

FINANCIAL ASSISTANCE FOR SENIORS

# SENIORS FINANCIAL ASSISTANCE PROGRAMS

Information Booklet

July 2017

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# Seniors Financial Assistance Programs

## Who is Eligible

This package allows you to apply for the following Seniors Financial Assistance programs:

- » Alberta Seniors Benefit
- » Dental and Optical Assistance for Seniors
- » Special Needs Assistance for Seniors

You are eligible to apply for the Seniors Financial Assistance programs, if:

- » you are 65 years of age or older;
- » you have lived in Alberta for at least three months before applying;
- » you are a Canadian citizen, or have been admitted into Canada for permanent residency (landed or sponsored immigrant); and
- » you and your spouse/partner have not chosen to defer receipt of the Old Age Security pension.

To apply for these programs, complete the enclosed application form, attach photocopies of all applicable documents and forward to Seniors Financial Assistance using the enclosed return envelope.

Once your Seniors Financial Assistance application has been processed, a letter will be sent to you to inform you what programs you are eligible for.

## Benefit Year

Your previous year's income will be used to determine benefits for the benefit year, which runs from July 1 of the current year to June 30 of the next year.

## Proof of Income

You must provide proof of income to determine if you are eligible for the following Seniors Financial Assistance programs: Alberta Seniors Benefit, Dental and Optical Assistance for Seniors and Special Needs Assistance for Seniors.

With your consent, your income information will be obtained directly from the Canada Revenue Agency. Only the income sources that are needed to determine your eligibility will be collected.

## The Alberta Seniors Benefit Program

The Alberta Seniors Benefit Program is a monthly benefit paid to seniors with an annual income of \$27,300 or less, or a senior couple with a combined annual income of \$44,335 or less.

These income levels are guidelines only, and are for seniors whose income includes full Old Age Security pension.

The benefit is determined by:

- » the type of accommodation you live in;
- » your marital/cohabitation status;
- » your income (combined with your spouse/partner's income if applicable);
- » receiving the federal Old Age Security pension, having lived in Canada for 10 years.

### Maximum benefit available

Accommodation and Marital/Cohabitation Status	Maximum Annual Benefit (if eligible for Old Age Security)
Homeowner, Renter or Lodge Resident	
Single Senior	\$3,360
Senior Couple	\$5,040
Other Residence Categories	
Single Senior	\$2,340
Senior Couple	\$4,680

### Seniors living in a long-term care or designated supportive living facility

Benefits for seniors living in long-term care and designated supportive living facilities are calculated to ensure a senior has at least \$315 in disposable income after paying monthly room, meals, and housekeeping charges. The monthly disposable income required to cover other monthly expenses will vary depending on individual circumstances but is normally used for expenses such as personal hygiene, telephone, cable, etc.

**When you receive it**

You are eligible to begin receiving benefits the month of your 65th birthday.

If you are a new Alberta resident, you are eligible to begin receiving benefits:

- » the month of your 65th birthday, or
- » three months following permanent residency in Alberta (for example if you moved to Alberta on July 15, you are eligible to receive benefits on October 1),
- » whichever is later.

**Retroactive benefits**

Benefits are paid retroactive for up to 11 months before the date your application is received, but not earlier than your 65th birthday or three months of permanent residency in Alberta.

**When benefits stop**

Benefits stop:

- » the month after you leave Alberta to live in another province or country, or
- » the month following a recipient's death.

**Benefits for couples who are living apart**

Couples who are involuntarily separated for health reasons, where one lives in a long-term care or designated supportive living facility and the other lives in the community, may have additional accommodation costs.

As a result, the Alberta Seniors Benefit program will maximize benefits by combining your and your spouse/partner's income, then dividing it equally and assessing you each as single seniors.

**Other Seniors Financial Assistance Programs**

You may be eligible to receive benefits from the Dental, Optical and Special Needs Assistance for Seniors programs if you are not eligible to receive Old Age Security.

More information on these programs can be found on pages 4-6.

## Dental and Optical Assistance for Seniors Programs

The Dental Assistance for Seniors Program provides basic dental coverage to a maximum of \$5,000 every five years.

The Optical Assistance for Seniors Program provides assistance to a maximum of \$230 towards the purchase of prescription eyeglasses every three years.

### Who is eligible

The amount of coverage you receive is based on your total annual income:

Marital Status	Income	Dental	Optical
Single Senior	\$0 to \$27,300	Maximum Coverage	Up to \$230
	\$27,301 to \$31,675	Partial Coverage	Up to \$115
Senior Couple	\$0 to \$54,600	Maximum Coverage	Up to \$230/senior
	\$54,601 to \$63,350	Partial Coverage	Up to \$115/senior

### What is covered

#### DENTAL

Includes: checkups, cleanings, fillings, extractions, root canals and basic dentures.

To maximize your dental benefits, you may wish to compare the fee for services between more than one dental provider.

#### OPTICAL

Includes: only prescription eyeglasses, including lenses and frames dispensed by a recognized optical provider.

Eye exams for seniors are paid for by Alberta Health, once per year.

### **How claims are paid**

The Alberta Dental Service Corporation processes dental claims for the Dental Assistance for Seniors Program and issues payments to the service provider (dentist/denturist) or the senior, depending on how the claim is submitted.

Alberta Blue Cross processes optical claims for the Optical Assistance for Seniors Program and issues payments to the service provider or the senior, depending on how the claim is submitted.

### **Your claim will be paid in one of two ways**

If your service provider bills directly, the program will pay the service provider for the amount that is covered by the program. If there is a difference between the amount covered by the program and your bill, you pay the difference.

If your service provider does not bill directly, you pay the full bill and submit a claim form (available from your service provider) to be reimbursed for the eligible amount.

### **For more information about your claim:**

#### **DENTAL**

Alberta Dental Service Corporation  
Toll-free: 1-800-232-1997  
Edmonton: 780-426-7526  
[www.albertadentalservicecorp.com](http://www.albertadentalservicecorp.com)

Alberta Dental Service Corporation  
200, 17010 103 Avenue NW  
Edmonton, AB T5S 1K7

#### **OPTICAL**

Alberta Blue Cross  
Toll-free: 1-800-661-6995  
Edmonton: 780-498-8000  
Calgary: 403-234-9666  
[www.ab.bluecross.ca](http://www.ab.bluecross.ca)

Alberta Blue Cross  
Box 26000 Station Main  
Edmonton, AB T5J 2P4

## Special Needs Assistance for Seniors Program

The Special Needs Assistance for Seniors Program provides a lump-sum payment to eligible low-income seniors to assist with the cost of appliances and some health and personal supports. Up to \$5,000 is available in a benefit year (July 1 to June 30).

### Who is eligible

A single senior's or senior couple's total annual income and the expense or item requested are used to determine the amount funded.

Seniors must complete the Seniors Financial Assistance application form to enroll in the program. Once you are notified of your eligibility for Seniors Financial Assistance programs, you can submit an estimate or receipt to apply for assistance towards the cost of an item funded by the program.

### Income eligibility

To be eligible for assistance, your total income (line 150) of your tax return needs to meet these levels:

	Primary/Secondary	Primary Only	No Funding
Single	\$0 - \$22,900	\$22,901 - \$27,300	Over \$27,300
Couple	\$0 - \$36,135	\$36,136 - \$44,335	Over \$44,335

### What is covered

For a full list of eligible items and program requirements, visit:  
[www.seniors-housing.alberta.ca](http://www.seniors-housing.alberta.ca)

Or call the Alberta Supports Contact Centre toll-free 1-877-644-9992 or 780-644-9992 in the Edmonton area to request a Special Needs Assistance for Seniors Information Booklet.



## Seniors Home Adaptation and Repair Program

The Seniors Home Adaptation and Repair Program provides low-interest home equity loans to help senior homeowners finance home repairs, adaptations and renovations.

The program provides a maximum loan amount of \$40,000. A loan will be repaid upon the sale of the property, or earlier if the senior chooses with no penalty. Monthly repayments are not required.

### Who is eligible

To qualify for a loan under this program you must:

- » be age 65 years or older;
- » be an Alberta resident for at least three months;
- » own a residential property in Alberta;
- » have an annual household income of \$75,000 or less; and
- » maintain a minimum of 25 per cent equity in your home.

### What is covered

The Seniors Home Adaptation and Repair Program is designed to help cover the cost of home repairs, adaptations and renovations that help seniors remain safe and secure in their home. Adaptations or repairs will be considered if they improve energy efficiency or increase the physical safety, mobility, independence or health and well-being for the senior homeowner.

### Interest charge

Simple interest (not compounded) will be charged once a loan is approved. The interest rate is variable and is reviewed twice a year in April and October and may be adjusted accordingly.

### Applying to the program

You must complete and submit a Seniors Home Adaptation and Repair Program application form in order to apply to the program.

To request an application form or for more information on eligible items and current interest rate, visit [www.seniors-housing.alberta.ca](http://www.seniors-housing.alberta.ca) or call the Alberta Supports Contact Centre toll-free at 1-877-644-9992 or 780-644-9992 in the Edmonton area.

## Seniors Property Tax Deferral Program

The Seniors Property Tax Deferral Program allows eligible senior homeowners to defer all or part of their property taxes through a low-interest home equity loan. If you qualify, the Alberta government will pay your residential property taxes directly to your municipality on your behalf. You re-pay the loan, with interest, when you sell the home, or sooner if you wish. Monthly repayments are not required.

### Who is eligible

To qualify for the Seniors Property Tax Deferral Program, you must:

- » be age 65 years or older;
- » be an Alberta resident for at least three months;
- » own a residential property in Alberta; and
- » have a minimum of 25 per cent equity in your home.

Only residential properties are eligible. The home must be your primary residence (that is, the place where you live most of the time).

If you owe arrears from previous years' property taxes, you can still apply to the Seniors Property Tax Deferral Program, as long as you have a minimum of 25 per cent equity in your home.

### Interest charge

The Seniors Property Tax Deferral program charges simple interest (not compounded). Interest charges start the day the program pays your residential property taxes to the municipality on your behalf and ends when the loan is paid in full. The interest rate is variable and is reviewed twice a year in April and October and may be adjusted accordingly.

### Applying to the program

Complete and submit a Seniors Property Tax Deferral application form in order to apply to the program.

For an application form or for information on the current interest rate, visit [www.seniors-housing.alberta.ca](http://www.seniors-housing.alberta.ca) or call the Alberta Supports Contact Centre toll-free at 1-877-644-9992 or 780-644-9992 in the Edmonton area.

## **Additional Information**

### **Collection of Personal Information**

The personal information provided to Alberta Seniors and Housing, including information provided by the Canada Revenue Agency, is collected under the authority of the Seniors Benefit Act (RSA 2000) and the Seniors Benefit Act General Regulation and managed in accordance with the Freedom of Information and Protection of Privacy Act (RSA 2000). The information will be used for the purpose of administering the Seniors Financial Assistance Programs, including the Alberta Seniors Benefit, Special Needs Assistance for Seniors, and Dental and Optical Assistance for Seniors programs.

Alberta Seniors and Housing will share your personal information with Alberta Health to enable that department to administer other programs for seniors.

### **Contact information**

#### **PHONE:**

- » Alberta Supports Contact Centre, toll-free at 1-877-644-9992 or 780-644-9992 in the Edmonton area or:
- » Deaf or hearing impaired with TDD\TTY units, call 1-800-232-7215 or 780-427-9999 in the Edmonton area
- » Remember to have your Personal Health Number (PHN) ready before calling

#### **MAIL:**

Seniors and Housing  
P.O. Box 3100  
Edmonton, Alberta T5J 4W3  
Fax: 780-422-5954  
Website: [www.seniors-housing.alberta.ca](http://www.seniors-housing.alberta.ca)

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**WEBSITE:**

[www.seniors-housing.alberta.ca](http://www.seniors-housing.alberta.ca)