by improving access to relevant and appropriate care

- offers training for healthcare providers across the province to feel more clinically and culturally competent in caring for their 2SLGBTQI+ service users
- produces evidence-based print and web resources
- acts as a research catalyst and contributes a 2SLGBTQI+ health perspective to public policy processes; and
- hosts Canada's largest 2SLGBTQI+ health conference.

RHO's work includes building capacity for trans health care across Ontario through clinical and cultural competency training, mentoring and fostering networks, and resources and consultation.

[416-324-4100](tel:416-324-4100)

For veterans

Veterans Independence Program

Eligible veterans can access various health benefits, including medical, surgical and dental care, prescription drugs and hearing/vision aids through Veterans Affairs Canada. In addition, programs such as the Veterans Independence Program help qualified veterans and others remain healthy and independent in their own homes and communities.

[Veterans Affairs Canada](#)

Toll-free: [1-866-522-2122](tel:1-866-522-2122)

Toll-free TTY: [1-833-921-0071](tel:1-833-921-0071)

Housing

Home adaptations

Most of us want to continue living in our own home for as long as possible, but housing needs can change over the course of a lifetime. Sometimes even small and inexpensive modifications can help make your home safer and allow you to remain independent as you get older. If you're thinking of modifying your home, these Canada Mortgage and Housing Corporation online publications may be able to help:

- [Maintaining Seniors' Independence Through Home Adaptations: A Self-Assessment Guide](#) can help you learn about the types of home adaptations that are best for you.
- [Accessible Housing By Design](#) highlights the range of renovations that can make your home more accessible.
- [Preventing Falls on Stairs](#) can help you reduce the risk of falls and injuries on stairs.

[Canada Mortgage and Housing Corporation](#)

Toll-free: [1-800-668-2642](tel:1-800-668-2642)

Toll-free TTY: [1-800-309-3388](tel:1-800-309-3388)

Financial assistance programs

If you are thinking of modifying your home to make it more accessible, there are a number of government programs that may be able to help you.

Ontario Renovates

Ontario Renovates is part of the Ontario Priorities Housing Initiative (OPHI), a community housing program that provides forgivable loans to:

- low- to moderate-income homeowners
- landlords of affordable rental buildings

so they can make necessary repairs to bring units up to acceptable standards and improve accessibility.

The OPHI program is administered by local municipalities and District Social Services Administration Boards, designated as Service Managers. Those interested in Ontario Renovates are encouraged to contact their local Service Manager directly to find out if it is available in a specific community, as well as local eligibility criteria and program details.

[Find a list of Ontario's Service Managers and the communities they serve.](#)

Senior and/or disabled property tax relief

Property owners who build or modify a residence for a senior or a person with a disability may be eligible for property tax relief. Examples of alterations and additions include building a ramp or an additional room. If you believe your home is eligible, contact your local office of the Municipal Property Assessment Corporation. [Learn more about exemptions for seniors and people with disabilities.](#)

[Municipal Property Assessment Corporation](#)

Toll-free: 1-866-296-MPAC ([1-866-296-6722](tel:1-866-296-6722))

Toll-free TTY: 1-877-TTY-MPAC ([1-877-889-6722](tel:1-877-889-6722))

Property tax relief for low-income seniors and low-income persons with disabilities

Low-income seniors and low-income persons with disabilities who own residential property may be eligible to receive relief from property tax increases that result from assessment reform. For more information or to determine your eligibility, please contact your local municipality.

Provincial Land Tax Deferral Program for Low-Income Seniors and Low-Income Persons with Disabilities

Under this program, low-income seniors and low-income persons with disabilities may apply for an annual deferral of part of the Provincial Land Tax and Education Tax increases. All deferred taxes must be repaid in full upon the sale or transfer of title to the property. This program is for those who pay their property taxes directly to the Province of Ontario. [Learn more.](#)

[Ministry of Finance](#)

Toll-free: [1-866-400-2122](tel:1-866-400-2122)

Toll-free TTY: [1-888-321-6774](tel:1-888-321-6774)

If you would like to learn more about the Home and Vehicle Modification Program, please see the finances (financial assistance) section of this guide.

Housing options

If you need help to decide what housing option might be best for you or for your family member, one of these professionals can help:

- [Home and Community Care Support Services](#) care coordinator
- social worker in a geriatric center or in a family counselling agency
- community health nurse.

Adult lifestyle communities

Adult lifestyle communities provide independent living residences for retirees or semi-retirees. Residences may include bungalows, townhomes, small homes or condominiums that provide the benefits of home ownership with on-site recreational and community activities. Contact your local real estate agent to find an adult lifestyle community near you.

Life lease housing

With [life lease housing](#), you hold an “interest” in a property, but do not own it. This type of arrangement can have many advantages. For example, units are often less expensive than similarly sized condominiums in the area. In addition, life lease communities are restricted to people of a certain age, so residents are more likely to share common interests and needs.

Retirement homes

Retirement homes are private businesses that sell various combinations of accommodations (from shared rooms to large

apartments), support services and personal care. Anyone can apply to live in a retirement home.

You are responsible for the entire cost of both your accommodation and care services. Accommodation rates are subject to rent control. Residences and rates can vary widely in terms of care, services and amenities provided. While you do not need to provide medical evidence that you need care, the home will assess your needs to make sure you do not need more support than it can provide.

Retirement homes are regulated under the [Retirement Homes Act, 2010](#). This legislation:

- mandates care and safety standards for retirement homes, including emergency plans, infection control and prevention programs, assessment of care needs and care planning, police background checks and training for staff
- created a Residents' Bill of Rights that includes the right to know the true cost of care and accommodation and the right to live in an environment that promotes zero tolerance of abuse or neglect
- established the Retirement Homes Regulatory Authority, an arm's-length organization that educates, licenses and inspects retirement homes to ensure they meet prescribed standards.

Ontario's Retirement Homes Regulatory Authority licenses and inspects the province's retirement homes, maintains a [Public Register of all homes that have been granted or have applied for a licence](#), handles complaints and educates retirement home staff and owners, consumers and the public about the Act.

Anyone in Ontario can call the Authority, free of charge, to get help resolving retirement home complaints.

If you see or suspect harm or risk of harm to a resident resulting from poor care, abuse or neglect or unlawful conduct, or if you suspect misuse of a resident's money, you must report this to the Registrar of the Retirement Homes Regulatory Authority. You may report anonymously.

For information about retirement homes in your community, contact the Retirement Homes Regulatory Authority.

[Retirement Homes Regulatory Authority](#)

Toll-free: 1-855-ASK-RHRA ([1-855-275-7472](tel:1-855-275-7472))

Email: info@rhra.ca

Supportive housing

Supportive housing programs are coordinated through Home and Community Care Support Services. These programs provide on-site personal support services for seniors living as tenants in designated residential buildings. These programs are designed to help people live independently in their own apartments. Services include personal support/attendant services, essential homemaking services and staff available 24 hours a day to handle regularly scheduled care and emergency needs. [Learn more.](#)

To contact your Home and Community Care Support Services organization:

- use the [online map locator](#)
- call [310-2222](tel:310-2222) (no area code required).

Housing options for low-income seniors

[Learn about programs to help you have a safe and affordable place to call home.](#)

Rent-geared-to-income housing

Social housing is developed with government assistance for low-to moderate-income Ontarians. The length of time before a unit becomes available will vary depending on your location. This program is administered by local municipalities and District Social Services Administration Boards, designated as Service Managers. Those interested in this program are encouraged to contact their local Service Manager.

[Find a list of Ontario's Service Managers and the communities they serve.](#)

Co-operative housing

Co-operative housing residents do not own equity in their homes, but they have an equal say in how their community is run. A co-operative is non-profit. When you leave a housing co-operative, your home is returned to the co-operative to be offered to someone else in need of affordable housing.

[Ontario Regional Office of the Co-operative Housing Federation of Canada](#)

Toll-free: [1-800-268-2537](tel:1-800-268-2537)

info@chfcanada.coop

Emergency rental assistance

Community homelessness prevention initiative

This initiative supports services and activities that prevent, reduce and address homelessness.

Services are delivered by local municipalities and District Social Services Administration Boards, also known as Service Managers.

[Find a list of Ontario's Service Managers and the communities they serve.](#)

Landlord and tenant relations

Residential Tenancies Act, 2006

[This legislation](#) governs most landlord and tenant relationships across Ontario, sets out the rights and responsibilities of landlords and tenants who rent residential properties, and regulates most rent increases. The Act does not cover commercial tenancies.

Landlord and Tenant Board

The Landlord and Tenant Board resolves disputes between landlords and tenants and educates people about their rights and responsibilities. Both landlords and tenants can file an application, after which a hearing is scheduled. At the hearing, a member of the board will make a decision

or if both sides agree, a mediator will try to help both parties reach an agreement.

[Navigate Tribunals Ontario](#), is a convenient online tool that provides users with information about their legal rights and responsibilities, rules and processes. This online tool can help tenants and landlords find out what steps they can take to manage a dispute.

Toll-free: [1-888-332-3234](tel:1-888-332-3234)

Toll-free TTY: [1-800-855-0511](tel:1-800-855-0511)

For Indigenous seniors

Residential Rehabilitation Assistance Program On-Reserve

The Canada Mortgage and Housing Corporation offers financial assistance to First Nations and First Nation members to repair substandard homes to a minimum level of health and safety through the Residential Rehabilitation Assistance Program. First Nations or individual First Nation members that require major repairs to their homes may be eligible to apply. The total household income must be at or below the established income threshold for their area.

[Learn more.](#)

Toll-free: [1-800-668-2642](tel:1-800-668-2642)

Toll-free TTY: [1-800-309-3388](tel:1-800-309-3388)

Assisted Living Program

Indigenous and Northern Affairs Canada's [Assisted Living Program](#) is a residency-based program that provides funding for non-medical, social support services for seniors, adults with chronic illness, and children and adults with disabilities. The program helps individuals on reserve remain independent for as long as possible, while maximizing their quality of life at home and in the community.

[Indigenous and Northern Affairs Canada](#)

Toll-free: [1-800-567-9604](tel:1-800-567-9604)

Toll-free TTY: [1-866-553-0554](tel:1-866-553-0554)

Long-term care homes

If you are looking for information about retirement homes, please see the housing options section of this guide.

[Long-term care homes](#) are homes for adults who need help with daily activities, supervision in a secure setting and/or access to 24-hour nursing care. They are licensed or approved and funded by the Ministry of Long-Term Care and must meet provincial standards when it comes to care, services and resident fees.

[Ministry of Long-Term Care](#)

Toll-free: [1-866-434-0144](tel:1-866-434-0144)

[Ontario Long-Term Care Association](#)

Email: info@oltca.com

[AdvantAge Ontario](#)

[905-851-8821](tel:905-851-8821)

How to apply

If you are considering a long-term care home, you must contact your local Home and Community Care Support Services organization. They determine eligibility for placement into long-term care homes and manages wait lists. They will assign you a care coordinator who can provide you with information about homes in your area and assist you in completing your application for placement into a long-term care home.

[Home and Community Care Support Services](#)

To contact your Home and Community Care Support Services organization:

- use the [online map locator](#)
- call [310-2222](tel:310-2222) (no area code required).

Choosing a long-term care home

Your Home and Community Care Support Services care coordinator can help you learn more about your options. Here are a few things to consider when selecting a long-term care home:

- What services are available?
- Is the home conveniently located and is public transportation available?
- Are visiting hours flexible?
- Is the home able to meet your religious, spiritual, cultural, language and dietary needs?
- Can you bring your own furniture or food?

It is very important that you and your family visit each of the homes you are considering, ask the right questions when you visit and read the [Ministry of Long-Term Care's report](#) about each home.

You can use this [checklist](#) to help you ask the right questions.

Short-stay accommodation

Seniors who are recovering from illness or injury sometimes require short-stay services offered by long-term care homes without needing to be admitted permanently. Short-stay residents are those who need temporary accommodations for a maximum of 90 days in one year. Some long-term care homes in Ontario currently offer “assess and restore” services through the Convalescent Care Program. Some people also opt for a short stay to give respite to their caregivers. Your care coordinator can provide information on long-term care homes that offer short-stay accommodations and determine your eligibility for a short-stay program.

Accommodation rates

While all nursing and personal care services are paid by the provincial government, residents of long-term care homes must pay for their meal and accommodation costs (which are standard across Ontario.)

This amount is called a co-payment. The amount of your co-payment depends on the length of your stay and the type of room you choose (private, semi-private and basic).

Long-stay residents need permanent accommodations for an indefinite period of time. Short-stay residents need temporary accommodations for a maximum of 90 days in one year. The maximum accommodation rates that long-term care homes may charge are set by the Ministry of Long-Term Care each year.

If you cannot afford to pay the monthly co-payment for basic accommodations, you may be eligible for a rate reduction. You can learn more about [rate reductions](#) and also speak with your care coordinator for more information.

Services

Long-term care homes are meant to feel like home — a place where every resident feels safe and comfortable. Homes have dining rooms and common areas, and may also have other amenities like shops, salons, worship facilities or gardens. All long-term care homes offer 24-hour supervision and nursing care.

The basic accommodation package includes the following:

- furnishings, meals, bed linens and laundry, personal hygiene supplies, medical/clinical supplies and devices, housekeeping, social and recreational programs, medication administration and assistance with daily activities
- 24-hour nursing and personal care and access to a physician/other health care professionals
- an individualized plan of care that outlines your care requirements and which is reviewed/updated at least every six months.

For a fee, you could also add other optional services, such as cable TV, private telephone, hairdressing services, transportation etc. Remember that you cannot be charged for any of these services unless you first agree in writing.

Residents' rights

Residents of long-term care homes deserve to live in a respectful and compassionate environment, free from abuse and neglect. Long-term care home residents have rights as a resident of a long-term care home that are written in the Residents' Bill of Rights. Homes are required to post a large-print version of the Residents' Bill of Rights in both English and French in locations that are easily accessible. When you are admitted, you or your substitute decision-maker should receive a copy of the Residents' Bill of Rights and be told how to raise concerns, lodge complaints or recommend changes to the home without fear of recrimination. Residents can also contact the [Ontario Association of Residents' Councils](#) for assistance.

Inspections

All long-term care home licensees in Ontario must comply with [legislation](#) that sets clear and detailed standards for residents' care, quality of life and rights and the operation of long-term care homes. All homes receive an inspection at least once per year. The Ministry of Long-Term Care performs unannounced inspections and applies enforcement measures if a long-term care home is found to have not complied with requirements under the legislation.

Complaints

Anyone who is concerned about a long-term care home resident's care or the operation of the long-term care home can [report it or make a complaint](#). This includes a resident, a family member, someone employed by the home, anyone providing services to the resident or any member of the public. Individuals are encouraged to work with the home to resolve concerns directly.

If you have an urgent complaint, call the Ministry of Long-Term Care's Family Support and Action Line.

Family Support and Action Line

Toll-free: [1-866-434-0144](tel:1-866-434-0144)

Open from 8:30 am – 7 pm, 7 days a week

To make a non-urgent complaint, report your concern directly to the home. Each home is required to post its procedure for managing complaints.

You can also report non-urgent complaints to the Family Support and Action Line, or you can write to the Ministry of Long-Term Care:

Director, Long-Term Care Inspections Branch
Long-Term Care Homes Division
Ministry of Long-Term Care
11th Floor, 119 King Street West
Hamilton, Ontario L8P 4Y7

Ontario Association of Residents' Councils

Every long-term care home must have a residents' council and every resident has the right to participate on a residents' council. The councils are made up of residents who speak on behalf of all residents to support their interests. They may provide advice to residents, including information about their rights; help resolve disputes; plan activities and provide advice and recommendations about how care or the quality of life in the home can be improved. This provincial association supports the formation and sustainability of residents' councils across Ontario and assists and advises individual councils.

[Ontario Association of Residents' Councils](#)

Toll-free: [1-800-532-0201](tel:1-800-532-0201)

Email: info@ontarc.com

Family Councils Ontario

Many long-term care homes have an active family council that consists of family and friends of residents who meet to provide each other with support, share information and advocate on behalf of residents. Family Councils Ontario works with family members, family councils and long-term care homes to support the establishment of family councils and improve long-term care.

[Family Councils Ontario](#)

Toll-free: [1-877-622-9968](tel:1-877-622-9968)

Safety and security

Consumer Protection Ontario

[Consumer Protection Ontario](#) helps you make smart choices in the marketplace, spend wisely, and protect your hard-earned money.

From door-to-door sales to home renovations, scams and frauds to identity theft, it's important to ask the right questions and understand the dos and don'ts to avoid being taken advantage of or ripped off.

Consumer Protection Ontario can help you:

- check if a business has had serious complaints or charges filed against them
- teach you how to protect yourself against scams, phishing and identity theft
- learn what to do if you're a victim
- help you to understand your rights under the *Consumer Protection Act*.

Visit ontario.ca/consumerprotection to learn the right questions to ask and for more detailed information about how to protect yourself and your money. Below you'll find just a few examples of topics that may interest you.

Toll-free: [1-800-889-9768](tel:1-800-889-9768)

Toll-free TTY: [1-877-666-6545](tel:1-877-666-6545)

Door-to-door salespeople

Certain products and services can no longer be offered or sold at your home unless you initiate the transaction (for example, by calling or emailing a business and asking them to come to your home for the purpose of entering into a contract). These restricted products and services include hot water heaters, air conditioners, furnaces, air purifiers, vacuums, and water filtration systems.

Businesses will be able to enter into a contract at your home if you contacted them ahead of time and invited them to your home for

the purpose of buying or leasing one of the restricted products and services. [Learn more about new rules for products and services sold door to door.](#)

Home renovations, condos or moving

Before you hire a contractor to make home improvements, ask for three references and be sure to check them. If you are thinking of downsizing to a condo, make sure you understand the by-laws, rules and restrictions specific to the condo before signing on the dotted line. In planning your move, ask the right questions of a potential moving company.

Ask:

- Can you provide references and a written estimate before I sign a contract?
- Who is responsible for loss or damage?
- Are you covered by the Workplace Safety and Insurance Board in case of injury?

[Learn more about how to protect yourself when buying or renting a home, hiring a mover, starting a renovation or signing a home service contract.](#)

Scams and frauds

Don't get "Phished" in by an email

Sending an email to someone falsely claiming to be a legitimate company or organization in an attempt to scam that person is known as "phishing". It is an attempt to persuade consumers to disclose personal information, like usernames, passwords or credit card details.

"Phishers" often send messages with exciting or upsetting news and tell you to act immediately.

These scammer emails often direct people to fraudulent websites that appear to represent trusted organizations, such as banks. The websites ask visitors to provide personal information, such as credit card or social insurance numbers, bank account information or passwords.

Criminals then use this information to commit fraud.

Protect yourself:

- Never give out banking information, passwords or other personal information in response to this type of email.
- When in doubt, don't click on any links in the email — instead directly contact the company or organization with whom you do business to ask if they sent you the email.

Find more information and learn how to protect yourself from [common scams and fraud](#).

Telemarketing

Phony telemarketers have many different scams. One of the most common is the bogus vacation offer.

Someone calls and says you have won a vacation. However, to claim your prize, you are told you have to pay a processing fee. Or you may be told you have to enter into a timeshare agreement.

If you have not requested information or entered a contest, be very careful. The caller may be asking for a processing fee in order to get your personal banking information or may simply want the processing fee and have no intention of providing you with the vacation.

If you complete a transaction over the phone worth more than \$50, you are covered by the [Consumer Protection Act](#).
[Learn your consumer rights](#).

Grandparent or emergency scams

In this scam, a con-artist phones a person claiming to be his or her grandchild, old neighbour or friend. The caller claims to be in some kind of trouble and needs money to be wired to them right away. The scammers may say they are in hospital, stuck in a foreign airport or have somehow landed in jail.

The caller often asks victims to not tell anyone in the family about the call. They may claim that other family members will blame or punish them for the accident or emergency.

Protect yourself:

- Don't ever wire money without verifying there is an emergency and the whereabouts of a grandchild.
- Be aware that scammers may try to disguise their voices by faking a bad phone connection.
- Be cautious; ask callers about personal details your grandchild would know – like his or her middle name.
- Do not disclose any personal information before you verify that you are indeed speaking with your grandchild.
- When in doubt, contact your local police department or the Canadian Anti-Fraud Centre before sending any money.

[Canadian Anti-Fraud Centre](#)

Toll-free: [1-888-495-8501](tel:1-888-495-8501)

Identity theft

[Identity theft](#) occurs when someone uses your personal information without your knowledge or consent to commit a crime, such as fraud or theft.

Identity thieves steal key pieces of personal information – either physically or in other ways, without your knowledge – and use it to impersonate you and commit crimes in your name. In addition to names, addresses and phone numbers, thieves look for:

- social insurance number
- driver's licence number
- credit card and banking information
- bank cards
- calling cards
- birth certificates
- passports.

Identity thieves can manipulate your information and invade your personal and financial life. They can use stolen identities to conduct spending sprees, open new bank accounts, divert mail, apply for loans, credit cards and social benefits, rent apartments and even commit more serious crimes.

Protect yourself:

Never give personal information like your credit card or social insurance number to anyone who contacts you by phone. When making financial transactions online, look for two things on the payment page of the website:

1. The “s” — secure web addresses start with “https://” not “http://”
2. The lock icon — secure websites show a closed lock.

Investment fraud

Fraud comes in many forms, including investment fraud. Always take steps to better protect yourself by checking the registration of any person or business trying to sell you an investment or give you investment advice before you invest. You should also know the common warning signs of investment fraud.

Four signs of investment fraud to look for are:

- 1. You can make a lot of money with little or no risk**

In general, higher-risk investments offer higher potential returns, and lower-risk investments offer lower returns. This is known as the risk-return relationship. When you buy investments like stocks, there's no guarantee you'll make money. And the risk of losing money increases with the potential return. Investments that are considered low risk typically have returns similar to GIC rates. If your expected return is higher than this, you're taking more risk with your money. Learn more about the risks of investing.

- 2. You get a hot tip or insider information**

The sources of “hot tips” or “insider information” don't have your best interests in mind. Think about why they're offering you tips, and how they benefit by telling you about them. If the hot tip is false, you will lose your money if you act on it. If it is really inside

information about a public company, it would be illegal to act on it under insider trading laws.

3. **You feel pressured to buy**

Scammers frequently use high-pressure sales tactics — because they want to get your money and then move on to other victims. If you're asked to make a decision right away, or are presented with a limited time offer, it's likely not in your best interests. Scammers know that if you have time to check things out, you may not fall for their scam.

4. **They're not registered to sell investments**

Before you invest, check the registration and background of the person offering you the investment. In general, anyone selling securities or offering investment advice must be registered with their provincial securities regulator. [Always check the registration of any person or business trying to sell you an investment.](#)

[Read additional investment fraud information.](#)

[Ontario Securities Commission](#)

Toll-free: [1-877-785-1555](tel:1-877-785-1555)

Toll-free TTY: [1-866-827-1295](tel:1-866-827-1295)

Canadian Anti-Fraud centre

This centre collects information from consumers about various types of fraud and plays a crucial role in educating the public about specific mass marketing fraud pitches. SeniorBusters is a group of older adult volunteers who work to combat mass marketing fraud practices against seniors. The SeniorBusters program offers education, counselling and referrals for senior victims of illegal mass marketing fraud and identity theft or fraud.

[Canadian Anti-Fraud Centre](#)

Toll-free: [1-888-495-8501](tel:1-888-495-8501)

Emergency services and public safety

9-1-1

In any emergency situation whenever police, fire or ambulance assistance is required immediately, call [9-1-1](#) where available.

Emergency preparedness

Emergency Management Ontario offers information in the form of online emergency preparedness videos, resource links, fact sheets and a downloadable guide for people with disabilities or special needs. Learn how to build an Emergency Survival Kit, create a family emergency plan and stay safe in an emergency.

[Emergency Management Ontario
ontario.ca/beprepared](https://www.ontario.ca/beprepared)

Public Safety Canada also offers a wide variety of print and online safety tips and information, including publications such as [Your Emergency Preparedness Guide](#) to help you and your family prepare for an emergency.

You can also learn about [Alert Ready](#), a national service to deliver critical and potentially life-saving emergency alert messages to Canadians and sign up for emergency alerts.

[Public Safety Canada](#)

Toll-free: 1-800-O-CANADA ([1-800-622-6232](https://www.18006226232.ca))

Elder abuse

[Elder abuse](#) can take many forms, including financial, emotional, physical or sexual abuse or neglect. It is never acceptable. If you or someone you know is in immediate danger or if help is needed in an emergency, call [9-1-1](#).

If you or a senior you know has been a victim of a theft, fraud or physical assault, contact your local police department. For information and referral to community supports that may be of assistance, call 2-1-1 or visit the [2-1-1 website](#).

Elder Abuse Prevention Ontario (EAPO)

[EAPO](#)'s Regional Elder Abuse Consultants work with community agencies and local elder abuse networks to:

- coordinate community resources to improve access to services by abused or at-risk seniors
- train front-line staff to identify and respond to elder abuse
- raise awareness of elder abuse and where to find help.

Consultants act as a key resource to justice and community service providers and local elder abuse networks.

Tel: [416-916-6728](tel:416-916-6728)

Seniors Safety Line

[Seniors Safety Line](#) is a 24/7, confidential and free resource that provides information, referrals and support in over 200 languages for seniors in Ontario who are experiencing any type of abuse or neglect.

Call toll-free: [1-866-299-1011](tel:1-866-299-1011)

Bringing an Awareness of Senior Safety Issues to the Community (BASSIC)

Members of [BASSIC](#) work with its partners to offer free presentations on a range of safety issues targeted at older adults.

Download the BASSIC [Safe Seniors Calendar](#) that offers tips and suggestions to help seniors stay safe and active in their homes and communities.

Fire safety

When it comes to fire safety, seniors are particularly vulnerable. Decreasing mobility and cognitive challenges can make it harder to respond to a fire and reach safety. To stay safe, remember the following:

- Make sure you have working smoke alarms. By law, smoke alarms are required to be on every storey of your home and outside all

sleeping areas. Test your smoke alarms monthly and change the battery once a year or when the low battery warning sounds. If you suffer hearing loss or sleep with the bedroom door closed, install a smoke alarm inside your bedroom or install a flashing or vibrating smoke alarm.

- Have at least two ways out of every room if possible. Develop a home fire escape plan that considers your mobility challenges. Practice your escape plan often. For seniors with memory concerns, record escape plans and place copies in an easily accessible location.
- Stay in the kitchen when cooking. Cooking fires are one of the leading causes of fire injuries among older adults. Turn off the stove/oven if you leave the room while cooking. Wear tight fitting or rolled up sleeves when cooking. Loose or dangling clothing can easily catch fire if it comes in contact with the burners or open flame.
- Encourage smokers to smoke outside or use large deep ashtrays that can't be easily knocked over to collect ashes from cigarettes. Do not extinguish cigarettes in plant pots, which often contain peat moss, shredded wood and bark that can easily ignite.
- Empty ashtrays properly by dousing ashes with water, emptying them into a metal container and placing outside. Make sure they are completely out. Never empty ashtrays directly into the garbage.
- Never smoke in bed.

For more information on fire safety, contact your local fire department or the [Office of the Fire Marshal](#).

Legal matters

Meeting your legal needs

All lawyers and paralegals providing legal services in Ontario must be licensed by the Law Society of Ontario. Lawyers can help you with all types of legal issues: family or criminal matters, civil litigation, wills, powers of attorney and estate matters, real estate transactions and administrative law matters. Licensed paralegals can represent you in

Small Claims Court, at hearings before tribunals (such as the Landlord and Tenant Board) and for minor criminal charges where the maximum term of imprisonment is six months. The Law Society of Ontario has a number of services to help you find a lawyer or paralegal.

[Law Society of Ontario](#)

Toll-free: [1-800-668-7380](tel:1-800-668-7380)

TTY: [416-644-4886](tel:416-644-4886)

Law society referral service

If you have a legal problem, this service will [connect you to a lawyer or licensed paralegal](#) who will provide a free 30-minute consultation to help you determine your rights and options.

Toll-free: [1-855-947-5255](tel:1-855-947-5255)

Legal Aid Ontario

[Legal Aid Ontario](#) provides legal assistance to low-income individuals and disadvantaged communities through a broad range of services. This service also includes information and referrals to duty counsel, community legal clinics or other agencies. Legal aid staff will ask you questions to help you find the service that best fits your legal issue. Legal Aid Ontario also funds numerous independent, community-based legal aid clinics. Help is available in over 300 languages.

Toll-free: [1-800-668-8258](tel:1-800-668-8258)

Toll-free TTY: [1-800-855-0511](tel:1-800-855-0511)

Advocacy Centre for the Elderly (ACE)

[ACE](#) is a specialty community legal clinic that provides low-income seniors with legal services, including advice and representation to individual and group clients, public legal education, law reform and community development activities. ACE serves clients 60 years of age and over who live in the Greater Toronto Area, and may also provide services to seniors outside of Toronto if a case is of significance to the seniors' community.

Toll-free: [1-855-598-2656](tel:1-855-598-2656)

Community Legal Education Ontario (CLEO)

[CLEO](#) is a community legal information clinic that produces free public legal education materials about a variety of issues, including Power of Attorney, elder abuse, etc. These publications describe the laws as simply and clearly as possible to help people understand and exercise their legal rights. CLEO does not give legal advice.

Tel: [416-408-4420](tel:416-408-4420)

ARCH Disability Law Centre

This specialty legal aid clinic is dedicated to defending and advancing the equality rights of people with disabilities in Ontario. [ARCH legal services](#) are provided by lawyers and articling students who report to a volunteer elected Board of Directors, at least half of whom are people with disabilities.

Toll-free: [1-866-482-2724](tel:1-866-482-2724)

Toll-free TTY: [1-866-482-2728](tel:1-866-482-2728)

HIV & AIDS Legal Clinic Ontario (HALCO)

[HALCO](#) is a community-based legal clinic that provides free legal assistance to people living with or affected by HIV/AIDS. Along with providing summary legal services, HALCO provides public legal education and works on law reform and community development initiatives.

Toll-free: [1-888-705-8889](tel:1-888-705-8889)

Ontario Human Rights Code

The [Human Rights Code](#) guarantees Ontarians equal rights and opportunities without discrimination in areas such as employment, housing and services. It prohibits discrimination on the basis of age in areas of employment, services, goods, facilities, housing accommodation, contacts and membership in trade and vocational associations. The Ontario Human Rights Code's protection against age discrimination extends to all persons 18 years of age or over.

Office of the Public Guardian and Trustee

This office delivers services that safeguard the legal, personal and financial interests of certain private individuals and estates. It plays a role in:

- protecting mentally incapable people
- protecting the public's interest in charities
- searching for heirs to estates that the Office of the Public Guardian and Trustee administers
- investing perpetual care funds
- dealing with dissolved corporations.

The [Office of the Public Guardian and Trustee](#) will conduct an investigation when it receives information that an individual may be incapable and at risk of suffering serious financial or personal harm and no alternative solution is available. An investigation may result in the Office of the Public Guardian and Trustee asking the court for permission to make decisions on the person's behalf on a temporary or long-term basis.

Toll-free: [1-800-366-0335](tel:1-800-366-0335)

Toll-free TTY: [416-314-2687](tel:416-314-2687)

Power of Attorney

A Power of Attorney is a legal document that gives someone else the right to make decisions on your behalf.

A Continuing Power of Attorney for Property is a legal document that allows the person you name to make financial decisions for you. This authority can be used by that person while you are still mentally capable of making decisions yourself or even in the event that you become mentally incapable of making your own decisions about your property. In some cases, this Power of Attorney can direct that the named person only act if you are mentally incapable.

A General or non-continuing Power of Attorney for Property is a legal document that only grants authority to another person while you are mentally capable. If you become mentally incapable, the authority ends.

A Limited Power of Attorney for Property is a legal document that allows the person you name to make decisions that are restricted in some way. This might include a “bank Power of Attorney”, which only affects assets that are in a named financial institution. This Power of Attorney may be limited to a specific period of time (for example, while you are out of the country) or for a specific asset (for example, a house that is to be sold).

A Power of Attorney for Personal Care allows the person you name to make personal care decisions for you if you become mentally incapable. These decisions may involve shelter, safety, hygiene, nutrition, clothing and/or health care. If you don't have a Power of Attorney for Personal Care in place and become incapable of making decisions about medical care or admission to a long-term care home, a family member would still have the right to make most decisions for you under the [Health Care Consent Act](#). However, if no one is willing or able to make decisions for you, the Office of the Public Guardian and Trustee is required to make decisions on your behalf. This Power of Attorney can also provide directions to your decision maker about what kind of treatment you may want (or not want) in the event that you are incapable of telling anyone yourself. This Power of Attorney only takes effect if and when you are incapable.

The term “living will” refers to written directions or wishes about what medical care you may or may not want to have in the event you become incapable of making decisions about your care. Also known as an “Advance Medical Directive”, a living will must be taken into consideration by your substitute decision makers, but it may not be binding, depending on the circumstances at the time. Unlike a Power of Attorney for Personal Care, it does not appoint a decision maker.

The Office of the Public Guardian and Trustee has developed a Power of Attorney Kit that can help you appoint the person you want to make decisions for you when you are no longer able to do so for yourself. Learn more about the [Power of Attorney kit](#).

[Ministry of the Attorney General](#)

Toll-free: [1-800-518-7901](tel:1-800-518-7901)

TTY: [416-326-4012](tel:416-326-4012)

Advance care planning

Advance care planning is about making choices while you are competent about how you wish to be cared for in the future if you become incapable of making decisions. You can take steps now to ensure that your wishes are followed by providing someone you trust with the authority to act on your behalf.

You can:

- read about [what every older Canadian should know about planning for possible loss of independence](#)
- learn about the process of advance care planning and find helpful tools at [Speak Up Ontario](#)
- contact the [Alzheimer Society of Ontario](#) or your [local Alzheimer Society chapter](#) to see if they offer advance care planning seminars in your community
- print and fill-out a [wallet card](#) with important information in the event of an emergency.

Organ and tissue donation

It's important that you talk to your family and friends about your decision to donate organs and tissue so they can understand, support and respect your wishes in the future. Even if you have signed a donor card, you still need to register your consent. By registering your consent to donate, you ensure that your donation decision is recorded and made available to the right people at the right time.

If you'd like to register as a donor, you can:

- fill out the [Gift of Life consent form](#)
- visit a [ServiceOntario Centre](#)
- register [online](#).

[ServiceOntario](#)

Toll-free: [1-800-267-8097](tel:1-800-267-8097)

Toll-free TTY: [1-800-268-7095](tel:1-800-268-7095)

[Trillium Gift of Life Network](#)

Toll-free: [1-800-263-2833](tel:1-800-263-2833)

End of life

When someone close to you dies, you could be faced with making difficult decisions with little preparation. Knowing your rights ahead of time could make this stressful time a little easier. Ontario law protects consumers who are making final arrangements. For example, a funeral, transfer service, cemetery or crematorium operator must give you a current price list of all the supplies and services they offer before you enter into a contract, so you can compare rates. They also need to tell you if they will receive a commission by recommending certain services or suppliers.

By law, you have 30 days to cancel a contract for funeral, burial or cremation services and get a full refund for any part of the contract not yet provided.

In addition, all prepaid contracts written as of July 1, 2012, must be guaranteed. This means that if you have paid your contract in full, your service provider must supply everything specified in your contract when you need it and without any additional charges, even if prices have gone up.

Ministry of Government and Consumer Services

Toll-free: [1-800-889-9768](tel:1-800-889-9768)

Toll-free TTY: [1-877-666-6545](tel:1-877-666-6545)

ontario.ca/consumerprotection

[Bereavement Authority of Ontario](#)

Toll-free: [1-844-493-6356](tel:1-844-493-6356)

Wills and estates

A will is a written document in which you indicate how your assets should be distributed upon your death. A will may also help you to take advantage of tax-savings opportunities and tax deferrals that may arise as a result of your death. It's a good idea to have a lawyer who knows estate law prepare your will. Be careful when using a "Will Kit" as some of these kits may not comply with Ontario law. If you do not sign and witness your will in accordance with the rules of the [Succession Law Reform Act](#), it may not be valid.

When a person dies, it's important to know if he or she has a will and where it is kept. Some people file their will with local courts or with a lawyer or keep it in a safety deposit box or a drawer at home. The executor of an estate carries out the wishes contained in a will.

If a person dies without a will (intestate), then the estate is distributed according to Ontario's *Succession Law Reform Act*. The estate may also end up being administered by the Public Guardian and Trustee in certain circumstances if an Ontario resident dies without a will, or with a will but with no one to act as estate trustee. If you have questions about your own will or about being a beneficiary, you should consult a lawyer. Learn more about [wills and administering an estate](#).

[Ministry of the Attorney General](#)

Toll-free: [1-800-518-7901](tel:1-800-518-7901)

Toll-free TTY: [1-877-425-0575](tel:1-877-425-0575)

Death out of country

If a person dies in another country, contact the nearest Canadian government office in that country for instructions on how to proceed.

[Emergency Watch and Response Centre](#)

Toll-free in Canada: [1-800-387-3124](tel:1-800-387-3124)

Outside Canada: [613-996-8885](tel:613-996-8885) (collect calls accepted)

Email: sos@international.gc.ca

Death registration and certificate

After a death, the attending physician or coroner completes the Medical Certificate of Death and gives it to the funeral director with the body of the deceased. To register a death, a family member and the funeral director must complete the Statement of Death with information about the deceased. Once completed, both documents are submitted to the local municipal clerk's office by the funeral director. Cause of death information gathered from death registrations is used for medical and health research and for statistical purposes.

A funeral director will issue copies of a proof of death that can be used in certain situations, but some organizations may require an official death certificate. You might need a death certificate for:

- settling an estate
- insurance purposes
- access to/termination of government services
- genealogy searches.

[Learn how to get a copy of an Ontario death certificate online.](#)

[ServiceOntario](#)

Toll-free: [1-800-267-8097](tel:1-800-267-8097)

Toll-free TTY: [1-800-268-7095](tel:1-800-268-7095)

Pensions and benefits

If you are the executor to an estate, you should contact the following (as they relate to the deceased person) to find out about eligibility or to cancel benefits, services or appointments. The executor should also contact former employers of the deceased for information about company pensions and benefits.

[Old Age Security Program](#)

[Guaranteed Income Supplement](#)

[Canada Pension Plan](#)

Toll-free: [1-800-277-9914](tel:1-800-277-9914)

Toll-free TTY: [1-800-255-4786](tel:1-800-255-4786)

[Visit the Service Canada website.](#)

Harmonized Sales Tax Credit

Toll-free: [1-800-267-6999](tel:1-800-267-6999)

Toll-free TTY: [1-800-665-0354](tel:1-800-665-0354)

Guaranteed Annual Income System

Toll-free: 1-866-ONT-TAXS ([1-866-668-8297](tel:1-866-668-8297))

Toll-free TTY: [1-800-263-7776](tel:1-800-263-7776)

Veterans Affairs Canada

Toll-free: [1-866-522-2122](tel:1-866-522-2122)

Toll-free TTY: [1-833-921-0071](tel:1-833-921-0071)

Workplace Safety and Insurance Board

Toll-free: [1-800-387-0750](tel:1-800-387-0750)

Toll-free TTY: [1-800-387-0050](tel:1-800-387-0050)

Ontario Works

Toll-free: [1-888-789-4199](tel:1-888-789-4199)

Toll-free TTY: [1-800-387-5559](tel:1-800-387-5559)

National Defence Disability and Death Benefits

Toll-free: [1-866-522-2122](tel:1-866-522-2122)

For more information about survivor benefits, please see the finances section of this guide.

Income taxes

As an executor, you must complete an income tax form for the deceased. You can contact your local tax services office for more information and assistance.

Canada Revenue Agency

Toll-free: [1-800-959-8281](tel:1-800-959-8281)

Toll-free TTY: [1-800-665-0354](tel:1-800-665-0354)

Banks and credit cards

The executor should contact the deceased person's banks and other financial institutions, and credit card companies to cancel any cards.

Government cards and registries

The executor should contact any government agencies that apply to the deceased person:

Driver's Licence and Accessible Parking Permit

Ontario Health Card

Outdoors Card

[ServiceOntario](#)

Toll-free: [1-800-267-8097](tel:1-800-267-8097)

Toll-free TTY: [1-800-268-7095](tel:1-800-268-7095)

Social Insurance Number

[Service Canada](#)

Toll-free: [1-866-274-6627](tel:1-866-274-6627)

Toll-free TTY: [1-800-926-9105](tel:1-800-926-9105)

[Canadian passports and travel documents](#)

Toll-free: [1-800-567-6868](tel:1-800-567-6868)

Toll-free TTY: [1-866-255-7655](tel:1-866-255-7655)

Citizenship and Permanent Resident Cards

[Immigration and Citizenship Canada](#)

Toll-free: [1-888-242-2100](tel:1-888-242-2100)

Toll-free TTY: [1-888-576-8502](tel:1-888-576-8502)

Indian Status

[Indigenous Services Canada](#)

Toll-free: [1-800-567-9604](tel:1-800-567-9604)

Toll-free TTY: [1-866-553-0554](tel:1-866-553-0554)

Firearms Licences

[Canadian Firearms Program](#)

Toll-free: [1-800-731-4000](tel:1-800-731-4000)

Vehicles

The executor may need to look into selling or transferring ownership of any vehicles, boats, snow machines, ATV's or trailers, etc. and cancelling or transferring insurance policies.

[Learn how to cancel a driver's licence.](#)

Property

The executor may need to:

- determine real estate and property title deeds and property taxes for primary and secondary residences
- ask that mail be redirected or held by the local Canada Post Office
- contact a utility company, cable company, telephone company, electric company within the deceased's municipality for name changes or cancellations
- arrange newspaper and magazine delivery name changes or cancellations.

Clubs, organizations, services and professional associations

In addition, the following individuals and organizations may need to be contacted:

- health care practitioners, caregivers or health service organizations
- frequent traveller/buyer cards
- places where the deceased volunteered
- professional organizations where the deceased was a member
- post-secondary institutions where the deceased was an alumna/alumnus.

For veterans

Last Post Fund

Funeral and burial services, including a military-style grave marker, are available for eligible veterans. These benefits are provided by the Last Post Fund on behalf of Veterans Affairs Canada.

Last Post Fund

Toll-free: [1-800-465-7113](tel:1-800-465-7113)

Transportation

Driving

Staying mobile is important to seniors. Growing older doesn't mean you have to give up driving. However, many older drivers voluntarily change their driving habits to accommodate changes associated with aging.

Courses for mature drivers

If you are an older driver, consider a driving course or workshop that can help you learn new ways to address age-related driving challenges. Along with learning new strategies, you can review driving rules and regulations, common causes of collisions and avoidance techniques.

55 Alive Driver Refresher Course

[Canada Safety Council](#)

[613-739-1535](#) ext. 230

CAA's senior driving

The Canadian Automobile Association (CAA) used decades of experience in road safety, along with expert assistance from the Canadian Medical Association and the Canadian Association of Occupational Therapists, to design a [toolkit for seniors](#) and their loved ones.

Use the toolkit to:

- assess fitness to drive under different conditions
- maintain driving confidence as you age
- take concrete steps to modify driving habits, if needed.

Toll-free: [1-800-222-4357](#)

Driver's licence renewal

You can renew your driver's licence at ServiceOntario centres.

[ServiceOntario](#)

Toll-free: [1-800-267-8097](tel:1-800-267-8097)

Toll-free TTY: [1-800-268-7095](tel:1-800-268-7095)

Senior driver renewal program

If you are age 80 or over:

- You will have to renew your licence every 2 years.
- You need to undergo a driving record review, complete a vision test and participate in a Group Education Session followed by an in-class cognitive screening exercise to renew your licence. The in-class cognitive screening exercise will help better assess your fitness to drive.
- You may be required to pass a road test before being able to renew your licence or you may have to follow up and submit medical information. The Driver Improvement Counsellor at the Group Education Session will discuss this with you.

Seniors should allow at least 90 minutes to complete the new renewal requirements. [Learn more.](#)

Ministry of Transportation

Toll-free: [1-800-387-3445](tel:1-800-387-3445)

Toll-free TTY: [1-800-268-7095](tel:1-800-268-7095)

Driver Examination Centres

DriveTest Centres provide all driver examination services such as vision, written and road tests for all licence classes.

[DriveTest](#)

Toll-free: [1-888-570-6110](tel:1-888-570-6110) (automated phone booking line)

If you don't have a driver's licence, you can apply for an [Ontario Photo Card](#) to use as government-issued identification. Please see the Ontario government ID section of this guide.

Accessible parking permit

If you qualify for an [accessible parking permit](#), it will be issued to you at no cost. You can use it in any vehicle in which you are travelling. Make sure that the permit is visibly displayed when the vehicle you are in is parked in a designated accessible parking space. To qualify for an Accessible Parking Permit, you must be medically certified by your health practitioner as having limited mobility and/or requiring mobility assistance, suffering from severe lung or cardiovascular disease, requiring portable oxygen or having poor vision. You can apply for a permanent permit that is good for up to five years or a temporary permit that is good for up to one year.

[ServiceOntario](#)

Toll-free: [1-800-387-3445](tel:1-800-387-3445)

Toll-free TTY: [1-800-268-7095](tel:1-800-268-7095)

If you would like to learn more about the Home and Vehicle Modification Program, please see the finances section of this guide.

Alternatives to driving

If you are a mature driver, there may come a time when you will have to think about limiting your driving or perhaps stop driving altogether. This could be a difficult decision to make as you may fear losing your independence and becoming a burden to others. Don't be afraid to talk about your concerns with family, friends and your doctor. Make sure that you are well informed about available alternatives to driving in your community. Plan ahead for the time when you may need to cut back and eventually stop driving.

Warning signs

It's important to recognize the signs that you may no longer be a safe driver. Here are a few things to watch out for:

- Are you nervous behind the wheel?
- Do other drivers frequently honk at you?
- Have you had a number of fender benders and near misses?

- Do family or friends worry about your driving?
- Do your children trust you to drive the car?
- Do your children let you drive with your grandchildren in the car?
- Have you ever become lost when driving or forgotten where you were going?

Alternatives

There are many alternatives to driving. Here are a few options to consider:

- buses, taxis and other forms of public transit
- having friends and family members drive you
- keeping a vehicle that others drive for you
- van/bus pick-up scheduled and on demand from senior residences and other groups
- pre-paid taxi vouchers
- walking
- volunteer driver services that may be available in your area.

Call [2-1-1](tel:211) to find organizations in your community that provide transportation services for seniors or visit [the 211 website](#).

Buying or selling vehicles

Used vehicle information package (UVIP)

Over one million used vehicles change ownership in Ontario every year. To help consumers make better informed decisions, the seller must provide a [UVIP](#). The UVIP is available from all ServiceOntario Driver and Vehicle Licence Issuing Offices.

[ServiceOntario](#)

Toll-free: [1-800-267-8097](tel:18002678097)

Toll-free TTY: [1-800-268-7095](tel:18002687095)

Public transportation

Many communities offer bus service and specialized transit services. Specialized services such as Wheel-Trans in Toronto, Para Transpo in Ottawa and Windsor Handi-Transit use smaller vehicles equipped with a lift or ramp for persons using mobility devices, such as wheelchairs and scooters. Some communities may use fully accessible buses on both fixed and flexible routes.

To learn more about public transportation services in your community, call [2-1-1](tel:2-1-1) or visit the [211 website](#).

Volunteer drivers

Volunteer driver services may be available in your area through the [Canadian Red Cross](#), your Royal Canadian Legion branch or a [Seniors Active Living Centre program](#).

GO Transit

[GO Transit](#) is a regional public transit service that serves the Greater Toronto Area and Hamilton, with routes extending to communities across the Greater Golden Horseshoe. GO Transit fares vary by distance travelled. Seniors 65 years or older can save 55% with their [PRESTO card](#) on their train or bus ride. Single-ride tickets and day passes are available for seniors. The majority of GO stations are accessible to passengers who use mobility devices or prefer step-free access.

Toll-free: 1-888-GET-ONGO ([1-888-438-6646](tel:1-888-438-6646))

Toll-free TTY: [1-800-387-3652](tel:1-800-387-3652)

For veterans

Veteran graphic licence plate

This licence plate is available to eligible veterans whose service has been certified by the Royal Canadian Legion. Visit any [ServiceOntario centre](#) to get a Veteran Plate Eligibility Certification or visit ontario.ca/customplates.

[Royal Canadian Legion — Ontario Provincial Command](#)
[905-841-7999](tel:905-841-7999)

Key contacts

Government of Ontario

Seniors' INFOLine

Toll-free: [1-888-910-1999](tel:1-888-910-1999)

Toll-free TTY: [1-800-387-5559](tel:1-800-387-5559)

Email: infoseniors@ontario.ca

Contact Seniors' INFOLine to learn more about Government of Ontario programs and services for seniors or to request publications.

ServiceOntario

Toll-free: [1-800-267-8097](tel:1-800-267-8097)

Toll-free TTY: [1-800-268-7095](tel:1-800-268-7095)

[ServiceOntario](#) provides a wide range of Government of Ontario information in one location. You can access information online, by telephone or in person at a ServiceOntario centre.

ServiceOntario Publications

Toll-free: [1-800-668-9938](tel:1-800-668-9938)

Toll-free TTY: [1-800-268-7095](tel:1-800-268-7095)

Contact [ServiceOntario Publications](#) to order Government of Ontario publications.

Home and Community Care Support Services

Tel: [310-2222](tel:310-2222) (no area code required)

Use the [online map locator](#).

Contact [Home and Community Care Support Services](#) to learn more about home and community care options available in your community.

Telehealth Ontario

Toll-free: [1-866-797-0000](tel:1-866-797-0000)

Toll-free TTY: [1-866-797-0007](tel:1-866-797-0007)

Call [Telehealth Ontario](#) for confidential health advice and general health information. This service is available 24 hours a day, seven days a week in multiple languages.

Victim Support Line

Toll-free: [1-888-579-2888](tel:1-888-579-2888)

Toll-free TTY: [1-855-710-8497](tel:1-855-710-8497)

The [Victim Support Line](#) is a province-wide, multilingual, toll-free information line providing a range of services to victims of crime.

Emergency Management Ontario

Toll-free: [1-800-366-0335](tel:1-800-366-0335)

Contact [Emergency Management Ontario](#) to learn more about emergency planning.

Office of the Public Guardian and Trustee

Toll-free: [1-800-366-0335](tel:1-800-366-0335)

The [Office of the Public Guardian and Trustee](#) safeguards the legal, personal and financial interests of specific Ontarians and estates.

Ombudsman Ontario

Toll-free: [1-800-263-1830](tel:1-800-263-1830)

Toll-free TTY: [1-866-411-4211](tel:1-866-411-4211)

Ontario's [Ombudsman](#) takes complaints from the public about provincial government services and resolves them wherever possible.

Government of Canada

Service Canada

Toll-free: 1-800-O-Canada ([1-800-622-6232](tel:1-800-622-6232))

Toll-free TTY: [1-800-926-9105](tel:1-800-926-9105)

Pension Programs – Service Canada

Toll-free: [1-800-277-9914](tel:1-800-277-9914)

Toll-free TTY: [1-800-255-4786](tel:1-800-255-4786)

Contact [Service Canada](#) to learn more about programs and services offered by the federal government.

Local government

211 Ontario

Call [2-1-1](tel:2-1-1) or [visit their website](#) to learn more about community and social services in your area. Services are free, confidential and available 24 hours a day, seven days a week in more than 150 languages.

Association of Municipalities of Ontario (AMO)

Visit the [Association of Municipalities of Ontario's website](#) to learn more about municipal services and programs available in your area, including seniors' services, health and wellness programs, housing services, recreation, public health and social assistance.

Community safety

9-1-1

Call [9-1-1](#) in any emergency situation whenever police, fire or ambulance assistance is required.

Crime Stoppers

Toll-free: 1-800-222-TIPS ([1-800-222-8477](#))

Call [Crime Stoppers](#) to anonymously report information about a crime or potential crime.

Ontario Securities Commission

Visit the [Ontario Securities Commission website](#) to find information about investor protection and resources, as well information about market regulation and compliance.

Toll-free: [1-877-785-1555](#)

Toll-free TTY: [1-866-827-1295](#)

The Canadian Anti-Fraud Call Centre

Toll-free: [1-888-495-8501](#)

If you suspect investment fraud, report it immediately. Contact the [Canadian Anti-Fraud Call Centre](#) to report a fraud or to learn more about fraud prevention.

Ontario government ID

For general information about Ontario government identification, contact:

[ServiceOntario](#)

Toll-free: [1-800-267-8097](tel:1-800-267-8097)

Toll-free TTY: [1-800-268-7095](tel:1-800-268-7095)

Ontario Photo Card

This wallet-sized card provides government-issued identification to Ontarians who do not have a driver's licence, making it easier for them to do things such as travel, open a bank account and take part in other activities that require official identification. To apply for an Ontario Photo Card, you must be a non-driving resident of Ontario, 16 years of age and over. The card is valid for five years.

For more information, please visit ontario.ca/photocard.

Driver's licence

An Ontario driver's licence is your proof that you are authorized to drive a motor vehicle. You must carry it with you whenever you drive. This wallet-sized card bears your digitized photograph and signature.

To learn more, please visit ontario.ca/driverslicence.

Health card

Residents of Ontario must have a valid Ontario health card to show that they are entitled to health care services paid for by OHIP. You will need a valid health card that belongs to you to access insured health services. Your health card is to be used only to access health care services. Do not show your card or give your health card number to anyone other than a health care provider when you receive services or to the Ministry of Health.

For more information, please visit ontario.ca/healthcard.

To change your address

Ontario's online integrated address change is a fast and easy way to notify the government of your change of address. Information can be entered only once and you can choose which ministries to notify of your change. This includes your Driver's Licence or Vehicle Registration, Health Card or Outdoors Card. Please do not change your address before you move.

To access this online service, please visit ontario.ca/addresschange.

[Find out more about other Ontario Government ID.](#)

ontario.ca/SeniorsGuide

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