



The Seniors Income Plan

about

What is the Seniors Income Plan?

The Seniors Income Plan (SIP) provides senior citizens with the financial assistance required to help them meet their basic needs. A monthly supplement is provided to seniors who have little or no income other than the federal Old Age Security pension (OAS) and the Guaranteed Income Supplement (GIS).

Who is eligible?

You are eligible to receive the Seniors Income Plan benefits if:

- You are 65 years of age or older
- You are a permanent resident of Saskatchewan
- You receive full or partial Old Age Security Pension and Guaranteed Income Supplement
- You have an annual income below specified levels of income

How do I apply for the Seniors Income Plan benefits?

No application is necessary for this program. You will automatically receive SIP benefits if you qualify. The income that you report on your GIS application and/or previous year's income tax return determines your eligibility.

The amount you receive depends on this income and your marital status.

To be eligible for payment, senior citizens must receive the federal Guaranteed Income Supplement.

An initial application for the Guaranteed Income Supplement must be completed by each senior. Each year after that, the income reported on your income tax return determines your eligibility and the amount of monthly federal and provincial supplement to be paid to you. Eligibility is reassessed each year in July.

If you are entitled to the maximum GIS, you are also entitled to the maximum SIP benefit. An increase in your income will lower the GIS entitlement with a similar reduction in your SIP benefit.

What is considered taxable income?

All personal income that is taxable for income tax purposes, regardless of whether or not you pay income tax, excluding the Old Age Security Pension and Guaranteed Income Supplement. Income includes Canada Pension Plan benefits, bank interest, dividend payments, private pensions, and wages.

Assets are not considered in determining eligibility.

For further information on the **Seniors Income Plan** visit our office at:

The Seniors Income Plan
2nd Floor - 2151 Scarth Street
Regina, SK S4P 2H8
Telephone: 306-787-2681
Toll free: 1-800-667-7161

Or visit our website at:

www.socialservices.gov.sk.ca/sip



Recycled Paper

How much is the Seniors Income Plan payment?

Effective January 1, 2009:

- For single pensioners, the maximum is \$190.00 per month
- For a married couple, where both are pensioners, the maximum is \$155.00 each per month

Seniors Income Plan benefits are delivered as an integrated benefit with the monthly OAS/GIS payment.

Can seniors receive SIP benefits if they reside in Long Term Care facilities?

Seniors receiving Level 2, 3 or 4 care in a Long-Term Care facility/hospital may be eligible to receive:

- Single pensioner – maximum of \$25.00 to a minimum of \$5.00 per month,
- Married couple, both pensioners - maximum of \$23.00 to a minimum of \$5.00 per month each,

providing they meet the eligibility criteria.

What health benefits are available if a senior is receiving the Seniors Income Plan?

Seniors receiving SIP benefits are also entitled to additional health benefits, such as:

- One free eye examination in each 12 month period
- Chiropractic services (maximum of 12 treatments per year)
- Reduced Prescription Drug Plan semi-annual deductible
- Home care subsidy
- Exemption from many of the charges under the Saskatchewan Aids to Independent Living Program

Clients on SIP and residing in long-term care facilities may be eligible to receive Supplementary Health benefits. A nomination

request must be completed by the facility and forwarded to our office.

Will I receive a T5007 slip at the end of each year?

A T5007 slip will be issued to seniors who receive SIP benefits greater than \$500.00 in the calendar year. The benefits are not taxable, but seniors are required to report this income when filing for the Goods and Services Tax credit.

Old Age Security and Guaranteed Income Supplement Benefits are revised every three months to keep pace with the increase in the cost of living.

What effect will these quarterly increases have on the SIP benefits?

Any cost of living increases in Old Age Security and Guaranteed Income Supplement will be passed on to the senior citizen and will not reduce the amount received from the Seniors Income Plan.

Who should I notify if I change my address?

A temporary or permanent change of address should be reported to:

Service Canada

Income Security Programs
Box 818 Stn. Main
Winnipeg, MB R3C 2N4
Toll free: 1-800-277-9914

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