Our Government's Work for SENIORS in Burnaby North-Seymour

Summary Report 2025 - 2026

TERRY BEECH · YOUR MEMBER OF PARLIAMENT FOR BURNABY NORTH-SEYMOUR

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INTRODUCTION

A Secure, Dignified Retirement

Seniors built this country. Here in Burnaby North-Seymour, the fastest-growing segment of our population is people over 65. I have visited retirement residences across Burnaby and North Vancouver, spoken with seniors in coffee shops and pharmacies, and heard directly what matters most: the security of their income, the cost of their medications and dental care, the quality of their housing, and their ability to age at home with dignity.

Our government has delivered the largest expansion of seniors' benefits in decades. We permanently increased Old Age Security (OAS) by 10% for Canadians 75 and over, boosted the Guaranteed Income Supplement (GIS) for the lowest-income seniors, launched the Canadian Dental Care Plan (CDCP) that has now enrolled over 6.5 million Canadians, and introduced the first phase of national Pharmacare.

2026 brought further progress for seniors: New Horizons for Seniors grants were doubled, the Spring Economic Update 2026 will reduce Canada Pension Plan (CPP) contribution rates effective January 2027, and expanded OAS processing capacity, and BC seniors began receiving free coverage for diabetes medications under the national pharmacare rollout.

This summary report highlights our government’s work for 2025-2026. For a full record of investments from 2015 through 2024, please visit TerryBeechMP.ca/reports.

Last update: Aug 1, 2026

AT A GLANCE

Working for Seniors

Key figures, updated with Budget 2025 & Spring Economic Update 2026

RETIREMENT INCOME

+10%
OAS increase for Canadians 75+ since July 2022

$1,123.17
Max. monthly GIS, single senior, July–Sept 2026

9.9→9.5%
CPP rate cut: eff. Jan 2027, saves ~$133/yr per worker

13,000
seniors lifted out of poverty by the GIS enhancement

HEALTHCARE & DENTAL

6.5M+
Canadians enrolled in the Canadian Dental Care Plan (April 2026)

$900/yr
average dental savings per eligible patient

~$200B
10-year health plan investing in provinces and territories

$976M
new federal health funding for BC over 3 years

NEW IN 2026

$50,000
New Horizons grants doubled: max per community project (up from $25,000)

9.5%
New CPP contribution rate eff. Jan 2027, lower costs for workers and employers

$1.5B
Pharmacare rollout: diabetes medications free in BC, Manitoba, PEI and Yukon

UPDATED, AS OF 2026

Old Age Security (OAS), Guaranteed Income Supplement (GIS), Allowance & Tax Credits

OAS and GIS are the foundation of retirement security for millions of Canadians. Both programs are reviewed and indexed to the Consumer Price Index every quarter, in January, April, July, and October.

OAS: supporting seniors across Canada

OAS supported an average of 7.3 million beneficiaries per month in fiscal year 2023 to 2024. Since July 2022, Canadians aged 75 and over receive a permanent 10% increase to their OAS payments. From April 2025 to April 2026, OAS benefits increased by 2.1%. As of the July to September 2026 quarter, the maximum monthly OAS pension is $751.97 for seniors aged 65 to 74, and $827.17 for those 75 and over.

GIS: indexed to keep pace with the cost of living

GIS provides added monthly support to seniors with the lowest incomes, on top of OAS. As of the July to September 2026 quarter, the maximum monthly GIS payment for a single, widowed, or divorced senior is $1,123.17. GIS auto-enrolment continues to ensure more seniors automatically receive the benefits they are entitled to, without having to apply.

Allowance and Allowance for the Survivor

Two further OAS-program benefits support low-income Canadians aged 60 to 64 who are not yet eligible for OAS themselves. The Allowance supports someone whose spouse or common-law partner receives the GIS and full OAS pension, while the Allowance for the Survivor supports a widowed person in the same age group.
For the July to September 2026 quarter, the maximum monthly Allowance for the Survivor is $1,702.34, available to individuals with an annual net income under $30,696. Both benefits are non-taxable and reviewed quarterly alongside OAS and GIS.

Tax Credits for Seniors

Following the federal middle-class tax cut, several non-refundable credits for seniors are now calculated at the lowest federal rate of 14% for 2026, up from 15% previously. The Age Amount rises to $9,208 for seniors 65 and older, generating a federal credit of $1,289. The Pension Income Credit continues to apply to the first $2,000 of eligible pension income, now worth $280 at the reduced rate. The Canada Caregiver Credit, for those supporting a spouse, minor child, or eligible dependant, rises to $2,740, worth $384 federally.

Canada Pension Plan (CPP)

The CPP provides a reliable, inflation-indexed retirement income for working Canadians. Our government has enhanced it while ensuring its long-term sustainability.

CPP enhancement: maximum pensionable earnings raised

The CPP enhancement is gradually increasing the share of pre-retirement earnings the plan replaces, from one quarter to one third. It also added a second earnings ceiling, set 14% above the base ceiling since 2025, so workers who contribute throughout their careers will receive higher retirement benefits. The Year’s Maximum Pensionable Earnings rose to $74,600 in 2026, with the second ceiling at $85,000.

CPP contribution rate cut

The Spring Economic Update 2026 announced a reduction in the base CPP contribution rate from 9.9% to 9.5%, effective January 1, 2027. This translates into annual savings of approximately $133 for a worker earning $70,000, with equivalent savings for their employer. The 33rd Actuarial Report confirmed the reduced 9.5% rate remains sufficient to sustain the CPP, with roughly 28–30 basis points of headroom above the minimum required rate.

CPP technical amendments

Some technical amendments took effect on January 1, 2025, including a top-up to the Death Benefit for certain contributors, a partial children's benefit for part-time students, and extended eligibility for the disabled contributor's children's benefit when a parent reaches age 65.

9.9→9.5%
CPP base contribution rate cut eff. Jan 2027

$133/yr
Annual savings per worker earning $70,000

$74,600
Year's Maximum Pensionable Earnings in 2026

budget.canada.ca/update-miseajour/2026 · canada.ca/cpp-enhancement (2025–2026)

UPDATED, APRIL 2026

Canadian Dental Care Plan (CDCP)

Seniors were the first Canadians enrolled in the CDCP, beginning in December 2023. The CDCP is backed by a $13 billion investment over five years and extends dental coverage to uninsured Canadians of all ages, many of whom are seniors.

Where we are now

As of April 2026, over 6.5 million Canadians are enrolled, with over 4 million having already received care. More than 27,000 oral health providers are participating, representing close to 100% of active providers in Canada. Eligible patients are saving an average of $900 per year on cleanings, fillings, dentures, and other services.

Renewal for 2026–27

If you or a family member is enrolled in the CDCP, annual renewal is required to maintain coverage. The CDCP renewal period for the 2026–27 benefit year closed on June 1, 2026. If you missed it, you can still apply. Applications have been open since June 2, 2026, but care received during a gap in coverage cannot be reimbursed retroactively. The next renewal window is expected in spring 2027.

> Poor oral health is linked to cardiovascular disease, stroke, and diabetes, conditions that disproportionately affect seniors. The CDCP is one of the most important health equity measures for older Canadians in a generation.

6.5M+	$900/yr	27,000+	$13B
Enrolled as of April 2026	Average savings per eligible patient	Oral health providers participating	Total CDCP investment over 5 years

canada.ca/dental-care-plan · canada.ca/health-canada (November 2025, April 2026)

PHARMACARE

Pharmacare, Prescription Drug Coverage

Diabetes medications and contraceptives

The Pharmacare Act (Bill C-64) introduced in 2024 has brought the first phase of national pharmacare, covering two drug categories critical to seniors: diabetes medications and contraceptives. BC, Manitoba, Prince Edward Island, and Yukon have signed agreements, together representing over 60% of the $1.5 billion earmarked for the initial rollout. BC's plan launched on March 1, 2026, backed by more than $670 million in federal funding over four years. For the nearly 550,000 British Columbians living with diabetes, covered medications are now free.

Menopausal hormone therapy

Because BC already provided free prescription contraception, the province directed federal funding toward **menopausal hormone therapy**. As of March 1, 2026, approximately 160,000 BC women with menopausal symptoms gained access to hormone therapy at no cost.

canada.ca/pharmacare-act · canada.ca/department-finance (2024–2025)

COMMUNITY PROGRAMS

NEW IN 2026

New Horizons for Seniors Program: Grants Doubled

On April 23, 2026, the federal government announced that the maximum allocation for New Horizons for Seniors Program community-based grants has been doubled, from $25,000 to $50,000 per project.
The New Horizons for Seniors Program funds community projects that promote the social participation and inclusion of seniors, prevent their social isolation, support them to live independently, and recognize their contributions to community life. For seniors' organizations in Burnaby and North Vancouver, this doubling of maximum grant funding means more capacity to run programming, expand services, and reach more isolated seniors.

The New Horizons for Seniors Program funded four local initiatives focused on social participation, intergenerational connection, and dementia support:

- The Greater Vancouver Bridge Club ($25,000)
- The Action Line Housing Society – Seton Villa Retirement Center ($25,000)
- Parkgate Community Services Society ($25,000)
- The Swedish Canadian Village ($4,872)

Home Care, Long-Term Care, and Healthcare Access

Our government is committed to ensuring seniors can age at home with dignity, and that those who need long-term care receive it in safe, high-quality facilities.

10-year health plan

Through the Working Together to Improve Health Care for Canadians plan, close to $200 billion over 10 years is being invested with bilateral agreements signed with every province and territory, including $976 million in new federal health funding for BC over three years. A core priority of these agreements is expanding home care, mental health support, and palliative care access for seniors.

Long-term care standards

Our government funded the development of national long-term care standards, released in 2023, and supports provinces in applying them through bilateral agreements. The standards address the neglect and isolation that were tragically exposed during the pandemic.

Home Accessibility Tax Credit (HATC) & Multigenerational Home Renovation Tax Credit

The HATC provides a non-refundable tax credit for eligible home renovation expenses that allow a qualifying senior or person with a disability to be more mobile, functional, or safe at home, or to gain access to their home. The annual eligible expense limit is $20,000, generating a credit of up to $2,800 for the 2026 tax year. A related, refundable credit, the Multigenerational Home Renovation Tax Credit, supports families creating a self-contained secondary unit so a senior or person eligible for the Disability Tax Credit can live with a qualifying relative. Eligible expenses are capped at $50,000 per renovation, with the credit calculated at 14.5 percent, up to a maximum of $7,250.

Safe Long-Term Care, Chénchenstway and the Aging with Dignity Agreement

Burnaby has benefited directly from the Safe Long-Term Care Fund, with federal investment contributing to the unveiling of the Chénchenstway facility: a renovated 216-bed long-term care facility in Burnaby that strengthens infection prevention and control measures and improves the quality of care for vulnerable residents.

Under the Aging with Dignity agreement signed in February 2024, our government is providing $733 million over five years in federal funds to BC to enhance home support, increase staffing in long-term care and dementia care facilities, and expand palliative care options across the province.

canada.ca/home-accessibility-tax-credit · canada.ca/health-canada (2023–2026)

HOUSING

Affordable Housing for Seniors

Many seniors in Burnaby and North Vancouver are on fixed incomes in one of Canada's most expensive housing markets. Our government's housing investments specifically include seniors-focused affordable housing.

Rapid Housing Initiative > Affordable Housing Fund's Rapid Housing Sub-Stream

The now-closed Rapid Housing Initiative committed 3.84 billion dollars toward 15,972 new affordable units, with priority given to seniors and people experiencing homelessness. As of March 2026, 11,637 units are built while the remainder are under construction or in the financial commitment stage. This work now continues through the Affordable Housing Fund's Rapid Housing Sub-Stream, launched with 963 million dollars to support the construction of 2,400 additional units.

Build Canada Homes

Build Canada Homes launched in September 2025 as a new federal agency with an initial $13 billion investment over five years to scale up affordable housing supply nationally. The agency's mandate focuses primarily on non-market housing, including deeply affordable, community, transitional, and supportive housing options, adding to the pipeline of affordable housing choices for seniors on fixed incomes as they look to downsize, find supportive housing, or age in a community setting.

Housing-infrastructure.canada.ca (as of March 31, 2026)

DISABILITY SUPPORT

Canada Disability Benefit

The Canada Disability Benefit fills the gap between the Canada Child Benefit and OAS for working-age Canadians with disabilities, providing up to $2,400 per year, with payments underway since July 2025. Budget 2025 added a one-time $150 supplemental payment to offset the cost of Disability Tax Credit certification.

The Spring Economic Update 2026 provides an additional $345 million over six years in Disability Tax Credit (DTC) relief and increased disability benefit payments, and allows provincial and territorial public guardians to certify for the DTC on behalf of adults in their care, removing a longstanding barrier to access.

budget.canada.ca/2025 · budget.canada.ca/update-miseajour/2026 · canada.ca (2024–2026)

Protecting Seniors from Fraud and Scams

Seniors are disproportionately targeted by sophisticated fraud schemes, including romance scams, tax scams, and internet fraud. These schemes are global, well-organized, and can be devastating to retirement savings.

The Canadian Anti-Fraud Centre (canada.ca/anti-fraud-centre) provides free resources to help seniors recognize and report fraud. In April 2026, legislation was introduced to create Canada's first Financial Crimes Agency, with funding for the agency proposed in the Spring Economic Update 2026, which also proposes a ban on crypto ATMs to close off a method scammers use to move stolen funds. Separately, amendments to the Bank Act under Bill C-15 received Royal Assent, now requiring banks to detect and prevent consumer-targeted fraud, obtain express consent before enabling account features fraudsters exploit, and let account holders set their own transaction limits. Together with a National Anti-Fraud Strategy being developed, the government is committing to a best-in-class approach to combat financial crimes and protect Canadians, including seniors who are most at risk.

- If you think you've been targeted, report it to the **Canadian Anti-Fraud Centre** at 1-888-495-8501 or canada.ca/anti-fraud-centre
- If you receive a suspicious call claiming to be from the CRA, hang up and call the CRA directly at 1-800-959-8281
- Remember: the CRA will never demand payment by gift card, cryptocurrency, or wire transfer

canada.ca/anti-fraud-centre · budget.canada.ca/update-miseajour/2026 (2024–2026)

Terry Beech

YOUR MEMBER OF PARLIAMENT FOR BURNABY NORTH-SEYMOUR

Seniors in Burnaby and North Vancouver built our community and our country. You deserve a retirement that is secure, healthy, and dignified. Our government has permanently increased OAS, boosted the GIS, launched the dental plan, and expanded pharmacare coverage here in BC. I will keep visiting seniors in our community, in retirement residences, coffee shops, and community centres, to make sure your concerns reach Ottawa, and that Burnaby and North Vancouver receive their fair share of these investments.

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