

# 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

**Benefit Year**  
**July 1, 2011 to June 30, 2012**

**Government  
of 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 and attach photocopies of all applicable documents and forward to Alberta Seniors and Community Supports using the enclosed return envelope.



**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 eligibility requirements for assistance, your level of assistance will then be determined based upon the specific criteria for each program.

## Income

Income verification is a requirement of the following Seniors Financial Assistance programs:

- Alberta Seniors Benefit
- Dental and Optical Assistance for Seniors
- 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.

The Education Property Tax Assistance for Seniors is not income based.

## 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)
- eligibility for the federal Old Age Security pension

In general, a single senior with an annual income of \$24,600 or less, and senior couples with a combined annual income of \$40,000 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 Assisted Living Residents

*Benefits for seniors living in long-term care and designated assisted 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 permanently in another province or country
- the month following six months of temporary absence from Alberta
- 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 assisted 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 \$24,600	Maximum Coverage	Up to \$230
	\$24,601 to \$31,675	Partial Coverage	Up to \$115
Senior Couple	\$0 to \$49,200	Maximum Coverage	Up to \$230/senior
	\$49,201 to \$63,350	Partial Coverage	Up to \$115/senior

## How It Works

Alberta Seniors and Community Supports 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:

- 1. 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 ( $\$280 - \$230 = \$50$ ).
- 2. 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 Alberta Health and Wellness, 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 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. This program is not income-based.

If you are turning 65 in 2011, your base year will be 2010 and you may qualify for a 2011 rebate.

Example: If the education property tax amount in 2010 was \$700 and the 2011 amount is \$750, your rebate is \$50. This would be paid to you after your 65th birthday.

If you turned 65 prior to 2010 and have never enrolled in this program, please call the Alberta Supports Contact Centre toll-free 1-877-644-9992 or 780-644-9992 in the Edmonton area.

## How to Apply for a Rebate

If you are applying to the Education Property Tax Assistance for Seniors program for the first time, please submit copies of your property tax notices with your application.

The Education Property Tax Assistance for Seniors program has partnered with a number of municipalities to automatically receive property tax information for seniors enrolled in the program. Therefore you will not need to re-apply each year. If we do not automatically receive your property tax information through this process, or if the program requires additional information, we will send you a letter.

## 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 begin to be mailed in June of each year.

# Special Needs Assistance for Seniors

The **Special Needs Assistance for Seniors** program provides a lump-sum cash 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 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 - \$20,200	\$20,201- \$24,600	Over \$24,600
Couple	\$0 - \$31,800	\$31,801- \$40,000	Over \$40,000

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.seniors.alberta.ca](http://www.seniors.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 Alberta Seniors and Community Supports, 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 Alberta 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.

Alberta Seniors and Community Supports will share your non-income information with Alberta Health and Wellness to enable that department to administer other programs for seniors.

If you have any questions about the collection of your personal information, please contact:

**Seniors Services Division**

PO Box 3100  
Edmonton, Alberta T5J 4W3

**Phone:**

Toll-free: 1-877-644-9992  
Edmonton area: 780-644-9992

## Notification of Eligibility

Once your application has been processed and your eligibility has been determined, a letter will be sent to you outlining this information.

If you have any questions or concerns about your eligibility, please contact the Alberta Supports Contact Centre toll-free at 1-877-644-9992 or 780-644-9992 in the Edmonton area or write to us at:

Seniors Services Division  
PO Box 3100  
Edmonton, Alberta T5J 4W3

Please address the letter to the “Director” and note the program name that you have questions or concerns about.

# Contact Information

## **By Phone:**

- Office hours are 8:15 a.m. to 4:30 p.m., Monday to Friday
- From any location in Alberta, call toll-free 1-877-644-9992
- In Edmonton and area, call 780-644-9992
- 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

## **By Fax:**

780-422-5954

## **By Mail:**

Alberta Seniors and Community Supports  
PO Box 3100  
Edmonton, Alberta T5J 4W3

## **Website:**

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

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