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50+ Newsletter

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New Brunswick Senior Citizens Federation

www.nbscf.ca

News from the Federation

Percy Huntington, NBSCF president, Robéa Cormier, Board consultant, and the Government Relations Committee were meeting with the minister responsible for seniors, Kathy Bockus, on the morning of August 30th. Their goal was to discuss our unresolved resolutions and all our latest concerns involving seniors
(continued on next page)



The photo shows: Mary Anne Rowlands, Dorothy Brown, Minister Kathy Bockus and James Hanley.

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Involuntary Separation

Sometimes senior married or common-law couples have to live apart from each other due to unforeseen circumstances (For example, if one is transferred to a nursing home). Under these circumstances, their marital or common-law status under the pension program may remain as is; however, their Guaranteed Income Supplement/Allowance amount calculation may be calculated using the individual category.

A pensioner's GIS is calculated based on their combined marital income. If a pensioner has a spouse who still

has higher earnings, it will affect the pensioner's GIS qualification amount. For example, if John's retired annual income is \$6,000 and his spouse, Lucy, has \$50,000 annual income because she is still working, then John will not qualify for GIS because of Lucy's income. They have a combined income of \$50,000 + \$6,000 which surpasses the GIS upper threshold.

However, if John suddenly has to be sent to a nursing home due to poor health issues and has to live apart from Lucy (who still lives at home), John's GIS will then be calculated

based on his own income of \$6,000 which is under the GIS individual category income threshold. Both John and Lucy are still considered a married couple under the pension program, however, their GIS calculation will now be based on individual income rather than combined family income.

Same principle applies to spouses who are receiving the Allowance amount.

To qualify for involuntary separation status for their pension, they must complete the ISP-3040 form from the Government of Canada.

Continued from previous page

throughout the province. The committee mentioned that Minister Bockus was very kind and responsive to their concerns.

Unfortunately, Percy and Robéa never made it to the meeting. As they were crossing the Princess Margaret Bridge in Fredericton, the car coming

towards them hydroplaned in the heavy rain, crossed into their lane and hit them head-on. Percy had lots of chest pain which turned out to be a broken sternum. Robéa had pain in her wrist that ended up being broken. Both were quite sensitive and bruised from the pressure of the seat belts

and air bags. Percy remained in the hospital for almost a week and has been recovering at home since, and Robéa was released from the hospital the day after the accident. One might say that they were quite lucky given the circumstances. Please keep them both in your thoughts and prayers!

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