



Saskatchewan Assured Income for Disability (SAID): DISC GUIDEBOOK

Guidebook for Service Users

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What is DISC?

The Saskatchewan **Disability Income Support Coalition (DISC)** is made up of a large cross section of disability advocates, consumers and organizations from across Saskatchewan who are committed to advocating for a respectful, dignified and adequate income support system. As partners in a non-partisan coalition, DISC members have joined together to speak as one voice, working towards a distinct (or separate) income system for people with disabilities that is built on our common vision and principles.

Our Vision and Principles

Our primary vision is to see an income system that offers both *an adequate baseline income for people with disabilities and a user-friendly mechanism to address individual financial needs based on the impact of disability.*

We believe that developing a distinct income program for people with disabilities must be a truly **joint venture** between all stakeholders, each contributing equally to the process. Since 2008, DISC has worked with the Government of Saskatchewan to develop and improve income policy for people with disabilities.

For more information go to <http://www.saskdisc.ca/> or <http://www.facebook.com/saskdisc>

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Important:

This guidebook is meant to address the more common questions and sections of the Saskatchewan Assured Income for Disability (SAID) program. This guidebook **does not** look at all sections of SAID. If you have questions about an area not in this handbook, please review the SAID Policy Manual, call the SAID Service Centre at 1-888-567-7243 and/or ask a community advocate for help.

DEFINITIONS

Advocate	A community advocate is a support person (not your Assured Income Specialist) who can help you fill out the SAID application, attend SAID related appointments with you, and advocate on your behalf if you are denied services and benefits provided by the SAID Program. An advocate can be anyone you choose: a friend, a family member or someone who works at a community organization. Advocates should not ask you to pay them. See the list of advocates at the end of this handbook to find an advocate in your area.
Advance	Money for household items or clothing that you request to be given to you early. It will be deducted from your future benefits.
Assessor	The person who interviews you during the SAID application process. The assessor will calculate the impact of your disability on your daily living and inform the SAID program.
Assets	A resource that you have such as money in a bank account, bonds, property, vehicles, etc.
Assured Income Specialist	The case worker (financial worker) assigned to your SAID file.
Beneficiary	You, the person who is receiving SAID benefits.
Benefits	Amounts of money that will go towards your shelter costs, bills and food.
Confidentiality	Keeping something private, only shared with specific people with your permission.
Consent	Giving permission for people to speak to each other about your situation.
Deductible	Money that will be deducted (subtracted) from your benefits.
Disability Impact	How much your disability affects your daily life and ability to carry out day-to-day needs and activities.
Enduring	Your disability will last a long time.
Exempt/Exemptions	An amount of money that would not be counted as income so is not deducted (subtracted) from your benefits.
Eligible	You qualify for something and so you have the right to it (for example, you qualify for SAID benefits).
Income Assistance Worker	The case worker assigned to the SIS, SAP, and TEA income assistance programs.
Legal Entitlement	That you have a legal right to something (for example, benefits or services).
Overpayment	Benefits that you receive that you were not eligible for; you will be expected to repay the amount.

Planning and Support Specialist	The case manager (non-financial) assigned to the SIS income assistance program.
Significant	Your disability impacts your life in a big way.

WHAT IS SAID?

(SAID Policy Manual **Chapter 1: Vision Statement and Intent**)

The Saskatchewan Assured Income for Disability (SAID) is a program that provides financial help for people living with a **significant** and **enduring** disability that impacts their daily living. This program helps people improve their life and participate in their communities.

It has three parts:

1. **The Living Income:** a monthly amount given for your daily needs which includes shelter. Spending is decided by the beneficiary.
2. **The Disability Income:** an amount to help cover disability related costs only.
3. **The Exceptional Need Income:** helps with special situations, like special food, clothes, service animals' care, cleaning or homecare.

WHO IS ELIGIBLE?

(SAID Policy Manual **Chapter 3: Eligibility: Individuals and Family Units Who Are Eligible**)

To be eligible for SAID, you must:

- Be a Saskatchewan resident who is 18 and older
- Meet residency requirements (Non-Canadians / Canadian New-Comers / Refugees)
 - People who are new to Canada can apply for SAID if they are not receiving benefits from any Citizenship and Immigration Canada (CIC) program or sponsorship from individuals or groups (for example, churches).
- Be in financial need (have less income than your needs based on SAID benefit rates). If you have a spouse, their income is taken into consideration when determining financial need.
- Have a **significant** and **enduring** disability that makes daily living harder and/or causes you to need support from a device (for example, medication, a wheelchair, etc.), a person (for example, a community support person, a nurse, etc.) or a service animal.

WHEN SHOULD YOU APPLY?

(SAID Policy Manual **Chapter 2: Application**)

You can apply for SAID at any time whether you have a new disability or have had a disability for a long time.

If you are unsure if you should apply for SAID you can talk with a **community advocate**. If you are already receiving Income Assistance, you can speak with your current Income Assistance Worker, your Planning and Support Specialist or the Client Service Centre.

If your application for SAID is denied, you have the right to appeal this decision, and if that decision is denied, you can reapply one year after you last applied. If you have new information or a change in your disability or health condition, you can reapply without waiting a year.

APPLYING FOR SAID

If you are not receiving Income Assistance, you can apply for SAID by setting up an appointment for an intake through the Service Centre:

- Call 1-888-567-7243. People with hearing impairments can call the text telephone (TTY) line at 1-866-995-0099. After calling you will reach an automated voice. Follow the prompts to request an intake.
- They will provide you with a date and time for your intake appointment. If getting to the nearest Social Services office is a barrier, make this clear when you call.

If you are already receiving Income Assistance, you can apply with your Income Assistance Worker, Planning and Support Specialist or the Client Service Centre:

- If you do not remember your Income Assistance Worker or Planning and Support Specialist's name or phone number, you can call the Ministry of Social Services Service Centre nearest you and ask. When someone answers, tell them your name, if you are receiving SIS, TEA or SAP benefits, your case number (if you know it) or your birthdate, and ask for your Income Assistance Worker or Planning and Support Specialist's name and phone number.
- Once you have your Income Assistance Worker or Planning and Support Specialists' information, call and tell them you would like to meet with them to apply for the SAID program. Your Income Assistance Worker or Planning and Support Specialist will give you an appointment time to come and meet with them. You can meet with your Income Assistance Worker or Planning and Support Specialist alone or bring a friend, a family member, or a community advocate for support.

You have the right to apply for SAID. If anyone (including your Income Assistance Worker, your Planning and Support Specialist or the Client Service Centre) tries to convince you to not apply, talk to a community advocate.

Right to have a Support Person/Community Advocate Accompany you:

You can ask a community advocate, a family member or a friend to attend any SAID related meetings with you. A community advocate is a support person (not your Income Assistance Worker or Planning and Support Specialist) who can offer support and help answer questions you might have. An advocate **should never ask you for money or payment of any kind**. There is a list of organizations that offer advocacy support at the end of this guidebook.

Intake Interview:

Your first meeting will be at the Ministry of Social Services (unless you experience barriers getting there and have made arrangements for a Worker to come to you. For example, if you live in a rural community and do not have a way to get to the nearest Social Service Centre). **You can choose to go alone or ask someone to come with you (a friend, a family member or a community advocate)**. You will first speak with a person at the front desk. Tell them your name and that you have an appointment for a SAID intake.

If you are already receiving Income Assistance, the intake will be done with your Income Assistance Worker, your Planning and Support Specialist, or an Assured Income Specialist. If you are not receiving any benefits, you will meet with an Assured Income Specialist. This meeting will be held in a private office.

They will go through a small booklet and ask you questions about your financial needs and about your disability. It is important to be as clear and specific as you can be. Give as many details as you can about your disability and how it impacts your daily living. You will be asked to give a reference person who knows you well and who you are comfortable with as this person will be contacted to speak about how your disability impacts you. You will also be required to have a **Medical Report Form** filled out by your doctor which will need to be returned to the worker you did the intake with (if you are unsure of their name or contact details, request they provide them to you before you leave the intake meeting). Once the intake process is complete, you will be contacted by an outside agency (SaskAbilities) to complete a Disability Impact Assessment (see Disability Impact Assessment on page 10 for more information).

Documents you need to Bring:

Identification

You will need to bring your **Social Insurance Number** and **Saskatchewan Health Card** number to your first meeting with your worker **OR ONE** of the following:

- Current drivers license
- Any photo identification
- Band registry number
- Passport or immigration documents
- Birth or Baptismal Certificate

If you have any of the below **assets**, you will need to provide documentation:

- Bank statements for all accounts with more than \$50 in them

- Mortgage and title documents if you own a home
- Any registered saving plans, bonds and trust funds
- Pension Plans
- Prepaid funeral statement

Any documents about your Income:

- Cheque stubs from your job
- Cheque stubs from your pension
- Child support information

Any Costs of Basic Living Expenses:

- Current or last months' receipts for rent and utility bills
- Mortgage payment statement; property insurance documents; tax notice
- Babysitting/daycare receipts
- Any court orders or legal documents

Remember: you have a right to be **treated with respect** during this process. You should feel comfortable and understand the process of applying for SAID. If you do not understand something the Assured Income Specialist, Income Assistance Worker or Planning and Support Specialist is saying, ask questions until you are sure that you understand.

Temporary SAID Benefits

*(SAID Policy Manual **Chapter 8: Temporary Benefits**)*

If it has been determined that you are financially eligible for SAID benefits but are waiting to do your Disability Impact Assessment with SaskAbilities, you will be placed on Temporary SAID benefits. These are not the full SAID benefits but are intended to provide assistance until it is determined if you are approved for SAID. Under temporary SAID you will receive a temporary living income benefit and a shelter benefit. You may also be eligible to receive a childcare benefit, a stabilization benefit, a relocation benefit, a household health and safety benefit, a travel benefit and/or short-term emergency support. Please note that utilities are not covered under Temporary SAID.

Disability Impact Assessment

*(SAID Policy Manual **Chapter 4: Disability Assessment**)*

The Disability Impact Assessment is a discussion between you and an assessor/interviewer, about your disability and how it impacts your daily living. The assessor does not work for the Ministry of Social Services, they work for SaskAbilities. This interview can take place wherever you are most comfortable (for example, your home, a family member or a friend's place, at a community agency, at Social Services). **You can have a support person or a community advocate with you.**

The assessor will ask you questions about your disability. These questions are asked to find out how your disability impacts different parts of your daily living. Some of these questions are very personal. This assessment will usually take between 40 minutes to an hour. You can ask to take breaks during this discussion.

After you have met with an assessor, you will be notified as to whether you are approved for the SAID program or denied. If you have been denied you will receive a letter that says why you have been denied. If you want, you may appeal this decision. For more information, see the *Appeals and Advocacy* section in this guidebook.

Note: There are instances where you may not have to complete a Disability Impact Assessment. For example, if you live in a residential care setting (such as a group home, personal care home, special care home, approved home, etc.) and have been assessed as requiring level 2 care or higher, a Disability Impact Assessment is not required. If you would like more information on this, ask an Assured Income Specialist (or your Planning and Support Specialist if you are on the SIS Program) or view Chapter 4 of the SAID Policy Manual for more details.

Rapid Reinstatement

(SAID Policy Manual Chapter 2.4.1: Rapid Reinstatement)

Rapid reinstatement is for people who have already been approved for SAID in the past so you do not need to go through the impact of disability process again unless your circumstances have changed. If you are financially eligible and your circumstances from your initial eligibility have not changed, you will not have to complete a Disability Impact Assessment or provide new documentation.

For rapid reinstatement, you follow the same steps as you would to apply for SAID but when you contact the Client Service Centre, you will let them know that you have been on the SAID program in the past. Once you meet with an Assured Income Specialist, they will determine if rapid reinstatement applies in your situation.

If you are told that you need to go through the impact of disability process again and you are unclear as to why, reach out to a community advocate for support.

ASSETS AND INCOME

(SAID Policy Manual Chapter 6: Income and Assets)

When applying for SAID benefits, you must report **ALL** forms of income during your intake meeting. Once you are on SAID, you must report any changes in your income or assets to your

Assured Income Specialist. There are three types of income: *fully deductible, partially deductible, non-deductible*.

Assets

You must report your assets from the last six months at the time of your application. Assets are money or things that you own. At the time of intake, if you are a single person, you are allowed to have up to \$1,500 in your bank account(s). You can have up to \$3,000 if there are two people in your family and \$500 for each additional family member.

These amounts only apply to the amount of money that you can have in your bank account **when you are applying for SAID**. Once you are on SAID, there is no limit for how much money you can have in your bank account as long as the income you are receiving is exempt (see below under partially exempt and exempt).

At intake, the Assured Income Specialist (SAID Worker) or Planning and Support Specialist (SIS Worker) will review your:

- Liquid Assets - money in bank accounts, registered retirement savings plans (RRSP), bonds, investment certificates, etc.
- Real (fixed) Assets - property such as a house or land.

Note: Personal Assets like vehicles, jewelry, laptops, etc. have no effect on your eligibility for SAID.

Income

At intake, you must tell the Assured Income Specialist or Planning and Support Specialist about all of your sources of income. You are eligible for income exemptions once you are deemed eligible for Temporary SAID benefits. There are three types of income: *fully deductible, partially deductible, non-deductible*.

Fully Deductible:

The full amount will be subtracted from your benefits.

Income that is fully deductible means that the amount that you receive will be subtracted from your benefits. Here are some examples:

- Child support payments
- Pensions (except Saskatchewan Pension Plan)
- Training allowances
- Employment insurance

Partially Deductible/Partially Exempt:

Some amount will be subtracted from your benefits.

Income that is partially deducted means that a percentage of money is subtracted from your cheque. Part of this income will be subtracted, and the rest will be exempt (not subtracted from

your benefits). The amount that is not subtracted is often called an income exemption. Here are some examples:

- Wages (employment income): see under “Working while on SAID”
- Income from room rentals, boarders, or renters
- Gambling gains, lottery winnings, bingo winnings (any winnings over \$200 per year will be deducted from your benefits unless they are moved into your Registered Disability Savings Plan (RDSP) within 6 months of receiving them)
- Gifts or cash (any amount over \$200 in a year is considered income and will be deducted from your benefits unless they are moved into your Registered Disability Savings Plan (RDSP) within 6 months of receiving them)

Non-Deductible/Exempt:

Your benefits are not impacted.

Non-deductible income is not subtracted from your benefits at all. Here are some examples:

- Child Tax Benefit
- Saskatchewan Employment Supplement
- Rental Housing Supplement
- Income tax refunds
- GST rebates
- Registered Disabilities Savings Plan (RDSP)

WORKING WHILE ON SAID

*(SAID Policy Manual **Chapter 6: Income and Assets: Income Exemption**)*

You are allowed to work while receiving SAID benefits but there are limits on how much money you can earn annually (per year) in order to keep receiving SAID benefits. The **Earned Income Exemption** is the amount of income you can earn in a year before your benefits will begin to be subtracted dollar for dollar from your employment income. If you have reached the income exemption **AND** you have earned more from employment than the amount you receive from SAID for two months in a row, you will be taken off of the SAID program. If this happens, you can re-apply for SAID as soon as you become financially eligible again (see Rapid Reinstatement on page 12 for more information).

Depending on how much you expect to earn from employment over the course of a year, you may need to budget at the beginning of the year in order to have enough money to last you to the end of the year. **You are allowed to save your SAID benefits** in your bank account for this purpose. If your savings are from exempt income (such as your SAID benefits), there is **no limit** to how much money you can have in your bank account. However, if you are taken off of SAID for making too much from employment and would like to re-apply, the limits for the amount

you can have saved in your bank account will once again apply (\$1,500 for a single person, \$3,000 for a couple and \$500 for each additional family member).

Tip: Employment income is only partially exempt, while SAID income is fully exempt. That means that it is a better idea to save SAID benefit money rather than employment money in your bank account if possible.

The amount of employment income that is exempt in a year is based on your family size.

There are three types of family size:

Single people	\$6,000 per year
Couples.....	\$7,200 per year
Families (one or more dependent children).....	\$8,500 per year

A Single Person:

- If a single person makes \$500 or less each month, or \$6,000 or less in a year, their benefits will not be impacted. If a single person makes over \$6,000 before one calendar year (January to December) has passed, their benefits will be reduced dollar for dollar.
- **For example:** *Joe is a single person who has a seasonal job (he only works over the summer). Joe makes \$2,000 in June, July and August for a total of \$6,000. If Joe does not work for the rest of the year, his SAID benefits will not be impacted.*
- **For example:** *Sally is a single person who makes \$600 each month. She will receive her full benefits until the end of October (\$600 a month for 10 months = \$6,000). In November and December, her benefits will be reduced dollar for dollar from her employment income (\$600 will be subtracted from her benefits in November and December). Sally may want to save some of her SAID benefits earlier in the year to make sure she is able to support herself at the end of the year. Come January, she will be able to make another \$6,000 that year before any of her benefits are impacted.*

A Couple:

- If a couple makes \$600 or less each month, or \$7,200 or less in a year, their benefits will not be impacted. If a couple makes over \$7,200 before one calendar year (January to December) has passed, their benefits will be reduced dollar for dollar.
- **For example:** *Tom and Brayden are a couple without children. Together they earn \$1,000 a month. Their benefits will not be impacted until the end of July (\$1000 a month for 7 months = \$7,000). In August, \$200 of their employment income will be exempt and the rest will be subtracted dollar for dollar from their benefits. From September until December, their benefits will be reduced dollar for dollar from their employment income. Tom and Brayden may want to consider saving some of their SAID benefit money from the first 7 months of the year to help pay for their expenses once their benefits are reduced. Come January, they will be able to make another \$7,200 that year before any of their benefits are impacted.*

A Family:

- If a family makes \$708 or less each month, or \$8,500 or less in a year, their benefits will not be impacted. If a family makes over \$8,500 before one calendar year (January to December) has passed, their benefits will be reduced dollar for dollar.
- **For example:** John and Amy have children. Together they earn \$750 a month. Their SAID benefits will not be impacted until the end of November (\$750 a month for 11 months = \$8,250). In December, \$250 of their employment income will be exempt and the rest will be reduced dollar for dollar from their benefits. John and Amy may want to consider saving some of their SAID benefits throughout the year to make sure they can support themselves in December. Come January, they will be able to make another \$8,500 that year before any of their benefits are impacted.

If you have any questions about wage exemptions or working while on SAID, you can ask your Assured Income Specialist or a community advocate.

PAYMENT OF BENEFITS AND OVERPAYMENTS

(SAID Policy Manual **Chapter 15: Overpayments** and **Chapter 16: Payment of Benefits**)

Payment of Benefits

In most circumstances, people on SAID receive monthly payments by direct deposit into a bank account. In some circumstances, benefits may be paid directly to a trustee or third party (such as a vendor). Arrangements can be made, where necessary to have rent paid directly to a landlord.

Overpayments

An overpayment means any money that you were given that you were not entitled to receive. When you receive an overpayment, money will be subtracted from your future benefits to repay it. Overpayments can be a lump sum (a one-time amount of money you receive) or recurring income (an amount you start receiving on a regular basis).

Some common reasons for an overpayment are when you receive money from work (like a raise, or vacation time pay out) or as a gift, and you are still receiving SAID. An overpayment can also happen if there is a mistake and Social Services accidentally gives you too much money one month. If this happens, you must inform your Assured Income Specialist as soon as you notice.

If you receive an overpayment you must repay it, even if you are no longer on SAID. In this case, you will be contacted by the Accounts Receivable Unit of the Ministry of Social Services to make payment arrangements. Please note that the government is allowed to take money from your income tax refund or GST rebates if you do not pay them back.

RESPONSIBILITIES

Responsibilities of your Assured Income Specialist

An Assured Income Specialist must:

- Provide you with a letter of all decisions made on your file (make sure to keep all SAID letters and documents).
- Inform you of your rights and responsibilities and ensure that you understand them.
- Inform you of any changes to your application or file.

Your Responsibilities

You must:

- Tell your Assured Income Specialist about changes in your life as soon as you are able. Some examples of changes include:
 - When you move
 - If you get married or divorced
 - If you have children; inform for each new child, and inform if your child no longer lives with you
 - When you receive any money (earning through work, inheriting or winnings)
 - Changes in your disability or medical needs
- Give complete and accurate information
- Apply for any other income you may be eligible to receive
- Repay any overpayment of benefits

If you can, try to keep copies of all of your SAID documents/papers (both what you send to your Assured Income Specialist and what your Assured Income Specialist sends to you). If possible, ask your Assured Income Specialist or a person at the front desk of the Social Services office to photocopy and date stamp any and all documents that you submit to SAID. Try to keep a shoebox, drawer or binder just for your SAID papers somewhere safe that you can access.

If you are paid more than what you were entitled to, you may receive an overpayment. An overpayment is money that you were not entitled to receive. A portion of this overpayment will be deducted each month from your SAID benefits until it is fully paid back.

RIGHTS

You have legal entitlement to lots of different things related to SAID. If you are unsure or have been denied your right to anything, talk to your Income Assistance Worker, Assured Income Specialist, Planning and Support Specialist, or a community advocate about your options.

Right to Apply

You have the right to apply for the SAID program if you are 18 years or older and a resident of Saskatchewan.

Right to Understand

It is important that you understand how the SAID program works and what is expected of you. If you have any questions or are unsure of how something works, make sure to ask your Assured Income Specialist, Planning and Support Specialist or a community advocate.

Here are some things you need to be sure you **understand**:

- How to properly **apply** for SAID (what you need to tell the Assured Income Specialist, what forms you have to fill out, when the forms need to be done).
- **When** you will get your money each month (payment date).
- **How** you will get your money each month (direct deposit, cheque, trustee).
- When you need to tell your worker that **something has changed** in your life (for example, when you move, when you earn money).
- **How much** money you are allowed to earn from a job while on SAID.
- When your **Supplementary Health Coverage** begins.
- **What a review is** and how often they happen.

Remember: You can ask questions about your benefits even after you are accepted onto SAID.

Your right to understand also applies to your disability. If your disability makes it difficult for you to access or understand information, tell your Assured Income Specialist or a community advocate.

It is your Assured Income Specialist's responsibility to **make sure you can access the information**. Here are some examples:

- If you have a **visual impairment** you can have documents read to you or written in braille.
- If you have **problems hearing**, you can have a sign language interpreter.
- If you have **mobility issues** or your disability prevents you from going places, the Assured Income Specialist can meet with you at your home.

- If you have **problems understanding** the wording in a document, you can have it explained in a different way or you have the right to take the document to someone who can help you understand it. **Especially any documents you are required to sign.**
- If **English is not your first language** you have the right to have an interpreter present to translate the information.

Right to be treated with Dignity and Respect

We all have **the right to be treated with respect as human beings**. You deserve to feel comfortable, safe, and heard at your meetings with your Assured Income Specialist, community advocate and/or assessor. If for some reason you are feeling uncomfortable, **you have the right to ask that the meeting be stopped** and re-booked at a later date.

Right to an Advocate

A community advocate is a support person (not your Assured Income Specialist) who can help you fill out the SAID application and attend SAID related appointments with you. An advocate can be anyone you choose.

An advocate should not ask for payment of money or favours in order to help you. However, if you need to appeal a decision, you can ask your Income Assistance Worker or Assured Income Specialist to provide the advocacy fee (unless your advocate is your spouse, a dependant child, or a paid agency in which case they would not be eligible to receive the advocacy fee). **The advocacy fee can only be provided for an advocate doing an appeal on your behalf.**

An advocate can help to make sure that you are treated fairly, offer moral support, and answer questions you might have about the application. There is a list of organizations that offer advocacy support at the end of this guidebook.

Right to Privacy and Confidentiality

You have the legal right to have your personal information protected. To apply for the SAID program, you will need to provide personal information about yourself.

You will have to provide information about:

- Work history and pay stubs
- Medical history (mental and physical)
- Information about your disability
- Where you live and who you live with
- If you are single, common law, or married

The information you give will only be used to see if you qualify for the SAID program. If you want another person besides your Assured Income Specialist (such as a community advocate) to see this information, you will have to sign a **consent form**.

You have the right to have a copy of your personal information from your file. Ask your Assured Income Specialist if you would like to request a copy of your personal information. If, for some reason, the information cannot be provided to you, your Assured Income Specialist will provide you with instructions on how to request the information through the Access and Privacy Unit.

Note: The Ministry of Social Services staff and assessors have a legal obligation to report to authorities if you are going to hurt yourself or someone else.

Right to an Appeal

You have the right to an appeal if you disagree with a decision made about your SAID benefits. When you appeal, you are asking the Ministry of Social Services to change a decision. **You can have a community advocate help you at any stage of the appeal.**

You have the right to appeal if:

- Your application was denied
- You were not allowed to apply or re-apply
- Your application was not processed in a reasonable time
- Your benefits were cancelled, changed, or withheld
- You feel the amount of income does not suit your needs
- You feel you have been treated unfairly
- You are dissatisfied with an aspect of the SAID program policy

If you are on the SAID program and disagree with your Assured Income Specialist, **an appeal should be your last resort** to fix it.

Here are the steps you should take before filing an appeal:

- Speak with your Assured Income Specialist's Supervisor and explain your problem.
- If the Supervisor does not fix this issue you can speak with the SAID Regional Manager.
- If these steps do not fix the problem, the next step is an appeal.

If you are not accepted onto the SAID program, you will get a letter from the Ministry of Social Services saying why you were denied. If your application to the SAID program is denied you have the right to appeal. An appeal is the process when you disagree with a decision and the case is reviewed. **You have 30 days to appeal the decision. The 30 days starts on the date of the refusal letter.** See the *Appeals and Advocacy* section in this document for more information.

HOUSING

Move Form

If you are moving, you need to get a move form which can be found at the Income Assistance Office, through some community agencies, on the Government of Saskatchewan website, or you can ask your Assured Income Specialist to email or mail you one.

Once you find a new place to live, you need to send a move form to your Assured Income Specialist. This form tells your Assured Income Specialist your new address and the landlord's information. **Your landlord must sign the move form or it will not be accepted.**

If you need help filling out your move form you can ask your Assured Income Specialist or a community advocate.

Moving Costs

*(SAID Policy Manual **Chapter 10: Exceptional Needs and Benefits: Housing Support Benefits**)*

If you are moving, you can **ask your Assured Income Specialist to help cover the cost of moving your belongings.**

To get moving costs covered, you must ask your Assured Income Specialist for this benefit before you move. If you pay for the move and ask after, you may not get paid back from your benefits. This is how to request coverage for your moving costs:

- Ask your Assured Income Specialist for this benefit either in-person at an appointment, by phone or by email.
- If your Assured Income Specialist approves that you are eligible to receive coverage for moving costs, they will tell you the current rate that you may receive.
- If your moving costs will exceed the current rate, you may need to provide estimates and receipts.
- Your Assured Income Specialist will either approve or deny you **within 3-5 business days.**

You can get this benefit more than once in your lifetime. How often you can get this benefit depends on why you are moving.

You can get this benefit **once per year** if:

- You are moving for health reasons. For example, you need to be closer to your doctor or you need a house that suits your disability better.
- You are moving for employment or education reasons.
- You are moving to a more affordable place.
- Where you are living is no longer available or is sold (if this happens more than once a year you may qualify to get the benefit with a supervisor's approval).

You can get this benefit **once every two years if you were evicted**.

If you are not sure if you qualify for the moving benefit, you can ask your Assured Income Specialist or a community advocate for help.

Security Deposits

(SAID Policy Manual **Chapter 11: Security Deposits**)

A security deposit (or damage deposit) is a letter of guarantee from SAID that is given to a landlord before moving into a new home or apartment. The amount is based on the shelter rate that you are eligible for (see chart below). If you cause damage to the property, the landlord will collect the damage deposit money promised in your letter of guarantee to pay for repairs. **The amount promised in the letter will be added as an overpayment to your file.** This means that you will have to pay back the amount of the damage deposit over time. This money will be **taken off your benefit cheque in small amounts** until it is paid off.

Be sure to do a walk through with your landlord (or a community advocate) before moving in to document any damages that you are not responsible for. Make sure you and either the landlord or community advocate sign and date the document. When you leave, you will do another walk through to identify any damage you have done. Make sure you and either the landlord or community advocate sign and date the document.

Rent or Mortgage

(SAID Policy Manual **Chapter 9: Emergency Benefits, Living Income, Disability Income and Personal Benefits**)

Your **shelter benefit** is the amount that goes toward your rent, mortgage, property taxes, insurance, etc. How much money you get for your rent depends on: the size of your family; what type of place you live in; and the city/town you live in. See the chart below for rates:

Shelter Tier Rates		Effective October 1, 2013		
(Included in Living Income benefit)				
	Tier A	Tier B	Tier C	Tier D
Single	\$459	\$404	\$363	\$326
Childless couple	\$587	\$501	\$450	\$355
Families				
1 or 2 children	\$711	\$589	\$563	\$429
3 or 4 children	\$773	\$650	\$627	\$480
5+ children	\$849	\$724	\$690	\$557

*These rates may change over time. Check with your Assured Income Specialist or community advocate

Tier A: Lloydminster, Regina, Saskatoon, Estevan and the bedroom communities of: Allan, Asquith, Balgonie, Belle Plaine, Bradwell, Buena Vista, Clavet, Colonsay, Dalmeny, Delisle, Disley, Dundurn, Edenwold, Elstow, Grand Coulee, Langham, Lumsden, Lumsden Beach, Martensville, Meacham, Osler, Pense, Pilot Butte, Regina Beach, Shields, Thode, Vanscoy, Warman, White City.

Tier B: Creighton, Kindersley, La Loche, La Ronge, Macklin, Melville, Prince Albert, Rosetown, Weyburn, Yorkton.

Tier C: Battleford, Fort Qu'Appelle, Humboldt, Meadow Lake, Melfort, Nipawin, Moose Jaw, North Battleford, Swift Current, Watrous.

Tier D: Other towns and rural areas.

There are three ways to receive your rent benefit:

1. Your rent benefit can be **sent to you**. If your rental amount is sent to you it is **your responsibility** to pay your landlord every month.
2. Your rent can be **paid directly to your landlord**. To set this up you need to fill out a direct rent payment consent form and send it to your Assured Income Specialist.
3. Your rent can be paid by a joint payment cheque. This means the cheque will come to you, you will need to sign it and then give it to your landlord who will sign it and cash it. You are not able to cash this cheque.

Room and Board

Room and board means that you are paying someone for both meals and a place to stay. If you are living in this type of situation you are eligible to receive a Modified Living Income benefit, which includes the cost of your room and your food and other personal needs. Talk to your Assured Income Specialist about benefits to see if you are eligible for the phone allowance.

Room Rental

A room rental is a payment for a bedroom in a house or apartment. You may have to share a kitchen or bathroom. Utilities are included in the amount you can receive from SAID. You can also request a benefit to help cover your phone bill.

Excess Shelter Rate

*(SAID Policy Manual **Chapter 9: Emergency Benefits, Living Income, Disability Income and Personal Benefits**)*

An excess shelter rate, up to a maximum of \$150, may be provided in some circumstances. To request this benefit, you would speak with your Assured Income Specialist.

In certain situations, the excess shelter rate can help cover your rent for up to 2 months to give you time to **find alternative housing**. This benefit can only be given for special situations and needs a Supervisor's approval.

Some reasons to apply for the excess shelter rate that are related to having a disability include:

Mobility and Access

If you have a disability and problems with mobility you may be able to get this benefit to help find a suitable home. Some examples:

- More space for wheelchair access
- Has an elevator
- Main floor/entry level (no stairs)

Exceptional Medical Circumstances

If you have an exceptional medical circumstance that impacts your ability to find a place to live you may be able to receive this benefit. Some examples:

- You need to live close to a hospital for your disability
- The home/apartment is set up in a way that benefits your disability

There are other reasons to apply for excess shelter. Find more information in Chapter 9 of the SAID Policy Manual. If you are unsure if you qualify, ask your Assured Income Specialist or a community advocate for more information.

BILLS

Utilities

*(SAID Policy Manual **Chapter 9: Emergency Benefits, Living Income, Disability income and Personal Benefits: Utilities Benefit**)*

You can get a utility benefit to pay for the following bills:

- Power / Electricity
- Energy / Heating
- Water / Sewer
- Telephone (you will only receive a certain amount to cover your cell phone or landline bill; check with your Assured Income Specialist or community advocate for the amount)
- Laundry (if you don't have free laundry on-site)

Your utilities (power, energy, water) can be set up in one of two ways:

1. Actual Cost (your Assured Income Specialist provides the exact cost of your utility)
 - Your monthly bill amount may be different, depending on the weather, and how much you have used.
 - Your monthly bill may be on an equalized payment plan (EPP), which is also considered an actual cost.

2. Fixed Amount

- You can request to receive the monthly fixed utility benefit. This benefit is the same monthly, regardless of the cost of your utility bill.
- To set this up, speak with your Assured Income Specialist.

With the first option, you can either:

- Pay the amount yourself and then submit the bill to your Assured Income Specialist to get the money back, or
- Submit your bills monthly to your Assured Income Specialist who will pay the bill to the appropriate company for you.

Most people choose the Actual Cost option for their utility payments, but if you would like to go with the Fixed Amount option it is a good idea to first have a conversation with your Assured Income Specialist.

Advances

(SAID Policy Manual **Chapter 16: Payment of Benefits: Advance Payments for Household Items and Clothing**)

You can ask your Assured Income Specialist for an advance to help cover the cost of household items and clothing. You can either ask your Assured Income Specialist directly for this advance or write a letter to your Assured Income Specialist, outlining what you need the money for and how much you need for this advance. Check with the Assured Income Specialist to find out what the maximum amount is. You will be required to pay this back. A certain amount will come off of your cheque each month until it is fully paid off. You cannot receive another advance until the previous one is fully paid off.

TURNING 65

Before you turn 65, you will be required to apply for funding through the Federal Government. You may be eligible for Old Age Security and/or the Guaranteed Income Supplement.

Information on Public Pensions (Government of Canada):

<https://www.canada.ca/en/services/benefits/publicpensions.html>

Your Assured Income Specialist should notify you when it is time to start applying for this funding. If you are not sure what you should be applying for, ask your Assured Income Specialist or a community advocate. Once you apply for federal funding, you will be notified about how much you are eligible to receive. If the total amount you are eligible to receive is less than what you were receiving through SAID benefits (leaving you with a budget shortfall) the SAID

program may provide you with a top up so that you continue to have your needs met. If you have any questions, ask your Assured Income Specialist or a community advocate.

SUPPLEMENTARY HEALTH BENEFITS

As soon as you qualify for Income Assistance or SAID, the Income Assistance Worker or Assured Income Specialist will nominate you for Supplementary Health Coverage and the Ministry of Health will send you a letter once you have been approved.

Once you are approved, your Health Card will identify that you have Supplementary Benefits when you access health related services such as the pharmacy, doctor, dentist, eye doctor, etc. If you have any questions about your benefits, such as what you are entitled to, you can call the Supplementary Health Program directly at 1-800-266-0695. It is important to let your Assured Income Specialist know as soon as you find out you need a checkup or procedure that requires coverage as it can take up to 6 months to be approved.

Before you turn 65, your Assured Income Specialist should be communicating with you about the changes that will occur once you turn 65. This should include notifying you that you will be eligible for the Seniors Drug Plan and will no longer receive Supplementary Health Benefits once you turn 65. If you are prescribed drugs that are not covered and/or you are concerned that you will not be able to afford your prescriptions on the Seniors Drug Plan, let your Assured Income Specialist know as they can nominate you to continue receiving Supplementary Health Benefits. This is reviewed annually. If you are expecting to receive something like major dental or optometry work and it will not be covered under the Seniors Plan, let your Assured Income Specialist know so they can review your file and determine if you are eligible for continued coverage under Supplementary Health.

Note: If you are First Nations and hold a Treaty Card, all of your health needs will be covered by your band/reserve, and you will not receive Supplementary Health Coverage.

EXCEPTIONAL NEEDS BENEFITS

(SAID Policy Manual Chapter 10: Exceptional Needs Benefits)

Your SAID benefits can help cover some extra expenses related to your disability (for example, special diet, furniture, transportation, clothing).

Special Diet

(SAID Policy Manual **Chapter 10: Exceptional Needs Benefits: Exceptional Disability-Related Supports Benefits**)

Money for specialty food items can be provided in addition to the regular income you receive if you are:

- Receiving the Living Income Benefit
- Receiving the Modified Living Income Benefit
- Have children with special dietary requirements

This benefit is reviewed annually with a **Medical Form (1092)** that is given to you by your Assured Income Specialist and needs to be completed by a doctor unless you have been previously documented to be a person living with HIV/AIDS or require tube feeding. Only one diet amount will be provided. If your doctor recommends more than one diet, the diet with the highest dollar value will be issued.

Reasons for Special Diet

There are many reasons to apply for a special diet. Each reason for applying gives different amounts of money. Here are some examples:

Reasons for special diet
Calories Based Diet for: Diabetes, losing weight, low cholesterol: <ul style="list-style-type: none"> • 1900-2499 Calories • 2500 + Calories
Dialysis
Food Supplements- vitamins and meal replacements such as Boost, Ensure, etc. can be prescribed by a doctor on your Medical Form (1092) for specific conditions.
High Protein Diet- for severe conditions where the treatment is intensive and for a specific time period.
Pregnancy or Lactation
HIV or AIDS (to include food supplements)
Tube Feeding

Furniture Grant

(SAID Policy Manual **Chapter 10: Exceptional Needs Benefits: Housing Support Benefits**)

You can apply for a furniture grant with your Assured Income Specialist if you need specific household items. A furniture grant is extra money that does not come off your benefits and does not have to be paid back.

To apply you need to:

- Send a letter to your Assured Income Specialist explaining what you need and why you need it (if you need help writing this letter, you can ask a community advocate for help).
- Sign and date the letter and fax or mail it to your Assured Income Specialist (if possible, make sure to keep a copy for yourself with date stamp).
- The Assured Income Specialist may arrange a home visit to review the need.
- You must be at your home during the home visit. Your Assured Income Specialist will tell you which day and time.
- During the home visit, an Assured Income Specialist will come to your house and check to see if you already have any of the items you applied for.

Furniture/Household Items

Here is a chart showing eligible items:

Basic Household Supplies	Basic Furnishings
Cleaning Utensils	Bed
Cooking Equipment	Dresser
Curtains	Kitchen table and chairs
Dishes	Sofa and Chair
Linens	High Chair
Lamps	Cribs
	Vacuum cleaner
	Fridge
	Stove
	Washer
	Dryer

Ask your Assured Income Specialist for the amount given for each of the items listed in the chart. The money will be put into your account about 3-5 days after you have been approved.

Medical furniture may be approved when a doctor’s note and 3 quotes are provided to your Assured Income Specialist (if the items are not covered/provided by another agency). For example, specific types of beds and other furniture related to disability.

You can ask for these items as you need them; you do not have to ask for all items at once. Each item is usually granted once per lifetime. There are some cases where your Assured Income Specialist might grant it more than once. If you don’t know if you can apply a second time, ask your Assured Income Specialist or a community advocate for help.

Clothing Grant

(SAID Policy Manual **Chapter 10: Exceptional Needs Benefits**)

You can apply for a clothing benefit for special items and circumstances. Here are some examples of items you can apply for:

- Maternity clothing
- Clothing needed because of weight change (more than 25 lbs, rapid weight gain or loss)
- Special footwear needed because of a medical condition
- Special bras and wigs

To apply you need to:

- Talk to your doctor and ask them to write a prescription for the items you need.
- Write a letter to your Assured Income Specialist explaining what clothing you need (if you need help writing this letter you can ask a community advocate for help).
- Send the prescription and letter to your Assured Income Specialist.

TRANSPORTATION

Low Income Bus Pass

If you bring proof that you are receiving SAID benefits to the nearest Transit Agent, you will be able to purchase a low income bus pass which **costs less than a usual monthly bus pass**.

Note: bus passes can only be purchased at a Transit Agent, not at Social Services.

Medical Taxi

A taxi to be used for a medical appointment can be issued by your Assured Income Specialist **in an emergency situation or in a situation where you cannot find other transportation for a medical appointment**.

To request a medical taxi, call your Assured Income Specialist and explain where you need to go (the address and name of clinic or doctor) and what date and time you need to be at your appointment. If approved, your Assured Income Specialist will make arrangements for a taxi to pick you up from home/where you are staying and bring you to your appointment. Afterwards it will pick you up and take you back home. It will not stop anywhere in between these two locations.

Medical Travel

If the medical services you need do not exist in your community, you can request medical travel. Your Assured Income Specialist will need a letter in writing confirming that you have an appointment and, depending on the situation, confirmation that the necessary care or specialist is not available in your community. Speak with your Assured Income Specialist if other arrangements need to be made (for example, food, accommodations, etc.).

SAID REVIEW

(SAID Policy Manual **Chapter 14: Review of Financial Eligibility: Review**)

While you are receiving SAID benefits you will need to **complete a review every three years**.

You may receive a letter with an appointment date and time to speak with your Assured Income Specialist for your review, or you may receive a review package in the mail.

If you receive a review package in the mail, you must **complete and send back the documents within the time listed on the letter**.

The review is an assessment of the following:

- Current income and expenses (how much money you earn from other sources, what your expenses are)
- Changes to medical needs
- Changes in circumstance (if you have moved, if you start or end a relationship, change who you live with, change in job, change in schooling)

You can have your community advocate or Assured Income Specialist help you fill out these documents. Make sure to ask questions if anything seems unclear to you.

Participation Planning

Your Assured Income Specialist may ask you to participate in planning to explore potential opportunities for employment, vocational training, and other kinds of meaningful community involvement. Goals are developed together to increase independence as much as possible. Other community programs and agencies may be involved in the planning and carrying out of these plans.

OTHER INCOME ASSISTANCE PROGRAMS

There are other income assistance programs that you might be eligible for (for example, Saskatchewan Employment Supplement (SES)). To find out more, talk to your Assured Income Specialist or a community advocate.

APPEALS AND ADVOCACY

(SAID Policy Manual **Chapter 18: Reconsideration and Appeals**)

SAID Ineligibility Appeal Process (if your application for SAID has been denied):

Step 1: Letter of Appeal

If you receive a letter of denial for your application to the SAID program or if your application was not processed in a reasonable time (for example, within a month), **you only have 30 days** (from the time you receive the letter) to send in a letter requesting an appeal.

Ask your Income Assistance Worker, your Planning and Support Specialist or the Assured Income Specialist that you did the intake with for the name and address of their Manager. Write a letter to the Manager that includes:

- Your full name
- Your address
- Your case number
- Your phone number
- Your Income Assistance Worker, your Planning and Support Specialist or the Assured Income Specialist's name
- An explanation about why you want to appeal the decision.

Step 2: The Reconsideration

The second step will be that you are contacted and a call will be set up for you between you (and your advocate if you choose to have one) and the Ministry Eligibility Review Team (MERT). This is called the "reconsideration" portion of the appeal process. If you are still denied eligibility for SAID after this call, follow the appeal process below.

Step 3: The Appeal

All of your medical information and notes from the MERT Team will be sent to an independent adjudicator who will make a decision as to whether or not you will be eligible or not for the SAID Program. The adjudicator's decision is the final decision and there will be no appeal after this.

After these steps have been taken, you will have to wait 1 year to reapply for SAID unless something changes for you medically or you realize there was medical information missing from your first application, you can reapply before the year is up.

Denial of SAID Benefits and Services Process (if you are denied benefits or services once you are on SAID):

Step 1: Letter of Appeal and Reconsideration

Ask your Assured Income Specialist to provide the refusal in writing. If a letter is sent, make sure the reason you were denied is in the letter and make sure you keep it.

Ask your Assured Income Specialist for the name and address of their Manager. Write a letter to the Manager that includes:

- Your full name
- Your address
- Your case number
- Your phone number
- Your Assured Income Specialist's name
- An explanation about why you want to appeal the decision.

If you wish to appeal this decision, **you only have 30 days** to write a letter requesting an appeal.

Once they have the letter, the Manager will review your file with your Assured Income Specialist and their Supervisor. If they think your request is reasonable, they can approve your request and will notify you in writing. You can then withdraw your appeal by verbally telling or by writing to your Assured Income Specialist's Supervisor.

If your appeal is refused (denied), the Manager will arrange a hearing with a local appeal board within 20 days. You will receive a letter from the Manager to let you know when and where the hearing will take place

Any transportation, childcare costs, or advocacy fee costs that occur because of this hearing may be paid by the SAID Program.

Step 2: Appeal Hearing

You should receive the same report the Ministry sends to the appeal committee. If you do not receive this report within three business days of the appeal, you need to contact your Assured Income Specialist and ask for it.

At the appeal hearing you will need to explain why you want the refusal decision changed. It is helpful to bring evidence and witnesses, if possible, to support your case.

Both sides (you and SAID) have the right to be heard during the appeal. Also, both sides have the right to ask questions during the appeal, as does the appeal committee.

The appeal board is made up of 3 or more people from the community who do not work for the Ministry of Social Services.

At the appeal, you can expect the following people in attendance:

- You
- Your community advocate (if you choose)
- The appeal board
- The appeal board secretary (taking notes)
- The Assured Income Specialist and their Supervisor

Note: If you do not attend the appeal hearing, it will continue without you. Your advocate can represent you if you are not there, but you need to inform your advocate that you still want them to represent you even if you are not there.

After the hearing, you will receive a letter from the appeal board outlining their decision. If the board can't make a decision within a reasonable timeframe, they will notify you in writing.

If your appeal is denied, you can proceed to step three. If your appeal is approved, the SAID program also has the right to proceed to step three.

After receiving the local appeal board's decision, **you or the Ministry have 20 days** to write a letter to the Director and **request a hearing** with the Provincial Appeal Board.

Step 3: Provincial Appeal

If you or the SAID Program are unhappy with the decision of the first appeal, you can go to the Social Services Provincial Appeal Board.

This board must schedule your appeal within 30 days of receiving the request.

The members of the Provincial Appeal Board are different from the ones on the first appeal board.

Any transportation, childcare, or advocacy costs that occur because of this hearing may be paid by Social Services.

This appeal hearing is very similar to the first. You will need to again state why you want the decision changed. Again, **bring any witnesses or evidence you have to support you.**

At the appeal, you can expect the following people in attendance:

- You
- Your community advocate (if you choose)
- The appeal board
- The appeal board secretary (taking notes)
- The Assured Income Specialist and their Supervisor

Note: If you do not attend the appeal hearing, it will continue without you. Your advocate can represent you if you are not there, but you need to inform your advocate that you still want them to represent you even if you are not there.

After the Provincial hearing, you will receive a letter outlining their decision, you will be notified in writing. **This decision is final.**

COMMUNITY ADVOCATE ORGANIZATIONS

There is a list of agencies and organizations on the following page that can help you with questions or issues related to your SAID benefits. These organizations have workers and community advocates that can help with:

- Applying for SAID
- Understanding your benefits
- Preparing for reviews
- Appeals
- Disability Impact Assessments
- Filling out paperwork
- Going to appointments

Community Advocate Organizations	Contact Information
AIDS Saskatoon and the 601 Outreach Centre (Saskatoon)	1-306-242-5005
Canadian Mental Health Association Sask Division Office (Regina)	1-306-525-5601
Canadian Mental Health Association Battlefords 1-306-446-7177 Kindersley 1-306-463-8052 Moose Jaw 1-306-692-4240 Regina 1-306-525-9543 Saskatoon 1-306-384-9333 Swift Current 1-306-778-2440 Weyburn 1-306-842-7959	
FASD Network of Saskatchewan Inc. Saskatoon 1-866-673-3276 Regina 1-306-975-0886 1-306-780-9464	
Gary Tinker Federation La Ronge 1-306-425-6612	
Neil Squire Society Regina 1-306-781-6023	
Regina Anti-Poverty Ministry	1-306-352-6386
Inclusion Saskatchewan Saskatoon 1-306-955-3344 Regina Moose Jaw Prince Albert	
Saskatchewan Deaf and Hard of Hearing Services Saskatoon 1-306-665-6575 Regina 1-306-353-3323	
Saskatoon Housing Coalition Saskatoon 1-306-655-4979 Ext. 223	
Saskatchewan Voice of People with Disabilities Indian Head 1-306-695-3111 Other locations 1-877-569-3111	
Spinal Cord Injury Saskatchewan Inc. Regina 1-306-584-0101 1-877-582-4483 Saskatoon 1-306-652-2957 1-888-282-0186	
CLASSICLaw Saskatoon 1-306-657-6100	

