

Easy, moderate and hard pathways to benefits

Not all benefits are equally easy to access. Some benefits can be received automatically by filing your taxes, while others require you to get different documents completed and to make multiple visits. The federal benefits and credits below have been grouped into three categories – easy, moderate and hard – based on how long and complex the application process is.

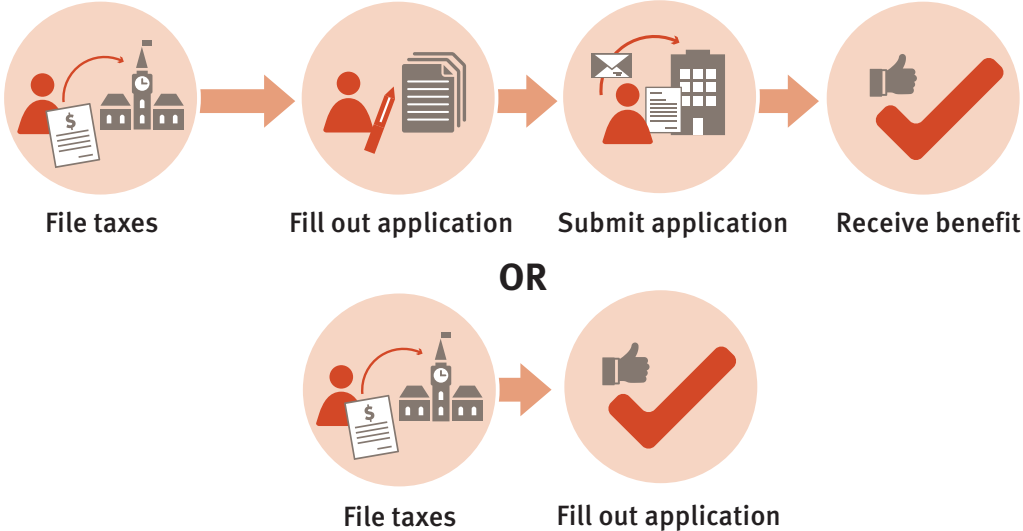
Easy pathway benefits

The benefits and credits below have been put into the “easy” pathway category. They can be accessed by filing your taxes and submitting an application or are automatically generated after tax filing.

- Canada Disability Savings Bond
- Canada Education Savings Grant (CESG)
- Canada Learning Bond (CLB)
- Canada Pension Plan (CPP) Retirement Pension
- Child Disability Benefit
- Climate Action Incentive
- Employment Insurance (EI) Family Supplement
- Goods and Services/Harmonized Sales Tax (GST/HST) Credit
- Guaranteed Income Supplement (GIS)
- Indigenous Bursaries
- Old Age Security (OAS)
- Veterans Benefits

The diagram below is an example application process for Canada child benefit (CCB) available to families raising a child under the age of 18 and living in Canada.

Easy pathway – Canada Child Benefit



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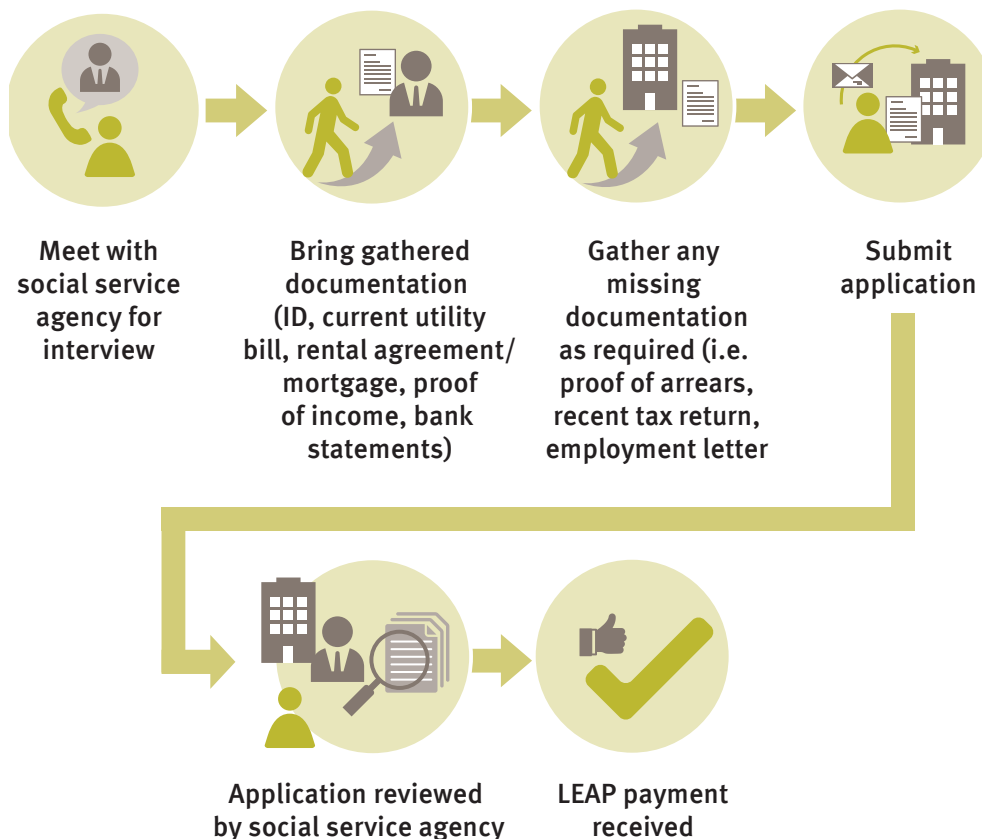
Moderate pathway benefits

Benefits and credits under the “moderate” pathway involve a few touchpoints, such as visiting a healthcare provider, obtaining documents from professionals, or visiting a financial institution.

- Allowance for the Survivor
- Canada Child Benefit (CCB)
- Canada Pension Plan (CPP) Death Benefit
- Canada Pension Plan (CPP) Survivor’s Pension
- Canada Workers Benefit (CWB)
- Employment Insurance (EI) Compassionate Care Benefit
- Employment Insurance (EI) Maternity and Parental Benefits
- Employment Insurance (EI) Regular Benefits
- Employment Insurance (EI) Sickness Benefit
- Federal Excise Gasoline Tax Refund Program
- Post-Secondary Student Support Program for First Nations and Inuit Peoples
- Registered Disability Savings Plan (RDSP)
- Registered Education Savings Plan (RESP)
- University and College Entrance Preparation Program (UCEPP) for First Nations and Inuit Peoples
- Veterans Affairs Canada Death Benefit

The diagram below is an example application process for the Low Income Energy Assistance Program (LEAP) available for people living on a low income in the province of Ontario.

Moderate pathway – Low Income Energy Assistance Program (LEAP)



Easy, moderate and hard pathways to benefits

Hard pathway benefits

Benefits and credits that fall under the “hard” pathway tend to be the most difficult and complicated to apply for. Applications involve multiple parts with many touchpoints that take a significant amount of time and resources.

- Assisted Living Program
- Canada Pension Plan Disability (CPPD) benefits
- Disability Tax Credit (DTC)
- Non-Insured Health Benefits (NIHB) program
- Tax Exemptions for “Indians” Living on Reserve

The diagram below is an example application process for the Ontario Disability Support Program (ODSP) available for people with a disability and needing help with their living expenses living in Ontario.

Hard pathway – Ontario Disability Support Program

