



Michipicoten First Nation

Guide to the Better Living Program

This document provides a simple Guide for Citizens claiming this benefit. The Better Living Program came into effect June 2008 as a direct result of the signing of the Boundary Claim Settlement Trust Agreement. The Trust is intended to generate an annual interest payment sufficient to meet Citizen requests for support through the Better Living Program as well as fulfill Funeral Policy and Per Capita Distribution obligations. Council may decide to enhance the benefit amount through revenues from other sources and as part of the approval of the annual Consolidated Operating Budget.

This direct benefit program for Citizens is not funded through any government agency and is fully administered by, and at the sole discretion of, Michipicoten First Nation. The benefit period is from June 25 one year to June 24 of the next year.

A Michipicoten First Nation registered Citizen, alive and in good standing, regardless of age and place of residency, is entitled to receive this annual benefit. With the submission of a claim and eligible receipts or invoices, Citizens receive reimbursement up to the maximum amount for each claim period. Because it is reimbursement based, Citizens receive this benefit without it being subject to taxation as income.

These costs include, but are not limited to, the following types of expenditures:

- Necessities of Life (food, lodging)
- Medical and Dental expenses (not covered under other resources)
- Property, building, maintenance, rent, transportation, utilities, child care and pet care
- Housekeeping and Special Needs services
- Recreational, Cultural, Traditional and Healthy Lifestyle memberships and activities

To access Claim Forms, the Better Living Program Policy or this Guide

To access a copy of the Guide to the Better Living Program please visit www.michipicoten.com, click Services, Better Living Program. Extra Claim forms and a fillable copy of the Claim form can be found there as well.

Citizens can also request a copy of any Better Living Program document by emailing blp@michipicoten.com or by calling Jenny Fletcher, Office Coordinator, at 705-856-1993 x 210.

Eligibility for the Better Living Program Benefit:

Citizens must be alive as at the date of the benefit claim. Claims cannot be submitted on behalf of a deceased Citizen for payment after the date of death.

New Citizens cannot claim retroactively for a benefit period prior to the date of issue on a Status Card or the Create Date recorded on the Indian Affairs documents we receive.

Outstanding debts owed to Michipicoten First Nation will affect individual claims and the Finance department has the right to deduct outstanding amounts owing to the First Nation prior to distribution. This includes dependent claims where the parent or guardian owes money to Michipicoten First Nation and is claiming on behalf of a minor. If the debt exceeds the claim amount the entire payment will be withheld and will continue to be withheld in subsequent years until the debit is repaid.



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How to Submit a Claim:

To claim the Better Living Program benefit, the following information is needed:

- Full Name
- Status Number or copy of status card
- Birth Date
- Current Address and Telephone number
- Email Address (if applicable)
- Banking information if direct deposit is requested
- If the claim is for a minor under 18, proof of current custodial guardianship is required (*** see note**)
- Receipts or Invoices equalling the total benefit for the claim year (**** see note**)

If we do *not* have this information your claim can be delayed. Where there is insufficient information to process a claim, we will contact you for clarification. It is important we have a current mailing address to ensure your reimbursement reaches you (when a cheque is requested).

*** Where a minor (under 18) resides with only one parent or guardian, expenses claimed by the parent or guardian will require proof of custodial guardianship for the entire period of the claim. This information needs to be submitted each year. Without proper proof of custodial guardianship a claim could be denied.**

**** Citizens cannot claim for expenses incurred in a prior year. For example, in the claim period June 25th 2024 through June 24th 2025, all receipts must have been issued on or between these two dates.**

IMPORTANT

As of the 2023 benefit period the Better Living Program Claim Form is now required. Two copies are included with this document for your convenience. Should you have questions or need help completing the form, a program administrator can assist.

When the Checklists on the form are used as a guide and you submit all required documents with your claim, the program administrator(s) will have a straightforward job of reviewing and approving the claim. This streamlines the process and helps all of us.

To submit a claim, email to: blp@michipicoten.com

Mail to: Better Living Program
Michipicoten First Nation
Box 1, Site 8, RR1, Wawa, Ontario P0S 1K0

Contact: Office Coordinator at (705) 856-1993 Extension 210 and leave a detailed message

Fax to: (705) 856-1642



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The Payment Process:

Claims are subject to approval and scheduling by Michipicoten First Nation and are processed in the order they are received. Claims received from June through August can take 4 to 6 weeks to process at this peak volume time. To avoid delays, use the Claim form and Checklists to make sure you are submitting all required information.

Common reasons your claim can be delayed:

All situations described below can cause a delay or result in a payment being put on hold until we have the information needed to complete the checks and balances. Here are some of the reasons your payment might be delayed:

Missing contact information

A program administrator will only reach out to a Citizen if they have a question about your claim. If they cannot contact you, or you don't respond to inquiries, we will set aside the claim until we can reach you.

A program administrator might contact you from a generic email account (blp@michipicoten.com or reception@michipicoten.com). Sometimes a Michipicoten employee might send an email from their own Michipicoten account. In all cases the sender email will end with "@michipicoten.com".

If a program administrator contacts you by phone they will call from **705-856-1993** and will state they are "calling from Michipicoten First Nation". If you miss a call they'll leave a message with a call back number.

If they are unable to leave a message (no voicemail or mailbox full) and a phone number is the only contact detail provided, your claim will be set aside until you contact Michipicoten. When you do call back don't hesitate to ask for confirmation that you're speaking to the right person.

Receipts that are not within the dates of the benefit year you are submitting

In the 2024 claim year receipt dates need to be on or between June 25th 2024 and June 24th 2025. A receipt dated June 23rd 2024 or before is too early and June 25th 2025 or later is too late for the 2024 benefit year. If a program administrator needs to contact you to ask for receipts with the correct dates your payment can be delayed.

Receipts that do not add up to the benefit amount

For the upcoming 2024 claim year (June 25th 2024 to June 24th 2025) the benefit amount is \$1,200.00 per Citizen. This amount has not changed since the last benefit period.

To be reimbursed for the full benefit amount, the total of all submitted receipts must be equal to, or greater than, the benefit amount that year. If you have intentionally submitted less than the benefit amount for the year and have indicated this on the claim form, you'll receive a partial payment. The difference can be claimed by submitting the missing receipts any time up to the end of the benefit period.

If you request the full amount of the benefit and have not sent sufficient receipts to cover the claim, the program administrator will contact you for more receipts. We'll set your claim aside while we wait for additional receipts.

If you apply for more than one person make sure the total receipts cover the amount for each person on the claim form. Two people will require \$2,400.00 in receipts, 3 people \$3,600.00 and so on.



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Common reasons why your claim can be delayed (cont'd):

Receipts that do not clearly show who paid for goods or services

When the purchasers' name (rent for example) is showing on a receipt it needs to be the name of the Citizen applying for the benefit. If you send a receipt that is not made out to you it is not your receipt. Retail receipts (Canadian Tire or Esso as examples) will not show who the purchaser is and those can be submitted by anyone - we absolutely accept them. An exception is if the Citizen is a minor – in this case the receipt can show the custodial parent or guardian as the purchaser.

Receipts that are blurry or difficult to read

This has become one of the biggest challenges for program administrators. Citizens sending in screenshots of receipts or pictures taken on a phone is absolutely allowed but **dates and amounts must be clear**.

A Direct Deposit Request without a Bank Confirmation or Void Cheque

Michipicoten First Nation requires confirmation of direct deposit information each time you claim the Better Living benefit (as of Policy Update March 9, 2023). This means sending a VOID cheque, or a document from your bank showing the bank (institution), branch (transit number) and account number. Hand-written information on paper or information manually inserted in a letter or email will not be accepted. Mistakes are easily made and will cause delays if we must attempt to recover funds from a closed account or retrieve funds from the wrong person.

Failing to update your address before we send out a payment

One of the requirements each new Better Living year is updating your address. Even if we deposit your payment, a program administrator needs to complete this check. Other internal processes (payments, mailings) need your mailing address and this ensures we have current information for you. While this might not delay the processing of your claim, it certainly will delay you receiving another payment should we mail one to you. **If your address has changed, please help our accounting department by mentioning this when submitting your Better Living claim.**

Zero Tolerance for Harassment and Bullying

Claims are processed first in, first out, in the order they are received, without exception.

We **know** how important this benefit is to **you** and to **all** Citizens. Program administrators cannot commit to a specific day or time when payments will be completed. Please keep in mind every minute spent responding to payment inquiries is time we are NOT processing claims.

Please be patient and respectful with program administrator(s). The Better Living Program is high volume and a stressful time for staff. Most of the 1393+ claims are received in the first 6 weeks of the benefit period and program administrators process hundreds of claims in a very short period of time.

As per the updated BETTER LIVING POLICY 2023 (March 9, 2023), a Citizen found to be harassing or bullying the program administrator(s), at the discretion of the Finance Manager, will have the payment of their claim delayed for sixty (60) days.



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Better Living Program Claim Form 2024 June 25th, 2024 to June 24th, 2025				
Maximum Claim Available in 2024 is \$1,200.00				
Full Name	Birth Date	Status Number	Claim Amount	
		2250		
		2250		
		2250		
		2250		
		2250		
			Total	
Mailing address (even if direct deposit)			Payment method	
			Cheque	<input type="checkbox"/>
			Deposit	<input type="checkbox"/>
			If payment is by Deposit a bank confirmation or void cheque is required with every claim. Also include an email address for the payment notification email.	
Phone				
Email **				
** Email needed if Direct Deposit selected				
Checklists - Please review before submitting				
Have you included this information:				
<input type="checkbox"/>	Full Name for each claimant			
<input type="checkbox"/>	Birth Date for each claimant			
<input type="checkbox"/>	Status Card Number for each claimant			
<input type="checkbox"/>	Updated address and phone number so we can reach you			
<input type="checkbox"/>	Email address (required for direct deposit)			
Double check your claim:				
<input type="checkbox"/>	Do your receipts total \$1,200.00 for each claimant?			
<input type="checkbox"/>	Is the date and amount clear and readable on receipts?			
<input type="checkbox"/>	Are your receipt dates between June 25th, 2024 and June 24th 2025?			
<input type="checkbox"/>	If requesting Direct Deposit, have you attached updated banking details (void cheque or bank confirmation)?			
Form: BLP Claim Form 2024			Updated May 2024	



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Better Living Program Claim Form 2024 June 25th, 2024 to June 24th, 2025				
Maximum Claim Available in 2024 is \$1,200.00				
Full Name	Birth Date	Status Number	Claim Amount	
		2250		
		2250		
		2250		
		2250		
		2250		
			Total	
Mailing address (even if direct deposit)			Payment method	
			Cheque	<input type="checkbox"/>
			Deposit	<input type="checkbox"/>
			If payment is by Deposit a bank confirmation or void cheque is required with every claim. Also include an email address for the payment notification email.	
Phone				
Email **				
** Email needed if Direct Deposit selected				
Checklists - Please review before submitting				
Have you included this information:				
<input type="checkbox"/>	Full Name for each claimant			
<input type="checkbox"/>	Birth Date for each claimant			
<input type="checkbox"/>	Status Card Number for each claimant			
<input type="checkbox"/>	Updated address and phone number so we can reach you			
<input type="checkbox"/>	Email address (required for direct deposit)			
Double check your claim:				
<input type="checkbox"/>	Do your receipts total \$1,200.00 for each claimant?			
<input type="checkbox"/>	Is the date and amount clear and readable on receipts?			
<input type="checkbox"/>	Are your receipt dates between June 25th, 2024 and June 24th 2025?			
<input type="checkbox"/>	If requesting Direct Deposit, have you attached updated banking details (void cheque or bank confirmation)?			
Form: BLP Claim Form 2024			Updated May 2024	