

SENIORS FINANCIAL ASSISTANCE PROGRAMS



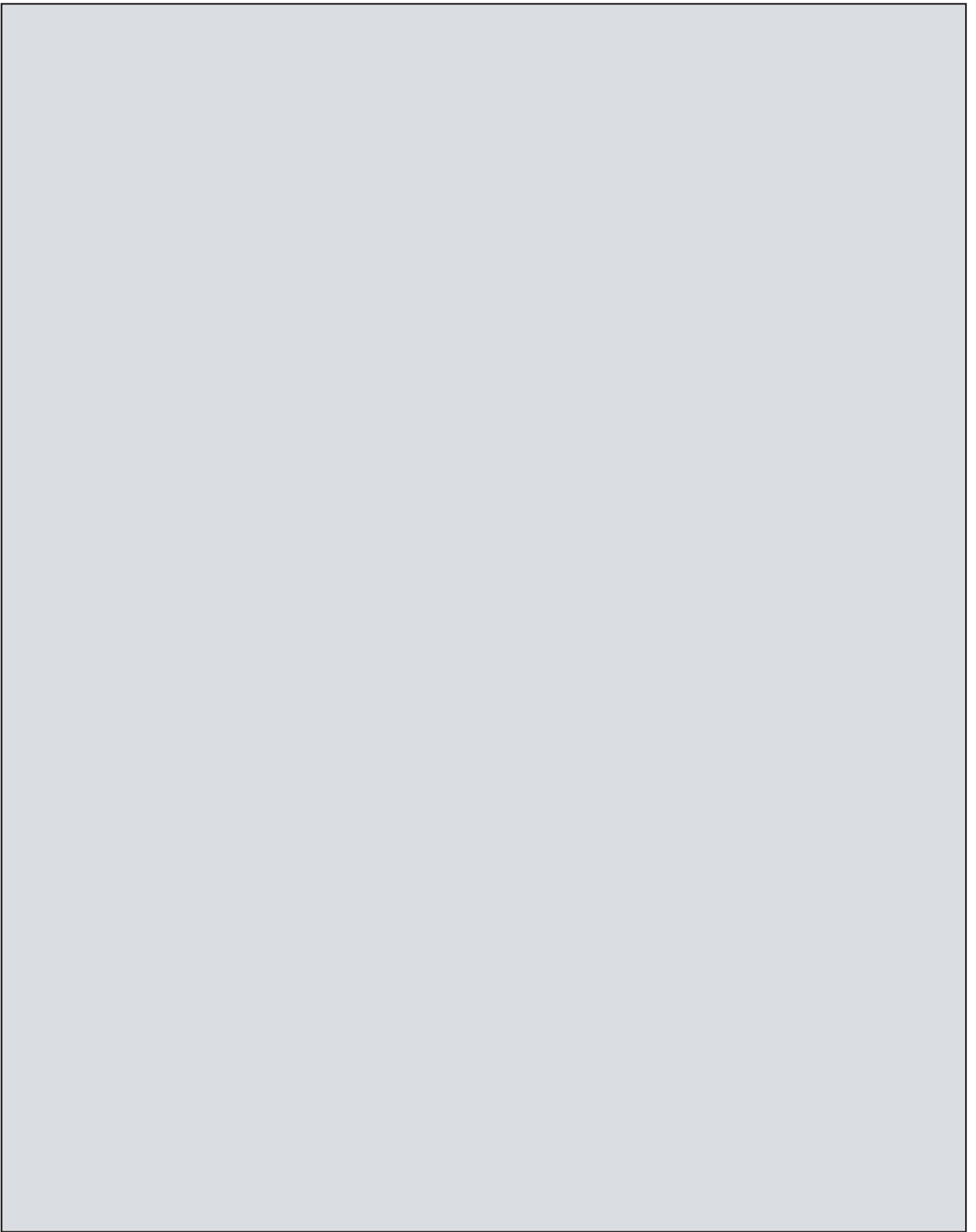
Seniors Financial Assistance Programs

INFORMATION BOOKLET

If you have any questions or require additional information, please call **Alberta Seniors and Community Supports** toll-free 1-800-642-3853 or 780-427-7876 in Edmonton

Benefit Year
July 1, 2009 to June 30, 2010

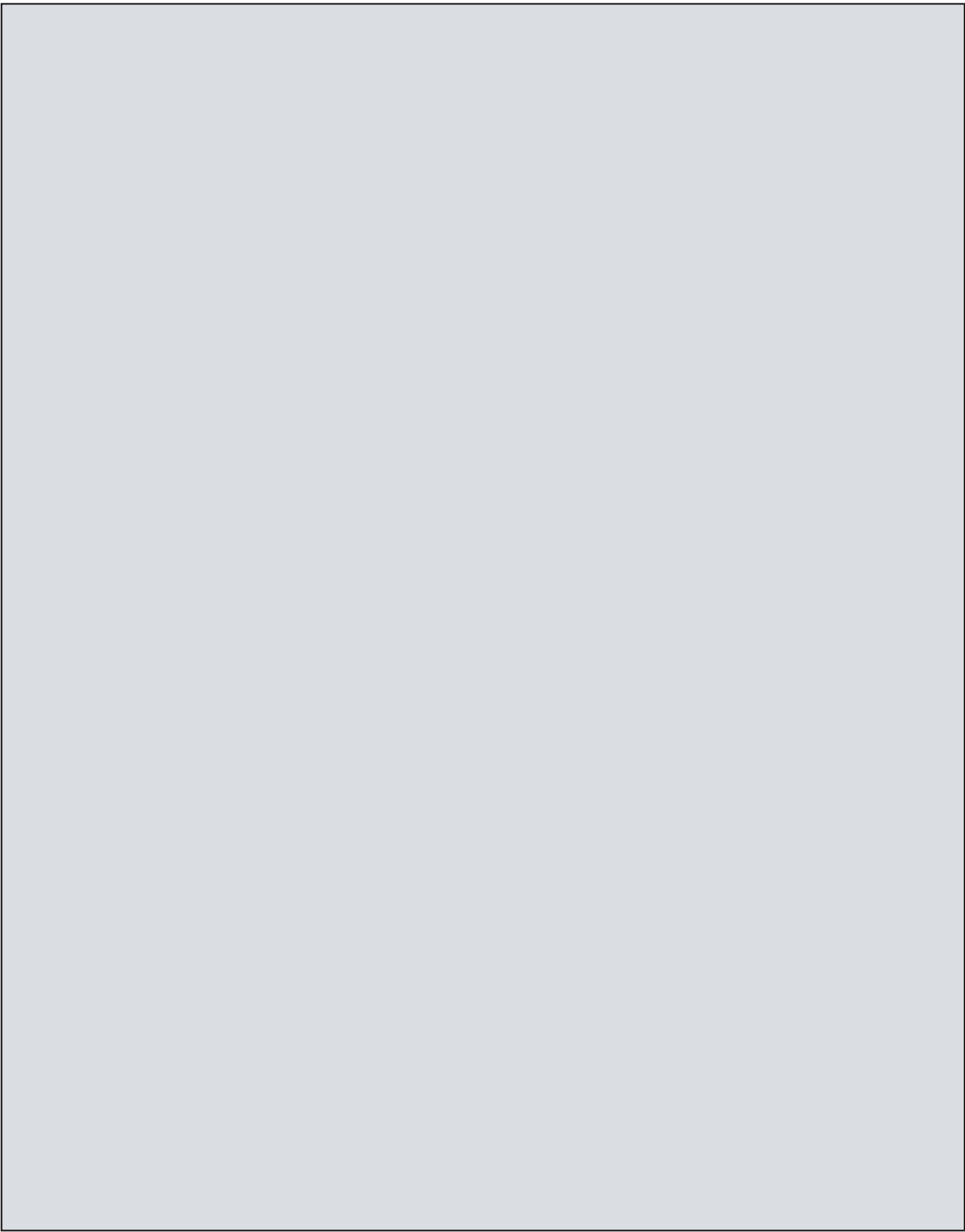
**Government
of Alberta** ■



Seniors Financial Assistance Programs

INFORMATION BOOKLET

Contents	5	General Eligibility
	6	Alberta Seniors Benefit
	8	Dental and Optical Assistance for Seniors
	10	Education Property Tax Assistance for Seniors
	11	Special Needs Assistance for Seniors
	12	Contact Information
	13	Notification of Eligibility
	14	Collection of Personal Information



General Eligibility

This application package allows you to apply for the following financial assistance programs for seniors:

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

To apply for these seniors financial assistance programs, complete the enclosed application form with 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 residence (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 key requirement of the following Seniors Financial Assistance programs:

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

Your 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 cash benefit to eligible seniors.

The cash 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 \$24,000 or less, and senior couples with a combined annual income of \$39,000 or less, are eligible for a cash benefit. These income levels are guidelines only, and are for seniors whose income includes full Old Age Security pension.

Maximum Cash Benefit Available

Accommodation and Marital/Cohabitation Status	Maximum Annual Cash Benefit <i>(if eligible for OAS)</i>
Homeowner, Renter or Lodge Resident Single Senior Senior Couple	 \$3,360 \$5,040
Long-Term Care or Designated Assisted Living Resident Single Senior * Senior Couple	 \$10,080 \$13,440
Other Residence Categories Single Senior Senior Couple	 \$2,340 \$4,680

* where one partner lives in long-term care or designated assisted living and the other lives in their home

Note

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 cash benefit, please call the Seniors Information Line toll-free 1-800-642-3853 or 780-427-7876 in the Edmonton area with your Personal Health Number (PHN) ready.

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

Cash 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 long-term care or designated assisted living 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 income 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 \$24,000	Maximum Coverage	Up to \$230
	\$24,001 to \$31,675	Partial Coverage	Up to \$115
Senior Couple	\$0 to \$48,000	Maximum Coverage	Up to \$230/senior
	\$48,001 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) 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

Mail:

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

Education Property Tax Assistance for Seniors

Program Details

This 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 2009, your base year will be 2008 and you may qualify for a 2009 rebate.

Example: If the education property tax amount in 2008 was \$700 and the 2009 amount is \$750, your rebate is \$50. This would be paid to you after your 65th birthday.

If you turned 65 prior to 2008 and have never enrolled in this program, please call the Seniors Information Line at 1-800-642-3853 or 780-427-7876 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 or extraordinary expenses. A senior's total annual income and the expense requested are used to determine the amount funded. 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.

To be considered for the Special Needs Assistance for Seniors program, you must first complete the Seniors Financial Assistance application form. A single senior with a total annual income of less than \$24,000 or a senior couple with a total combined income of less than \$39,000 may receive assistance.

If you have a need for one of the common items from the following list, please include it on Page 5 of the Seniors Financial Assistance application form. In addition to the items listed below, the Special Needs Assistance for Seniors program funds other expenses, for example: furnace repair/replacement. For a full list of eligible items and program requirements, visit our website at www.seniors.alberta.ca or call the Seniors Information Line toll-free 1-800-642-3853 or 780-427-7876 in the Edmonton area to request a *Special Needs Assistance Information* booklet.

Expense Category	Common Items Funded
Appliances	Dryer*, Fridge, Microwave, Stove, Television, Vacuum and Washer*
Medical	Hearing Aid, Nutritional Beverages and Podiatrist Fees
Home Repair	Exterior Door and Hot Water Tank
Personal	Bed, Lift Chair and Personal Emergency Response System

*May be applied for together

Additional Information for the Expenses Above

Expense Items	Details
Dryer, Exterior Door, Fridge, Hot Water Tank, Stove and Washer	For homeowners only
Microwave, Television and Vacuum	Income must be less than \$19,600 for single and \$30,800 for couple
Hearing Aid, Nutritional Beverages, Personal Emergency Response Service and Podiatrist Expenses	<p><u>Hearing Aid</u> – first access available assistance provided by the Alberta Aids to Daily Living (AADL) program; Special Needs Assistance may cover the portion not covered by AADL – maximums apply; an estimate or receipt is required</p> <p><u>Nutritional Beverages</u> – provide a doctor's note prescribing the nutritional supplement and stating how many cans are needed on a daily basis and the period of time</p> <p><u>Personal Emergency Response</u> – provide a receipt or estimate needed for installation and/or monthly monitoring</p> <p><u>Podiatrist</u> - provide receipts</p>

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 1-800-642-3853
- In Edmonton and area, call 780-427-7876
- 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

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 Seniors Information Line toll-free at 1-800-642-3853 or 780-427-7876 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.

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 Benefits 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

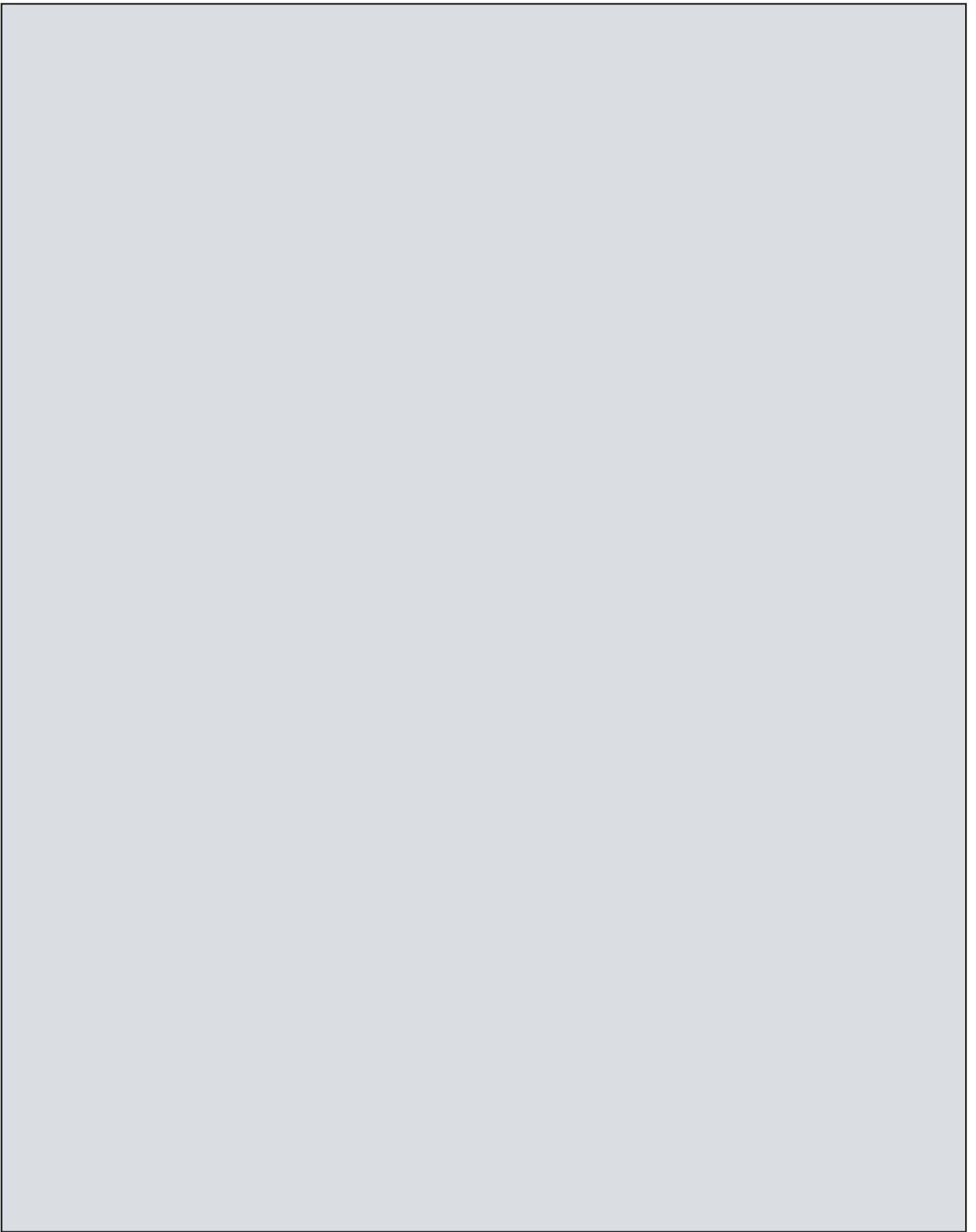
PO Box 3100

Edmonton, Alberta T5J 4W3

Phone:

Toll-free: 1-800-642-3853

Edmonton area: 780-427-7876



www.seniors.alberta.ca

Seniors Financial Assistance

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

Alberta Seniors Information Line

Toll-free: 1-800-642-3853
Edmonton and area: 780-427-7876

Deaf or hard of hearing with TDD/TTY units
please call 1-800-232-7215 or
780-427-9999 in Edmonton and area.

**Government
of Alberta ■**