

# CLIENT ALERT

## COVID-19 GUIDE FOR SENIORS

The impact of COVID-19 is changing at a rapid pace. One thing that will not change is our commitment to help our friends, our clients and our colleagues. We have collected a number of resources which may be helpful for seniors attempting to navigate the Covid-19 pandemic.

### What are the symptoms of COVID-19?

Those who are infected with COVID-19 may have little to no symptoms. You may not know you have symptoms of COVID-19 because they are similar to a cold or flu.

Symptoms have included:

- Cough
- Fever
- Difficulty breathing
- Pneumonia in both lungs

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### What should you do if you develop a symptom?

Do not visit an assessment centre unless you have been referred by a health care professional.  
Do not call 911 unless it is an emergency.

Instead, you should:

- Complete the COVID-19 Self-Assessment at <https://covid-19.ontario.ca/>
- Call Telehealth: 1-866-797-0000  
Please note, there are significant wait times to speak to a representative

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### How do you protect yourself and others from COVID-19?

- Practice social distancing
- Stay home - Ontario's Chief Medical Officer of Health is strongly urging those over the age of 70 or those with compromised immune systems or underlying medical conditions to stay at home
- Wash hands often with soap and water for at least 20 seconds

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- Cover coughs and sneezes with a tissue or your elbow
  - Avoid touching your face
  - Self-isolate for 14 days if you:
    - recently returned from travel outside of Canada
    - have a cough, fever, fatigue, and/or difficulty breathing
    - are a close contact of someone who has tested positive for COVID-19
    - have been asked by a health care professional for another reason
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## How do you practice Social Distancing?

- Keep at least six feet (the length of a bicycle) from others when going out for groceries, medical trips, and other essential needs
- Limit the number of times you leave your home for errands
- Try to shop at less busy times
- Order online to have groceries or other items delivered if possible
- Go for a walk in your neighbourhood or park while maintaining distance from others
- Avoid overcrowding in elevators or other enclosed spaces
- Wash or sanitize your hands after touching communal surfaces

\*Many stores are offering senior shopping hours:

- Longo's - 8:00 a.m. – 9:00 a.m.
  - Loblaws - 7:00 a.m. – 8:00 a.m.
  - Walmart - 7:00 a.m. – 8:00 a.m.
  - Costco - Tuesdays, Wednesdays and Thursdays, 8:00 a.m. – 9:00 a.m.
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## Tips to protect your personal health and wellbeing

During this difficult time, seniors can protect their mental health and feel more connected by taking the following steps:

- Call a friend or family member
- Exercise in your home
- Go for a walk, while remembering to practice social distancing

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- Get fresh air by opening a window or going outside for a few minutes each day

Seniors also have access to resources for that can be useful in maintaining mental and physical health:

- ConnexOntario (1-866-531-2600), Ontario's mental health, addictions and problem gambling helpline, which can provide contact information for local mental health and addictions services and supports, including crisis lines
  - 211 Ontario: Dial 2-1-1 on your cell phone or home phone or visit [www.211ontario.ca](http://www.211ontario.ca)  
211 is a telephone helpline and online database of Ontario's community and social services. The service is free and confidential and is available during COVID-19 and beyond
  - Ontario Seniors' INFOLine: 1-888-910-1999; Email: [infoseniors@ontario.ca](mailto:infoseniors@ontario.ca)
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## Delivery of Items

The Government of Canada is contributing \$9 million through United Way Canada for local organizations to support practical services to Canadian seniors. These services could include the delivery of groceries, medications, or other needed items, or personal outreach to assess individuals' needs and connect them to community supports.

Your local United Way organization: <http://www.unitedway.ca/how-we-help/find-your-uwc/>

There are several charitable operations that offer delivery to senior citizens who will have difficulty accessing food and essential items during the COVID-19 pandemic. For example, Operation Ramzieh assembles and distributes free food boxes to senior citizens in Toronto and Ottawa.

Information about Operation Ramzieh can be found here: <https://operationramzieh.org/about-3>

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## The Canada Emergency Response Benefit (CERB)

The Canada Emergency Response Benefit (CERB) gives up to \$2,000 a month to workers who have stopped working because of COVID-19. This includes employees, the self-employed, and contract workers.

You can apply through both the Canada Revenue Agency (CRA) and Service Canada starting April 6, 2020.

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To apply for the CERB you need: i) a Social Insurance Number and ii) an online account with the CRA or Service Canada. If you're not able to create an online account to claim your CERB, you can call 1-800-959-2019.

If you're eligible for the CERB, you will get up to \$2,000 for four weeks. You will get one payment that covers the four-week period. Payments can be made by direct deposit or cheque.

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## Rent Payments

Tenants who can pay their rent must do so, to the best of their abilities. Landlords are entitled to collect compensation from a tenant for each day that an eviction order is not enforced.

The government of Ontario has made efforts to encourage landlords and tenants to work together during this difficult time to establish fair arrangements to keep tenants safe and in their homes.

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## Mortgage Relief

Canadian banks have committed to work with their customers on a case-by-case basis to find solutions to help them manage hardships caused by COVID-19. This includes permitting lenders to defer up to six monthly mortgage payments (interest and principal) for impacted borrowers. Canadians who are impacted by COVID-19 and experiencing financial hardship as a result should contact their financial institution regarding flexibility for a mortgage deferral. This gives flexibility to those who need it the most. You are encouraged to visit your bank's website for the latest information, rather than calling or visiting a branch.

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## Reduced minimum withdrawals for Registered Retirement Income Funds

The government of Canada has reduced the required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25 percent for 2020.

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## Increase to the GST/HST credit amount

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

You will get the extra payment amount automatically if you normally receive the GST/HST credit and have filed a 2018 tax return. Payments will be issued on April 9, 2020.

The one-time payment will be calculated based on information from your 2018 tax return.

The maximum amounts for the 2019-2020 benefit year will increase from:

- \$443 to \$886 if you're single
- \$580 to \$1,160 if you're married or living common-law
- \$153 to \$306 for each child under the age of 19 (excluding the first eligible child of a single parent)
- \$290 to \$580 for the first eligible child of a single parent

You don't have to file your 2019 taxes to receive this increased credit amount, the payment will be based on your 2018 taxes. You do have to file your 2019 income tax and benefit return to ensure you continue to get your benefits and credits for the July 2020 to June 2021 benefit year.

The federal government provides detailed information about the rebate and how to apply here:  
<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/covid-19-gsthstc-increase.html>

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## Public Pensions

You can apply online through your My Service Canada Account for the following:

- Canada Pension Plan Retirement Pension
- Canada Pension Plan Disability Benefit, or
- Old Age Security/Guaranteed Income Supplement

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Due to the COVID-19 pandemic, Service Canada is strongly encouraging you to apply for these benefits online from the comfort of your home. You will not be required to submit documentation to support your application at this time. Service Canada may be requesting these documents at a later date, but in the meantime, we can begin working on your application.

For more information on Public Pensions such as how to apply and eligibility requirements, go to <https://www.canada.ca/en/services/benefits/publicpensions.html> or call 1-800-277-9914.

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## **Low-income Energy Assistance Program (LEAP)**

The government is providing \$9 million in direct support to families for their energy bills by expanding eligibility for the Low-income Energy Assistance Program and by ensuring that their electricity and natural gas services are not disconnected for nonpayment during the COVID-19 outbreak.

Further information can be found here: <https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program>

Find the list of contact information for the social agencies used for the delivery of LEAP Emergency Financial Assistance here: [https://www.oeb.ca/sites/default/files/LEAP\\_Utility-Agency\\_Partners.pdf](https://www.oeb.ca/sites/default/files/LEAP_Utility-Agency_Partners.pdf)

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## **Guaranteed Annual Income System (GAINS)**

The Ontario government has proposed to double the Guaranteed Annual Income System (GAINS) maximum payment to \$166 per month for individuals and \$332 per month for couples, for six months starting in April 2020.

For further information on GAINS and other financial help offered by the Federal and Provincial governments for seniors, visit the CARP (formerly Canadian Association of Retired Persons) website: <https://www.carp.ca/2020/03/26/covid-19-financial-supports-announced/>

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## COVID-19 and the Ontario Disability Support Program (ODSP)

If you're already getting income support from the Ontario Disability Support Program (ODSP), you do not qualify for Ontario's COVID-19 Emergency Assistance Program.

Instead, there are new resources that ODSP workers can use to give extra "discretionary benefits" to people getting ODSP and Ontario Works. Individuals on ODSP may be able to get a one-time benefit of up to \$100, and those with families may be able to get a one-time benefit of up to \$200.

If you qualify, these benefits can be used for needs related to COVID-19, such as:

- personal protective equipment, like masks and gloves, for hospital or clinic visits
  - food and groceries if you can't get to a food bank, for example, because you've been ordered to self-isolate, or you're caring for a family member who is sick or has been ordered to self-isolate
  - cleaning supplies if you've been ordered to self-isolate, or you're caring for a family member who is sick or has been ordered to self-isolate
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## Wills and estate planning during COVID-19

At this point, we would promote the following actions to ensure that your estate planning affairs are in order:

- a) Review your existing documents. Make sure that you have copies (either paper or electronic) of your existing estate planning documents, and review them to confirm that they still reflect your wishes. If you cannot locate your documents, consider calling or emailing your estate planning lawyer to obtain copies.
- b) Pinpoint any items that require attention sooner rather than later. As you review, take note of any major changes that may have occurred in your family since you last updated your estate plan. These might include childbirths, deaths, marriages, divorces, etc. Also, consider whether the individuals that you previously appointed to serve as your agents are still appropriate.
- c) Follow up with your loved ones and advisors.
  - Make sure that your loved ones know if you have appointed them to any role in your estate plan. This includes your executor (i.e. personal representative under your will, or trustee ), guardian for your minor children, attorney-in-fact under your durable power of attorney for property, and patient advocate under your health care power of attorney.

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- Consider reaching out to your financial advisor, insurance advisor, etc. to ensure that your beneficiary designations are up to date and discuss any new planning opportunities relative to your current financial status.
- If you require any medical attention in the near future, confirm that your medical provider has a copy of your patient advocate designation and is informed as to who you wish to have access to your confidential health information.

If you do not already have an estate plan, now is as good of a time as any to consider the opportunity before you. Having a will/trust, a power of attorney, and a health care power of attorney can certainly contribute to a healthy state of mind.

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## Seniors and Fraud

In emergencies like this, vulnerable individuals, especially seniors, are often targeted by dishonest con artists trying to take advantage of fear and uncertainty. They can pose as door-to-door salespeople, telemarketers, collection agents and sometimes even distant relatives asking for help.

Be on the lookout for any of the following behaviours:

- Scammers may impersonate health organizations and businesses to gather personal and financial information or sell fake test kits, supplies, vaccines or cures for COVID-19
- Fraudsters may seek donations for illegitimate or non-existent organizations
- Scammers may impersonate doctors and hospital staff, claim to have treated a relative or friend of the intended victim for COVID-19 and demand payment for treatment.

How to spot an email scam:

- Be skeptical - fraudulent emails can look like they come from a real organization
- Be vigilant - never send personal and/or financial information by email
- Check the “From” address – Be cautious when an email domain doesn’t match the organization that the sender says they are from
- Never click on suspicious links or attachments - phishing emails often include embedded links that look valid, but if you hover over them, you can usually see the real hyperlink
- Protect your devices - make sure that your electronics are password protected

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The RCMP has produced Seniors Guidebook to Safety and Security which provides useful information to answer some common concerns when it comes to seniors' safety and security about scams and other security matters. The guide can be accessed here: <https://www.rcmp-grc.gc.ca/en/seniors-guidebook-safety-and-security?wbdisable=true>

**Please Note:** These materials do not constitute legal or medical advice. Government initiatives, announcements, and regulations in response to the COVID-19 situation continue to evolve and change frequently.

## About the Authors:

<b>Michael Miller</b> <b>Partner</b> <b>Dickinson Wright LLP</b>	416-270-9708	MMiller@dickinsonwright.com
<b>Wendy Hulton</b> <b>Partner</b> <b>Dickinson Wright LLP</b>	416-777-4035	WHulton@dickinsonwright.com
<b>Jennifer Leve</b> <b>Partner</b> <b>Dickinson Wright LLP</b>	416-777-4043	JLeve@dickinsonwright.com
<b>Carly Walter</b> <b>Student at Law</b> <b>Dickinson Wright LLP</b>	416-646-6877	CWalter@dickinsonwright.com