

Seniors Financial Assistance Programs

July 2019 information booklet

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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 meet all of the following criteria:

- 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).
- 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.

Alberta Seniors Benefit program

The Alberta Seniors Benefit program is a monthly benefit paid to seniors with an annual income of \$28,150 or less, or a senior couple with a combined annual income of \$45,720 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

Accommodation and Marital/Cohabitation Status	Maximum Annual Benefit (if eligible for Old Age Security)
Homeowner, Renter or Lodge Resident	
Single Senior	\$3,431
Senior Couple	\$5,146
Other Residence Categories	
Single Senior	\$2,390
Senior Couple	\$4,779

Supplementary Accommodation Benefit

The Supplementary Accommodation Benefit supports eligible seniors who reside in a designated supportive living or long-term care facility with monthly accommodation charges. The amount received is determined by:

- your personal income from all sources (line 150 of the previous year's income tax return) combined with your spouse/partner's income (regardless of age)
- the maximum monthly accommodation charge in designated supportive living and long-term care as set by Alberta Health
- the monthly disposable income amount of at least \$322 (this amount may be used for personal expenses such as personal hygiene, telephone, cable, etc.)

When a couple is required to live apart for health reasons, a review of eligibility is completed to consider the couple as two single seniors living in separate dwellings. This is done by dividing the couple's total combined income equally (50:50 split) and calculating benefits using the single senior income threshold. Seniors whose monthly income from all sources is less than the current private room rate may receive a benefit.

The Supplementary Accommodation Benefit is combined with the Alberta Seniors Benefit. You will receive one combined payment each month.

Seniors with low income not eligible for the federal Old Age Security pension, who are residents of designated supportive living and long-term care facilities, are considered for the Supplementary Accommodation Benefit.

Benefit indexing

Each January Alberta Seniors Benefit rates and the minimum monthly disposable income amount for seniors living in long-term care and designated supportive living are adjusted according to the Alberta Consumer Price Index.

Benefits begin

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 on **the later of the following dates:**

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

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.

Benefits end

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

Appeal process

You may appeal a decision regarding your Alberta Seniors Benefit file or benefit amount.

Step1: Write a letter of appeal

Send information and supporting documentation that will assist with the review of your file to:

Director, Seniors Financial Assistance
Seniors and Housing
PO Box 3100
Edmonton, Alberta T5J 4W3
Fax: 780-422-5954

Step 2: Request a final review

If your concern is not resolved, request a final review by the program by writing to:

Assistant Deputy Minister
Seniors Services Division
Seniors and Housing
PO Box 3100
Edmonton, Alberta T5J 4W3
Fax: 780-422-5954

Step 3: Submit a Notice of Appeal form

Once Step 2 is complete, a Notice of Appeal form will be mailed to you. Follow the instructions provided with the form.

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 (line 150 of your personal tax form):

Marital status	Income	Dental	Optical
Single senior	\$0 to \$28,150	Maximum coverage	Up to \$230
	\$28,151 to \$31,675	Partial coverage	Up to \$115
Senior couple	\$0 to \$56,300	Maximum coverage	Up to \$230/senior
	\$56,301 to \$63,350	Partial coverage	Up to \$115/senior

What is covered

Dental

Diagnostic services (examinations and x-rays), preventative services (polishing and scaling), restorative services (fillings, trauma/pain control/pins), extractions (simple and complicated), root canals (endodontics), procedures relating to gum disease (periodontics, root planing), and dentures (prosthodontics, full and partial basic dentures).

You may wish to have your dental provider submit a predetermination to the Alberta Dental Service Corporation before receiving dental services. This process will help to identify any dental costs you may be responsible for paying.

Optical

Prescription eyeglasses, including lenses and frames from a recognized optical provider. The maximum amount covered is based on your eligibility at the time of purchase.

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.

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

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

www.albertadentalservicecorp.com

Optical

Alberta Blue Cross
Toll-free: 1-800-661-6995
Edmonton: 780-498-8000
Calgary: 403-234-9666

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

www.ab.bluecross.ca

Special Needs Assistance for Seniors program

The Special Needs Assistance for Seniors program provides a lump-sum payment to eligible seniors with low income towards the cost of appliances and specific health and personal supports. The maximum assistance available is \$5,105 in a benefit year (July 1 to June 30). Each January the maximum benefit and benefit rates considered by the Special Needs Assistance for Seniors are adjusted according to the Alberta Consumer Price Index.

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 Senior	\$0 - \$23,750	\$23,751 - \$28,150	Over \$28,150
Senior Couple	\$0 - \$37,520	\$37,521 - \$45,720	Over \$45,720

What is covered

For a full list of eligible items and program requirements, visit alberta.ca/seniors-special-needs-assistance.aspx

Or call the Alberta Supports Contact Centre toll-free at 1-877-644-9992 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 meet all of the following criteria:

- 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
- 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 alberta.ca/seniors-home-adaptation-repair-program.aspx or call the Alberta Supports Contact Centre toll-free at 1-877-644-9992.

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 meet all of the following criteria:

- be age 65 years or older
- be an Alberta resident for at least three months
- own a residential property in Alberta
- 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 alberta.ca/seniors-property-tax-deferral-program.aspx or call the Alberta Supports Contact Centre toll-free at 1-877-644-9992.

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: 1-877-644-9992

Deaf or hearing impaired with TDD\TTY units: 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

alberta.ca/seniors-financial-assistance.aspx

