

Saskatchewan Assured Income for Disability (SAID) Exemptions

Questions and Answers

Q. What is the Saskatchewan Assured Income for Disability (SAID) program?

- A. • SAID is an income support program for people with significant and enduring disabilities who do not have other sufficient financial means of supporting themselves.

Q. What benefits does SAID provide?

- A. • SAID provides a living income to help beneficiaries meet their basic needs, including shelter, food, transportation and other items. It may also provide income for costs related to the impact of a beneficiary's disability, as well as other income supports to help meet beneficiaries' exceptional needs. The amount of benefits a person receives will vary depending on the situation, but the rates for the living income benefit and some of the other fixed rate benefits can be found online at:

<https://www.saskatchewan.ca/residents/family-and-social-support/people-with-disabilities/income-support-for-people-with-disabilities>.

- SAID beneficiaries also are eligible to receive supplementary health coverage. More information is available at this link:

<https://www.saskatchewan.ca/residents/health/prescription-drug-plans-and-health-coverage/extended-benefits-and-drug-plan/supplementary-health-benefits>.

Q. What is an annual earned income exemption?

- A. • An earned income exemption means that beneficiaries can earn up to a certain amount of money through employment or self-employment in each calendar year without their SAID benefits being reduced. The exemption relates to earnings or wages from employment but not to other sources of income, such as the Canada Child Benefit.

Q. How much is the annual earned income exemption?

- A. • \$6,000 for single people
• \$7,200 for couples
• \$8,500 for families

Q. Is the exemption limit the same no matter when people become eligible for SAID?

- A. • No, the exemptions will be prorated based on the date of the beneficiary's eligibility for the SAID program. For example, if a single beneficiary becomes eligible in April, he or she will have an earned income exemption of \$4,000 until December of that year. Starting the next January, he or she will be eligible for the full \$6,000 earned income exemption.

Q. What happens to the exemption if beneficiaries leave the SAID program and come back on later in the year?

- A. • The earned income exemption limit stays the same even if beneficiaries leave the program for a few months. If a beneficiary is in receipt of SAID in January, for example, he or she will have an earned income exemption of \$6,000 for that year, even if he or she moves away from Saskatchewan for four months in the summer and returns later in the year.

Q. Do beneficiaries need another Disability Impact Assessment to return to SAID?

- A. • Beneficiaries who have previously done a Disability Impact Assessment for SAID will not need to have another one completed to return to SAID.

Q. What happens if there are changes to the number of members in a beneficiary's family during the course of a year?

- A. • If the family increases, from a single to a couple or a couple to a family, for example, the earned income exemption will increase on a prorated basis. If the family size decreases, the earned exemption limit will stay the same for the rest of the year and will be adjusted if necessary in January. Beneficiaries should talk to their Assured Income Specialist for more information if their family status will change this year.

Q. What happens if beneficiaries earn more than the annual earned income exemption?

- A. • Once the earned income exemption limit is reached, beneficiaries can continue to earn money and keep it. SAID benefits will be reduced by a dollar for each dollar earned once the earned income exemption limit is reached. Beneficiaries will be informed in advance by their Assured Income Specialist when they are close to reaching the limit.

Q. How should beneficiaries manage their money with an annual earned income exemption?

- A. • At the link below, there is a tracking sheet that can help keep track of all earned income:

<https://pubsaskdev.blob.core.windows.net/pubsask-prod/112191/1268%252B-%252BSAID%252BIncome%252BExemptions%252BTracking%252BSheet.pdf>.

- Beneficiaries are responsible for reporting their income to their Assured Income Specialist by the 10th day of the month after it is paid. Benefits will be issued at the end of the month, but if the income report is not submitted by the 10th, the following month's benefits may be withheld.
- If beneficiaries expect to earn more than the earned income exemption limit within a calendar year, they should begin to plan early in the year for the reduction in benefits that may come later in the year. SAID Assured Income Specialists would be pleased to discuss any questions that beneficiaries might have regarding their financial situation and how to make banking arrangements.
- Plans could include writing down the expected income each month, calculating when benefits may be reduced and by how much. Beneficiaries will then determine how best to ensure that they have the appropriate funds to continue to pay bills and meet their basic needs. One option is to open a bank account and transfer some money during months that income exemptions are received. This money can be used and transferred back to the beneficiary's regular account if and when SAID benefits are reduced.
- There is no penalty for saving money that's been earned once beneficiaries are enrolled in SAID. The earned income does not have to be spent in the month

or the year it was earned to stay eligible for SAID. Beneficiaries or their trustees can determine what savings option might work best. One option may be to set up automatic transfers to and from a savings account and a chequing account to limit the fluctuations in monthly income.

- Beneficiaries can also put their savings in a Registered Disability Savings Plan (RDSP). If beneficiaries have an RDSP, they can apply for grants or bonds from the Government of Canada. Money in an RDSP is considered exempt when beneficiaries' financial resources are assessed for eligibility for SAID. A financial institution can help beneficiaries with ways to save their money.

Q. How much money can beneficiaries have in their bank account?

- A.
- Once on SAID, there is no limit to the amount of money that beneficiaries can have in their bank account if those savings come from income that is exempt, such as SAID exempt earned income or an inheritance.
 - When applying for SAID, there is a limit on how much money beneficiaries can have in the bank or in cash. The limit is \$1,500 for the applicant, \$1,500 for a second adult in the family, and \$500 for each additional family member. The Assured Income Specialist will also look at how beneficiaries spent their money in the previous six months. These limits are relevant at the time of application and not on an ongoing basis.

Q. What is a trustee and what can they do?

- A.
- Trustees are individuals or agencies entrusted with managing peoples' benefits if they are not able to. They work with beneficiaries to make a monthly budget, pay bills and teach them how to manage their money. If the trustee is an agency, they report annually to the Ministry of Social Services on how they have managed beneficiaries' money. Those who would like to have the support of a trustee can talk to an Assured Income Specialist. The trustee can be a family member whom you trust, or the Assured Income Specialist can make arrangements for the trustee to be a local agency that the Ministry of Social Services has an agreement with.

Q. What happens when beneficiaries turn 65?

- A.
- Beneficiaries are required to access all sources of income available to them to

pay for their basic needs. When beneficiaries turn 60, they need to apply for Canada Pension Plan (CPP) benefits, and when they turn 65, they need to apply for Old Age Security (OAS) and the Guaranteed Income Supplement (GIS). The Assured Income Specialist will calculate financial need based on the income the beneficiary is receiving. Beneficiaries may be eligible for a top-up from SAID if their financial needs exceed their income.

Q. What other income is exempt?

- A. • There are many types of income that are exempt or partially exempt. Exempt means it does not affect SAID benefits. The Assured Income Specialist can explain these in more detail. Some examples of exempt or partially exempt income are:
- GST credit;
 - Income Tax refund;
 - Canada Child Benefit;
 - gifts of \$200 or less in total in a year;
 - payments from the Disability Housing Supplement;
 - inheritances up to \$100,000;
 - payments from the Indian Residential School or Sixties Scoop settlements;
 - scholarships; and,
 - income from work performed for a non-profit organization or institution in a program that is educational, therapeutic or rehabilitative.