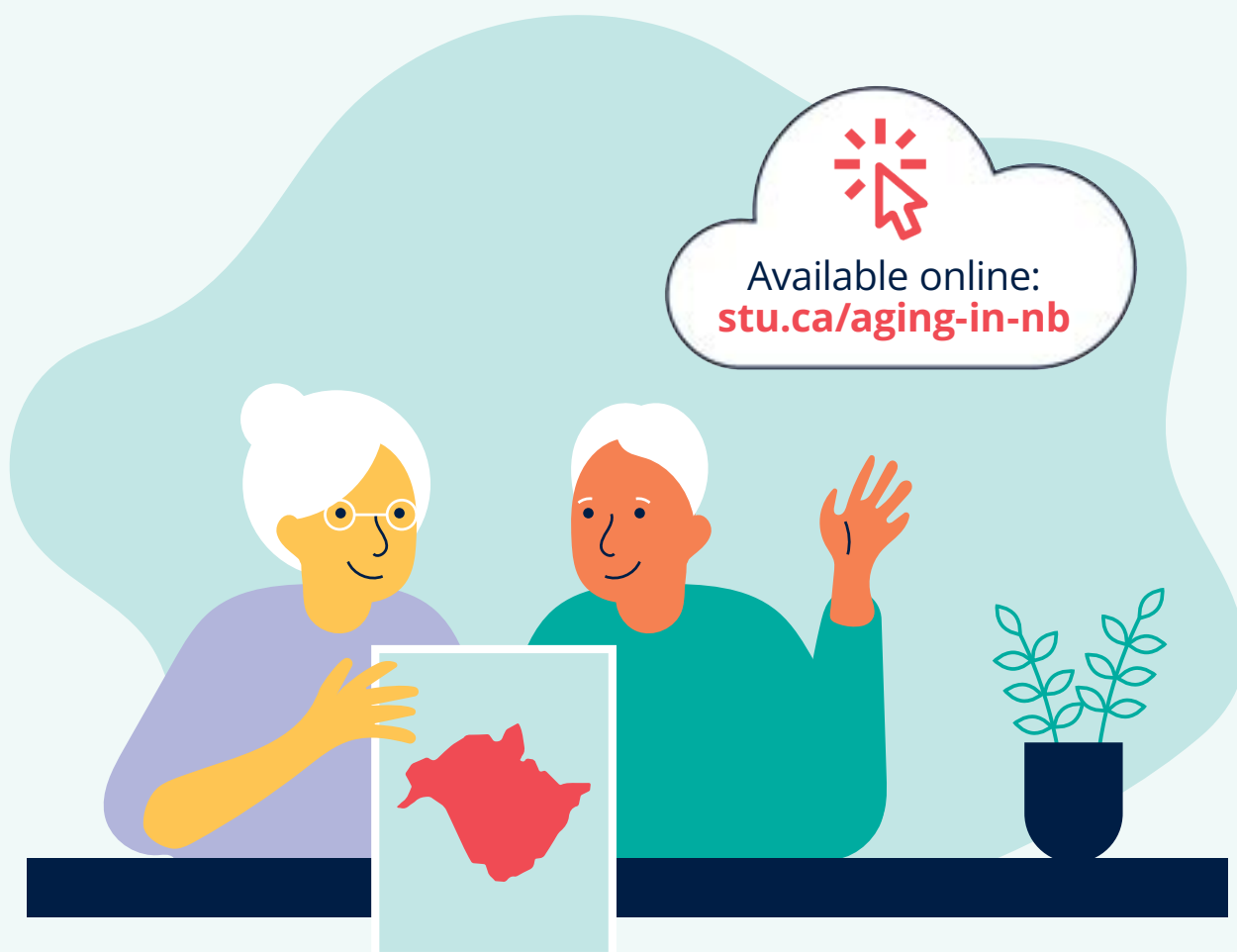


Aging in New Brunswick:

A User's Guide

Fourth Edition



These materials were put together by a group of researchers and practitioners in New Brunswick who work with older adults. Our aim was to help older adults in New Brunswick navigate the complex landscape of information, services, forms, and resources. We hope that you will find this helpful.

This guide was last updated in June 2024.

www.stu.ca/aging-in-nb/

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Table of Contents

The Research Team	2
My Record of Important Information	5
Home Support Services.	11
Long-Term Care Homes.	27
Financial Matters	43
Legal Matters	57
Health and Medical Care	69
Walkers, Wheelchairs, Grab Bars, Raised Toilet Seats, etc.	79
Living with Dementia	93
Driving Safety and Aging	105
End of Life	113

This guide is intended to be shared. Please feel free to print and distribute.

This guide is for informational purposes only and is not a substitute for professional medical, legal, or financial advice. Programs and information can change over time, so please check details with the services and agencies mentioned in this document.

[Last update, June 2024]

My Record of Important Information



Preparing for illness, disability, or death is something many people put off. But taking care of these things now can be a great help to you and those you care for. It's never too early.

Start today!

TO DO CHECKLIST

CHECK WHEN DONE

Hire a lawyer to make your Will and Enduring Powers of Attorney (see chapter on “Legal Matters”)

☐

- Think about who you want to name in your Will (as Executor) and in your Enduring Powers of Attorney documents and ask them if they are willing to take on these roles. Keep them updated on all your important information, including where to find your legal documents.
- For more information, see the chapter on “Legal Matters.”

Make a Health Care Directive

☐

- Make sure that the people you have named in your Health Care Directive have agreed to take on this role and know where to find your Health Care Directives.
- Post your Health Care Directives in a place that is easy to find them, like on your fridge at home. Paramedics will sometimes check the fridge to see if they are posted there.
- For more information, see the chapter on “Legal Matters.”

Review the beneficiaries listed on all your policies and accounts and make sure they are up to date. Here are some examples:

☐

- RRSPs, RRIFs and TFSAs
- Life insurance policies
- Pension

TO DO CHECKLIST

CHECK WHEN DONE

Make a back-up plan to pay all your bills if you are unable to.

Option 1

- If you have a joint bank account with another person, like a spouse, they can continue to make your payments. There are risks in having joint accounts with another person, but it is common for spouses and common-law partners who share income and expenses. To learn the pros and cons of joint accounts, visit: <https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/power-attorney-financial.html>

☐

Option 2

- If you are the only person named on your accounts as responsible for paying your bills, make an Enduring Power of Attorney for financial matters. You have to hire a New Brunswick lawyer to do this. Ask a person you trust if they are willing to act as your financial Attorney. Once the Enduring Power of Attorney documents are signed, take an original copy to your bank, and have it recorded on your file. Your financial Attorney will then be able to deal with your Bank to pay your bills for you. They have to keep records of every payment they make. They will also be able to make changes to any account (e.g., phone bill, power bill). See the chapter on “Legal Matters” for more information on this.

☐

Note for Caregivers: Financial abuse is a very real problem and banks, and other companies take confidentiality and privacy very seriously. They will require that a financial Attorney is legally appointed and is not abusing the Enduring Power of Attorney. You will be required to show legal proof that you are allowed to take care of that person’s financial matters.

MY RECORD OF IMPORTANT INFORMATION

It is helpful to have the following information on hand. Keep it in a safe place and tell people you trust where to find it in case you are no longer able to manage your affairs on your own.

PERSONAL INFORMATION:	INFORMATION OR LOCATION OF DOCUMENTS
Full name	
Address	
Telephone number	
Social Insurance Number	
Medicare Number	
Birth Certificate	
Marriage Licence	
Divorce Records	
Death Certificate (of deceased spouse)	
Military service records	
Passport/Citizenship papers	
MEDICAL INFORMATION:	
Family Doctor or Nurse Practitioner	
Pharmacy	
Health Care Directives	
Medications: Name of medication and doses	
Private insurance information (e.g., Blue Cross, Sun Life)	
<ul style="list-style-type: none">• Policy number• ID number	<ul style="list-style-type: none">• What kind of plan do you have?• What services are covered?

FINANCIAL:	INFORMATION OR LOCATION OF DOCUMENTS
Bank & bank accounts	
Investments	
Financial planner and advisor	
Pension(s)/benefits	
Debts (credit cards, lines of credit)	
Life insurance policy	
Safety deposit box	
Accountant or person who does your taxes	
Previous years' tax returns	
All regular bills (phone, cable, internet, insurance, Netflix, health insurance, etc.). List providers, account numbers and how bills are paid (monthly, pre-authorized, etc.)	
LEGAL:	
Lawyer	
Enduring Power of Attorney	
Will	
Executor	
Location of personal items named in the will	

HOME:	INFORMATION OR LOCATION OF DOCUMENTS
Mortgage or rental documents	
Homeowner or rental insurance	
Property tax bills	
Deeds/titles for properties	
AUTOMOBILE & RECREATIONAL VEHICLES:	
Registration (list all vehicles)	
Loans/financing	
Insurance	
OTHER:	
People who have a spare key to your house	
Pets & Veterinarian	

*The above chart has been adapted from the Financial and Consumer Services Commission and you can find their full version here <https://fcnb.ca/sites/default/files/2020-06/The%20Record%20Keeper.pdf>

Home Support Services:

Hiring someone to help
in your home



Are you having a hard time with daily activities like bathing, cleaning, or cooking?

Would having some help make life easier and help you to stay in your home longer?

If so, Home Support Services (help in your home) may be a good option for you! Different agencies offer different services. Some of these can include:

- Cleaning
- Cooking
- Help with eating
- Supervising medication
- Laundry
- Grooming (like bathing or shaving)

How do I find Home Support Services? Which one do I choose?

Many businesses offer Home Support Services. For a list of agencies in New Brunswick that are approved by the Department of Social Development, visit: socialsupportsnb.ca/homesupport, or call **2-1-1** for more information. You can also find an agency or care worker that is not on this list by talking with friends and family members or searching online.

For more information on how to get Home Support Services, visit:

socialsupportsnb.ca/homesupport, or call or **2-1-1**.



Tip: Ask friends and family for suggestions on people or agencies they have hired.

Tip: Occupational therapists can help you find the right supports for you. You can hire one privately, go through the Extra Mural Program, or your local hospital or community health care centre. See chapter on “Walkers, wheelchairs, grab bars, raised toilet seats, etc.” for more information on finding an Occupational Therapist.

This guide is for informational purposes only and is not a substitute for professional medical, legal, or financial advice. Programs and information can change over time, so please check details with the services and agencies mentioned in this document. [Last update, June 2024]

Here are some important questions to ask when you contact Home Support Service agencies:

- What types of services do they offer?
- What types of services don't they offer?
- What communities or locations do they offer services in?
- How much does each service cost per hour?
- When can the support worker come (day, evening, weekends)?
- How often do you pay for the service (daily, weekly, monthly)?
- What happens if the worker has to cancel? Will someone replace them that day?
- Can they provide you references?
- Do they have first aid training?
- Do they have a criminal record check?
- Do I feel comfortable with the person or agency?

What other types of help can you get in your home?

Foot Care:

- You can hire a foot care nurse to come to your home for things like cutting toenails and checking your feet for inflammation, bruising, cuts or blisters. This service can be very important if you have diabetes.
- To find services in your area, call **2-1-1** or search online.
- You may be able to receive these services through the Department of Social Development's Long Term Care Program. To find out if you qualify and/or to apply, visit socialsupportsnb.ca/ltc or call **1-833-733-7835**. You can also try their online Financial Help Calculator at socialsupportsnb.ca/en/calculator to see an estimate of what you would pay for services through the program.

Medical Alert Systems and Technology options:

These services offer a call button that is worn around the neck or wrist and can be activated if the person wearing it falls. This can provide peace of mind to help you remain in your home. Some examples include:

- **Lifeline:** Call **1-866-729-0532**, visit <https://www.lifeline.ca/en/> or Google "lifeline medical alert Canada".
- **Caretrak:** Call **1-855-333-3381**, visit <https://www.caretrak.ca/> or Google "caretrak."

- **Telus LivingWell Companion:** Call **1-855-724-0031**, visit <https://www.telus.com/en/personal-health/livingwell-companion> or Google “telus living well.”
- **CareLink Advantage:** This service offers technology such as motion detectors, bed sensors, and medication reminders, that can be used to help people live on their own. Call **1-866-876-7401**, visit <https://carelinkadvantage.ca/>, or Google “carelink advantage.”
- You may be able to receive these services through the Department of Social Development’s Long Term Care Program. To find out if you qualify and/or to apply, visit socialsupportsnb.ca/ltc or call **1-833-733-7835**. You can also try their online Financial Help Calculator at socialsupportsnb.ca/en/calculator to see an estimate of what you would pay for services through the program.

Meals on Wheels:

- This service provides nutritious and affordable ready-made meals.
- They can provide specific meals to support dietary requirements.
- This service is not available in all communities in New Brunswick.
- To find out if there are services in your area and for more information, call **2-1-1**, visit socialsupportsnb.ca/meals-on-wheels , or Google “Meals on Wheels NB.”
- You may be able to receive these services through the Department of Social Development’s Long Term Care Program. To find out if you qualify and/or to apply, visit socialsupportsnb.ca/ltc or call **1-833-733-7835**. You can also try their online Financial Help Calculator at socialsupportsnb.ca/en/calculator to see an estimate of what you would pay for services through the program.



Tip: If you have care hours covered by the Department of Social Development, think about using a meal delivery service such as Meals on Wheels to cover food needs, and using your care hours for other in-home services such as help with cleaning or grooming.

What if I need financial help to pay for support services at home?

Home Support Services are not covered by the Canadian Health Care System (i.e., Medicare). Instead, people pay for these services privately (“out-of-pocket”). There are also programs to help pay for these services for people with low income or high care needs (see section below on “What if I need financial help to pay for Home Support Services?”).

Private insurance: Some private health care insurance programs (e.g., Blue Cross, Sun Life) cover some Home Support Services (but, these do not cover “custodial care,” which includes cleaning and laundry services). You will need a note from your doctor or nurse practitioner stating that Home Support Services are needed in order to claim these expenses on your health insurance. Doctors and nurse practitioners often charge a fee for writing that note.

What if I need financial help to pay for Home Support Services?

Veteran’s Benefits – If you are a serving or former member of the Canadian Armed Forces or the RCMP, or their spouse or dependent, you may qualify for certain Home Support Services. To find out if you qualify you can contact them at:

- **1-866-522-2122** (English)
- **1-866-522-2022** (Français)

Department of Social Development – The Long Term Care Program can provide support to seniors who have unmet needs. There are two assessments that will determine your eligibility for the program:

- A financial assessment will figure out if you qualify for financial support.
- A functional assessment will figure out what type of care and how much is best for your needs.

Social workers will assist you throughout this application process.



Financial Tip: The Department of Social Development has an online calculator to help you see if you might qualify for financial help. To use it, visit <https://socialsupportsnb.ca/en/calculator/> or Google “Social Supports NB calculator”.

To learn more about the Home Support Services offered through the Department of Social Development, visit socialsupportsnb.ca/homesupport.



Myth buster

Myth: A common myth is that if you contact the Department of Social Development, you will be required to go into a nursing home. This is not true.

Truth: Getting help through the Department of Social Development is totally voluntary and based on an assessment completed by a Social Worker. They will discuss options that are available for you and develop a plan with you to meet your needs.

Myth: A common myth is that if you need financial help for your care, you will need to sell your home. This is not true.

Truth: When figuring out how much you will pay toward the cost of care, the government only 'counts' your income (e.g., Canada Pension Plan (CPP), Old Age Security (OAS), Guaranteed Income Supplement (GIS), private pensions, etc.). They will not 'count' things you own (e.g., the price of your house or your savings). The government will not assess your house or savings.

What you need to know before you call the Department of Social Development

Step 1

GATHER THIS INFORMATION:

- Name
- Address
- Date of Birth
- A clear idea of your needs, and if those needs are long-term. Some examples:
 - “I have been falling at home and am having trouble walking.”
 - “I have no one to help me at home and have a hard time getting around.”
 - “I would like to have my father assessed for Home Support Services as he is not able to care for himself at home.”
 - “I am having trouble standing for long periods of time and it’s getting harder to take care of myself.”



Tip: Be clear about why you need help. For example, instead of saying, “I need help cleaning my house,” explain why: “I can’t stand for very long and I often fall.” Explain if the need for help is short-term (e.g., recent accident) or long-term (e.g., dementia). Eligibility is not based on a diagnosis but rather on the need for services on a long-term basis.

Tip: If you have a spouse who also has care needs, ask that you are both assessed through the Department of Social Development. It’s important to note that having two people needing care at home doesn’t mean you get twice the care hours in your plan.

Tip: If you are in hospital, you can ask the Discharge Planner to help you choose what supports you will need once you leave the hospital. Other hospital staff, such as the geriatric team, resource nurses, occupational therapists, social workers, and physiotherapists are also there to help plan for Home Support Services after you get out of the hospital.

Step 2

CONTACT THE DEPARTMENT OF SOCIAL DEVELOPMENT TO APPLY FOR THE LONG TERM CARE PROGRAM. YOU CAN DO THIS IN TWO WAYS:

Option 1: Complete the application form online on the Social Supports NB Website at socialsupportsnb.ca/ltc.

- You will be asked some pre-screening questions and then be directed to the application form.
- For more information visit socialsupportsnb.ca/ltc or Google “Social Supports NB Long Term Care Program”.

Option 2: Call the Department of Social Development at 1-833-733-7835

and press the number to select ‘services for seniors’. You will be asked some questions, and then will be sent a form that you have to fill out. This form will be sent by mail. If you use email, you can ask for the form to be sent by email, which can make the process faster.

- **Once you have received your forms, complete them and return them to the Department of Social Development.** You can return them by bringing them in person or sending them by mail or email. You have about one month to complete the forms and return them to the Department of Social Development. This is to make sure the information is correct at the time of assessment. Filling out the forms can take time and effort.

You will need the following information to apply for the Long Term Care Program:

- Full name
- Address
- Date of birth
- Social Insurance Number
- Next of kin or emergency contact person, their relationship to you, and their phone number
- The name and date of birth of any dependents living with you.
- Proof of the following if it applies to your situation or is requested:
 - o Private insurance
 - o Other income not declared on your income tax return (e.g.: disability insurance, veteran pension, pension from out of country, current pension amounts if your situation changed since last income tax return, etc.)
 - o Copies of Power of Attorney or Trustee

- To apply for financial help to help pay for the cost of long-term care, you must provide information about your taxes for the last two years. You can do this by providing consent to the Department of Social Development to request financial information from the Canada Revenue Agency (CRA) on your behalf. If you prefer not to consent to the CRA process, there's another way to assess your finances. Please call the Department of Social Development at **1-833-733-7835** to find out more about this process and check if it's right for you.



Tip for caregivers: If you are a caregiver of an older adult and are asking for tax information on their behalf, you will need to send the Canada Revenue Agency a copy of your Enduring Power of Attorney. To contact them, call **1-800-959-8281**.

Ask a family member or friend for help! This can be a lot of work!

I need financial help to pay for support services at home and have applied to the Department of Social Development for the Long Term Care Program. What happens next?

The Department of Social Development will work with you and your family to help figure out what supports you need. Together you will work on creating a plan that meets your unmet needs.

Two things will happen after you return your completed forms to the Department of Social Development:

1) FINANCIAL ASSESSMENT FOR THE LONG TERM CARE PROGRAM

This assessment will figure out if you qualify for financial support to help pay for the kind of care that you need. It is based on your income and the type of service that you need. Keep in mind that mostly everyone pays a certain amount out-of-pocket, but the financial assessment figures out how much the government is able to pay for you.

The financial assessment only ‘counts’ the income of the applicant and their spouse/partner (if this applies). The most common sources of income include:

- Canadian Pension Plan (CPP)
- Old Age Security (OAS)
- Guaranteed Income Supplement (GIS)
- Employment insurance payments
- Income Tax
- Private Pensions
- Income from employment
- Interest from investments

The financial assessment does not ‘count’ assets (things you own). In other words, the price of your house or your savings are not used in figuring out how much money you have – only the regular income you receive. A common myth is that the government will ‘take your house’ if you need financial help for care. This is not true.



Financial Tip: The Department of Social Development has an online calculator to help you see if you might qualify for financial help. To use it, visit <https://socialsupportsnb.ca/en/calculator/> or Google “Social Supports NB calculator”.

Financial Tip: If you are struggling financially and paying your contribution towards services would stop you, your spouse, or your dependents from affording things like food, housing, heat, medication, and other required healthcare expenses, you can ask for a “temporary cost adjustment”. This process requires a lot of extra work but does exist for emergency situations.

2) FUNCTIONAL ASSESSMENT FOR THE LONG TERM CARE PROGRAM

A functional assessment will be done to figure out what type of care and how much care is best for your needs.

A Social Worker will complete this assessment. You may ask to have a friend or family member be there with you when the assessment happens. The Social Worker will ask you questions about how you are doing living in your home, if you have friends or family close by who help you, and what kinds of help you might need. Your Social Worker may need more information from other professionals (such as your doctor, extra mural nurse, occupational therapist, etc.). This assessment helps the Social Worker understand what type of care you need, and how much care they can offer. Keep in mind that the Long Term Care Program may not be able to subsidize all services you ask for. The Long Term Care Program is a voluntary program.



Tip: It can be really helpful to have a family member or friend with you when the Social Worker does the assessment. If you wish, you can tell the Social Worker that you want someone to be there with you at the time of the assessment.

Hiring Home Support Services through the Department of Social Development

If you qualify for support and financial assistance through the Department of Social Development, the Social Worker will give you a list of Home Support Services to choose from. For a list of agencies that are approved by the Department of Social Development, visit: socialsupportsnb.ca/homesupport, or call 2-1-1 for more information. Keep in mind, you do not have to use a company on this list.



Tip: Ask friends and family for suggestions about people or agencies they have hired.



Financial Tip: If you want to hire someone to provide home support services who is not on the list of options offered by the Department of Social Development, you may do so. In those situations, you would be responsible for hiring and doing background checks. If you decide to hire someone yourself, the Department of Social Development will pay a rate equal to minimum wage. Any costs above that rate will be your responsibility to cover.

Financial Tip: If you do not qualify for financial assistance for Home Support Services through the Department of Social Development, but you have private healthcare insurance, check to see if your policy covers any Home Support Services.



Adult Day Centres

Are you 65 years old or older living with dementia or a related cognitive impairment? Are you looking to be a part of meaningful activities outside of the home? Are you a caregiver that works, runs errands, or would like respite care during the day?

If so, Adult Day Centres may be able to help you. Programming at each Adult Day Centre will vary. Here are some examples of what they may offer:

- Supervised individual or group activities
- Personal care (for example bathing, toileting, foot care)
- Snacks and nutritious meals

This service is not available in all communities in New Brunswick.

You can access Adult Day Centres two different ways:

1. Apply through the Long Term Care Program. They will help you assess, plan, and coordinate the services you need. You may qualify for financial help towards the cost of services. Call **1-833-733-7835**, visit socialsupportsnb.ca/LTC or Google "Social Supports NB Long Term Care Program."
2. Contact one of the Adult Day Centres located in the province. Visit socialsupportsnb.ca/day-centres for a list of Adult Day Centres. You can also call **2-1-1**.

Nursing Home Without Walls Program

Some nursing homes have started to offer services to people who live in their own homes in the community. By sharing nursing home staff, tools, and resources, this program helps older adults stay in their own homes longer. Services that might be available in your area could include:

- The use of special showers and baths that are easy to get in and out of;
- Transportation to help people get to appointments or social outings. Some have minibuses that are wheelchair accessible;
- Staff that can make friendly check-ins and social visits;
- Staff that can help you find the resources you need to stay in your home (e.g., getting meals delivered to your home or finding social groups);
- Fun social activities.

The Nursing Home Without Walls Program is offered by some nursing homes in the province. This service is free.

To find out if there is a nursing home near you that does this, call **2-1-1** or visit socialsupportsnb.ca/nhww.

Red Cross Friendly Calls Program

For some people, a little chat can make a big difference.

The Friendly Calls Program matches adults with trained Red Cross personnel who call them regularly to check in, provide emotional support, encourage healthy coping strategies, and suggest helpful services and resources in the community.

Friendly Calls is safe, accessible, free, and available nationwide.

To sign up, call **1-833-979-9779** toll-free from 9 a.m. to 5 p.m. (Monday to Friday), or visit redcross.ca/friendlycalls.



Tip: Did you know that some businesses offer “mobile services” that come to your home?

- For instance, in some parts of the province, you can find **lawyers, hairdressers**, and other services. Ask the people you usually hire if they could come to you. You can also call **4-1-1** or search online.
- Do you have a **dog** and need help with walking, grooming, feeding them? Do you need short-term care for your dog while you are in hospital? If so, **ElderDog** is a free service that helps older adults take care of their dogs. For more information and to see if they offer services in your area, visit <http://www.elderdog.ca/>, Google “Elderdog Canada,” or call **1-855-336-4226**.
- Do you love to read but can’t visit the library in person? The public library “**Books by mail**” program can send **books magazines, audiobooks, music, and movies** to your home by mail for free. You can also borrow **e-books** online. For more information on the range of services they offer, call your local library, or visit the [New Brunswick Public Libraries](#) page. You can also visit socialsupportsnb.ca/library or call **2-1-1**.

If the level of care you need goes up and living at home becomes too hard, the next step is to think about moving into a Long-Term Care Home (Special Care Homes or Nursing Homes).

See the chapter “Long-Term Care Homes.”

Long-Term Care Homes:

Special Care Homes,
Generalist Care
Homes, Memory
Care Homes &
Nursing Homes



Is living in your own home getting too hard,
even with help at home?

Is it time to think about moving into a
Long-Term Care Home to have more help?

If yes, the **first step** is to contact the Department of Social Development (**1-833-733-7835**) or connect with your social worker if you are already a client of the Long Term Care Program.

Note: Even if you will be paying privately, you still have to go through the Department of Social Development to move into a Long-Term Care Home (Special Care Home or Nursing Home).

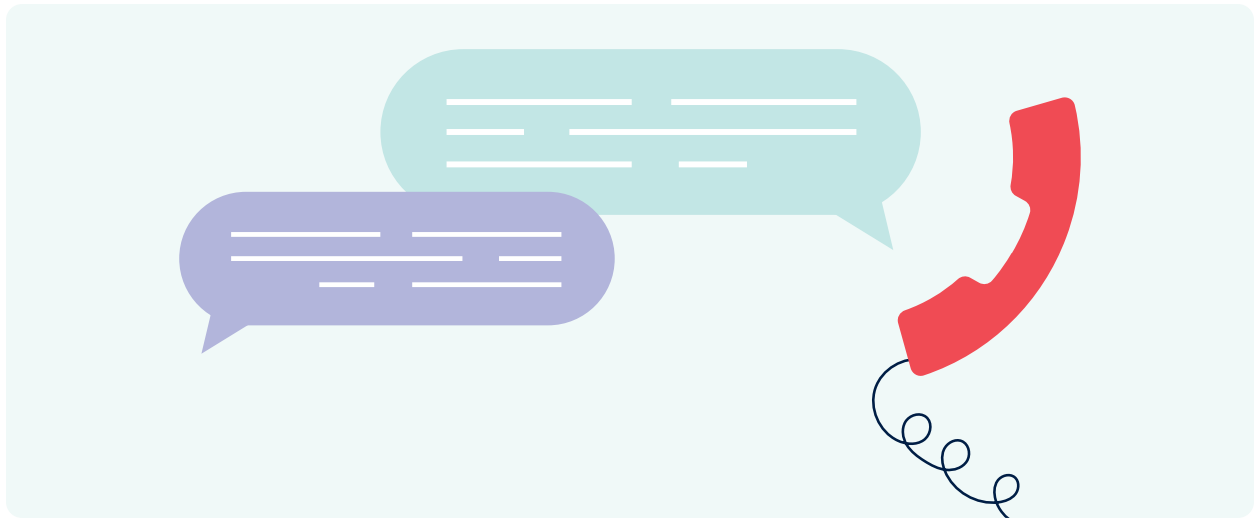


Myth buster

Myth: A common myth is that if you need to go into a Long-Term Care Home, the government will 'take your house'. This is not true.

Truth: When figuring out how much you will pay toward the cost of care, the government only 'counts' your income (e.g., Canada Pension Plan (CPP), Old Age Security (OAS), Guaranteed Income Supplement (GIS), private pensions, etc.). They will not 'count' things you own (e.g., the price of your house or your savings). The government will not assess your house or savings.

This guide is for informational purposes only and is not a substitute for professional medical, legal, or financial advice. Programs and information can change over time, so please check details with the services and agencies mentioned in this document. [Last update, June 2024]



Why do you have to contact the Department of Social Development?

Long-Term Care Homes (Special Care Homes and Nursing Homes) are not covered by the Canadian Health Care System (i.e., Medicare). These services are not free. Instead, people pay for these services, with financial help available for people who can't afford them. If you are looking to move into a Special Care Home or Nursing Home, call the Department of Social Development **(1-833-733-7835)** to determine if you qualify for placement.

To learn more about special care homes, you can visit:

socialsupportsnb.ca/special-care-homes

Or Google "Social Supports NB Special Care Homes"

To learn more about nursing homes, you can visit:

socialsupportsnb.ca/nursing-homes

Or Google "Social Supports NB Nursing Homes"

What you need to know before you call the Department of Social Development (1-833-733-7835)

Step 1

GATHER THIS INFORMATION:

- Name
- Address
- Date of birth
- A clear idea of your needs. Some examples:
 - “I have dementia and my family is worried I’m not safe living alone.”
 - “I would like to have my mother assessed for Long-Term Care.”
 - “I am having a hard time living at home, even with a lot of home support services.”



Tip: If you are in hospital, you can ask the Discharge Planner to help you set up care once you leave the hospital. Other hospital staff, such as the geriatric team, resource nurses, occupational therapists, and physiotherapists are also there to help you plan for after you get out of the hospital.

Step 2

CONTACT THE DEPARTMENT OF SOCIAL DEVELOPMENT TO APPLY. YOU CAN DO THIS IN TWO WAYS:

Option 1: Complete the application form online on the Social Supports NB Website at socialsupportsnb.ca/ltc.

- You will be asked some pre-screening questions and then be directed to the application form
- For more information visit socialsupportsnb.ca/ltc or Google “Social Supports NB Long Term Care Program”

Option 2: Call the Department of Social Development at 1-833-733-7835 and press the number to select 'services for seniors'. You will be asked some questions, and then will be sent a form that you have to fill out. This form will be sent by mail. If you use email, you can ask for the form to be sent by email, which can make the process faster.

- **Once you have received your forms: Complete any paper forms needed and return them to the Department of Social Development.** You can return them by bringing them in person or sending them by mail or email. You have about one month to complete the forms and return them to the Department of Social Development. This is to make sure the information is correct at the time of assessment. Filling out the forms can take time and effort.

You will need the following information to apply for the Long Term Care Program

- Full name
- Address
- Date of birth
- Social Insurance Number
- Next of kin or emergency contact person, their relationship to you, and their phone number
- The name and date of birth of any dependents living with you.
- Proof of the following if it applies to your situation or is requested:
 - o Private insurance
 - o Other income not declared on your income tax return (e.g.: disability insurance, veteran pension, pension from out of country, current pension amounts if your situation changed since last income tax return, etc.)
 - o Copies of Power of Attorney or Trustee
- To apply for financial help to help pay for the cost of long-term care, you must provide information about your taxes for the last two years. You can do this by providing consent to Social Development to request financial information from the Canada Revenue Agency (CRA) on your behalf. If you prefer not to consent to the CRA process, there's another way to assess your finances. Please call Social Development at **1-833-733-7835** to find out more about this process and check if it's right for you.



Tip for caregivers: If you are a caregiver of an older adult and are asking for tax information on their behalf, you will need to send the Canada Revenue Agency a copy of your Enduring Power of Attorney (financial). To contact them, call **1-800-959-8281**.

Ask a family member or friend for help! This can be a lot of work!



It can be helpful to have the following information and documents on hand through the process of applying for and moving into Long-Term Care.

- Date of Birth
- Mailing address
- Social Insurance Number
- Medicare Number
- Medication & Pharmacy: Names of medication and how to take them. Pharmacy name, address, and phone number.
- Family Doctor or Nurse Practitioner: Name & Phone number
- Lawyer: Name & Phone number



Tip: It is helpful to keep all of this information and important documents in one place (like a bag that you can easily bring with you) so you can have it on hand when you need it.



Enduring Power of Attorney and paying bills: If you have been named as a person's financial Attorney in their Enduring Power of Attorney documents and they are no longer able to pay their own bills or accounts (e.g., because they have dementia), you can get set up to pay their bills by getting your Enduring Power of Attorney on file at each company (e.g., NB Power, cable company, etc.). You may also need to provide evidence that the person is no longer able to manage their finances or bills (e.g. letter from doctor).



Tip for Caregivers: If you use email, scan a copy of your Enduring Power of Attorney so that you have this ready to send whenever you are asked for it.

I have applied to the Department of Social Development for placement in Long-Term Care. What happens next?

The Department of Social Development will work with you and your family to help figure out the level of care that you need. Two things will happen after you submit your completed forms to the Department of Social Development:

Step 1

FINANCIAL ASSESSMENT FOR THE LONG TERM CARE PROGRAM

This assessment will figure out if you qualify for financial support. It is based on your income and the type of placement that you need. Keep in mind that mostly everyone pays a certain amount out-of-pocket, but the financial assessment figures out how much the government can pay for you.

The financial assessment only ‘counts’ the income of the applicant and their spouse/partner (if this applies). The most common sources of income include:

- Canadian Pension Plan (CPP)
- Old Age Security (OAS)
- Guaranteed Income Supplement (GIS)
- Employment insurance payments
- Income Tax
- Private Pensions
- Income from employment
- Interest from investments

The financial assessment does not ‘count’ assets (things you own). In other words, the price of your house or your savings are not used in figuring out how much money you have – only the regular income you receive. A common myth is that the government will ‘take your house’ if you need financial help for care. This is not true.



Financial Tip: The Department of Social Development has an online calculator to help you see if you might qualify for financial help. To use it, visit socialsupportsnb.ca/en/calculator or Google “Social Supports NB Calculator.”

Financial Tip: The cost of Long-Term Care depends on the “level” of care you need and on the type of Care Home you move into. So, even if you might not qualify for government financial help when first assessed, you might qualify later if you have to move to a different type of care home. It can be a good idea to complete the financial assessment even if you think you won’t qualify for financial help.

E.g. George did not qualify for financial assistance when he first moved into a Special Care Home. A year later, he moved to a different home that was a better fit for his care needs. After he moved, he did qualify for some financial support.

Financial Tip: If you are struggling financially and paying your contribution towards services would stop you, your spouse, or your dependents from affording things like food, housing, heat, medication, and other required healthcare expenses, you can ask for a “temporary cost adjustment”. This process requires a lot of extra work but does exist for emergency situations.

Step 2

FUNCTIONAL ASSESSMENT FOR THE LONG TERM CARE PROGRAM

A functional assessment will be done to figure out what type of care home is best for your needs. A Social Worker will complete this assessment. You may ask to have a friend or family member be there with you when the assessment happens. The Social Worker will ask you questions about how you are doing living in your home, if you have friends or family close by who help you, and what kinds of help you might need. Your Social Worker may need more information from other professionals (such as your doctor, extra mural nurse, occupational therapist, etc.). This assessment helps the Social Worker make a decision on what kind of Care Home is best for you. The Long Term Care Program is a voluntary program.

As part of this assessment, you will need to have a **‘Physical Examination and History’** form completed by a doctor or nurse practitioner. Some doctors or nurse practitioners will charge a fee to complete the form. Once the assessment is complete, the Department of Social Development will work with you to see if you

qualify to move to a Special Care Home, Generalist Care Home, Memory Care Home or Nursing Home. If so, the Social Worker will give you a list of options that are right for you.



Tip: It can be really helpful to have a family member or friend be with you when the Social Worker does the assessment. If you wish, you can tell the Social Worker that you want someone to be there with you at the time of the assessment.

Tip: If you can, go and visit the different homes available to see if you would like to live there. Or you can have someone you trust do that for you. See below “Choosing a Long-Term Care home – What matters to YOU?”

After the financial and functional assessments (for nursing homes only)

- You choose 2 nursing homes that you would like to live in. These two selections are treated as equal preferences.
- The nursing home will call you when a spot becomes available for you.
- If there is no vacancy in either of the 2 nursing homes you chose, you may be offered an “interim” option. An “interim placement” is another nursing home 100 kms or less from your home which offers services in your language of choice. When you accept an offer of interim placement, your name may remain on the waitlists of the 2 nursing homes you selected, upon your request. When a bed is available at one of your preferred homes you can transfer, or you may choose to stay at the “interim” nursing home.
- What happens if I refuse a spot in a preferred or interim nursing home?
 - o If you live at home when awaiting placement and you decline a spot at either a preferred or interim placement, your name will be placed at the bottom of all waitlists.
 - o If you are awaiting placement in hospital and have been medically discharged, you will keep your place on the waitlist. Be sure to ask about hospital policies related to medically discharged patients.
- Anyone living in a nursing home can apply for a transfer to another nursing home at any time. To do this, contact the nursing home that you would like to move into and ask to put your name on that nursing home’s transfer list.



Financial Tip: Nursing Home rates are all the same, but each Special Care Home charges its own rate, and prices can be very different. Be sure to check how much each home costs. If you qualify for financial help, the Department of Social Development will pay a certain amount for you (ask your Social Worker about this). If you want to go into a home that charges more than the amount the Department of Social Development will pay, you will have to pay the difference.

Choosing a Long-Term Care Home

What matters to YOU?



These are some things to think about when looking at different homes. If you can, visit each Long-Term Care Home you are thinking about and ask questions about the things that are important to you. Or, you can have someone you trust do this for you. Some examples of questions to ask include:

- ☐ Is there a spot available? How long is the wait list?
- ☐ How much does it cost? Are there extra fees (e.g., TV, internet)?
- ☐ Are the bedrooms shared or private? If bedrooms are shared, how many people live in the same room?
- ☐ What is the ratio of Care Staff to residents? (Be clear that Care Staff are Nurses and Resident Attendants – not cooking and cleaning staff.)
- ☐ How many Care Staff are on the floor during the day?
- ☐ How many Care Staff are on the floor overnight?
- ☐ Are the Care Staff trained to provide special medical supports if these are needed (e.g., oxygen)?
- ☐ Can I bring my own bed?
- ☐ What personal items can I bring (e.g., chair, TV)?

- ☐ How many people live in the building? (It is important to think about if you prefer a large or small home.)
- ☐ How far is the home from my friends and family?
- ☐ Am I able to see a doctor or nurse practitioner while living there? How often do they visit?
- ☐ Is there a shuttle service? If so, how can it be used? Can it take me to appointments, such as the doctor, nurse practitioner, dentist, eye doctor, etc.? Are there extra costs to use the shuttle?
- ☐ What is the food like? Can I see an example of a menu?
- ☐ Do I like the feel of the home? Can I see myself living here?
- ☐ What social and recreational activities are offered? Can I see a monthly program of activities?
- ☐ Is there an outdoor space? Do residents get outside regularly?
- ☐ What type of equipment for mobility help is available (e.g., grab bars, elevated toilet seats)?
- ☐ Is there a telephone in my room?
- ☐ Can I put a television in my room? Is there an option to pay for extra channels that I want?
- ☐ Is there air conditioning in each room? If not, can I put one in?
- ☐ What are the rules around smoking?
- ☐ What are the rules around alcohol?
- ☐ What is the business model of the home? Is it "For Profit" or "Not for Profit"?

Descriptions of the different types of Care Homes

Different Long-Term Care homes provide different types of care. Some homes are best for people who need supervision and less hands-on care, and other homes are best for those whose needs are more frequent or complex. See below for a description of each type of care home.

A Social Worker from the Department of Social Development will help you figure out the best type of care home for your needs.

Care Homes

Care Homes are for people needing hands-on care or supervision on a 24-hour basis. They may need some help or guidance with mobility, bathing, grooming or taking medications.

SPECIAL CARE HOMES (SOMETIMES CALLED “LEVEL 2”)

A Special Care Home can provide support to someone who is independent in some ways. They might walk with a walker or be in a wheelchair, but they can get around on their own. The care staff can help with tasks like getting dressed, showering, taking medications, making beds and doing laundry.

Examples:

- Frank likes to do things himself but sometimes he has a hard time with tasks, like getting his socks on in the morning or getting into the tub.
- Henna enjoys living on her own but isn't able to cook for herself anymore and often skips meals. She is having trouble with her memory and forgets to turn the stove off.
- Dana moves around easily but is having trouble with memory and needs to be reminded to take medications.

GENERALIST CARE HOMES (SOMETIMES CALLED “3G”)

Generalist Care Homes are for people with complex needs who need staff with more advanced skills. They may have a hard time moving around on their own and need more help with daily living activities. If they have dementia, it is mild.

Examples:

- Evelyn uses a walker, but sometimes struggles to move back and forth. Daily activities are hard for her to do on her own and she needs help with many things like dressing and bathing.
- Abdul is in a wheelchair and can move around, but he can't always get very far. He needs help with things like shaving and showering.
- Geno is not able to move himself in his wheelchair and needs help with eating his meals.

MEMORY CARE HOMES (SOMETIMES CALLED “3B”)

Memory Care Homes are units specifically for people with problems with memory, such as dementia, and who need more help than a Generalist Care Home. Memory Care Homes are for people with moderate to severe dementia who need special supports.

Examples:

- Robin has dementia and often wanders off when no one is around.
- Freida has Alzheimer’s Disease and can get upset in the evenings and has a hard time calming down.



Tip: Some homes offer several types of care homes in the same building, in case your care needs increase. Someone with dementia, requiring a Special Care Home type of home, may want to look for places that also have a Memory Care Home in the same building. This is helpful because if the person has to move to a higher level of care as the disease gets worse, it will be easier for them to move within the same building.

NURSING HOMES (SOMETIMES CALLED “3A”)

Nursing Homes are units that are right for people who need full-time nursing care, but do not need to be in a hospital.

Examples:

- Marjorie can’t get out of bed by herself. She needs a ‘lift’ to help her get into her wheelchair and needs a lot of help with daily activities.
- Roland has dementia and is not able to speak or move around on his own. He also has Chronic Obstructive Pulmonary Disease (COPD) and needs nursing care.
- Joseph has back pain that often stops him from being able to move on his own. He can use a walker but needs to be helped when walking from his room to the dining hall to make sure he doesn’t fall. He also has dementia and needs help throughout the day.

Long-term care and doctors: Each Nursing Home has its own doctor, but Special Care Homes do not. This means that if you move into a Nursing Home you will switch to that Nursing Home’s doctor. But if you move into a Special Care Home, you keep your own doctor.

If you live in a long-term care facility and feel unsatisfied with the services, there is a process to file a complaint.



If you live in a Special Care Home, Generalist Care Home, or Memory Care Home and are not satisfied with the services:

You should first bring up your issue with the management of your Care Home. If you are still not satisfied, your next step is to report your concerns to your assigned Social Worker from the Department of Social Development. If you feel your issue has still not been resolved, you can contact the New Brunswick Seniors' Advocate at **1-888-465-1100**.

If you live in a Nursing Home and are not satisfied with the services:

You should first bring up your issue with the management of your Nursing Home. All nursing homes must have a process in place for dealing with complaints. Every attempt to reach an agreement regarding a resident's care must be made. If you are still not satisfied with your concerns about the standards of care, your next step is to report your concerns to a Liaison Officer from the Department of Social Development, by calling them at **1-833-733-7835**. If you feel your issue has still not been resolved, you can contact the New Brunswick Seniors' Advocate at **1-888-465-1100**.

Financial Tips: Income Tax and Long-Term Care

Nursing Homes and Special Care Homes are dealt with differently by the Canada Revenue Agency.

Income Tax and Nursing Home Fees:

You can claim the whole amount that you paid for care in a **Nursing Home** on your income tax. You will need to file form T2201 (Disability Tax Credit Certificate) on your taxes or provide a written note from your doctor or nurse practitioner stating that you are not able to care for yourself independently and are dependent on others for your personal needs and care.



Financial Tip: Typically, you cannot claim Nursing Home fees AND a Disability Tax Credit – only one or the other. It is best to talk to an accountant about this.

Income Tax and Special Care Home Fees:

You cannot claim the whole amount that you paid for care in a **Special Care Home** or the rent you paid in a retirement home (e.g., “retirement living” apartments) on your income tax. But you can claim some expenses for care in such homes if you qualify for the Disability Tax Credit.

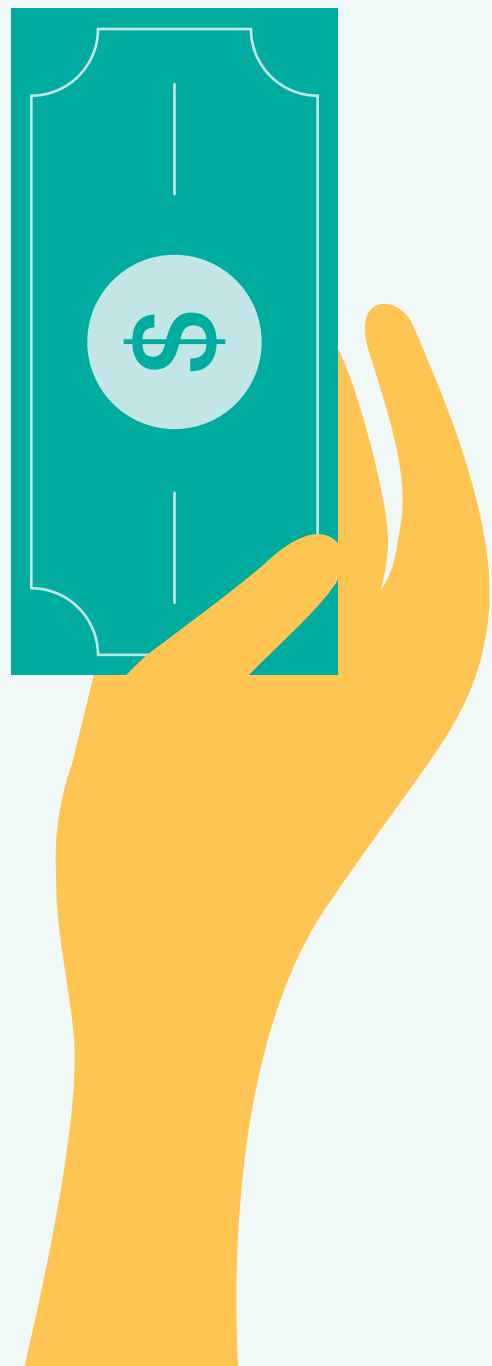
To apply for the Disability Tax Credit, a medical professional (e.g., your doctor or nurse practitioner) has to fill out the Form T2201 (Disability Tax Credit Certificate) and note that you have a medical reason to need care. Then, you must send that completed form to the Canada Revenue Agency to see if they approve it.

To learn more about the process of applying for the Disability Tax Credit call the Canada Revenue Agency at 1-800-959-8281, Google “Disability tax credit CRA,” or visit <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>.

To learn more about claiming medical expenses, call the Canada Revenue Agency at 1-800-959-8281, Google “Medical expenses CRA,” or visit <https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4065/medical-expenses.html>.

Financial Matters:

Paying bills and
filing taxes



How to make sure your bills get paid if you are no longer able to take care of it yourself

Option 1

- If you have a joint bank account with another person, like a spouse, they can continue to make your payments. There are risks in having joint accounts with another person, but it is common for spouses and common-law partners who share income and expenses. To learn the pros and cons of joint accounts, visit: <https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/power-attorney-financial.html>.

Option 2

- If you are the only person named on your accounts as responsible for paying your bills, make an Enduring Power of Attorney for financial matters. You have to hire a New Brunswick lawyer to do this. Ask a person you trust if they are willing to act as your financial Attorney. Once the Enduring Power of Attorney documents are signed, take an original copy to your bank, and have it recorded on your file. Your financial Attorney will then be able to deal with your Bank to pay your bills for you. They have to keep records of every payment they make. They will also be able to make changes to any account (e.g., phone bill, power bill). See the chapter on “Legal Matters” for more information on this.

Note for Caregivers: Financial abuse is a very real problem and banks, and other companies take confidentiality and privacy very seriously. They will require that a financial Attorney is legally appointed and is not abusing the Enduring Power of Attorney. You will be required to show legal proof that you are allowed to take care of that person’s financial matters.

This guide is for informational purposes only and is not a substitute for professional medical, legal, or financial advice. Programs and information can change over time, so please check details with the services and agencies mentioned in this document. [Last update, June 2024]



Tip: Keep a list of all your bills, savings accounts, investments, etc. That way, if needed, the person you name in your Enduring Power of Attorney (financial) document knows what accounts you have and where they are held. See the chapter on “My Record of Important Information” for an easy way to keep track of all of this.

Tip: Having an Enduring Power of Attorney on file for your accounts (such as bills, banking, taxes, etc.). before it is needed can help the person you name in that document if they ever need to step in and act as your financial Attorney. Some companies may need you to sign a paper to allow your financial Attorney to act on your behalf.



Tips for caregivers:

- If you use email, scan a copy of your Enduring Powers of Attorney so that you have this ready to send when you are asked for it.
- Send a copy of your Enduring Power of Attorney to all businesses and agencies that you deal with often. Once your Enduring Power of Attorney is on file, you can access the accounts (e.g., phone company, private insurance, Canada Revenue Agency, etc.).

Senior Financial Abuse

Older adults can be targets of theft, fraud, and scams, including:

- being pressured to give someone control of your money
- being pressured to make an Enduring Power of Attorney
- being pressured to sell your house or possessions
- being pressured to change your will
- phone or internet scams

The effect of financial abuse can be devastating, including loss of money, loss of trust, social isolation, and health problems. To learn more about how you can protect yourself and those you love visit:

- [Socialsupportsnb.ca/financial-abuse](https://socialsupportsnb.ca/financial-abuse) or Google “Social Supports NB senior financial abuse”
- [Finances50plus.FCNB.ca](https://finances50plus.fcnb.ca) or Google “Financial and Consumer Services Commission”

How to find past Tax Returns or Notice of Assessments from the Canada Revenue Agency

If you can't find them in your files, you can get past Notice of Assessments or Tax Return information from:

- The accountant who did your taxes last year
- From the Canada Revenue Agency: Call **1-800-959-8281**, or sign into your CRA account at Canada.ca/cra, or Google "NOA copy."



Tip: If you have to ask for tax information from the Canada Revenue Agency, try to do this as early as you can because it can take many weeks for this information to arrive.

Enduring Power of Attorney and Tax and Pension Accounts

If you have been named in the Enduring Power of Attorney document as the financial Attorney and are caring for a person who can no longer take care of their own taxes, you must register your Enduring Power of Attorney with the Canada Revenue Agency. You can do this in two different ways:

Option 1

- Online by visiting <https://www.canada.ca/en/revenue-agency/services/tax/representative-authorization/how.html> or Googling "Canada Revenue Authorize a representative for online".

Option 2

- Calling the Canada Revenue Agency (**1-800-959-8281**) and asking for:
 - The form to register your Enduring Power of Attorney
 - The mailing address or fax number where the form can be sent once it is filled out.
 - Before you call, you will need this information about the person who has appointed you as their financial Attorney in their Enduring Power of Attorney document:
 - Full name • Address
 - Date of Birth • Social Insurance Number

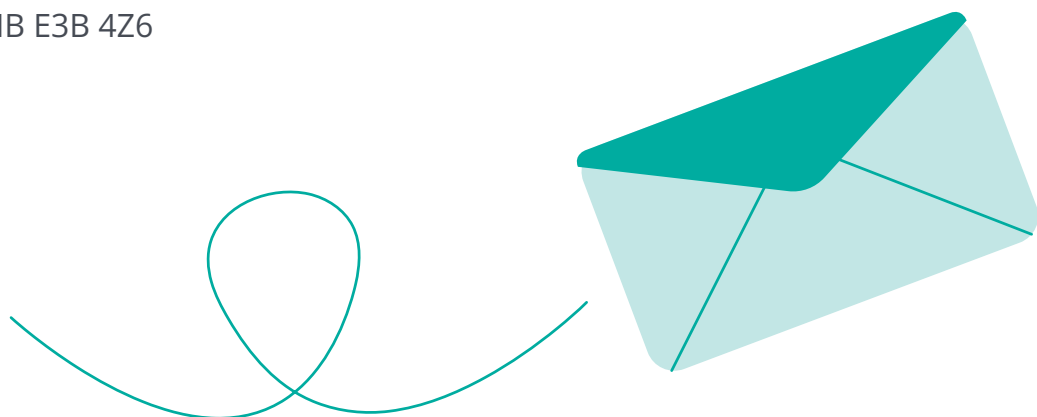
- Once you get the form, fill it out and write the person's Social Insurance Number on every page.
- Make a copy of this document. Keep the original. Mail the copy to the Canada Revenue Agency at the address you were given.
- After you have mailed your documents, call back in a few weeks to ensure they received your form.
- Once the Canada Revenue Agency has processed your documents, a letter will be mailed to you to confirm.
- Once your Enduring Power of Attorney is on file with the Canada Revenue Agency, you can manage the person's account online or call on their behalf. To do so, you can call at **1-800-959-8281**, visit <https://www.canada.ca/en/revenue-agency/services/e-services/represent-a-client.html> or Google "Represent a client CRA."

Enduring Power of Attorney and Old Age Security (OAS) and Canada Pension Plan (CPP):

If you are someone's financial Attorney and you need to access financial information about their Old Age Security or Canada Pension Plan, you will need to submit a form by mail to Service Canada. This form is called the "Consent to Communicate Information to an Authorized Person" form. You can ask for a copy from your local Service Canada office or you can download and print the form here: <https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP1603OAS>.

Once filled out, you must mail the form to:

Service Canada
PO Box 250 Station A
Fredericton NB E3B 4Z6
CANADA



How to claim Long-Term Care on your Income Tax

Nursing Homes and **Special Care Homes** are dealt with differently by the Canada Revenue Agency. See below for details on how to claim both on your income tax:

Income Tax and Nursing Home Fees: You **can** claim the whole amount you paid for care in a **Nursing Home** on your income tax. You will need to file form T2201 (Disability Tax Credit Certificate) on your taxes or have a written note from your doctor or nurse practitioner stating that you are not able to care for yourself on your own and must rely on others for care.



Financial Tip: Typically, you cannot claim Nursing Homes fees AND the Disability Tax Credit – only one or the other. But there may be some situations when you can. It is best to ask an accountant about this.

Income Tax and Special Care Home Fees: You **cannot** claim the whole amount you paid for care in a **Special Care Home** or the rent you paid in a retirement home (e.g., “retirement living” apartments) on your income tax. But you can claim some costs for care in such homes if you qualify for the Disability Tax Credit. The Special Care Home should give you a detailed receipt that tells you what you are able to claim on your tax return.

To apply for the Disability Tax Credit, your doctor or nurse practitioner has to fill out the Form T2201 (Disability Tax Credit Certificate) and note that you have a medical reason to need care. Then, you must send that form to the Canada Revenue Agency to see if they approve it.

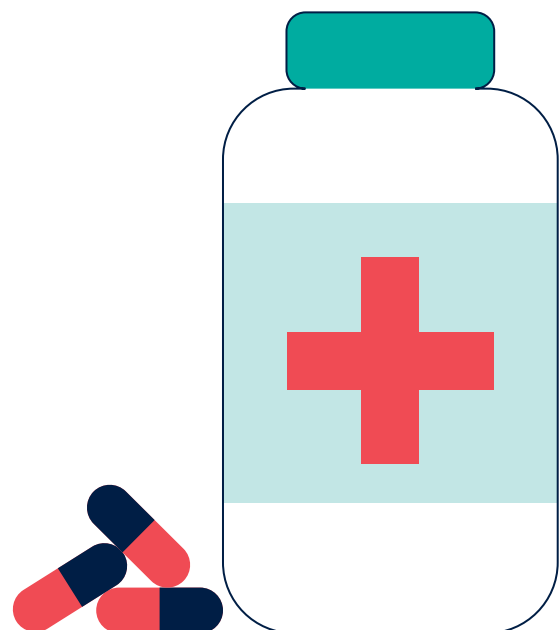
To learn more about the Disability Tax Credit or to apply call: **1-800-959-8281**, visit <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>, or Google “Disability tax credit Canada.”

Medical Costs and Income Tax

You may be able to claim certain medical costs on your income tax. These can include prescription drugs, walkers, or wheelchairs. A full list of eligible medical costs and whether you need a prescription for them can be found here: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/lines-33099-33199-eligible-medical-expenses-you-claim-on-your-tax-return.html>, or Google “Medical expenses tax credit CRA.”

If you have to travel to your medical appointments and these are at least 40km away (one way), you may be able to claim travel costs. It can be helpful to keep a log of all medical visits. Keep in mind you must travel the most direct route to qualify and that you will need confirmation of your appointments from your doctor or nurse practitioner.

To learn more about claiming medical costs, call: **1-800-959-8281**, visit <https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4065/medical-expenses.html>, or Google “Medical expenses.”



Do you need help getting your taxes done, but can't afford to pay for it?

Tax clinics can help people who qualify get their taxes done for free. These clinics are often held during March or April.

To qualify, you must have:

1) A simple tax situation: This means you either have no income OR you get your income through:

- Employment
- Pensions
- Benefits (like the Canada Pension Plan, Old Age Security, Disability Insurance, Employment Insurance, and Social Assistance)
- Registered Retirement Savings Plans (RRSPs)
- Support payments
- Scholarships, fellowships, bursaries, or grants
- Interest (under \$1,000)

AND you have:

2) A modest income: This is based on the number of family members living in your house. Your income must be below these annual amounts:

- 1 person: \$35,000
- 2 persons: \$45,000
- 3 persons: \$47,500
- 4 persons: \$50,000
- 5 persons: \$52,000
- More than 5: \$52,500, plus \$2,500 for each additional person

To find a tax clinic near you, call the Canada Revenue Agency at **1-800-959-8281**, visit <https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html>, or Google "Free tax clinic CRA."

What tax benefits or credits could I be eligible for?

Disability Tax Credit

Do you have a disability (this can include having a hard time walking around or needing care)? If so, you may be eligible for a tax credit from the Government of Canada that can help reduce the amount of income tax you have to pay.

To be eligible, **one** of these must apply:

- You are blind
- You need therapy to maintain your life (at least 14 hours a week). This can include therapies such as insulin therapy, kidney dialysis, or chest physiotherapy.
- You are markedly restricted in at least one of the basic activities of daily living (walking, speaking, dressing, bathing, feeding). This means that for one or more of these activities, you are either unable to do it or it is very difficult and takes you a very long time to do.
 - **Example:** Maria has a very hard time getting dressed in the morning and needs her husband's help to do so.
- You are significantly restricted in two or more of the basic activities of daily living (walking, speaking, dressing, bathing, feeding, or you have a vision impairment). This means that it is very difficult to do two or more of these activities and when combined they take you a very long time to do.
 - **Example:** Paul has trouble getting in and out of the shower and getting dressed for the day. He can do these on his own, but it takes him a very long time to do these tasks.

And, all of these must apply:

- the disability must be prolonged, which means it has lasted, or will last non-stop for at least 12 months
- the disability must be present all or most all the time (at least 90% of the time)

To find out if you qualify, you can answer some questions on the Government of Canada website. Visit <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit/eligible-dtc.html>, or Google "DTC are you eligible questions." You can also call the Canada Revenue Agency (**1-800-959-8281**) and ask about your eligibility.

To apply for the tax credit, you must fill out a T2201 (Disability Tax Credit Certificate). A section of this form is filled out by you. The other section is filled out by a health care provider like your family doctor or nurse practitioner. They may charge a fee to fill this out. Once it is filled out, you can upload it to the website or return it by mail.

To download the form to print or to upload the filled out form, call **1-800-959-8281**, visit <https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/t2201.html> or Google "T2201 form."

Canada Caregiver Credit

Are you caring for someone in your family who has a mental or physical disability? If so, you may qualify for a tax credit from the Government of Canada.

To qualify, the person you are caring for must rely on you for regular support. You must also provide them with some or all of the basic needs of life, like food, shelter and clothing.

The amount you can claim depends on:

- Your relationship to the person that you are claiming the Canada Caregiver Credit for (your spouse, common-law partner, or dependent)
- Your situation (e.g., whether you are a spouse, a dependent, have dependents, etc.)
- The net income of the person you are caring for
- Whether other credits are being claimed for that person

More details on the Canada Caregiver Credit can be found by contacting the Canada Revenue Agency. Call **1-800-959-8281**, visit <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/canada-caregiver-amount.html>, or Google "Canada caregiver credit."

Home Renovation Tax Credit

Do you need to make changes to your home because you are having a harder time moving around?

With the New Brunswick Seniors' Home Renovation Tax Credit, you can claim up to \$10,000 on your tax return. These must be changes to your home that will make

your home safer and more accessible. To be able to claim this on your tax return, these changes must be done by a professional.

To learn more about what is eligible under this program or to apply, call **1-800-669-7070**, visit socialsupportsnb.ca/home-renovation or Google “Social Supports NB seniors home renovation tax credit.”

Multigenerational Home Renovation Tax Credit

Are you a family caregiver who wants to add an apartment to your home so you can provide care for an older family member? If so, you may be eligible for a tax credit to make these renovations.

To learn more, see <https://www.canada.ca/en/revenue-agency/programs/about-canada-revenue-agency-cra/federal-government-budgets/budget-2022-plan-grow-economy-make-life-more-affordable/multigenerational-home-renovation-tax-credit.html> or Google “Multigenerational Home Renovation Tax Credit”.



Financial Tip: In doing your taxes, the receipts you use for home renovations can sometimes also be claimed as medical expenses. Talk to an accountant about this.

Low-Income Seniors' Benefit

Are you over the age of 60 and qualify as low income? If so, you may be eligible for the New Brunswick Low-Income Seniors' Benefit.

To be eligible you must:

- Have been a resident of New Brunswick on December 31 of last year,
- Be 60 years or older **and**
- Be getting at least one of these federal benefits:
 - Guaranteed Income Supplement (65 years or older)
 - Allowance for Survivor Program (between 60 and 64 years old)
 - Allowance Program (between 60 and 64 years old)
- Applications are available on April 1st of each year. To apply you will need this information:
 - Your name
 - Your address
 - Your Social Insurance Number
 - Which of the federal benefits you receive

For the application form and more information on the benefit, call **1-800-669-7070**, visit socialsupportsnb.ca/lisb or Google “Social Supports NB Low-Income Seniors’ Benefit.”

Registered Disability Savings Plan

Are you under the age of 59 and are getting the Disability Tax Credit? If so, you may qualify for a Registered Disability Savings Plan.

This is a savings program meant to help you save for retirement. The amount of money you can contribute depends on your income. The Government of Canada may match contributions made before the age of 50.

For more information, talk to your bank, call **1-800-959-8281**, or visit <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-disability-savings-plan-rdsp/opening-rdsp.html>, or Google “RSDP open.” See also www.RDSP.com.

What financial help is available for homeowners or renters?

Rent Supplement Programs

Do you have a limited income? If so, subsidized rental programs may be able to help. They provide safe and affordable housing based on your income. Visit socialsupportsnb.ca/housing or contact **2-1-1** for more information. Call **1-833-733-7835** to apply.

Emergency Fuel Benefit

Are you unable to pay the costs of winter heating? If so, the Emergency Fuel Benefit may be able to help. This benefit provides up to \$550 / year to help pay for winter heating for those who qualify. Visit socialsupportsnb.ca/emergency-fuel-benefit or contact **2-1-1** for more information. Call Social Development at **1-833-733-7835** to apply.



Enhanced Energy Savings Program

Are you a homeowner who would like to save money on heat and electricity bills? The Enhanced Energy Savings Program offers free home efficiency upgrades. If you own and live in your own home and have a low income, you may qualify. Apply online at saveenergynb.ca.

Would you like to learn about other financial supports?

Visit socialsupportsnb.ca/finances or call **2-1-1** for more information.

Legal Matters:

**Wills, Enduring Powers
of Attorney & Advance
Care Directives**



Overview

It is important to plan ahead to make sure that your needs and wishes can be taken care of by those you trust. There are 3 important documents that will help you do this:

1) A WILL

2) ENDURING POWER OF ATTORNEY

3) ADVANCE CARE DIRECTIVES

Don't wait! Talk to a lawyer today! Having these documents will give you peace of mind, knowing that someone you chose will be able to take care of you if you are no longer able to do so. If you wait to have these documents written, you may not be able to do so later, such as if you have an accident or get very sick. Not having a Will or Enduring Power of Attorney can mean months of paperwork and legal fees for those you leave behind.

To make these documents, it is best to contact a lawyer. Lawyers can be very helpful for making a Will and will ensure it is valid. To get help, look for a lawyer who does Wills and estates.

For a list of New Brunswick lawyers:

- Visit <https://lsnb.alinityapp.com/client/publicdirectory>, or Google "NB Lawyer directory" and enter your city and province to find a list of lawyers in your area (you do not need to enter a lawyer's name or firm)
- Call New Brunswick Law Society at **(506) 458-8540**



Tip: Lawyers don't always keep your documents on file after they are made, so make sure to keep your documents in a place that is safe from fire, water damage, loss, and theft.

This guide is for informational purposes only and is not a substitute for professional medical, legal, or financial advice. Programs and information can change over time, so please check details with the services and agencies mentioned in this document. [Last update, June 2024]

A Will

A Will is a legal document which names an Executor to pay your debts and give your property to the people you choose after you die.

Although the law does not require that you use a lawyer to create a Will, it is a good idea. Lawyers know how to properly prepare the Will to make sure it is valid.

What is an Estate?

Your estate is what you own at the time of your death. This can be anything from a car, a house, a cottage, land, furniture, money, jewelry, and even your social media accounts and email.

When making a Will, you will have to make two important decisions:

1) WHO WILL BE MY BENEFICIARIES?

Beneficiaries are the people or organizations that you name in your Will, who will get a share of your estate after your death.



Financial Tip: If you cannot afford to hire a lawyer to create a Will, some bookstores and websites have standard forms or “Will kits” you can buy. If you decide to use one, it is important to keep in mind that they may not include all information required by law in New Brunswick to be considered a valid Will. Whenever possible, hiring a lawyer is the best option to make sure the Will is valid. If you use a website or Will kit, you must follow their instructions exactly.

For more information on Wills, contact Public Legal Education and Information Service of New Brunswick (PLEIS): By phone: **(506) 453-5369**
Online: Visit http://www.legal-info-legale.nb.ca/en/index.php?page=making_a_will,
or Google “PLEIS will.”

2) WHO WILL BE MY EXECUTOR (AND MY ALTERNATE EXECUTOR)?

An Executor is the person you pick to take care of your Will when you die. This is a big job, so choose someone you trust and someone who is willing and able to do the job.



Tip: Be sure to talk to your Executor about your wishes. See the chapter on “End of Life” for tips on pre-planning funerals. Pre-planning can make things easier for your Executor.

Executors take care of:

- Making and paying for your funeral arrangements
- Working with your lawyer and getting the original copy of your Will
- Taking control of your estate and making a list of all your assets
- Paying all of your debts from the money in your estate. This includes filing your taxes
- Distributing your assets according to your wishes
- If necessary, applying to the court for letters probate (“probating the Will” means it is approved and validated by the court. This gives the Executor the authority to deal with the Estate.)

An Executor can only do the things written in your Will and cannot do anything else or change anything.

It is a good idea to name an Alternate Executor who can step in if your Executor is not able or willing to act as Executor after you die.

Many people choose a relative or close friend as their Executor. An Executor must be 19 years of age or older. If you don't have someone you would like to name as Executor, you may want to have The Public Trustee of New Brunswick, or a licensed trust company act as your Executor. Ask your lawyer or accountant about this. Keep in mind that choosing this option can be expensive.

You can choose two or more people to act together as your Executors. If you choose to do this, it is important to include specific instructions in your Will explaining how they are to settle differences of opinion.

The Executor has the right to be paid for doing this job. Talk to your lawyer about this.



Tip: Talk to the person you want to be your Executor and make sure they are willing and understand what will be needed of them. They have the right to say no.



Tip for Caregivers: Being an Executor takes time and responsibility. Make sure you are up for it. You have the right to say no.

Planning ahead and having important documents ready before you meet with a lawyer will save you time and money. It can also help your Executor. Keep a list of everything you own (e.g., house, car, investments, pension, etc.) and all your debts (e.g., mortgage, bills). The Public Legal Education and Information Service of New Brunswick (PLEIS) has a helpful checklist for keeping track of this information and making a Will. You can request it by calling **(506) 453-5369** or downloading it at: http://www.legal-info-legale.nb.ca/en/uploads/file/pdfs/Checklist_for_Making_a_Will_EN.pdf, or by Googling “PLEIS checklist will”.



Tip: Keep the original copy of the Will in a safe, fireproof place (like a safe or a safety deposit box at a bank). You can also scan all important documents and save them electronically in another place as a back-up copy.

Make sure your family and Executor know where to find your Will and any information you have about your wishes for funeral arrangements. Your Executor should also know where you keep important documents, such as life insurance policies. If these are locked up in a safe or safety deposit box, make sure they have access to the key or passcode.



Tip: Marriage, common-law partnership, separation, divorce, remarriage, and death of a spouse all have different consequences for your Will and Enduring Power of Attorney. Be sure to talk to a lawyer and update your legal documents to reflect any changes in your life.

WHAT HAPPENS IF I HAVE DEBT?

Your debts and taxes get paid first. Although Wills are instructions for what you wish to leave for your family and how to distribute your estate when you die, your beneficiaries will only get what is left over after debts and taxes are paid.

Enduring Powers of Attorney

There are two types of Enduring Powers of Attorney

1) The Enduring Power of Attorney for Property and Financial Affairs is a document that must be made with a lawyer to be legally binding. In it you give someone you trust the authority to manage your finances and property (called your “financial Attorney”). They can act for you anytime you authorize them to, or when you are not able to act or make your own decisions (e.g., if you are in a coma or if you develop advanced dementia).

Financial Attorneys can do things like:

- Deposit cheques into your bank account
- Take money out of your bank account
- Pay your bills
- Pay your taxes
- Sell your home or car
- Manage your investments

2) The Enduring Power of Attorney for Personal Care is a document that outlines your wishes for your future medical treatment and care. In it, you name a personal care Attorney who can make decisions for you if you can’t (e.g., if you are in a coma, are very sick, or in an advanced stage of dementia).

Personal Care Attorneys can do things like:

- Make medical decisions for you when you are unable (e.g. what medications you get; decide if you should have a medical procedure or operation)
- Talk to your doctor or other health care providers
- Make decisions about your personal and daily care (e.g., food, shelter, and personal safety. For example, should you be allowed to walk around alone even if there is a risk you might fall? Or, should you be offered solid food if there is a risk of choking?)

For more information on **Enduring Power of Attorney**, contact the Public Legal Education and Information Service of New Brunswick (PLEIS): call **(506) 453-5369**, visit http://www.legal-info-legale.nb.ca/en/powers_of_attorney, or Google “PLEIS POA.”

Options for Choosing the People you Name in your Enduring Powers of Attorney Documents

One Person for Both Forms of Enduring Powers of Attorney (Financial and Personal Care)

You can have **one person** be your Attorney for financial and personal care decisions. That person would be responsible for managing your financial and personal care decisions if you are unable to do this for yourself.

Example: Marie, your niece, is your financial and personal care Attorney.

Different People for Financial and Personal Care Enduring Powers of Attorney

You can have different people be your Attorney for financial and personal care decisions. One person would manage your financial matters and a different person would manage your personal care decisions, once you can't. There are rules to settle any disputes between your Attorneys.

Example: Marie, your niece, is your financial Attorney. Daniel, your son, is your personal care Attorney.

Multiple People for Each Kind of Enduring Powers of Attorney (Financial and Personal Care)

You can have more than one person be your Attorney for financial or personal care decisions. There are two ways to set this up:

- You can require everyone named as Attorney to agree on a decision before anything can happen.

Example: Your children, Daniel AND Linda, are your Financial Attorneys. They both need to be present to make any financial decisions. They BOTH need to agree and sign on every decision before anything can be done.



Tip: Having everyone agree can make it more complicated, especially if the different people who act as Attorneys live in other provinces or countries. Talk to your lawyer about what works best for you.

- You can arrange that any one person named as Attorney can make decisions on their own.

Example: Your children, Daniel and Linda, are your Personal Care Attorneys. Either one of them can make a personal care decision for you. If the doctor calls Daniel to ask which medicine he would rather you have, he can answer the doctor on his own, and does not need Linda to agree. If Daniel is away on vacation and the nursing home needs a decision made, they can call Linda and she can make the decision without Daniel's approval.



Tip: You can choose in advance which decisions your Attorney is able to make on your behalf.

Often spouses identify each other as Attorney. It is a good idea to also name an Alternate Enduring Power of Attorney in case both spouses are injured at the same time (e.g., in a car accident).

Be sure to name people who are trustworthy in your Enduring Powers of Attorney documents. This decision is very important, and it can be hard and expensive for your family to change later. For example, do not just make the financial Attorney your eldest child by default. Choose someone you know you can trust, because they will have control over your money. Avoid making your Attorney someone who may be tempted to misuse your funds. This could include people who have problems with gambling, high financial needs or who have committed fraud in the past.

Being someone's financial or personal care Attorney is a big job. Choose someone responsible, who will spend the time to manage your affairs well.

Making someone an Attorney does not give that person the ability to change your Will. When you die, the Enduring Power of Attorney ends and your Executor takes over all decisions that you laid out in your Will.



Tip: It is a good idea to ask the people you name in your Enduring Power of Attorney document. Give them a copy or tell them where to find the document should they need to use it.



Tip: It is very important to name an Alternate Attorney in case the person you originally named in your Enduring Power of Attorney document is no longer able to act or make decisions on your behalf.



Tips for Caregivers: When taking care of financial matters, keep a copy of your Enduring Power of Attorney with you. Having your document on hand is helpful because you will need to show proof of Enduring Power of Attorney before acting on someone else's behalf (e.g., paying bills, changing insurance policies, selling their house or car, changing their address with Canada Post, etc.). Banks and other institutions may insist on seeing the original document.

Tips for Caregivers: If you use email, scan a copy of your Enduring Power of Attorney so that you have this ready to send when you are asked for it.

WHAT IF THERE IS NO ONE WHO CAN ACT ON MY BEHALF AS ENDURING POWER OF ATTORNEY?

If you do not have anyone trustworthy available to act on your behalf, such as a family member or friend, you can appoint The Public Trustee of New Brunswick or a licensed trust company to act on your behalf. Ask your lawyer or accountant about this. Keep in mind that choosing this option can be expensive.

You can contact The Public Trustee of New Brunswick at **1 (888) 336-8383** for details and cost information. If you cannot afford to pay, they may be able to reduce the cost of the services.



Tip: You could also appoint the Public Trustee as an Alternate Enduring Power of Attorney, in the event your chosen person can no longer act on your behalf.

Health Care Directives

A Health Care Directive is a document in which you state your wishes for your future medical treatment and care. As long as you are able to understand your doctors and communicate with them, you will make your own decisions about your health care. However, if in the future you can't make decisions on your own (e.g., after you have a stroke or if you are in a coma), this document will help your health professionals and your loved ones understand the decisions you would have made for yourself.

By setting up a Health Care Directive, you can state your wishes for future health care. Some examples include:

- I do (or do not) want CPR
- I do (or do not) want to be put on a respirator or ventilator
- I do (or do not) want to go to the Intensive Care Unit (ICU)
- I want to die at home, in hospice, or in hospital.



Tip: Talk with your doctor about these different choices. These are big decisions to make.

You can set out your health care instructions in three ways:

1. You can hire a lawyer to prepare an Enduring Power of Attorney for personal care and include your health care instructions in it.
2. You can make an Enduring Power of Attorney for personal care yourself using this form from the Public Legal Education and Information Service of New Brunswick (PLEIS): https://www.legal-info-legale.nb.ca/en/uploads/file/pdfs/planning_ahead/F-1.%20Enduring%20Power%20of%20Attorney%20for%20Personal%20Care%20-%20Forms%20-%20English.pdf. You must sign and date this document in front of two independent adult witnesses. The witnesses cannot be the people you name in the document (e.g., as your personal care Attorney), their spouse, common-law partner or child.

- Before completing this document, read this guide on Enduring Powers of Attorney published by the Public Legal Education and Information Service of New Brunswick: https://www.legal-info-legale.nb.ca/en/powers_of_attorney.

- For more information call PLEIS at (506) 453-5369 or Google “PLEIS Enduring Power of Attorney.”

3. You can make your own Health Care Directive by writing your health care instructions down and dating and signing the document. You can also use this form from the Public Legal Education and Information Service of New Brunswick (PLEIS) https://www.legal-info-legale.nb.ca/en/uploads/file/pdfs/planning_ahead/F-2.%20Health%20Care%20Directive%20-%20Forms%20-%20English.pdf.

- Before completing this document, read this guide on Health Care Directives published by the Public Legal Education and Information Service of New Brunswick: <https://www.legal-info-legale.nb.ca/en/health-care-directives>.

- For more information call PLEIS at (506) 453-5369 or Google “PLEIS Health Care Directive.”

Since Health Care Directives do not need to be made by a lawyer, they are easy to change and update as your health changes over time.

If you make different documents (e.g., An Enduring Power of Attorney and a Health Care Directive) and there is a conflict in your instructions, the most recent document will be followed. Keep your Health Care Directive up to date. Sign it and date it when you make changes.

It is important to give a copy of your Health Care Directive to your doctor, your personal care Attorney, and any family members or friends involved in your care, so they know your wishes for treatment if you are hospitalized and unable to communicate. It is also a good idea to give a copy to the Health Records Department at the hospital you go to. Again, keep in mind that what is set out in your most recent document are the instructions that must legally be followed.



Tip: It is a good idea to keep a copy of your Health Care Directives on your refrigerator so that it is easy to find. Ambulance workers will often check your refrigerator to see if there are directives posted there.

Tip: You can register your Health Care Directive with Medic Alert and wear a bracelet stating this.

Tip: You can change your personal care Attorney. In the case of separation or divorce, your ex-spouse is automatically no longer your personal care Attorney.

Tip: These online resources can be helpful for thinking about your health care instructions: <https://planwellguide.com> and <https://www.advancecareplanning.ca>.

Health and Medical Care



Numbers to know

911: If you are in a medical emergency, call **911**.

811: If you are not in an emergency but want to talk with a nurse about your health, call Tele-Care at **811**. Tele-Care is a free and confidential helpline for getting health advice from a registered nurse. It is open 24 hours a day, 7 days a week.

211: If you want to find programs and services in your community, call **211**. This is a free and confidential helpline to help you find social, community, health, and government services near you. You can also find them online at <https://nb.211.ca>

411: If you want to find businesses or residential listings in your community, call **411**. You can also find them online at <https://411.ca>.

Stay Healthy: Prevent Falls Before They Happen!

DID YOU KNOW?

- Falls are the leading cause of injury among older adults
- 8 older adults are hospitalized in New Brunswick each day because of falling
- More than 85% of injury-related hospitalizations for older adults are the result of falls
- More than 95% of hip fractures are caused by falling

To learn more about keeping your independence and preventing falls, visit <https://www.findingbalancenb.ca> or Google “finding balance NB.”

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Medical Services and Programs

Finding medical services can be hard. Below is a description of some programs and services that can help you with your health and medical care, both in and out of hospital:

Accessing Healthcare and Mental Health Supports in New Brunswick

Are you looking for a healthcare provider? Do you need help accessing other health care options such as pharmacies, walk-in clinics, or addictions and mental health support?

The Department of Health's Accessing Healthcare website can help you find the healthcare services you need. For more information, visit socialsupportsnb.ca/healthcare.

The New Brunswick Extra Mural Program

Who are they and what do they do?

The Extra Mural Program helps people care for their health at home, so that they can stay out of hospital or that their time in hospital is shorter. Some services that they provide include nursing care, physiotherapy, occupational therapy, social work, respiratory therapy, speech language pathology, and clinical nutrition.

Extra Mural is not homemaker care. That is, they do not provide cleaning, cooking, and day-to-day help in your home. If you need homemakers, see the chapter on "Home Support Services" for more information.

How do you access services through Extra Mural?

- If you have a family doctor or nurse practitioner, you can refer yourself
- Your family doctor can refer you
- You must qualify for Extra Mural services. To qualify:
 - You must have a family doctor or nurse practitioner
 - You must have a Medicare card
 - You must need medical help in your home

Who would qualify for Extra Mural?

Example: Betty is 65 years old and has been discharged from hospital after a bad fall and will need help from an Occupational Therapist at home.

Example: Sam is 70 years old, has cancer and is not able to drive. He needs weekly nursing care while he is in treatment.

Who wouldn't qualify for Extra Mural?

Example: Fred is 65 and uses a cane to help him move around. Fred is able to drive himself to his doctor appointments and is able to maintain living at home independently, with a little help from his daughter.

Example: Clara is 70 and drives herself into town once a week for appointments and groceries. Clara likes living independently, but wishes she had some help in her home with cleaning and making meals.

How does Extra Mural work?

- **Extra Mural in the community:**
 - Extra Mural has health care professionals that work with patients in their homes.
- **Extra Mural in the hospitals:**
 - Extra Mural Liaison Nurses work with the hospital health care team, patients, and their families, to plan a safe and supported discharge from hospital to home. Follow-up by other Extra Mural services may also be arranged (e.g., Occupational Therapy, Physiotherapy, Speech Language Pathology).
- **Extra Mural in Long-Term Care:**
 - For those who qualify, Extra Mural offers services within Long-Term Care Homes. (See chapter on “Long-Term Care Homes” for full description of the different types of Care Homes.) They offer all services in Special Care Homes. They offer some services in Nursing Homes (e.g., Occupational Therapy and Physiotherapy are common in Nursing Homes).

What if you need palliative care?

Extra Mural supports a palliative care approach to help people die comfortably at home with medical supports. Extra Mural also supports Medical Assistance in Dying (MAID) services at home. For more information on MAID see the chapter on “End of Life.”



Tip: Extra Mural does not offer Home Support Services, such as help with cleaning, grooming, bathing, etc. To learn more about this, see the chapter on “Home Support Services.”

Tip: Do not worry if you are discharged from Extra Mural once things are going well. While Extra Mural services are usually for a shorter period of time, you can always get the services again if you need them and still qualify.

For more information on the Extra Mural Program, call **1-888-862-2111**, visit <https://extramuralnb.ca/>, or Google “Extra Mural NB.”

Health Services Department

If the Department of Social Development has determined that you have low income, you may qualify for programs through Health Services. They offer a variety of services such as:

- Hearing Aid Program
- Dental Program
- Medical Supplies Program
- And more

For a full list of programs that they offer, call **2-1-1**, visit socialsupportsnb.ca/health-services or Google “DSD health services.”

Vision Loss Rehabilitation Program:

Do you struggle with vision loss that affects your daily life?

If yes, Vision Loss Rehabilitation New Brunswick can help you with training and support. This is a free service. You can be referred by a health professional, such as your doctor, a nurse practitioner or an optometrist. You can also refer yourself by calling the nearest program office:

- Saint John: **506-634-7277**
- Fredericton: **506-458-0060**
- Moncton: **506-857-4240**
- Bathurst: **506-546-9922**

For more information on the program, visit socialsupportsnb.ca/vision-loss, or Google “Vision loss rehabilitation NB.”

Health and Medication Coverage Plans

Are you wondering what programs are available to help you with health and prescription drug coverage? Do you need financial help paying for health-related issues or prescriptions?

If yes, the following programs may be able to help:

NEW BRUNSWICK PRESCRIPTION DRUG PROGRAM

If you receive the Federal Guaranteed Income Supplement (GIS), you are covered by the New Brunswick Prescription Drug Plan (NBPDP).

If you do not receive the Federal Guaranteed Income Supplement (GIS), but your income is below a certain amount, you may qualify for the New Brunswick Prescription Drug Plan (NBPDP).

For more information on this program and to apply, call **1-800-332-3692**, visit: socialsupportsnb.ca/prescriptions, or Google "NB Prescription Drug Program."

NEW BRUNSWICK DRUG PLAN

If you do not qualify for the New Brunswick Prescription Drug Plan (listed above), you may enroll in the New Brunswick Drug Plan, which is offered to New Brunswickers who do not have health insurance. Eligibility for this program is based on income.

For more information on this program, call **1-855-540-7325**, visit: socialsupportsnb.ca/prescriptions, or Google "NB Drug Plan."

MEDAVIE BLUE CROSS SENIORS' PRESCRIPTION DRUG PROGRAM

If you are 65 years old and over and are not covered by another drug program, you may apply for the Medavie Blue Cross Seniors' Prescription Drug Program.

To enroll in this program or for more information:

- Call **1-800-332-3692** to receive the Medavie Blue Cross Seniors' Prescription Drug Program application form
- The application form can be found here https://docs.medaviebc.ca/FORM-979E-MBC-Seniors-Application-Form_Fillable.pdf

MEDAVIE BLUE CROSS SENIORS' HEALTH PROGRAM

This program offers seniors with additional health benefits, such as chiropractors, hearing aids, diabetic test strips, and dental benefits.

To enroll in this program or for more information:

- Call: **1-844-209-7599**
- The application form can be found here <https://docs.medaviebc.ca/members-EN/FORM-070-E-Seniors-Health-Program-Application-Form.pdf>

Medications – Helpful information to know

WILL MY MEDICATIONS BE COVERED IF I MOVE INTO A LONG-TERM CARE FACILITY?

If the Department of Social Development decides that you have low-income, your medications may be covered in Long-Term Care (e.g., a nursing home).

There are also options to have your medications covered under some private health insurance policies (like Medavie Blue Cross or Sun Life) or programs offered through the Government of New Brunswick (see above).

If you pay privately for long-term care, then you must have your own private coverage or go through the New Brunswick Drug Plan. For more information on the New Brunswick Drug Plan, call **1-855-540-7325**, visit socialsupportsnb.ca/prescriptions, or Google “NB Drug Plan.”

DO YOU HAVE A HARD TIME REMEMBERING WHICH PILL YOU'VE ALREADY TAKEN EACH DAY?

Ask your pharmacist about how to help you keep track. An occupational therapist can also review how well you keep track of your medications and suggest different strategies to help. Some strategies include:

- **Bubble packs:** Your pharmacist can package your pills in a special foil package to help you keep track of what pills you have to take and when.
- **Daily pill sorting boxes:** These help you keep track of what days to take which medications.
- **Automatic pill dispensers:** These are devices you can buy and program.

- **Medication reminder services:** You can use smart watches or devices like Google Home or Alexa to remind you to take medications. Some companies like CareLink Advantage also offer reminders through their alert devices. Carelink Advantage: Call **1-866-876-7401**, visit <https://carelinkadvantage.ca/>, or Google “carelink advantage.”

DID YOU KNOW?

Pharmacies offer many different services and products. Some of these include:

- **Medication disposal:** You can take your old medications to the pharmacy for safe disposal. This is a free service.
- **Alternate forms of medicine:** Pharmacists can help you find alternate forms of medications for some health issues, if you do not have a prescription.
- **Medication review:** Pharmacists are experts in medications and can help you make sure that the medications you are taking are right for you.



Tip: Did you know that older adults are hospitalized five times more often than younger adults because of harmful medication side effects?

As we age, our bodies process medications less well. This means that medications you might have taken for years can become unnecessary or even harmful. Here are some questions to ask your doctor or pharmacist:

- Why am I taking this medication?
- What are the benefits or harms of this medication?
- Does this medication affect any other medications that I am taking?
- Can this medication affect my memory?
- Can this medication raise my chances of falling?

To learn more about medication see www.deprescribingnetwork.ca

Adult Protection

Are you having a hard time taking care of yourself? Is someone you know not getting the care they need to be safe?

This may include things like:

- Poor hygiene
- Poor nutrition
- Not getting medical care when needed
- Going without heat, water, or electricity in the home, and/or
- Living in an unsafe environment

If so, the Adult Protection Program can help. If you have concerns about:

- a senior aged 65 or older, or
- an adult who lives with a disability

Contact Social Development at **1-833-733-7835** and press option 1 to make an Adult Protection referral.

Services are available 24 hours a day, seven days a week.

Visit socialsupportsnb.ca/adult-protection for more information.

Walkers,
wheelchairs,
grab bars, raised
toilet seats, etc.:

Tools to help you move
around safely



Do you have a hard time getting around (e.g., moving around the house, getting up and down stairs)?

Do you have a physical disability?

If so, the **first step** is to talk to someone who can help!

The following can help you find equipment that is right for you:

Private Occupational Therapists and Physiotherapists

- You can hire an Occupational Therapist or a Physiotherapist. An Occupational Therapist can work with you to make your daily activities easier to do. A Physiotherapist can help you get back on your feet after an injury or move around more easily. If you have private insurance (e.g., Blue Cross, Sun Life, etc.), check to see if these services are included in your plan. You may need a note from your doctor or nurse practitioner that says these services are needed. This note is needed so you can claim these costs on your health insurance and/or taxes. Doctors and nurse practitioners will sometimes charge a fee to write that note.

Extra Mural Program (to see an Occupational Therapist or Physiotherapist)

- You do not need a referral from your doctor or nurse practitioner to go through the Extra Mural Program. You can contact the Extra Mural Program directly to be referred for Occupational Therapy and Physiotherapy.
- For more information:
 - Phone number: **1-888-862-2111**
 - Website: <https://extramuralnb.ca/en/> (Or Google Extra Mural NB)

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Outpatient Services (to see an Occupational Therapist or Physiotherapist)

- Depending on where you live, you may be able to see an Occupational Therapist or Physiotherapist via your local hospital or community health centre free of charge. Call your nearest hospital or health care centre and ask for the Occupational Therapy/Physiotherapy department to find out what services are available to you. Depending on the facility, you may not need a referral from your doctor or another health care professional.

Ability New Brunswick

- They can connect you with specialists (e.g., Occupational Therapists or Physiotherapists), help you find financial help, and point you in the direction of many other helpful services and information.
- For more information:
 - Phone number: **1-866-462-9555**
 - Website: <https://www.abilitynb.ca/> (Or Google “Ability NB”)

Family Doctor/Nurse Practitioner

- You do not need to be referred by your family doctor or nurse practitioner to see an Occupational Therapist or Physiotherapist. However, they can help you find one of these specialists. They can also help you find other services and figure out what may be causing the issue with mobility.
- If you have private insurance (e.g., Blue Cross, Sun Life, etc.), you may need a note from your doctor or nurse practitioner. This note is needed so you can claim these costs on your health insurance and/or taxes. Doctors or nurse practitioners will sometimes charge a fee to write that note.

Are you concerned about your home safety?



Tip: A Home Safety Checklist can help you identify hazards in your home and make suggestions. For more information see https://nbtrauma.ca/wp-content/uploads/2020/11/TraumaNB_HomeSafetyChecklist_EN.pdf or Google “staying independent checklist NB”. You can also ask for a home safety assessment from an Occupational Therapist.



Tips on buying or renting equipment (e.g., walkers, canes, wheelchairs, lift chairs, etc.): There are many kinds of equipment that can help you. These include walkers, canes, wheelchairs, raised toilet seats, seats for the shower, chairs that raise you up to help you get out of the chair, and grab bars (e.g., by your bed, in the shower, next to the toilet), etc.



Financial Tip: Before you buy, ask your Occupational Therapist if you can use any equipment that you may already have (e.g., a walker that used to belong to a friend or spouse). Equipment needs to be right for your height, weight, and needs. It is important that you have the right equipment for you.

Financial Tip: Ask your doctor or nurse practitioner to write a prescription for equipment (like walkers, wheelchairs, or lift chairs) before you buy them, so they can be claimed on your taxes or private health insurance, if your insurance plan covers this.

Financial Tip: Keep your receipts to use for when you file your taxes. You can find out more information about how to claim these kinds of purchases on your taxes here: <https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4065/medical-expenses.html> or Google “Medical Expenses CRA.”

Financial Tip: If you do not have the money to pay for equipment (e.g., wheelchairs, hearing aids, glasses), assistance finding financial help may be available through one of following:

- Health Services Branch of the Department of Social Development **(1-833-733-7835)**
- The Extra Mural Program **(1-888-862-2111)**
- Ability New Brunswick **(1-866-462-9555)**

Financial Tip: If you need financial help to buy equipment, it's good to start early. This process means first getting a note from your doctor or nurse practitioner. Then, you need an assessment and a recommendation from an occupational therapist or a physiotherapist. After that, you get a trial period for using the equipment. Then you apply for the equipment. After that, you can order and then will receive the equipment. All of this can take anywhere from 2 months to a year or more.

Drug Stores

Did you know that equipment like walkers, canes, and wheelchairs can be rented or bought from some drug stores?



Financial Tip: Most drug stores have “seniors’ day” discounts. Try to buy equipment on these days or ask if they will give you the senior’s day discount anyway.

Financial Tip: Some stores will let you put the price of a rental toward the purchase. So, if you rent a walker and decide you want to keep it, they will sometimes discount what you already paid from the price of the purchase.

Here is a list of some of the programs and services that are available in New Brunswick. Occupational Therapists and Physiotherapists (via **Extra Mural, Outpatient Services**, or hired **Privately**) and **Ability NB** (listed above) can help you figure out what you qualify for, and which of these are right for you.

Working with these professionals can help a lot so calling them is a good first step!

Veteran's Disability Benefits

Do you have a physical disability and are a veteran, a serving, or former member of the Canada Armed Forces or the RCMP, or their spouse or dependent?

Disability benefits are available to eligible veterans, serving and former members of the Canada Armed Forces and the RCMP, as well as to their spouses and dependents.

For more information:

Phone: **1-866-522-2122** (toll-free, English)

1-866-522-2022 (toll-free, French)

Website: <https://www.veterans.gc.ca/en/financial-programs-and-services/compensation-illness-or-injury/disability-benefits> (Or Google "Veterans disability benefits Canada").

Easter Seals Equipment Rental Programs

Are you having a hard time finding or paying for equipment rentals? You may qualify for help through Easter Seals.

These programs provide long-term loans for people who ‘fall through the cracks’ and can’t get the equipment and help they need.

Contact number: **1-888-280-8155**

Personal Services Program: <https://www.easterseals.nb.ca/index.php/en/inner-page/personal-services-program-ppsp> (Or Google “Easter seals personal services program”)

Equipment Recycle Program: <https://www.easterseals.nb.ca/index.php/en/inner-page/social-development-equipment-recycle-program> (Or Google “Easter seals equipment recycle program”)

First Nations and Inuit Health Branch

Are you from a First Nations or Inuit community and are having a hard time with mobility (e.g., getting around the house or climbing stairs)? The First Nations and Inuit Health Branch can help you get started.

Contact number: **1-800-567-9604**

Website: <https://www.sac-isc.gc.ca/eng/1569861171996/1569861324236> (Or Google “CRA indigenous health”)

Canadian Red Cross: Health Equipment Loan Programs

Are you having a hard time moving around (e.g., trouble walking, getting up and down stairs) and need a short-term loan of equipment (e.g., wheelchair, walker, cane, bath seat, bed handle, lifts, etc.)?

The Canadian Red Cross offers free short-term equipment loans to people in need. You will need to have a written referral from a doctor, nurse practitioner, physiotherapist, or occupational therapist to borrow equipment through their programs.

To apply, contact your nearest local Canadian Red Cross office:

- Bathurst: 506-548-2824
- Campbellton: 506-759-8521
- Edmundston: 506-736-0050
- Fredericton: 506-458-8445
- Grand Falls: 506-473-5897
- Moncton: 506-863-2650
- Richibucto: 506-523-4479
- Saint John: 506-674-6200
- Tracadie: 506-395-2010
- Woodstock: 506-328-8881

For more information on this program, visit:

socialsupportsnb.ca/redcross

(Or Google “Social Supports NB Red Cross equipment loan”).

Health Services Program (Government of New Brunswick)

Do you have low income and need help finding medical supplies and equipment (e.g., wheelchairs, compression socks, hearing aids, etc.)?

This program helps people with low income to get the medical supplies and equipment they need (e.g., wheelchair, hearing aids, compression garments, ostomy supplies, vision care).

Contact number: **1-833-733-7835**

Website: socialsupportsnb.ca/health-services

Homeowner Repair Program for Seniors

Do you have low income and need to make changes to your home so that you can get around more easily and safely (e.g., putting in ramps, grab bars, brighter lights, or railings in hallways)?

This program gives financial help to seniors with low income to make changes to their house or apartment to make it easier for them to move around.

To qualify:

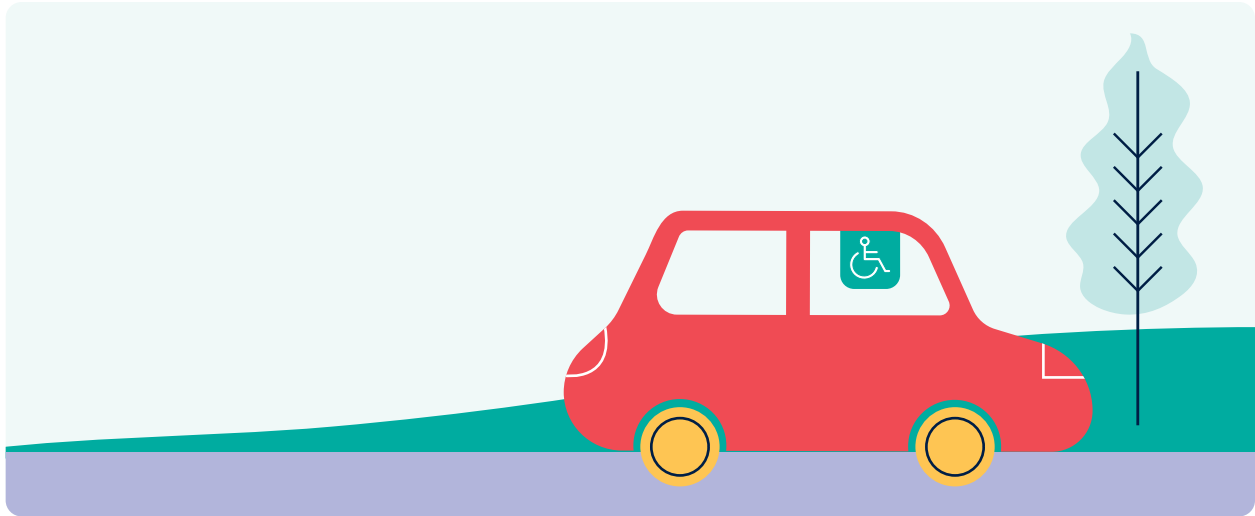
- You are 65 years of age or older
- You qualify as 'low income' by the Department of Social Development (**1-833-733-7835**)
- You have a hard time with daily living activities (moving around easily at home, getting dressed, getting up and down stairs, etc.)
- You own or rent a house or apartment

Contact number: **1-833-733-7835**

Website: <https://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/Housing/HomeownerRepairProgramSeniors.pdf> (Or Google "Homeowner Repair Program for Seniors GNB")



Tip: If you rent, you will need a written note from your landlord to approve the changes. Get this note before you start the application process.



Parking permits and placards for persons with disabilities

Do you have a physical disability and need a parking permit or placard (sign that hangs in your car window) for your vehicle?

You can get a temporary or permanent parking placard to hang in the window of your vehicle to be able to park in marked parking spots that are closer to buildings.

Contact number: **1-888-762-8600**

To apply: <https://www.pxw1.snb.ca/snb7001/b/1000/CSS-FOL-78-9300B.pdf>
(Or Google “GNB application for disabled parking permit”)

Some of the application form needs to be filled out by your doctor, nurse practitioner, occupational therapist, or physiotherapist. Once the form is complete, send it by mail or bring it in to any Service New Brunswick centre to get your placard.

Tax rebate for specially equipped vehicles for persons with disabilities

Do you have a physical disability or have a hard time moving around and have bought a vehicle in New Brunswick?

If so, the provincial government will refund the 10 % provincial portion of the HST if:

- Your vehicle has the equipment installed to help a wheelchair or scooter to get in or out of your vehicle (e.g., hydraulic lifts);
- Your vehicle has special driving controls (e.g., hand controls, steering devices, etc.) that help with the operation of your vehicle (does not include spinner knobs);
- Your vehicle is not operated by any person who earns any money by using your vehicle;
- You are not able to get any other GST/ HST credit or rebates related to the purchase of your vehicle.

Contact number: **1-800-669-7070**

To apply: <https://www.pwx1.snb.ca/snb7001/b/1000/CSS-FOL-HST-R-02B.pdf>

(Or Google “Tax rebate for specially equipped vehicles GNB application for refund”)

Vehicle Retrofit Program (Through Ability NB)

Does your vehicle need assistive technology (e.g., ramps) to make getting in and out or driving easier?

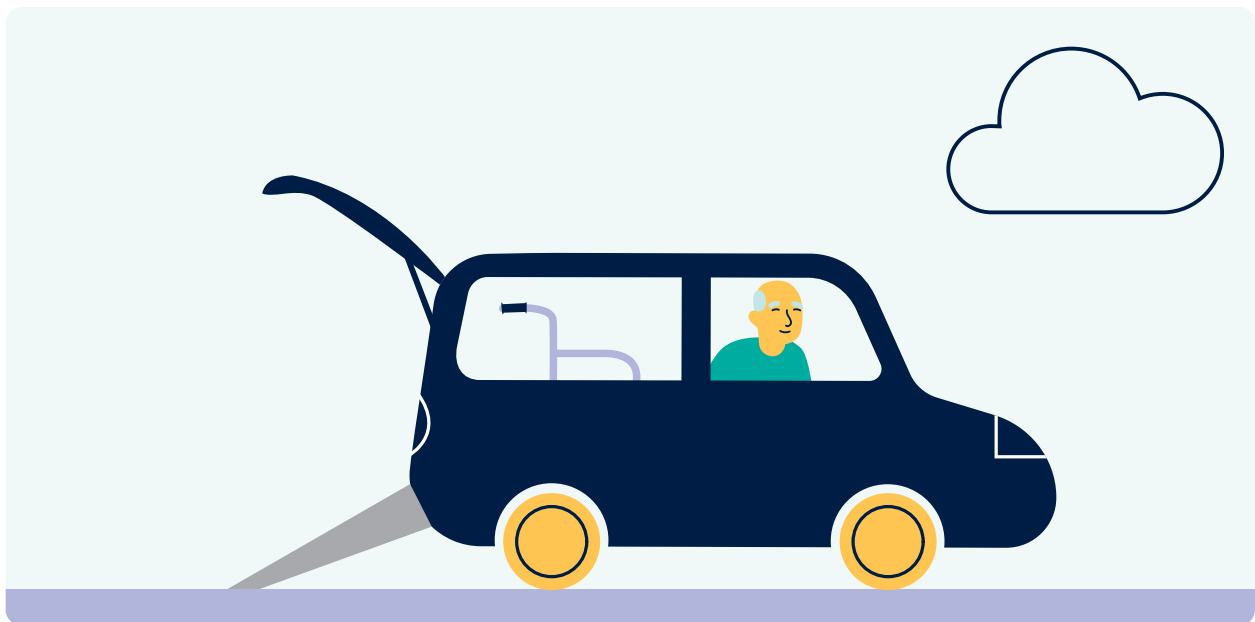
This program provides financial help up to 80% of the cost of installing accessibility features to your vehicle, to a maximum of \$8000. You can renew this financial help every eight years.

Examples of changes to your vehicle that may be eligible:

- Wheelchair lifts and ramps
- Equipment for getting into a vehicle (such as a transfer seat)
- Roof, floor, and door alterations (only if needed to help with accessibility)
- Wheelchair and scooter lifts
- Driving equipment (requires evaluation, training, and retesting)
- Other features not listed above may also be considered

Contact number: **1-866-462-9555**

For more information, see socialsupportsnb.ca/vehicle-retrofit or Google “Application for Vehicle Retrofit Program Ability NB”.



Vision Loss Rehabilitation Program

Is your daily life being affected by vision loss?

There are services offered through Vision Loss Rehabilitation New Brunswick to support you. These services can be accessed in two ways:

1. Referral from a health professional: A family doctor, a nurse practitioner, an ophthalmologist, optometrist, Extra Mural worker, or other health practitioners can send a referral in for you
2. Self-referral: If you have vision loss, you can contact one of the province's four Vision Loss Rehabilitation offices directly:
 - Bathurst: **506-546-9922**
 - Fredericton: **506-458-0060**
 - Moncton: **506-857-4240**
 - Saint John: **506-634-7277**



For more information on the Vision Loss Rehabilitation Program, you can also visit:
socialsupportsnb.ca/vision-loss (Or Google "Social Supports NB Vision Loss Program").

Hearing Loss

Are you having trouble with your hearing?

If so, you can get your hearing tested by:

- Making an appointment with your family doctor or nurse practitioner. They can refer you to be tested by an audiologist, who specializes in hearing loss.
- You can also choose to find an audiologist yourself. Many audiologists have private offices which can be found by calling **4-1-1**.

Hearing aids are not covered by Medicare. Some private insurance companies (e.g., Blue Cross, Sun Life, etc.) may offer some coverage as part of your plan. If you have private insurance, check with your provider.

Some financial supports are available for people with low income. If you are a current client of the Department of Social Development (i.e., you have a Social Development health card that they provided you), you may be able to get some financial help for hearing aids. More information on this can be found by calling **1-833-733-7835** or online at socialsupportsnb.ca/health-services.



Living with Dementia



Have you noticed changes in your thinking, memory, or ability to do everyday activities? If so, talk with your family doctor or nurse practitioner and loved ones about your concerns.

Dementia is not a normal part of aging. Here are some of the differences:

NORMAL AGING	DEMENTIA
Getting lost in a new or unfamiliar place.	Getting lost in a familiar place, like your neighborhood or your home.
Missing a monthly payment, every once in a while.	Difficulty taking care of monthly bills. Not able to take care of banking or paying for every day shopping items.
Forgetting some events from a year ago.	Forgetting events from yesterday or the past week. Not able to remember upcoming appointments, even with frequent reminders.
Sometimes forgetting someone's name or what you were talking about.	Having a hard time following a conversation. Often repeating questions or stories. Trouble naming common items or close family members and friends.
Losing things from time to time.	Often misplacing things and not being able to find them, or later finding them in odd places.
Getting the day or date mixed up.	Losing track of time. Being unable to remember the date, season or year.
Being a bit slower to finish a normal task.	Taking a long time or not being able to complete a day-to-day task.

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There are other conditions that can cause symptoms similar to dementia. The following medical issues should be looked into before a diagnosis of dementia can be confirmed:

- Hearing loss
- Medication side effects
- Infection
- Depression or grief
- Delirium

It is important to understand why the changes in your thinking, memory and behaviour are happening. Early detection of dementia is important. Plan a visit to your doctor or nurse practitioner if you think you might be experiencing early signs of dementia.

If you do not have a family doctor or nurse practitioner, you can visit a general walk-in clinic in your area.



Tip: To rule out these other conditions, talk with your doctor or nurse practitioner, have your hearing tested and speak with your pharmacist about your medications.

Preparing to visit your doctor



When you make an appointment, tell the receptionist you have concerns about your thinking and memory. Ask what you can expect during the appointment, how long it will take, and if you can bring someone with you.

Be prepared for the visit! Use the checklist below to note the types of problems you have been having. If possible, note when you first noticed the problem:

PROBLEMS I AM EXPERIENCING	DATE THAT I (OR OTHERS) FIRST NOTICED THE PROBLEM
Attention: Do you often lose your train of thought or become easily distracted?	<input type="text"/>
Coordination: Do you have trouble using familiar tools (e.g., having a hard time using a common tool such as a screwdriver)?	<input type="text"/>
Mood: Do you feel low or have no interest in activities that used to be fun?	<input type="text"/>
Daily activities: Do you have trouble doing daily activities (e.g., making a light snack)?	<input type="text"/>

PROBLEMS I AM EXPERIENCING	DATE THAT I (OR OTHERS) FIRST NOTICED THE PROBLEM
Planning: Do you have trouble organizing your day or judging the safety of a situation (e.g., Can you explain what to do if there was a fire in your house)?	<div></div>
Getting lost: Do you often get lost (e.g., when walking or driving)?	<div></div>
Vision: Do you have trouble seeing or being able to recognize familiar faces?	<div></div>
Memory: Do your family members get annoyed because you ask the same questions over and over?	<div></div>
Language: Do you have trouble following instructions that have lots of steps (e.g., following directions like, "After you change your clothes, put your boots on and then meet me in the car.")?	<div></div>
Walking: Has there been a change in your ability to walk or have you been falling more often?	<div></div>
Personality and Behaviours: Are you... <ul style="list-style-type: none"> • Seeing or hearing things that aren't there? • Becoming suspicious of others? • Acting unusual in social situations? 	<div></div>



Tip: Write down a list of questions you have for the doctor or nurse practitioner. Take your questions and the above checklist to your next appointment with them.

Tip: Make a list of all the specialists or other doctors who care for you and take all your medications to your appointments.

At the Doctor's appointment

Ask someone you trust to come with you to your appointment and to take notes. If possible, ask them to help you remember details or make a list about what you have been experiencing. It is important that you speak on your own behalf.

Once you are at the appointment with your family doctor or nurse practitioner, let them know if you have hearing loss, vision problems, recent illnesses, periods of grief or struggles with mental health, and if there is a family history of dementia or other diseases.

The appointment will likely involve:

- a) History taking. The doctor will ask about your memory and how you have been making out at home (use the checklist on the previous page).
- b) Physical and neurological exam. The doctor may listen to your heart and lungs. They may also test your reflexes or ask about changes in your strength.
- c) Memory Screening. The doctor may conduct a paper and pen test to assess your memory.
- d) In some cases, the doctor may also order blood tests and other tests, such as an MRI or CT scan, to help confirm the diagnosis or to rule out other diseases.

The appointment may end with the doctor giving you a diagnosis, or they may want to do more tests.

If you are diagnosed with dementia, here are some questions that can be helpful to ask your doctor or nurse practitioner:

- What type of dementia do I have?
- What stage of dementia am I in?
- What kinds of treatments can help (e.g., medications, occupational therapy)?



Tip: Write down the answers or have someone with you who can help you to remember.

After a dementia diagnosis

People can feel many different emotions after receiving a diagnosis of dementia. If you need to talk with someone about your feelings, call the Alzheimer Society of New Brunswick at **1-800-664-8411** or email **info@alzheimernb.ca** and ask about their free services. Even though they are called the “Alzheimer Society,” they have information about all types of dementia.

Next steps:

TALK TO SOMEONE

When you are ready, talk to those you are close to about your diagnosis of dementia and the emotions you are experiencing.

LEARN ABOUT DEMENTIA

There are different kinds of dementia, including Alzheimer’s disease, vascular dementia, fronto-temporal dementia, Lewy-Body dementia and mixed dementia. Learning about the type of dementia you have can help you understand your experience.



Tip for caregivers: It is difficult to watch a person with dementia’s symptoms progress. Knowing about dementia and the various symptoms can help you prepare and build strategies.

The Government of New Brunswick’s Dementia website has answers to many common questions about dementia.

Visit their website at: gnb.ca/dementia.

FIND INFORMATION AND SUPPORT

The Alzheimer Society of New Brunswick offers the First Link program, which focuses on helping you live well with dementia. Although they are called the “Alzheimer Society,” they provide information and supports for all types of dementia.

Contact the Alzheimer Society for more information on these programs or to access free services. Call **1-800-664-8411** or email **info@alzheimernb.ca**.

PLAN FOR THE FUTURE

Dementia is a progressive degenerative disease, which means that the symptoms will get worse. Try to learn about the type of dementia you have, the symptoms you are likely to experience and build strategies to help you manage.

Each person's progression through dementia is unique. It is important to stay independent but equally important to accept others' help. Planning for the future is a way to feel in control. Think about what is important to you and make sure to write down your wishes and talk to family members, friends and your lawyer about your wishes. Here are some things to think about and plan for:

- Driving is a complex skill and eventually you will not be able to drive. See the chapter on "Driving Safety and Aging" for more information.
- You may eventually need help to remain in your home. See the chapter on "Home Support Services" for more information.
- You may need to consider moving into a Long-term Care facility. See the chapter on "Long-Term Care Homes" for more information.
- It is very important that you have a Will and Enduring Powers of Attorney signed before you lose the capacity to make these documents. See the chapter on "Legal Matters" for more information.



Tip: Make a list of family or friends you want to share your diagnosis with. Start with a small group and gradually, as you are comfortable, share your feelings about your diagnosis.

Tip: Tell people how to help you. For example, ask for appointment information to be written down. If an appointment will involve a lot of details, go with a person you trust who can help with complex decisions.

Tip: If you are employed, contact your employer's Human Resources department and ensure you know your rights at work.

Supports for Caregivers

Caregiving can be rewarding but it can also be difficult. It is important to recognize what you can do yourself and when you need help. Be realistic.

Take care of yourself

Maintain your own health and wellness so you can remain a caregiver for someone else.

Recognize burnout

- Are you feeling angry, withdrawn, anxious, or exhausted?
- Are you having trouble sleeping or concentrating?
- Have you gained or lost a lot of weight lately?

These can all be signs of stress. Take care of yourself by reaching out to friends and family to talk about your feelings and ask for help.

Build a Support network

- Make a list of people you can rely on for help and note what kinds of tasks they can do (e.g., preparing meals, driving, running errands, picking up groceries).
- Ask in your community about people who can help drive you or the person you are caring for to appointments.
- Have a list of friends who are available to chat on the phone. Keep their phone numbers close by.
- Talk with people who add humour to your day, or who can share a joke and help you remain positive.
- Ask friends or family members to make a meal for you or the person you care for.
- Look for services to help with the care work of cooking and cleaning (see the chapter on “Home Support Services.”).
- Talk to your employer about potential accommodations and supports. This could include things like working from home, extended lunches, flexible hours, etc.



Tip for caregivers: Follow up with your regular medical and dentist appointments. Don't let your appointments get lost in the business of caring for others.

Tip for caregivers: Tell people when you are feeling overwhelmed! Talk to friends and family. You can call **1-866-355-5550** to access free mental health support 24/7. Visit socialsupportsnb.ca/healthcare for more resources.

Tip for caregivers: The Alzheimer Society of NB offers free counselling services and support groups for caregivers, family, and friends of people living with dementia. Visit <https://alzheimer.ca/nb/en> or call **1-800-664-8411**.

Think About Using Home Respite or Relief Care

Respite or relief care is a service that gives short-term breaks to caregivers. This can be during the day or overnight.

You can apply for respite care through the Department of Social Development's Long Term Care Program. For more information, call **1-833-733-7835**, visit socialsupportsnb.ca/LTC or Google "Social Supports NB Long Term Care Program."

The following are common respite/relief care services (also see the chapter on "Home Support Services" for more information on each of these):

Medical Alert Systems: These tools can help ease the anxiety of caregivers who cannot be with the person they are caring for all the time. Medical Alert Systems allow individuals to call for help in an emergency. Some services also offer automatic fall detection, motion sensors, or medication reminders. For more information:

- **Carelink Advantage** – Visit <https://carelinkadvantage.ca/>, Google "carelink advantage," or call **1-866-876-7401**.
- **Lifeline** – visit <https://www.lifeline.ca/en/>, Google "Lifeline Medical Alert Canada," or call **1-866-729-0532**.
- **Caretrak** – Visit <https://www.caretrak.ca/>, Google "caretrak," or call **1-855-333-3381**.
- **Telus LivingWell Companion** – Visit <https://www.telus.com/en/personal-health/livingwell-companion>, Google "telus living well," or call **1-855-724-0031**.

Meals on Wheels: This service provides hot, nutritious, and affordable ready-made meals. To find out if there are services in your area and for more information, call **2-1-1**, visit <https://socialsupportsnb.ca/en/program/meals-wheels> , or Google “Meals on Wheels NB”.

Adult Day Centers: Adult Day Centers offer a safe and supervised setting outside of the home. (See chapter on “Home Support Services” for more information.)

Home Support Services: Home support services may be able to help with a variety of daily activities like cooking, bathing, and cleaning. (See chapter on “Home Support Services” for more information).

Special Care or Nursing Home Respite: Some special care or nursing homes offer short-term respite care for caregivers. Cost and availability vary by location. Visit nb.211.ca online or call **2-1-1** for a list of special care or nursing homes in your area. For more information, see socialsupportsnb.ca/ltc.



Financial Tip: Do you need help paying for respite care services? Call the Department of Social Development at **1-833-733-7835** or try their online Financial Help Calculator to see if you qualify for financial help at [Socialsupportsnb.ca/financialhelpcalculator](https://socialsupportsnb.ca/financialhelpcalculator).

Driving Safety and Aging



Healthy older adults are some of the safest drivers on the road. Many people can drive safely throughout their whole lives. But there are a number of health issues that can come with aging that impact driving safety (e.g., Dementia, Stroke, Parkinson's disease, vision problems).



Tip: As we age, we experience changes such as flexibility, range of motion, and even height. CarFit is a program that promotes safe driving by teaching you how to fit your car to you. To learn more about CarFit, visit https://caot.ca/site/prac-res/carfit?language=en_CA or Google "CAOT carfit".

Driving and Dementia: People with dementia may still be safe to drive in the early stages of the disease. However, they will need to stop driving at some point. Knowing when it is no longer safe to drive and making a plan can make this change easier for you and the people who care for you. For more information go to www.drivinganddementia.ca.

When should I stop driving? What are the warning signs?

To check your driving safety, ask yourself and those close to you, the following questions:

- Have you had any car crashes or near misses in the past year?
- Have you been getting lost while driving?
- Have you been missing stop signs or ignoring other traffic signs?
- Do other drivers honk or pass you often?
- Is it hard for you to keep up with the flow of traffic?
- Have others made comments about your driving habits lately?
- Have there been changes in your driving? Do you need someone to go with you so you don't get lost?

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- Do you have a hard time working the brake and gas pedals?
- Are you driving less often because you are becoming more nervous?
- Is it more difficult to drive on roads with curves or to stay in the middle of your lane?
- Do you forget to use your blinker and check your mirrors when changing lanes?

If the answer was “yes” to any of the above, it is a good time to think about stopping driving.

What to do if I think I may no longer be safe to drive?:

- Talk to your family members or trusted friends. Have a one-on-one conversation about your concerns.
- Talk with your doctor about your concerns.
- Take a lesson or be retested. Local driving schools offer driving refresher courses for older adults. To find local driving schools in your area you can call 4-1-1, visit http://find-a-driving-school.ca/new_brunswick/, or Google “driving schools” in your area.

How can I prepare for the future?

Limiting Driving:

- Drive only routes you are used to.
- Try not to drive during rush hour. Try to drive only between the hours of 10:00 and 3:00.
- Try not to drive at night or when it is very sunny. These conditions can make it hard to see.
- Try not to drive at dawn and dusk. These are times when animals are most likely to be on the road.
- Try not to drive in bad weather.
- Try to avoid busy roads. Take a longer route if it means less traffic.
- Tell someone where you are going and when you should be back.
- Get rid of distractions: Turn off the radio. Don’t eat or drink while driving. Don’t drive when upset. Don’t use your cell phone while driving. Try not to drive with pets in the car, or make sure they are in a carrier case.
- If you get lost, pull off the road into a safe space to figure out next steps.
- Plan your trip ahead of time. Map out your route and give yourself enough time

- to avoid rushing. Group your outings (e.g. grocery and drug store), and plan appointments for the same day to reduce travel. Plan your route so you can make right turns into your destination and avoid crossing traffic by making left turns.
- Talk to your pharmacist about changes in your medications that may impact your driving.
 - Get your vision and hearing checked.

Creating a Plan to stop driving:

If driving safety is becoming a problem, it is important to have a plan for when you will no longer be able to drive. Having information on transportation, delivery services, and other community resources can make it easier when you stop driving. Use the following suggestions to help you get started:

- Have open and honest conversations about driving with friends, family, and your doctor.
- Make a list of the people you can call on to get a drive to social and medical appointments.
- List the events that are priorities, and make sure regular, reliable transportation is available for those events.
- See if there are any public transit options in your area. If so, learn how to use them.
- See if any drug stores, supermarkets and stores offer delivery in your area.
- Find out if there is a “ride share” program in your community.
- If you go to church or other religious services, see if they offer transportation to services and events.
- Talk with other older drivers who have stopped driving and ask about how they found people to help with the driving. Ask them about how they adjusted to the emotional impact of not driving.
- Write an Advanced Directive for Stopping Driving. This involves writing a letter of agreement stating that when the time comes when it is no longer reasonable to drive, that you will stop driving. Sign and date the letter and give copies to your family.

Caregivers

IF YOU HAVE CONCERNS ABOUT AN OLDER PERSON'S DRIVING:

It is common for people to feel sad, depressed, isolated, angry, or frustrated at the idea of not being allowed to drive. This is often a very difficult change in people's lives. Think about how you would feel! When talking about your concerns, it is important to be patient, calm, and to let the person talk about their feelings and concerns.

Use this checklist of warning signs as a guide before starting a conversation about driving. If you feel safe enough, go for a drive with the older driver and make mental notes about the following issues. After the drive, write down the date and what you noticed. Look for patterns over time. Pay attention to when and how often you notice the following:

- Decrease in confidence or increased agitation while driving
- Difficulty turning to see when backing up
- Always has their foot on the brake
- Easily distracted while driving
- Other drivers often honking their horns
- Problems with signaling or trouble navigating turns
- Difficulty parking within a parking space
- Hitting curbs
- Noticing scrapes or dents on the car
- Failure to notice important traffic signs
- Driving at inappropriate speeds
- Needs to use a "co-pilot"
- Near misses or car accidents
- Hard time staying in the middle of the lane
- Getting traffic tickets or warnings when driving
- Getting lost in familiar places

IF YOU HAVE WATCHED THEIR DRIVING AND ARE CONCERNED, YOU CAN TAKE ONE OR MORE OF THE FOLLOWING STEPS:

See if they will agree to stop driving.

- Have a calm conversation and talk about your fear for their safety and the safety of others. This can be a difficult thing to do. Sometimes people won't understand that they are unsafe to drive and will be angry with you. In this case, you can also 'stay on their side' and ask their doctor, a driving school, or the Department of Public Safety to be the ones to step in.

Talk with the person's doctor or nurse practitioner about your concern.

- The doctor or nurse practitioner can tell the person to stop driving or can send the person for tests to see if they are fit to drive.

Ask the person to take a driver's test or a refresher course.

- To find local driving schools in your area you can call 4-1-1, visit http://find-a-driving-school.ca/new_brunswick/, or Google "driving schools" in your area.

If none of the above work and it is clear that the person is not safe to drive, you can report them to the Department of Public Safety in writing.

- The Department of Public Safety does not act on complaints made by phone and requires the written complaint to include:
 - Details of the concerns with specific events and dates
 - The name, date of birth and address of the unsafe driver
 - Name, address and phone number of the person making the complaint
 - The written complaint must be signed and dated
 - **Note that it is possible for the driver to find out from the Department of Public Safety who reported them.**



Caregivers

WHAT TO DO WHEN THE PERSON'S DRIVER'S LICENCE HAS BEEN TAKEN AWAY, BUT THEY WON'T STOP DRIVING

- Distract them when they want to drive.
- Suggest you will go for a drive later.
- Ask a friend to take the person for a drive.
- Explain why they do not need to go out in the car right now (e.g. "we can go visit them later, they are at work right now" or "let's plan to go to the store in a couple hours after I finish doing this").
- Remind the driver that they do not have a valid licence and that it is illegal to drive without one.
- Remind the person that if they are in an accident their insurance will not cover any costs.
- Ask the person's doctor to write a letter outlining why they can no longer drive.
- Remove the keys and the car from the person's view.

The Alzheimer Society of New Brunswick has useful resources to support caregivers of people with dementia. Call **1-800-664-8411** and ask what they can offer for help or check out their online resources:

- <https://alzheimer.ca/en/help-support/im-living-dementia/managing-changes-your-abilities/driving-dementia> (or Google "Alzheimer driving with dementia")
- <https://alzheimer.ca/sites/default/files/documents/DrivingDementiaToolkit.pdf> (or Google "The driving and dementia toolkit")

End of Life:

Things to think about,
know, and do



It is not always comfortable or easy to do but planning for your death can bring peace of mind to you and those who care for you. There is no better time to start than right now!

Think and Talk

Think about what you want (and do not want) for medical treatments and care.

- For example, do you want medical treatments to keep you alive if your heart stops? These are big decisions. Your doctor can help you understand the different choices that you can make.

Think about how you want to be cared for at the end of your life.

- For example, do you want to be cared for at home, at hospice or at a hospital? Think about what you would want in different situations should your health needs change.

Talk with your family, friends, and your doctor about end-of-life.

- These conversations can be hard to have, but they will help others to know your wishes and make decisions during a hard time. Having these conversations can help those who will be grieving after you die.

Get Organized

Hire a lawyer to make your Will and Enduring Powers of Attorney

- Make sure you ask the people you name in your Will (as Executor) and in your Enduring Powers of Attorney documents. Keep them updated on all your important information, including where to find your legal documents.
- For more information, see the chapter on “Legal Matters.”

This guide is for informational purposes only and is not a substitute for professional medical, legal, or financial advice. Programs and information can change over time, so please check details with the services and agencies mentioned in this document. [Last update, June 2024]

Prepare your Health Care Directives

- Make sure that the people you name in your Enduring Power of Attorney document for Personal Care have agreed to this and know where to find a copy of your Health Care Directives.
- Keep your Health Care Directives in a place that is easy to find them, like on your fridge at home. Paramedics will sometimes check the fridge to see if they are on there.
- For more information, see the chapter on “Legal Matters.”

Organize your bills, bank accounts, passwords, and other important documents in one place

- Make copies of any original documents. Keep the originals in a place that is safe from fire, water damage, loss, and theft.
- Make sure someone you trust knows where this information is.
- See the chapter on “My Record of Important Information” for an easy way to keep this organized.

Make a back up plan to pay all your bills

Option 1

- If you have a joint bank account with another person, like a spouse, they can continue to make your payments. There are risks in having joint accounts with another person, but it is common for spouses and common-law partners who share income and expenses. To learn the pros and cons of joint accounts, visit: <https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/power-attorney-financial.html>

Option 2

- If you are the only person named on your accounts as responsible for paying your bills, make an Enduring Power of Attorney for financial matters. You have to hire a New Brunswick lawyer to do this. Ask a person you trust if they are willing to act as your financial Attorney. Once the Enduring Power of Attorney documents are signed, take an original copy to your bank, and have it recorded on your file. Your financial Attorney will then be able to deal with your Bank to pay your bills for you. They have to keep records of every payment they make. They will also be able to make changes to any account (e.g., phone bill, power bill). See the chapter on “Legal Matters” for more information on this.

Note for Caregivers: Financial abuse is a very real problem and banks, and other companies take confidentiality and privacy very seriously. They will require that a financial Attorney is legally appointed and is not abusing the Enduring Power of Attorney. You will be required to show legal proof that you are allowed to take care of that person's financial matters.

Review the beneficiaries listed on all your policies and accounts and make sure they are up to date. Here are some examples:

- Registered Retirement Savings Plan (RRSP)
- Registered Retirement Income Fund (RRIF)
- Tax-Free Savings Account (TFSA)
- Pensions
- Life insurance policies

If you are thinking about Medical Assistance in Dying (MAID), some planning is needed:

TO SEE IF YOU ARE ELIGIBLE AND FOR MORE INFORMATION ABOUT MEDICAL ASSISTANCE IN DYING:

- Talk to your doctor
- View online, by clicking <https://horizonnb.ca/patients-visitors/patient-information-resources/medical-assistance-in-dying-maid/> or Google "MAID Horizon."
- Call the Horizon Health Network: **1-844-225-0220**

Funeral Planning:

PRE-PLAN AND PAY FOR YOUR FUNERAL, WRITE YOUR OBITUARY, PLAN OUT DETAILS ON HOW YOU WOULD LIKE YOUR LIFE TO BE REMEMBERED.

- For example, do you want a green burial, a traditional funeral or cremation?
- What kind of service do you want to have, if any?
- If you want an obituary, is there anything specific that you want to be included?



Tip: Keep in mind that obituaries are optional. They can cost a lot to put in the newspaper. If you want an obituary, you can keep it short.

Tip: If you chose cremation, you do not have to buy an urn from a funeral home, which can be expensive. You can provide your own.

Tip: Funeral Homes can help you through this process. Many can also help you with the paperwork that will need to be done. They will charge a fee for this service.

Planning ahead makes sure that your wishes are known. It can also take a lot of pressure off of those who are grieving after you die.

PUT TOGETHER THE INFORMATION THAT FUNERAL HOMES WILL NEED. THEY DO NOT ALWAYS NEED ALL OF THE INFORMATION LISTED BELOW, BUT THEY CAN HELP YOU WITH THE PAPERWORK NEEDED AFTER DEATH (SUCH AS APPLYING FOR FUNERAL BENEFITS) SO HAVING THIS INFORMATION HANDY CAN BE HELPFUL:

- Social Insurance Numbers of the person who has passed away and their spouse (if applicable)
- A copy of the Will
- Marriage certificate (if applicable)
- Life insurance policies
- Details of private pension plans

Will you need financial help for funeral expenses? The following are benefits that you might qualify for. These could help pay for your funeral or other end-of-life expenses. Most funeral homes can help you with this paperwork.

CANADA PENSION DEATH BENEFIT

- If the person who has died was receiving a pension from the Canada Pension Plan (CPP), there may be a death benefit available.
- For more information and to see if you are eligible, contact Service Canada by phone at **1-800-277-9914**, visit <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html> , or Google “Canada death benefit.”

FUNERAL BENEFIT OF NB

- The Government of New Brunswick may be able to help to pay for funeral expenses, if you need financial help. This is depending on the income of the person who has died and the financial situation of their family members. It is usually only for clients of the Department of Social Development and/or people with very low income, such as people on social assistance.
- For more information or to apply, call the Department of Social Development at **1-833-733-7835**, visit socialsupportsnb.ca/funeral, or Google “Social Supports NB Funeral Benefit”.



Tip: It is important to note that only certain funeral expenses are covered through the Funeral Benefit of NB program. Be sure you ask what is included, so you know what is covered and what is not.

SUPERANNUATION PROGRAM

- If you have worked for the Government of Canada, you may be eligible for help with funeral expenses through their Superannuation program.
- For more details, call **1-800-561-7930**

UNION BENEFITS

- Some unions will offer benefits to the survivors of union members. You can check with the specific union to see if they have any available benefits for funeral expenses.

VETERAN'S LAST POST FUND

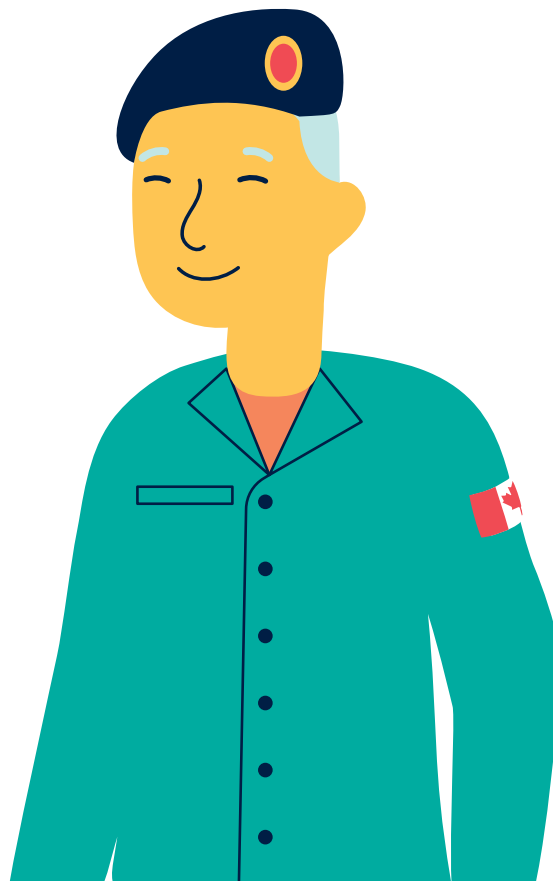
- Some members who served with the Canadian Armed Forces may be eligible for benefits through the Last Post Fund. Eligibility depends on when they served, and if they collected the Veteran's Disability Benefit.
- For more information call **1-800-465-7113**, visit <https://www.lastpostfund.ca/>, or Google "Last post fund Canada."

OTHER BENEFITS

- Other benefits do exist, so be sure to check with employers or private pensions to see if they are able to offer any financial help with funeral expenses.



Tip: Funeral Homes are usually able to provide you with the information and paperwork needed for some of the most common benefits listed above.



If you are at the end of life, there are different options for your care

Dying at Home

You have the option to live out the end of your life at home. It is important to know that a large team of people and many resources are often needed to provide this kind of full-time care (e.g., nurses, personal care workers, equipment). Talk with your doctor, family and friends to see if this option is possible for the people who will care for you. Ask your doctor about the New Brunswick Extra Mural Program, which offers supports for palliative care at home. For more information on the Extra Mural Program, call **1-888-862-2111**, visit <https://extramuralnb.ca>, or Google “Extra Mural NB.”



Financial Tip: If you have private health insurance (e.g., Blue Cross, Sun Life), check to see if there are services covered that can help with your care (e.g., nurses, personal care workers, equipment).

Dying in Hospital

Palliative Care in hospital helps to prevent and relieve suffering. The goal is to make the quality of life better for both the patient and the family through support and treatment. This includes providing physical, social, emotional, practical, and spiritual support for the person living with a serious illness. It is important to note that not all hospitals in the province offer palliative care.

For more information about palliative care in New Brunswick or to find out which hospitals offer this service, talk with your doctor or call Horizon Health Network at **(506) 623-5500**, visit <https://horizonnb.ca/services/health-and-aging-seniors-health/palliative-care/>, or Google “Horizon palliative.”

Dying at Hospice

Hospice care is a special kind of care that focuses on the quality of life for people who are dying and their caregivers. The goal of hospice is to provide pain control and help manage symptoms. They also provide spiritual and emotional support to help seriously ill people live in comfort and with dignity until they die. The main focus is keeping patients comfortable at the end of life. Depending on the services available in your area, hospice care can be provided in your home or in your community in a Residential Hospice.

For more information or to inquire about Hospice in your area, you can talk to your doctor, or contact the NB Hospice Palliative Care Association by phone: **(506) 857-5001.**

