



## Patient Benefits

By: [CVH Team](#)

### Disability benefits

#### Canada Pension Plan

The Canada Pension Plan (CPP) is best known as a retirement pension, but it also provides [disability benefits](#) to CPP contributors and their families. If you have children and are receiving a disability benefit, your children may be eligible for the CPP children's benefit. In order to be eligible for this benefit, you must:

- be under 65;
- have earned a specified minimum amount and contributed to the CPP while working for a minimum number of years;
- have a severe and prolonged disability as defined by the CPP legislation.

#### Québec Pension Plan

The [disability benefit](#) of the Québec Pension Plan is similar to the one offered by CPP, although there are slight differences in eligibility requirements. Québec is the only province that administers its own pension plan.

### Provincial palliative care benefit programs

Some provinces have special programs to cover the cost of medications and basic medical supplies for terminally ill people registered with palliative care programs. The criteria for eligibility vary from province to province. Most of the programs require a physician or primary care provider to fill in part of the application form.

[BC Palliative Care Benefits Program](#)

[Alberta Palliative Care Drug Coverage](#)

[Saskatchewan Palliative Care Drug Plan Program](#)

[Manitoba Palliative Care Drug Access Program](#)

[New Brunswick Extra-Mural Program](#) (home health care services and palliative services)

[Prince Edward Island Palliative Care](#)

### Other provincial benefit programs

If your province or territory does not have a palliative care benefits program, you may qualify for benefits under a general program, such as a prescription drug program or health benefits program.

[Ontario](#)

[Quebec](#)

[Nova Scotia](#)

[New Brunswick](#)

[Newfoundland and Labrador](#)

[Prince Edward Island](#)

[Yukon](#)

[Northwest Territories](#)

[Nunavut](#)

## **Provincial or territorial social assistance**

People who are not eligible to receive a disability benefit from the CPP or QPP may turn to social assistance, often referred to as welfare. Provinces and territories generally require that the applicant's disability be long term and severe enough to prevent the person from working. In addition, the applicant must also complete a needs test to determine the person's total income and whether they qualify for the benefit.

## **Employment Insurance sickness benefits**

Employment Insurance [sickness benefits](#) offer income protection from temporary work absences. If the work absence is going to be over a long period of time, employment insurance will not provide benefits.

## **Employer insurance plans**

Some employers provide group insurance packages to their employees as a work-related benefit. These packages may cover costs for prescription drugs, medical expenses and dental expenses. Group insurance may also provide survivors with an income in the event of the employee's disability or death.

It is a good idea to check with your employer or the insurance company providing the group insurance to understand the details of your particular coverage, and how long the insurance will continue in the event that illness forces you to stop working. People who work for companies that do not offer group insurance plans or who are self-employed can buy disability coverage through a private insurer, above and beyond the CPP disability benefit.

## **Living benefits**

Life insurance will often provide for what is known as a living benefit. Such a benefit allows for people who have been diagnosed with a terminal illness to have a portion of their anticipated benefit paid to them in the years before their death. Taking such benefits will reduce the amount of the insurance benefit ultimately paid to the beneficiary of the insurance. A financial advisor can help you make these kinds of decisions.

## **Tax credits**

People who have costs related to health-related goods and services, or additional living costs due to disability, may be eligible for tax credits. To find out more about tax credits that may be available to you, consult with a financial advisor.

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