

Basic info about Canada

Health Services in Canada

Canada has one of the finest public health insurance systems in the world. It is known as Medicare. Under Medicare, you don't have to "pay" directly for most health-care services. They are paid through your taxes.

Medicare is available to all permanent residents and Canadian citizens.

The federal government sets health-care standards for all of Canada, but each province manages its own health-care program. In some provinces, there is a small monthly fee for health insurance. There are also minor differences in eligibility and services provided from province to province.

Applying for a Health Insurance Card

You should apply for a health insurance card as soon as you arrive in Canada. Each member of your family, even babies, must have their own health insurance card.

All Canadian citizens and permanent residents are eligible for Medicare. In some provinces, temporary workers, students and others who are in Canada temporarily may also be eligible.

To apply for a health insurance card, contact the Ministry of Health in the province or territory where you live. You can get an application form from any doctor's office, hospital or pharmacy, or directly from your Ministry of Health. Apply for your health insurance card as soon as possible after arriving in Canada.

You will need to show your birth certificate, your Confirmation of Permanent Residence and your passport when you apply for a health card. You can also show your Permanent Resident Card. You may also need to provide other documents showing your name, address and signature. Contact your Ministry of Health for more information.

In most provinces, you will receive coverage as soon as you apply for your health card. In British Columbia, Ontario, Quebec and New Brunswick, there is a three-month waiting period before your coverage begins. You should buy your own private health insurance in case you need medical care during the waiting period. Private insurance companies are listed in the yellow pages of the telephone book. You can also get help finding private medical insurance from an organization that helps immigrants.

How To Get Medical Services

Medical services are available across Canada from hospitals, clinics, doctors and other health-care providers. When you receive medical services, you must show your health insurance card or you may have to pay for the services you receive.

If you do not have a health insurance card, you will have to pay to receive the medical services you need.

Your telephone book lists doctors and other health-care providers under the heading "Physicians and Surgeons."

Medical Services Covered by Medicare

Health-care services covered by Medicare include:

- Examination and treatment by family doctors
- Many types of surgery
- Most treatments by specialists
- Hospital care
- X-rays
- Many laboratory tests
- Most vaccinations

Medical Services Not Covered by Medicare

Your public health insurance will only pay for essential or medically necessary services. In most provinces, Medicare does not cover the following services:

- Ambulance services
- Prescription drugs
- Dental care
- Glasses and contact lenses

You will have to pay for these services yourself. If you have a job in Canada, you may be covered for some or all of the costs of these services through a workplace benefits package. Ask your employer if you are not sure.

Some provinces do pay for non-medical services, such as prescription drugs. In some cases, only a portion of the total cost is covered.

Financial Assistance and Benefits

All levels of government in Canada have programs that provide financial assistance and benefits to individuals and families. These are called benefit programs. They provide basic assistance to help meet the needs of Canadians, permanent residents and others who qualify.

Eligibility for Benefits

Most benefits are for people in specific circumstances. You must qualify for each type of benefit. In some cases, you must pay into the plan before you receive benefits. You or your family may qualify for assistance under more than one program. Each program has a separate application process and separate rules to ensure that benefits only go to those who need them. You need a Social Insurance Number before you can receive any benefits.

Social Insurance Number (SIN)

A Social Insurance Number (SIN) is a nine-digit identification number used to help the government keep track of who is earning money, paying taxes, paying into pension plans, using government services and receiving benefits. You must have a SIN to work in Canada and to receive benefits.

Your SIN comes in the form of a card. This card is often called your SIN card.

How to Apply

Most newcomers receive a SIN application form when they first arrive in Canada. If you did not get one, application forms are available at Human Resources and Skills Development Canada offices, Canada Post offices and through many immigrant-serving agencies.

To apply, go to the nearest Human Resources and Skills Development Canada offices. You can also apply by mail. There is a small fee.

You will need to show original primary documents with your application.

Canada Child Tax Benefit

The Canada Child Tax Benefit (CCTB) is a tax-free monthly payment made to eligible families to help them with the cost of raising children under the age of 18.

The CCTB includes the National Child Benefit Supplement (NCBS), a monthly benefit for low-income families with children. The NCBS is the Government of Canada's contribution to the National Child Benefit, a joint initiative of federal, provincial and territorial governments.

Eligibility for CCTB benefits

To receive the Canada Child Tax Benefit, you must meet all the following conditions:

- You must live with the child, and the child must be under the age of 18;
- You must be the person who is primarily responsible for the care and upbringing of the child;
- You must be a resident of Canada; and
- You or your spouse or common-law partner must be a Canadian citizen, a permanent resident, a protected person or a temporary resident.

How to apply

You must complete an application form and send it to the Canada Revenue Agency (CRA). You can get one from a CRA office. You will need to show your passport and your Permanent Resident Card, Record of Landing (IMM 1000), or Confirmation of Permanent Residence (IMM 5292). You can also get information about the CCTB by calling 1 800 387-1193.

Employment Insurance, Social Assistance and Workers' Compensation

Employment Insurance (EI)

You are eligible if:

- you have made payments to the EI fund;
- you were working for a minimum period of time; and
- you have lost your job through no fault of your own.

You may also be eligible for benefits if your reason for unemployment is:

- the birth or adoption of a child;
- enrolment in a national training program; or
- work sharing or job training.

How to apply

You may apply through your local Human Resources and Skills Development Canada office.

Social Assistance

Social Assistance, often called "welfare," helps people in need who are not eligible for other benefits. Benefit payments help pay for food, shelter, fuel, clothing, prescription drugs and other health services.

Eligibility rules and the amounts paid are different from region to region. In some cases, you may be eligible for programs to train you for work that is available.

You usually apply for Social Assistance through local offices of the provincial or municipal departments of social services.

Workers' Compensation

People injured while at work may be eligible to receive financial benefits, and medical and rehabilitative services.

The provincial Workers' Compensation Board office decides if you qualify for compensation based on medical reports and proof that your injury was work-related. Contact the Worker's Compensation Board in your province for more information.

Types of Housing

There are many different types of housing available in Canada.

- *Room for rent:* This is usually in a house or an apartment that is owned or rented by other people. Everyone shares the kitchen and bathrooms.
- *Bachelor or studio apartment:* These are small apartments designed mainly for one person. They have one large room with a kitchen and a sleeping area, plus a separate bathroom.
- *Other apartments:* Most other apartments have from one to three bedrooms. All will have a separate kitchen, a living room and a bathroom.
- *Duplex:* This is a house divided into two separate apartments. It may be bought or rented.
- *Townhouse:* This is a small house joined to other houses. It may be bought or rented.
- *Condominium:* This is an apartment or a townhouse that is individually owned. Common areas are jointly owned. You will have to pay a monthly fee for maintenance, such as snow removal, grass cutting and repairs. You will have to pay property taxes.

Cost

The cost of housing varies widely. Prices depend on the location, age and condition of the apartment or house, and the local market. You can expect to pay from \$350 a month for a room to \$2,000 a month for a luxury apartment or a house. Housing is usually less expensive if it is outside a large city. Purchase prices for houses range considerably depending on the city, town or location where you buy.

When you are budgeting for your housing costs, you may have to allow as much as 35 to 50 percent of your income. This should include the cost of such things as heating, electricity and other utilities.

How to Find an Apartment or a House to Rent

Classified advertisements in local newspapers are your best source of information on places to live. You can also ask your friends or relatives. Organizations that help immigrants will be able to help you as well.

You can also look for "Vacant" or "For Rent" signs on houses or apartment buildings in the neighbourhood where you want to live. Many landlords also advertise on bulletin boards in grocery stores, community centres or laundromats.

It's a good idea to walk around the area where you want to live. Look for convenient parking, nearby bus routes, shopping, schools and laundry facilities (washing machines) in or near the building.

Once you decide on a price range, size and a preferred location, you should be able to identify several possible apartments. Normally, you telephone for an appointment to see a vacant apartment or a house.

Signing a lease

Once you agree to rent an apartment or a house, your landlord may ask you to sign a lease. A lease is a one- or two-page agreement that describes the rental property, the cost and the utilities that are included. It may also say whether a parking spot or a storage area is included, and whether pets are allowed.

Most leases are for one year. Be sure you understand which utilities you will have to pay for and which will be paid by the landlord. Find out if there is a penalty if you leave before the end of the lease. You will have to make an initial payment, possibly the first and last month's rent. You may also be asked for a damage deposit, which will be returned to you when you leave if you have not caused any damage to the property beyond normal use.

Read your lease carefully before signing it. If you don't understand some of the legal terms in the lease, contact an organization that helps immigrants, or someone you know and trust who can help you. Once you sign the lease, it is a legal document.

The Canadian Climate: What to expect and what clothes to bring

Most of Canada has four distinct seasons: spring, summer, autumn and winter. The temperatures and weather in each season can be different from one part of the country to another. Here is what you can expect:

Spring: Spring is a rainy season in most parts of Canada. Daytime temperatures rise steadily, but the nights remain cool. Average daytime temperatures are about 12°C in March, April and early May.

Summer: Summer officially begins on June 21, but July and August are summer for most Canadians. In summer, the weather is very warm in most parts of the country. In southern Canada, daytime temperatures are normally above 20°C and can sometimes rise above 30°C.

Autumn: The autumn season, or fall, as it's often called, begins in September. The weather cools and the leaves on many trees change colour and fall to the ground. It can also be very rainy at this time of year. In some parts of Canada, especially northern or mountain regions, snow may begin to fall by late October. Average daytime temperatures are about 10°C to 12°C in most of the country. The autumn months are September, October and November.

Winter: During the winter months (December, January and February), the temperature in most of the country usually stays below 0°C, day and night. Temperatures in some parts of the country periodically drop below -25°C, while along the West Coast, the temperature rarely drops below 0°C. In most of Canada, snow will be on the ground from mid-December to the middle of March. The higher in elevation and the farther north you go, the longer and colder winter becomes.

Median Salary By State

For All People in All Surveys

| | |
|-------------------|--------|
| Ontario: | 36 485 |
| British Columbia: | 34 205 |
| Alberta: | 32 684 |
| Quebec: | 36 485 |
| Manitoba: | 28 884 |
| Nova Scotia: | 28 884 |
| Saskatchewan: | 30 404 |
| New Brunswick: | 28 884 |

Currency: U.S.Dollar (USD)

Household expenditures

Average household expenditures in Québec rose by 8% in 2002 constant dollars between 1997 and 2002. Healthcare expenditures increased the most, up 43% from 1997, i.e. \$1,658 versus \$1,161. They were followed by expenditures in household furnishings and equipment (+27%) and transportation (+24%). Only expenditure on printed matter and tobacco and alcoholic beverages decreased. Annual expenditure on printed matter (books, newspapers and magazines) fell 12% during that period: \$280 versus \$248 on average per household. Tobacco product and alcoholic beverage purchases dropped 9% between 1997 and 2002, going from \$1,695 to \$1,545 in constant dollars.

Housing and transportation

The proportion of Québec households that spent 30% and over of their income on housing between 1981 et 2001 decreased in the case of owners, whereas it increased substantially in the case of tenants (from 28.7% to 35.9%). However, they seemed to be in a better position than Ontarian or Canadian tenants for whom the increase was even more considerable.

Between 1980 and 2003, the rate of men under 55 holding a driver's licence tended to decrease or become stable. As of 55 years of age, this rate increased regularly, especially in the 65-74 age group, going from 65.1% (1980) to 87.6% (2003). In contrast, the rate of women holding a driver's licence tended to stabilize before 35 years of age; subsequently, it continues to increase as is the case in the 35-44 age group (from 67.9% to 85.0%) and in the 65-74 age group in which it skyrocketed (from 12.4% to 56.9 %).

Average household expenditures, by provinces and territories
(New Brunswick, Quebec)

2003

| | N.B. | | Que. | |
|---|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Household characteristics | | | | |
| Estimated number of households | 284,290 | | 3,025,180 | |
| | Average expenditure per household | Households reporting expenditures | Average expenditure per household | Households reporting expenditures |
| | \$ | % | \$ | % |
| Total expenditures | 49,109 | 100.0 | 54,198 | 100.0 |
| Total current consumption | 36,160 | 100.0 | 38,130 | 100.0 |
| Food | 5,960 | 100.0 | 6,734 | 100.0 |
| Shelter | 8,316 | 99.9 | 9,139 | 100.0 |
| Household operation | 2,660 | 100.0 | 2,371 | 100.0 |
| Household furnishings and equipment | 1,408 | 94.8 | 1,548 | 91.1 |
| Clothing | 1,960 | 99.4 | 2,192 | 98.7 |
| Transportation | 7,538 | 96.7 | 7,288 | 98.0 |
| Health care | 1,531 | 98.7 | 1,717 | 98.1 |
| Personal care | 719 | 99.8 | 835 | 99.7 |
| Recreation | 2,838 | 97.4 | 2,903 | 97.0 |
| Reading materials and other printed matter | 246 | 82.3 | 260 | 81.2 |
| Education | 750 | 39.4 | 581 | 42.8 |
| Tobacco products and alcoholic beverages | 1,405 | 79.8 | 1,536 | 88.6 |
| Games of chance (net amount) | 261 | 74.0 | 234 | 79.4 |
| Miscellaneous | 571 | 87.4 | 789 | 89.7 |
| Personal income taxes | 8,484 | 87.9 | 11,982 | 90.1 |
| Personal insurance payments and pension contributions | 3,302 | 80.8 | 3,372 | 82.1 |
| Gifts of money and contributions | 1,162 | 80.6 | 715 | 63.7 |

Average household expenditures, by provinces and territories
(Ontario, Manitoba)

2003

| | Ont. | | Man. | |
|---|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Household characteristics | | | | |
| Estimated number of households | 4,392,860 | | 413,050 | |
| | Average expenditure per household | Households reporting expenditures | Average expenditure per household | Households reporting expenditures |
| | \$ | % | \$ | % |
| Total expenditures | 68,118 | 100.0 | 55,111 | 100.0 |
| Total current consumption | 48,445 | 100.0 | 38,774 | 100.0 |
| Food | 7,108 | 100.0 | 6,313 | 100.0 |
| Shelter | 13,913 | 100.0 | 8,997 | 99.4 |
| Household operation | 3,209 | 100.0 | 2,552 | 100.0 |
| Household furnishings and equipment | 1,970 | 96.0 | 1,519 | 93.5 |
| Clothing | 2,723 | 99.5 | 2,178 | 99.1 |
| Transportation | 9,051 | 98.5 | 7,970 | 97.9 |
| Health care | 1,297 | 96.0 | 1,461 | 97.3 |
| Personal care | 879 | 99.3 | 780 | 99.3 |
| Recreation | 3,944 | 98.6 | 3,251 | 96.8 |
| Reading materials and other printed matter | 314 | 84.9 | 275 | 86.2 |
| Education | 1,318 | 45.5 | 855 | 43.2 |
| Tobacco products and alcoholic beverages | 1,454 | 84.3 | 1,538 | 82.7 |
| Games of chance (net amount) | 270 | 71.8 | 284 | 72.2 |
| Miscellaneous | 995 | 91.1 | 803 | 91.6 |
| Personal income taxes | 14,042 | 95.3 | 10,936 | 94.0 |
| Personal insurance payments and pension contributions | 3,716 | 81.0 | 3,579 | 79.4 |
| Gifts of money and contributions | 1,914 | 77.0 | 1,821 | 81.1 |