



Our Annual Guide to Preparing Your Taxes: For the 2020 Tax Year

Once again we present BCRTA members a guide to help you make the most of your annual tax return. Of course BCRTA does not offer income tax advice, but here are some common issues and deductions to keep in mind. Working through this list will help you complete your return to your maximum advantage. Our annual check list is put together by our Pensions and Benefits Committee.

So let's get started!

ELIGIBLE MEDICAL DEDUCTIONS

Any eligible medical costs that you pay that exceed 3% of your net income can be deducted when you complete your income tax return this year. A couple usually should combine all medical expenses on one tax return – usually the one with the lowest income – to gain the highest value deduction.

- Eligible medical expenses are those payments made by you or your spouse that

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were not fully reimbursed by an insurance plan. Some examples that you should explore:

- Prescribed medications
- Payments to a medical doctor, dentist, and most paramedical service providers such as physiotherapists, chiropractors, massage therapy, etc.
- See CRA's complete list of medical expenses that may be eligible for tax deductions at <https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4065/medical-expenses-2016.html>.
- Premiums that you paid for any health service plan other than MSP.
- If you participate in our Johnson insurance with **Prestige Travel Plan** you should receive a letter that itemizes your claimable premiums as well as your claims history that shows your eligible deduction. If you don't see this by March 16, follow up with them.
- If you participate in **MEDOC** and have requested a letter that shows the eligible amount of premiums in a previous year you should receive it soon. This year's tax notices are scheduled to be sent out by February 19th. If you are a MEDOC participant but have never requested this notice, call Johnson at 1.800.563.0677 and you will automatically receive one every year.
- If you are signed up for Extended Health Coverage with **Green Shield** and premiums are deducted from your **Teacher's Pension Plan** payments, GSC premiums are always shown in Box 135 of the T4 you received from TPP. See more about tracking GSC claims at www.bcrta.ca/gscclaims

BC RECOVERY BENEFIT AND THE ONE-TIME PAYMENT FOR PEOPLE RECEIVING OLD AGE SECURITY AND GUARANTEED INCOME SUPPLEMENT.

Both the BC Recovery Benefit (\$500/person or \$1,000/family) and the Federal one-time payment for seniors (\$300/person receiving OAS plus \$200/person receiving GIS) are tax-free payments. You do not need to report them on your income tax form.

THE NEW CANADA CAREGIVER CREDIT

The Canada Caregiver Credit (CCC) is a non-refundable tax credit that may be available to you if you support a spouse, common-law partner or a dependant with a physical or mental impairment. For detailed information 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>.

DISABILITY TAX CREDIT

The disability tax credit (DTC) is a non-refundable tax credit that helps persons with disabilities or their supporting persons reduce the amount of income tax they pay. For detailed information visit <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/information-medical-practitioners/eligibility-criteria-disability-tax-credit.html>.

AGE TAX CREDIT

If you were 65 or older on Dec. 31, 2020 you may claim an age tax credit. The credit is geared to income with the maximum discount for those whose income is less than \$38,508, and the credit is gradually eliminated as your income increases. There is a corresponding provincial tax credit





as well. This deduction can also be transferred to a spouse. For detailed information 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/line-301-amount.html>.

CHARITABLE DONATIONS

Tax credits are available for donations made to registered charities. In a spousal relationship, the claim can be split or attributed to either person to provide the greatest tax advantage. For detailed information see <https://www.canada.ca/en/revenue-agency/services/charities-giving/giving-charity-information-donors/claiming-charitable-tax-credits.html>.

POLITICAL CONTRIBUTIONS

Tax credits are available for any contributions you and your spouse made to registered federal political parties or British Columbia political parties. For more information about the federal credit visit <https://www.canada.ca/en/services/taxes/income-tax.html>.

For British Columbia credits go to <https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/corporations/provincial-territorial-corporation-tax/british-columbia-provincial-corporation-tax/british-columbia-political-contribution-tax-credit.html>.

PAYMENT OPTIONS

If you are among the 16% of Canadians that owe tax after filing, you now can pay using a credit card, PayPal, or Interac e-Transfer (See Payments to the Canada Revenue Agency on the CRA website).

Sign up for Direct Deposit with your Revenue Canada account to receive your refund deposited into your bank account. Log-in or register at www.tpsgc-pwgsc.gc.ca

OTHER OPTIONS

You can now also file a return electronically on CRA's website. You will have to register on the CRA website **MY Account** service to do this. Once you have registered, you can take advantage of CRA's "Auto-fill My Return" Feature.

NEED HELP FILING YOUR RETURN?

There are several low-cost or free tax filing programs available on-line. Search for "on-line tax filing." A listing provided by CRA can be found by visiting <https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html>.

There are also many volunteer run tax preparation clinics at Seniors' and Community Centers around the province.

CRA SCAMS

We always remind members that there are unfortunately a lot of fraudsters who try to take advantage of seniors by pretending to be a collection agency or government official.

But by being alert to fraud, you won't fall for any phone calls, e-mails or letters pretending to be from the Canadian Revenue Agency. If you receive one of these contacts, it is important to provide NO information. Instead, always contact CRA directly by calling 1-800-959-8281 or check your **CRA My Account** on-line.



Gerry Tiede is BCRTA Past-President and Chair of the Pension and Benefits Committee.

COVID-19

VACCINATIONS IN BC



Government of BC Vaccine Information

<https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/covid-19-provincial-support/vaccines>

We are all eagerly awaiting news on the roll-out of a COVID vaccination program in BC. Seniors have been prioritized in the planning.

The latest information is available on the Government of BC website, address noted above.

IMMUNIZATION CLINICS

Immunization clinics are being organized in 172 communities in B.C and will be overseen by your local health authority. The clinics will be held at large centres including:

- School gymnasiums
- Arenas
- Convention halls
- Community halls

Mobile clinics in self-contained vehicles will be available for some rural communities and for people who are homebound due to mobility issues.

Immunization clinics details will be available before Phase 3 of B.C.'s Immunization Plan.

Starting in mid-to-late February, Health Authorities will be reaching out to seniors aged 80 years and older, Indigenous seniors aged 65 years and older, and Indigenous Elders to provide information on how to pre-register for immunization appointments.

You can pre-register two to four weeks before you are eligible to reserve a vaccine appointment. Eligibility is based on your phase and age, working backwards in five year increments.

Pre-registration opens March 2021.

***Any changes to your e-mail address or home address?
Contact Laurie Boyd at the BCRTA Office
at laurie@bcрта.ca or 604-871-2260***



Christmas
2020

COFFEE GIFT BASKETS AND CHRISTMAS EVENT POPULAR

BIG TURNOUT FOR ONLINE SOCIAL

BCRTA offered members a chance to have “coffee with a friend” in December with a special giveaway contest. BCRTA members could enter their name and the name of a friend. Winners received a coffee-themed gift basket delivered to their home, and their friend received one too. Over 3,000 contest entries were received!

Gift basket winners were announced at the 2020 Christmas Online Social by BCRTA *Executive Director Tim Anderson* and *President Grace Wilson*.

Our winners were Kathleen H and friend Carla, Ivan S. and friend Megan, and Judy Y. and friend Randi.

The online Christmas presentation included a greeting from *President Grace Wilson*, music from *Diana Wort* and some scenes from Dicken’s *A Christmas Carol* by actor *Ron Reed*. Over 1,000 BCRTA members tuned in via Zoom and YouTube live.

With the success of the giveaway contest and online presentation, similar events are sure to follow!



CENSUS 2021 OPPORTUNITIES

As retirees many of us are looking for opportunities to become involved in community activities that extend beyond the teaching workplace. Some of us do it out of a feeling of giving back for what we have received in our working careers, some for wanting to show our commitment to the values of our Canadian culture and civic responsibilities, and some of us may out of need be looking for some part-time employment to pay unexpected bills.

The next census will take place in May 2021. Statistics Canada will be hiring approximately 32,000 people across the country to assist in census data collection activities. Statistics Canada wants BCRTA members who are interested to be aware of these job opportunities.

Census information is vital for all communities for planning schools, daycare, housing, hospitals, emergency services, roads, public transportation, and employment skills training. In response to the COVID-19 pandemic, Statistics Canada has adapted to ensure that the 2021 Census is conducted throughout the country in the best possible way, using a safe and secure approach.

Should you have any questions, please contact Statistics Canada at statcan.censusoutreach.west-rayonnementdurec.ouest.statcan@canada.ca.

Thank you in advance for supporting the 2021 Census.

*Terry Green/Chair
Well-Being Committee*

EXCELLENCE IN PUBLIC EDUCATION



GOLDEN STAR AWARDS 2021

The committee asks Branch presidents to please remind current active teachers in their districts that the deadline for applications for Golden Star Awards is April 15th. We know that this year is full of challenges. For example, the in-person connections usually fostered in intergenerational programs are not possible due to COVID-19 restrictions. We also know that some teachers are continuing to implement their intergenerational programs for seniors and students by virtual means and letter writing. We applaud those efforts and encourage them to apply.

Golden Star Awards application forms are available on the BCRTA website.

Golden Star Awards celebrate programs that promote the interaction of seniors and students.

INTERGENERATIONAL DAY 2021

The Excellence in Public Education Committee successfully brought a motion to the Board on February 3, 2021. As a result, the President of the BCRTA will send a letter to the Government of British Columbia asking that the province declare June 1st as Intergenerational Day 2021.

Caroline Malm
Chair, Excellence in Public Education Committee.



ACER-CART

Here is the latest news from our national organization of retired teachers.

- The 2021 ACER-CART AGM will be virtual, the only acceptable decision under the circumstances. Building on the success of the BCRTA AGM last fall, the forthcoming AGM will include a national online presentation component. We can look forward to the guest speaker(s) whose presentations will be available to all 170,000 members of ACER-CART. Another first! We encourage our membership to mark Thursday, June 3 on your calendars.
- ACER-CART's President, Gerry Tiede (of the BCRTA) has written to the Prime Minister re: commitment to increase the OAS amount for seniors over 75 years of age.
- President Tiede also is in regular contact with letters to Seniors' Minister Schulte re: the new mandate from the Prime Minister.
- The ACER-CART website continues to grow, with lots of information about advocacy campaigns, reports from the member organizations across Canada. Visit it at www.acer-cart.org.

Steve Bailey
BCRTA representative to ACER-CART

BCRTA CONTINUES OUR EFFORTS IN SUPPORT OF PHARMACARE

The establishment of Universal Pharmacare is an advocacy goal of BCRTA and our national partners in ACER-CART.

The Well-Being Committee and the BC Retired Teachers' Association (BCRTA) has been actively engaged in lobbying governments in Canada to initiate a single-payer, public and universal Pharmacare program.

It has been some time since the Advisory Council on the Implementation of National Pharmacare provided its interim report ([see the BCRTA news story here](#)). The BCRTA Well-being committee also highlighted [a report on Pharmacare](#) from the Broadbent Institute.

At our last AGM one of our keynote speakers, Dr. Steve Morgan, presented [a comprehensive address on both the need and affordability of a national Pharmacare program](#).

Advocates for Pharmacare have created a series of petitions over the past few years. We note that currently BC MP Peter Julian has such a petition. You can learn more about this petition and participate by visiting <https://www.peterjulian.ca/take-action>.

Other steps you can take to support the cause of Pharmacare would be to:

- Write a letter to your MP to support a universal Pharmacare program.
- Urge your MLA to ask the provincial government to act on this issue.
- Talk to your neighbours about their support for a Pharmacare program.
- Write a letter to the editor of your local paper in support of a national universal Pharmacare program.


Terry Green
Chair of BCRTA Well-being Committee



Explore BCRTA Member Discounts on Perkopolis and Save!

As a member of BCRTA, you are entitled to discount offers from our Advantage Partner Perkopolis.com. There is no fee, your BCRTA membership number gets you in the door.


Here are just some of the special offers on Perkopolis for February 2021.


Clicking the links will send you to a page on the BCRTA that explains how to sign up.


Visit our website
perkopolis.com

Family perks





GET 30% OFF
ONLINE

Save 30% off all online orders at jamiesonvitamins.com

Get Back to Routine with Jamieson Vitamins. Save **30% off** all online orders.

Bonus Savings:
Get **50% off** 4 months of subscription service.

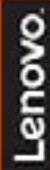
[Learn More](#)

Heart-warming Deals!

Up to 65% off Tech

While supplies last!

Free Shipping



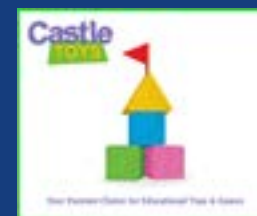
Heart-warming Deals! Up to 65% off Tech

Get the most for your dollar during **Lenovo's** Family Day Sale. Receive up to 65% off tech that keeps you connected to loved ones like Think, Yoga, and Idea PCs, Smart Devices, and much more. Reward yourself with MyLenovo Rewards, it's free!

[Learn More](#)

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