



A BEACON HOUSE GUIDE FOR SASKATOON FAMILIES

Help With the Cost of Care

The financial support that can lower what your family pays for a personal care home in Saskatchewan.

The number on our pricing page is not always the number a family pays. For many Saskatchewan seniors, government programs bring the real monthly cost of a personal care home down — sometimes by a great deal. The trouble is, most families never find out. This guide explains the two that matter most, in plain language: the **Saskatchewan Personal Care Home Benefit** and the federal **Disability Tax Credit**. Read it, then call us — we will help you work out what applies to your family.

1 The Saskatchewan Personal Care Home Benefit

What it is

The Personal Care Home Benefit (PCHB) is monthly financial assistance from the Government of Saskatchewan. It helps seniors with the cost of living in a licensed personal care home.

How much it is worth

The benefit tops a senior's income up to a monthly threshold of **\$3,500**. It pays the difference between \$3,500 and your own monthly income. In April 2025 that threshold rose from \$2,500 to \$3,500 — a sizeable increase, so families who did not qualify before may qualify now.

AN ILLUSTRATION

If a resident's monthly income is \$2,300, the benefit could provide up to **\$1,200 a month** — the difference between \$3,500 and \$2,300. Your actual amount is calculated by the Ministry of Social Services from your income. For married or common-law couples, half of the combined household income is used in the calculation.

Who can apply

You may be eligible for the PCHB if you:

- are 65 years of age or older;
- are a resident of Saskatchewan;
- live in a licensed personal care home in Saskatchewan;
- receive an Old Age Security (OAS) pension; and
- have a monthly income below the benefit threshold.

A Beacon House note. All three Beacon House homes — Kloppenburg Residences, Brighton Elm and Brighton Oak — are licensed personal care homes, so residents in our care can apply for the PCHB.

How to apply

Review the Application Guide, then download and complete the Application Form. Submit the signed form with your supporting documents to the Ministry of Social Services within 60 days. Benefits are paid from the date your application is received — so apply as soon as you are eligible. Once approved, you do not reapply every year; you simply provide updated income documents before each benefit year begins in September.

OFFICIAL SOURCES — PERSONAL CARE HOME BENEFIT

Program details & how to apply: saskatchewan.ca — Personal Care Home Benefit

Application Guide (PDF): publications.saskatchewan.ca

Application Form (PDF): publications.saskatchewan.ca

Questions: 1-855-544-7242 · PCHBInquiry@gov.sk.ca

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The Federal Disability Tax Credit

What it is

The Disability Tax Credit (DTC) is a non-refundable federal tax credit. It reduces the income tax owed by a person who has a severe and prolonged impairment in physical or mental functions — or by a family member who supports them. Many seniors living with dementia, or with significant mobility and personal-care needs, qualify.

Why it matters

Once approved, the DTC lowers income tax every year. It can often be transferred to a spouse or supporting family member when the senior does not need the full amount, and it can be claimed for past years if the impairment existed then. It is also the gateway to other measures, such as the Registered Disability Savings Plan.

How to get it

Apply using CRA Form T2201, the Disability Tax Credit Certificate. Part A is completed by the applicant; Part B is completed and certified by a medical practitioner. The CRA reviews every application before approving the credit.

Claiming care-home fees as a medical expense

Separately from the DTC, the portion of personal care home fees that pays for **attendant care** (staff wages for personal care) may be claimed as a medical expense on a tax return. One rule to know: if the DTC is also claimed, attendant-care medical expenses are generally capped at \$10,000 per year (\$20,000 in the year of death). Which combination saves your family the most depends on your situation.

A Beacon House note. At year end we can give you a letter that breaks out the attendant-care portion of your fees — the documentation the CRA asks for. We strongly recommend reviewing your options with a qualified tax professional.

OFFICIAL SOURCES – DISABILITY TAX CREDIT

Disability Tax Credit overview: canada.ca – Disability tax credit

How to apply: canada.ca – How to apply for the DTC

Form T2201: canada.ca – T2201 Disability Tax Credit Certificate

CRA general enquiries: 1-800-959-8281

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A Few Other Things – and Where to Start

OAS and the Guaranteed Income Supplement

Old Age Security (OAS) and the Guaranteed Income Supplement (GIS) are the base monthly income most seniors receive from the federal government. The Personal Care Home Benefit is calculated on top of them, so it is worth confirming you are receiving everything you are entitled to first.

The Saskatchewan Seniors Income Plan

The Seniors Income Plan (SIP) provides extra monthly income to lower-income Saskatchewan seniors. If money is tight, ask the Ministry of Social Services whether it applies to your situation.

Start with a conversation

Sorting out benefits while also choosing a care home is a lot to carry. You do not have to do it alone. Call Beacon House and we will talk you through which programs are likely to apply, point you to the right forms, and provide whatever documentation you need along the way.

Talk to us before you rule anything out.

We would rather help you find the support than watch a family walk away thinking care is out of reach. Call us any day:

(306) 400-5170

PLEASE NOTE

This guide is provided for general information only and is current as of May 2026. It is not financial, tax, or legal advice. Benefit amounts, income thresholds and eligibility rules change over time. Always confirm the current details directly with each program using the official links above, and consult a qualified tax professional about your family's circumstances. Beacon House Care Home is not affiliated with the Government of Saskatchewan or the Canada Revenue Agency.