



Financial Assistance - General (COVID-19 Update) Frequently Asked Questions

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Each time we update this document the new information that is added or changed will be posted in a blue font. This is to assist you in quickly identifying new information.

As of today, there should be no oral health care workers providing any non-essential care. Unfortunately, this means many BCDHA members will experience employment interruptions for an undetermined amount of time. BCDHA continues to gather and disseminate as much information as possible, to make this difficult time more manageable for all dental hygienists who are impacted. As we become aware of additional or new information, we will be sure to share this with our members.

Both the federal & provincial governments have announced significant benefits to assist workers and businesses. Some of the benefits are not yet available however this document will help to summarize some of the programs and how and when they will be available.

If you have a question that is not included here, please email it to info@bcdha.com labelled **Financial Assistance Question** and we will research and post the answer in this document.

We encourage you to share the information document from our website with your friends and colleagues as we all attempt to manage in this turbulent time.

Information on economic and financial support?

I would like some further information on economic and financial support but there is so much information out there, where is a good place to start?

- The federal government has a [COVID-19 Virtual Assistant \(VA\)](#) to help with information for individuals and for businesses.

Benefits for business & therefore help for employees

I work for a dentist, is my employer eligible for the [Canadian Emergency Wage Subsidy \(CEWS\)](#) program?

- Yes, our information from government is that dental practices are eligible for the program.
- See the BCDHA FAQ located [here](#) for more information.

Should I wait to apply for other benefits such as the CERB or EI benefits to see if my employer will begin providing me with my wages under the wage subsidy program?

- Since income replacement programs are changing so rapidly it is strongly suggested that you either apply for EI (either regular or sick benefits) or for the CERB immediately. It is suggested that you do not wait to apply for programs for which you are eligible.
- Information regarding eligibility for EI, CERB & CEWS can be located on our website titled Employment Insurance, [CERB & CEWS FAQ document](#).

[Additional financial help, bill deferrals and other emergency funds available in B.C.](#)

What about my rent, mortgage payments or other bills that I still have?

- Canada's six largest banks- RBC, TD, BMO, Scotiabank, CIBC and National Bank – will allow [mortgage payment deferrals](#) effective immediately. Vancity is also deferring payments of mortgages and other loans on a case-by-case basis.
- For renters' in some part of the province, it is possible to get emergency help for rent payments and on-time interest-free loans through [rent bank programs](#).
- [BC Hydro](#) has introduced a COVID-19 customer assistance program to defer bill payments or arrange for flexible payment plans with no penalty. Call BC Hydro customer team at 1-800-224-9376. Those facing temporary financial hardship and possible disconnection of their service due to job loss, illness, or loss of a family member may also be eligible for BC Hydro's Customer Crisis Fund, which provides access to grants of up to \$600 to pay their bills.
- ICBC is currently allowing one-month deferral request per policy term. You can change the date of an upcoming monthly payment [online](#).
- Many gyms and other monthly services are offering membership freezes or refunds if the facility I closed. You should call the individual businesses to confirm if they are offering this kind of client service.
- Tax filing deadline is extended to June 1st.
- Low-income individuals and families will have a special top-up payment under the Goods and Services Tax (GST) credit.
- The Canadian government is temporarily boosting Canada Child Benefit payments.
- A six-month, interest-free reprieve on Canada Student Loans payments will be available.
- The six largest financial institutions in Canada have promised to work with small business banking customers on a case-by-case basis to provide flexible solutions, mortgage deferrals for six months and relief on other credit products.

- Finance Minister Bill Morneau has announced that the government will establish a \$10 billion credit facility to lend money to businesses under stress as a result of the spreading COVID-19 pandemic.
- [Rogers Communications Inc.](#) and [Telus Communications Inc.](#) announced that they will offer more “flexible payment options” and waive certain roaming fees for Canadians who are travelling abroad. • [Rogers](#), [Telus](#) and [Bell Canada](#) have all indicated that they are waiving overage fees and lifting data caps on home internet plans. Contact your provider for more details and to learn more.
- For more than 3.5 million families with children who may need extra support, the Canadian government will temporarily boost Canada Child Benefit (CCB) payments this year by \$300 a child, starting in May 2020.
- For more than 12 million lower-income families, the government will send a one-time special payment by early May 2020 through the goods and services tax credit. This one-time special will result in an average increase to income of \$400 for single individuals and close to \$600 for couples.

I am a student, or I have student loans to pay, is there any help for me?

- Announced as part of the [COVID-19 financial aid package](#), you can implement a six-month, interest-free moratorium on Canada Student Loan payments for all individuals who are in the process of repaying these loans.
- If you are a student attending a BC public post-secondary institution you may be eligible to benefit from a [one-time investment](#) of \$3.5 million in emergency financial assistance. This benefit is non-repayable emergency assistance and can be used to help with a broad range of costs, including living expenses, food, travel, portable computers and other supports for those who are not already able to study remotely. To access these funds, contact your school’s financial aid office which will assist with the application process.
- [Students and recent graduates will be eligible for the Canadian Emergency Student Benefit \(CESB\)](#). Based on the initial press release post-secondary students who are currently in school, are planning to start school in September 2020, or new graduates are eligible for the CESB if they have lost work or cannot find work due to the pandemic and will be available from May to August 2020. Post-secondary students who qualify for the CESB will receive \$1250 a month and would increase to \$1750 for those with dependents or disabilities.
- [The federal government still needs to pass legislation to activate the CESB program.](#)

What additional benefits are available to BC residents?



- The BC government is implementing the COVID-19 Action Plan and has dedicated \$2.8 billion to help people and fund the services they need to weather the crisis; \$2.2 billion will provide relief to businesses and help them recover after the outbreak, specifically:
- BC government has made changes to the Employment Standards Act to allow workers to immediately take unpaid job-protected leave if they are unable to work for reasons relating to COVID-19. Further information on this benefit is available [here](#).
- BC government is supplementing the federal benefits with a one-time, tax-free \$1000 [benefit](#). This will be available to people who are eligible for EI or the care or support benefits and will be available in May 1
- The province is boosting the Climate Action tax credit, with a maximum annual hike for an individual of \$218 or \$564 for a family.
- The BC Housing has announced a freeze on evictions at social housing facilities, while Premier John Horgan says no renter will be evicted “because of COVID-19,”
- There is support programs coming for BC businesses such as deferring payments on the Employer Health Tax, municipal and regional district tax etc. until the end of September.
- Fortis is waiving late payment fees and is pledging not to disconnect customers for any reason. It is also promising to work with customers to come up with flexible payment plans.
- ICBC says it has an existing policy that allows customers to defer a payment once in their term in times of financial hardship. You can fill out a form for the program [here](#). Customers experiencing financial hardship can also contact ICBC at 1-800-665-6442.
- Some financial institutions are allowing relief to customers on a case-by-case basis. Individuals should contact their financial institutions to discuss their personal financial situation.

Other important issues

I am feeling very stressed, how do I cope mentally with all these challenges?

- It is important for each of to stay physically healthy as well as mentally healthy. These stressful times will put significant strain on all Canadians. The Canadian Psychological Association (CPA) has put out a document that outlines things that we can do today to ensure that we manage our mental health, please access this document [here](#). Feel free to share this information with family, friends and others. There is some other fact sheets from the CPA in response to the COVID-19 pandemic, they can be located [here](#).
- As a BCDHA/CDHA member you have access to [Homewood Health Member & Family Assistance Program](#). You or your family can access confidential counselling for any challenge. This program is a professional and proactive service to support you, your



spouse/partner, and eligible dependents (s)with a wide range of workplace, stress, and family issues and is available 24 hours a day, seven days a week 365 days of the year.

How do I keep my personal information secure?

- During this time and the days to come people will be stressed and probably in touch with government agencies such as Service Canada about EI or accessing the emergency benefits. Be careful with who you share your personal information with as there are scammers out there who are willing to take advantage of trusting people. Use your common sense if you are contacted by people who say they want your social insurance number, visa card number or other personal information. It is always best practice for you to call agencies at a number that you know is secure. It is important for us all to be vigilant, especially now when people’s guards might be down.

What if I need legal advice on a topic, where can I go for help?

- A quick internet search will reveal lawyers that specialize in employment law in your area. Often, lawyers will provide a short initial consultation free of charge to determine if your situation might benefit from their services. Another excellent source for obtaining legal advice for a reasonable cost is [the Lawyer Referral Service \(LRS\)](#). The LRS program provides the opportunity to have a consultation with a lawyer for up to 30 minutes for a fee of ~~\$25~~ **plus taxes FREE**. After the initial consultation, there is no obligation to retain the lawyer.

LAWYER REFERRAL SERVICE

The Lawyer Referral Service operates by telephone. Please call during business hours, 8:30 am to 5:00 pm, Monday - Friday at 604.687.3221 or 1.800.663.1919. Once the area of law is determined the operator will provide you with the name and telephone number of a lawyer in your geographical area. You contact the lawyer to set up an appointment to meet. You are entitled to up to a half hour consultation for ~~\$25~~ plus taxes.

Free

To learn more about the complete set of measures for Canadians and businesses [check here](#).

If you have additional questions or concerns, please let us know! info@bcdha.com

Be safe and be well!!