

FINANCIAL ASSISTANCE FOR SENIORS

# SENIORS FINANCIAL ASSISTANCE PROGRAMS

Information Booklet

July 2018 – June 2019

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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 \$27,690 or less, or a senior couple with a combined annual income of \$44,965 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, i.e. having lived in Canada for 10 years.

### Maximum benefit available

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

### **Appeal Process**

If a senior has applied for the Alberta Seniors Benefit program and disagrees with a decision or with the amount of their benefit, they can appeal the decision as follows:

<b>Step</b>	<b>Required Action</b>	<b>What To Expect</b>
1	Call the Alberta Supports Contact Centre 1-877-644-9992	Staff will clarify the program's decision or request a file review and call back
2	Write a letter to the Manager of the Alberta Seniors Benefit program	Provides the reason for the appeal and any additional supporting information
3	Write a letter to the Director of Seniors Financial Assistance	Letter is required to request an additional review of the file
4	Write a letter to the Assistant Deputy Minister, Seniors Services Division	Final review before the request can be considered by a Citizens' Appeal Panel

## 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 \$27,690	Maximum Coverage	Up to \$230
	\$27,691 to \$31,675	Partial Coverage	Up to \$115
Senior Couple	\$0 to \$55,380	Maximum Coverage	Up to \$230/senior
	\$55,381 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 specific health and personal supports. The maximum assistance available is \$5,000 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:

	<b>Primary/Secondary</b>	<b>Primary Only</b>	<b>No Funding</b>
<b>Single</b>	\$0 - \$23,290	\$23,291 - \$27,690	Over \$27,690
<b>Couple</b>	\$0 - \$36,765	\$36,766 - \$44,965	Over \$44,965

### 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 Government of Alberta 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)

**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,  
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**MAIL:**

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P.O. Box 3100  
Edmonton, Alberta  
T5J 4W3  
Fax: 780-422-5954

**WEBSITE:**

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



### Seniors Financial Assistance Application

Please review the checklist on Page 5 before submitting your application.  
Please print your information in the boxes.  
Please ensure you and/or your spouse/partner have signed on page 4.

#### Section 1 — Personal Information

##### APPLICANT

Personal Health Number                      Social Insurance Number                      Date of Birth (YYYY MM DD)

Mr.    Mrs.    Miss    Ms.    Other (specify)

Last Name

First Name

Middle Name

Phone Number

Alternate Phone Number

##### SPOUSE/PARTNER (required — even if spouse is not 65; includes Common Law/Adult Interdependent Partner)

Personal Health Number                      Social Insurance Number                      Date of Birth (YYYY MM DD)

Mr.    Mrs.    Miss    Ms.    Other (specify)

Last Name

First Name

Middle Name

#### Section 2 — Citizenship

	<b>Applicant</b>	<b>Spouse/Partner</b>
Are you a Canadian citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If no, are you a landed immigrant?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you are a landed immigrant, please provide copies of your Canada entry document(s) or permanent resident card(s) (front and back).

If you moved to Alberta within the past 24 months, please provide the date you moved below.

Applicant:

Y Y Y Y M M D D

Spouse:

Y Y Y Y M M D D

**Section 3 — Residence**

**APPLICANT**

**Home Address**

Suite, Apartment and Street Address or RR Number

City, Town or Village Province Postal Code

**Mailing Address** (complete if you receive your mail somewhere other than where you live, e.g. PO Box)

Suite, Apartment and Street Address or RR Number

City, Town or Village Province Postal Code

**Type of Residence** (used to calculate your eligibility for the Alberta Seniors Benefit and Special Needs Assistance for Seniors programs)

Please check (✓) if you are a:

Homeowner \_\_\_\_\_  
(Legal land description — eg. plan, lot, block)

Renter \_\_\_\_\_  
(Building name, name and phone number of landlord)

Renting from family \_\_\_\_\_  
(Name, address, phone number of landlord and relationship)

Resident of a seniors lodge \_\_\_\_\_  
(Name and phone number of lodge)

Resident of a nursing home, auxiliary hospital, long-term care centre or designated assisted living facility  
\_\_\_\_\_  
(Name and phone number of facility)

Date of Admission:  
Y Y Y Y M M D D

Status Indian living on a reserve

Other (e.g. living rent free with family members), please explain \_\_\_\_\_  
\_\_\_\_\_

**SPOUSE/PARTNER (if different than above)**

If your home address, mailing address and/or residence type is the same as the applicant's, please check (✓) this box  and continue to Section 4.

If your home address, mailing address and/or residence type is different, please explain and provide your residence information.

\_\_\_\_\_  
\_\_\_\_\_

**Section 4 — Old Age Security**

Do you receive Old Age Security?      Applicant      Spouse/Partner  
 Yes    No       Yes    No

If yes, confirmation of your eligibility will be obtained directly from Service Canada.

If no, have you applied for OAS?       Yes    No       Yes    No

If you and/or your spouse/partner (if applicable) have not applied for OAS please indicate the reason:

Deferred    Still Working    Other \_\_\_\_\_

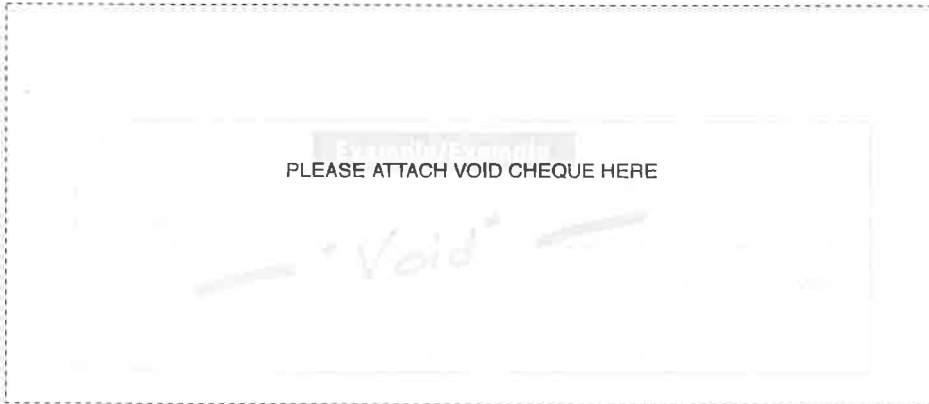
If you and/or your spouse/partner have chosen to defer or delay receipt of OAS, you are not eligible for Seniors Financial Assistance programs.

**Section 5 — Direct Deposit** (to receive Alberta Seniors Benefit and Special Needs Assistance)

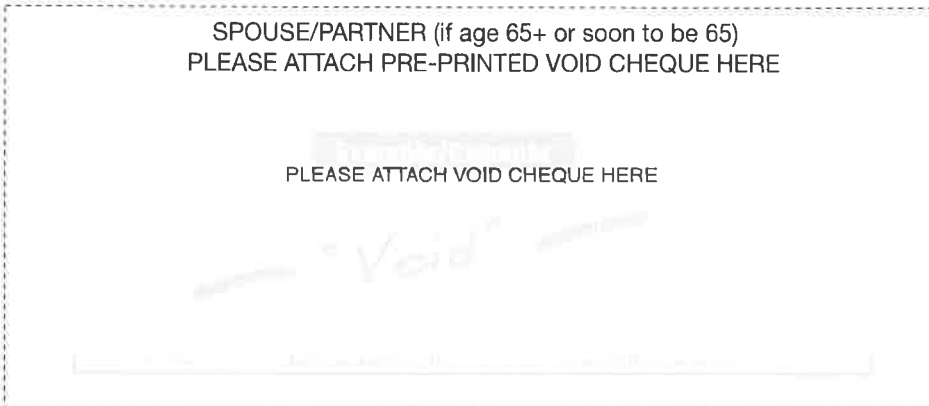
If you are eligible for a benefit, it will be deposited directly into your bank account. Please attach a blank pre-printed cheque with your name, current address and account number pre-printed by your financial institution. Refer to sample below. Your spouse/partner must be 65 or older to receive a payment.

If you do not have a pre-printed personalized cheque, please visit our website at [www.seniors-housing.alberta.ca](http://www.seniors-housing.alberta.ca) or call 1-877-644-9992 for a direct deposit form.

APPLICANT  
PLEASE ATTACH PRE-PRINTED VOID CHEQUE HERE



SPOUSE/PARTNER (if age 65+ or soon to be 65)  
PLEASE ATTACH PRE-PRINTED VOID CHEQUE HERE



**Section 6 — Signatures**

- 1. I authorize the Canada Revenue Agency to release information required from my tax file to the Alberta Ministry of Seniors and Housing. The information will be relevant to and used solely for the purpose of determining and verifying my eligibility, for benefits under the *Alberta Seniors Benefit Act* (c. S-7 RSA 2000), and the general administration and enforcement of the benefit programs. This authorization is valid for two taxation years prior to the year of signature of this consent, the current taxation year and for each subsequent consecutive taxation year for which assistance is requested. I understand that if I wish to withdraw this consent and withdraw from benefit programs under the *Alberta Seniors Benefit Act*, I may do so by writing to the Alberta Ministry of Seniors and Housing.
- 2. I declare that the information provided in this application is correct and complete. I understand that incorrect reporting may result in receiving funds for which I am not eligible and I may be required to repay them.

**This application will not be processed if the authorization and declaration above has been altered or not signed appropriately.**

**This section must be signed by applicant, spouse and/or partner, or trustee, if applicable.**

**X** \_\_\_\_\_  
**Signature of Applicant/Trustee** **Date (YYYY MM DD)**

**X** \_\_\_\_\_  
**Signature of Spouse/Partner/Trustee** **Date (YYYY MM DD)**  
 (Signature required even if spouse/partner is not 65)

**Section 7 — Declaration of Trustee/Power of Attorney (if applicable)**

I declare that I have legal authority to act as Trustee/Power of Attorney for the applicant and/or the applicant's spouse/partner for the purpose of this application and receipt of benefits under the *Alberta Seniors Benefit Act*. I have ensured the applicant, spouse/partner or trustee has signed Section 6 of the Authorization and Declaration (see above) and will undertake to comply with these conditions on behalf of the applicant and/or the applicant's spouse/partner.  
Only complete where a POA/Trustee is acting on your behalf.

\_\_\_\_\_  
 Signature of Trustee/Power of Attorney \_\_\_\_\_  
 Name (please print)  
 (Also, sign in section 6)

**Please provide photocopies of Trustee/Power of Attorney documents and include any necessary medical declarations, if required.**

**Trustee Address**

Suite, Apartment and Street Address or RR Number

City, Town or Village Province Postal Code

Phone Number Alternate Phone Number

**Section 8 — Collection of Personal Information**

For further information about the collection of your personal information, please refer to the *Seniors Financial Assistance Programs Information Booklet*.



## Section 9 — Checklist of items to include with your Application

**Please provide a photocopy of all documents you submit with your application and do not send originals.**

- Birth certificate(s) for **both** applicant and/or spouse/partner (**even if spouse is not 65**).  
*If you are submitting a birth certificate from a country other than Canada please be sure to also include a photocopy of **one of the following**: your Canada Entry document(s) OR permanent resident card OR citizenship documentation (if applicable).*

*If you do not have a birth certificate, one of the following documents will be accepted:*

- Baptismal Certificate
  - Canada entry document
  - Permanent resident card (front and back)
  - Canadian citizenship card (front & back)
  - Passport
- Landed Immigrants: Canada entry document(s) or permanent resident card(s) (front and back) for both applicant and/or spouse/partner (even if spouse is not 65).
- Trustee/Power of Attorney documents, if applicable. Ensure all medical declarations are included, if required, section 7 should only be filled out if applicant or spouse have authorized someone to act on their behalf.
- Signature of applicant and spouse/partner in Section 6.  
Trustee/POA must sign section 6 and 7.

**Please note, if you and/or your spouse/partner have chosen to defer receipt of OAS, you are not eligible for the Seniors Financial Assistance Programs.**

### ALBERTA SENIORS BENEFIT

- Personalized cheque with VOID written across it or a Direct Deposit form completed by your financial institution for direct deposit
- Your previous year's income will be obtained from CRA. However, if you expect your current year's income to be significantly lower than your previous year's income, you may submit an **estimate of your current year's income**. Please complete the Income Estimate Form available online at [www.seniors-housing.alberta.ca](http://www.seniors-housing.alberta.ca) or call the Alberta Supports Contact Centre Line toll-free at 1-877-644-9992 or 780-644-9992 in the Edmonton area to request a form.

### DENTAL AND OPTICAL ASSISTANCE FOR SENIORS

You may be eligible for assistance through the Dental and Optical Assistance for Seniors programs for basic dental and optical coverage. See the *Seniors Financial Assistance Programs Information Booklet* for more information or visit our website at [www.health.alberta.ca](http://www.health.alberta.ca)

### SPECIAL NEEDS ASSISTANCE FOR SENIORS

If you are eligible for the Alberta Seniors Benefit, you may also be eligible for assistance through the Special Needs Assistance for Seniors program for assistance with the cost of appliances, certain health and personal supports. See the *Seniors Financial Assistance Programs Information Booklet* for more information.

For a list of eligible items (appliances, certain health and personal supports), visit our website at [www.seniors-housing.alberta.ca](http://www.seniors-housing.alberta.ca) or call the Alberta Supports Contact Centre Line toll-free at 1-877-644-9992 or 780-644-9992 in the Edmonton area to request a *Special Needs Assistance for Seniors Information Booklet*.

