

# SENIORS FINANCIAL ASSISTANCE PROGRAMS



## Seniors Financial Assistance Programs

### INFORMATION BOOKLET

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If you have any questions or require additional information, please call the **Alberta Supports Contact Centre** toll-free 1-877-644-9992 or 780-644-9992 in Edmonton

Effective July 1, 2013

*Alberta* 

# Seniors Financial Assistance Programs

## INFORMATION BOOKLET

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# General Eligibility

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

- Alberta Seniors Benefit
- Dental and Optical Assistance for Seniors
- Education Property Tax Assistance for Seniors
- Special Needs Assistance for Seniors

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

In addition to the programs listed above, this booklet has information on the new Seniors Property Tax Deferral Program (Page 11). A separate application is required for this program.



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

- are 65 years of age or older;
- have lived in Alberta for at least three months immediately before applying; and
- are a Canadian citizen, or have been admitted into Canada for permanent residency (landed or sponsored immigrant).

If you meet all of the above requirements, your eligibility for assistance will be determined based upon the specific criteria for each program.

**Note:** Once your Seniors Financial Assistance application has been processed, a letter will be sent to you advising of your eligibility.

## Income

Income verification is a requirement of the following Seniors Financial Assistance programs: Alberta Seniors Benefit, Dental and Optical Assistance for Seniors, and Special Needs Assistance for Seniors.

Limited income information is used to determine benefits — with your consent. It will be obtained directly from the Canada Revenue Agency (CRA). Only the income sources needed to determine your eligibility will be collected.

In 2013, the Education Property Tax Assistance for Seniors Program is income tested. The program will be discontinued after December 31, 2013.

## 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.

# Alberta Seniors Benefit

The **Alberta Seniors Benefit** program is an income supplement in addition to federal income sources including Old Age Security (OAS) and Guaranteed Income Supplement (GIS). Assistance is based on income and the program provides a monthly benefit to eligible seniors.

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)
- having lived in Canada for 10 years and receiving the federal Old Age Security pension

In general, a single senior with an annual income of \$25,800 or less, and senior couples with a combined annual income of \$41,900 or less, are eligible for a benefit. These income levels are guidelines only, and are for seniors whose income includes full Old Age Security pension.

## Maximum Benefit Available

Accommodation and Marital/Cohabitation Status	Maximum Annual Benefit <i>(if eligible for OAS)</i>
<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

### Long-Term Care or Designated Supportive Living Residents

*Benefits for seniors living in long-term care and designated supportive living facilities are calculated to ensure a senior has at least \$265 in disposable income every month after paying their accommodation charges. For more information or to determine your benefit, please call the Alberta Supports Contact Centre toll-free 1-877-644-9992 or 780-644-9992 in the Edmonton area.*

# Alberta Seniors Benefit

## Receiving Benefits

**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 (e.g. 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 prior to the date your completed application form is received, but not earlier than your 65th birthday or three months of permanent residency in Alberta.

## Payment Termination

**Benefits stop:**

- the month after you leave Alberta to live in another province or country
- the month following when death occurs

## Involuntary Separation

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.

# Dental and Optical Assistance for Seniors

## Program Details

**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.

## Income Eligibility

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

Marital Status	Income	Dental	Optical
Single Senior	\$0 to \$25,800	Maximum Coverage	Up to \$230
	\$25,801 to \$31,675	Partial Coverage	Up to \$115
Senior Couple	\$0 to \$51,600	Maximum Coverage	Up to \$230/senior
	\$51,601 to \$63,350	Partial Coverage	Up to \$115/senior

## How It Works

The Ministry of Health has contracted Alberta Blue Cross to process dental and optical claims. Alberta Blue Cross issues payments to the service provider (dentist/denturist or optical provider) or the senior, depending on how the claim is submitted.

To find out how much of your dental/optical work is paid for, you or your service provider can call Alberta Blue Cross at 1-800-661-6995. Your Personal Health Number is required when you or your service provider submit a claim or have a dental/optical claim question.

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

- If your service provider bills Alberta Blue Cross 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 need to pay the difference. For example, if your bill is \$280, and the program covers \$230, you pay \$50 ( $\$280 - \$230 = \$50$ ).
- If your service provider does not bill Alberta Blue Cross directly:** You pay the full bill. Then, you can submit an Alberta Blue Cross Claim Form (available from your service provider or online at [www.ab.bluecross.ca](http://www.ab.bluecross.ca)) to be reimbursed for the eligible amount.

# Dental and Optical Assistance for Seniors

## Coverage Details

### 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.

Please Note: eye exams for seniors are funded by the Ministry of Health, once per year.

## For more information about your claim:

### Phone:

Alberta Blue Cross

Toll-free: 1-800-661-6995

Edmonton: 780-498-8000

Calgary: 403-234-9666

### Web:

[www.ab.bluecross.ca](http://www.ab.bluecross.ca)

### Mail:

Alberta Blue Cross

Box 26000 Station Main

Edmonton, AB T5J 2P4

# Education Property Tax Assistance for Seniors

## Program Changes

Effective immediately, the Education Property Tax Assistance for Seniors program is income tested. The program will be discontinued after December 31, 2013.

## Program Details

The Education Property Tax Assistance for Seniors program provides a rebate to senior homeowners to cover the year-to-year increases to the education portion of their property taxes over their base year amount.

To be eligible for the program you must:

- be 65 years of age or older
- be an Alberta resident
- own a residential property in Alberta
- have an increase in the education portion of your property taxes
- meet the following income thresholds:
  - Single seniors must have incomes of \$31,675 or less
  - Senior couples must have combined incomes of \$63,350 or less

If you are turning 65 in 2013, your base year will be 2012 and you may qualify for a 2013 rebate.

**Example:** If the education property tax amount in 2012 was \$700 and the 2013 amount is \$750, your rebate is \$50. This would be paid to you after your 65<sup>th</sup> birthday.

## How to Apply for a Rebate

If you have applied for Seniors Financial Assistance, you are already enrolled for the Education Property Tax program and do not need to apply.

If you have not applied for Seniors Financial Assistance, you will need to apply so we can confirm your eligibility for this program.

Education Property Tax information is provided automatically by some municipalities. If we cannot automatically obtain this information from the municipality, we will send you a letter requesting your property tax information.

## Other Details

- If more than one senior owns the same property, the rebate is only paid to one senior
- Eligible seniors who own more than one property will receive a rebate on only one property (primary residence)
- If you move, your base year will be set using your first full calendar year's property tax notice after the move or completion of a new home
- Rebates will begin to be mailed in June.



# Special Needs Assistance for Seniors

The **Special Needs Assistance for Seniors** program provides a lump-sum payment to eligible low-income seniors. This program provides assistance with allowable one-time extraordinary personal expenses. A single senior's or senior couple's total annual income and the expense or item requested are used to determine the amount funded.

To be considered for the Special Needs Assistance for Seniors program, you must first complete the Seniors Financial Assistance application form to register. Once you are notified of your eligibility for Special Needs Assistance, you can submit your request for assistance towards the cost of an item funded by the program.

## Income Eligibility:

In order 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 - \$21,400	\$21,401- \$25,800	Over \$25,800
Couple	\$0 - \$33,700	\$33,701- \$41,900	Over \$41,900

The maximum assistance available is \$5,000 in a benefit year. Assistance is available for allowable special needs such as: appliances, certain medical expenses, and minor home repairs. Receipts or estimates are required.

For a full list of eligible items and program requirements, visit our website at [www.health.alberta.ca](http://www.health.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*.

## Collection of Personal Information

The personal information provided to the Ministry of Health, including information provided by the Canada Revenue Agency (CRA), 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, Dental and Optical Assistance for Seniors and Education Property Tax Assistance for Seniors programs.

Your non-income information will be shared within the Ministry of Health to help the department administer other programs for seniors.

If you have any questions about the collection of your personal information, please get in touch with us via the contact information below.

## 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 Financial Assistance  
Ministry of Health  
PO Box 3100  
Edmonton, Alberta T5J 4W3

### Fax:

780-422-5954

### Website:

[www.health.alberta.ca](http://www.health.alberta.ca)

# The Seniors Property Tax Deferral Program

The Seniors Property Tax Deferral Program (SPTDP) allows eligible senior homeowners to defer all or part of their property taxes through a low-interest home equity loan with the Alberta government. 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.

## Eligibility

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

- Be 65 years or older
- Be an Alberta resident
- Own a residential property in Alberta
- Have a minimum of 25% 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% equity in your home.

## Interest Charge

Simple interest (not compounded) will be charged starting from the date that the SPTD program pays your residential property taxes to your municipality on your behalf and ends when your property tax deferral loan has been 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

You must complete 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, please visit our website at [www.ptdp.alberta.ca](http://www.ptdp.alberta.ca) or you can call the Alberta Supports Contact center toll free at 1-877-644-9992 or 780-644-9992 in the Edmonton area.

[www.health.alberta.ca](http://www.health.alberta.ca)

**Seniors Financial Assistance**

Ministry of Health

PO Box 3100

Edmonton, Alberta T5J 4W3

**Alberta Supports Contact Centre**

Toll-free: 1-877-644-9992

Edmonton and area: 780-644-9992

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